

SERFF Tracking #:

UPMC-130071359

State Tracking #:

UPMC-130071359

Company Tracking #:**State:**

Pennsylvania

Filing Company:

UPMC Health Coverage, Inc.

TOI/Sub-TOI:

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

Product Name:

UPMC HC 2016 Small Group

Project Name/Number:

/

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Cherri Sanders-Jones	07/20/2015	07/20/2015
Pending Industry Response	Cherri Sanders-Jones	06/18/2015	06/18/2015

Response Letters

Responded By	Created On	Date Submitted
Chad Newell	07/27/2015	07/27/2015
Michael Lovely	06/30/2015	06/30/2015

State: Pennsylvania **Filing Company:** UPMC Health Coverage, Inc.
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- HMO
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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/20/2015
Submitted Date	07/20/2015
Respond By Date	07/27/2015

Dear John Wisniewski,

Introduction:

June 20, 2015

John Wisniewski, Director, Actuary
1 Chatham Center
112 Washington Place
Pittsburgh, PA 15219

RE: UPMC Health Coverage, Inc. – Small Group – HMO – On/Off SHOP

Received: May 15, 2015 SERFF Tracking# UPMC-130071359

Dear Mr. Wisniewski:

The Pennsylvania Insurance Department has received your responses to my June 18, 2015 letter and conducted a review. Many of the responses, to my June 18, 2015 letter, were less than adequate or did not address the question. Thus, the questions below remain. Additionally, please remove any extraneous exhibits, references or worksheets that do not pertain to the captioned filing. Also, please include in the exhibit/worksheet name the question number to which you are responding. In order to continue the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 7 days of the date of this letter. If you have any questions or difficulties in providing the information within this time frame, please call me.

1. The Rates Template included in the binder (UPMC-PA16-125045430) includes Plan IDs 62560PA0030001 and 62560PA0030003 but are not included in the rate filing or the URRT. Please review and explain and revise as necessary.
2. You have indicated that UPMC Health Coverage, Inc. will offer transitional relief to enrolled groups of size 51-100 renewing January 1, 2016 through October 1, 2016. In your revised actuarial memorandum, please include narrative regarding groups of size 51 – 100 and address the extent to which the claims experience for these groups was or was not included in the projected data in the URRT.
3. Please notify the Department once the additional networks have been approved by the Department of Health. Also provide a copy of the network approvals.
4. Did you seek guidance from CMS to verify that the proposed product and plan designs are new products and plan designs? If so, please provide the inquiry made to CMS and their response.
5. Please modify the SCID Crosswalk Reasoning 2015-2016 worksheet to include the 21 year old premium rate for each plan for each year. The Department notes that Worksheet II of the URRT shows more plan design options than the SCID Crosswalk. Please ensure that all plan options are shown in the SCID Crosswalk. If certain plan designs are being withdrawn from the 2016 offering, please modify the Rates Template, URRT and the Department's Rate Exhibit to remove.
6. Please discuss the product and plan design differences (benefit and cost sharing) proposed in this filing compared to the 2015 and discuss why these changes have been proposed? Please compare the 2015 to the 2016 products and plan designs and provide the net cost change to benefits?
7. Your URRT narrative does not meet the standard as prescribed by CMS in the 2016 Unified Rate Review Instructions (Rate Filing Justification: Parts I (v2.0.4, II, and III) version 2/21/15. Please provide URRT narrative that meets the level of detail required.
8. The narrative for the Credibility Manual Rate Development indicates 5 segments of incurred claims data was used in the

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development of the manual rate.

- Using the experience period data from each of the appropriate segments, show the development of the Projected Allowed Experience Claims PMPM in cell V32 of worksheet 1 of the URRT.
- Also, provide a discussion as to how the data from each segment was adjusted to reflect the projected rate for the small group commercial market.

9.Regarding the pdf of the Department Rate Exhibit, the form # fields are populated with SERFF ID #s and not the contract form numbers, as requested. Please review and correct.

10.Your actuarial memorandum does not meet the standard as prescribed by CMS in the 2016 Unified Rate Review Instructions (Rate Filing Justification: Parts I (v2.0.4, II, and III) version 2/21/15. Please provide an actuarial memorandum that contains the detailed narrative and explains the basis for the assumptions used in developing the Index rate in the URRT, per the URRT and the Actuarial Memorandum Instructions. Also, if the URRT is not the basis for premium rate development, please provide an actuarial memorandum that describes the rate development process and an exhibit that illustrates this process. Please note the required actuarial certifications.

11.Throughout the small group actuarial memorandum references are made to the individual market. Please review and revise as necessary.

12.In response to question #14, the actuarial memorandum was updated to reference two periods that were used as the trend basis. Please discuss why additional periods of data were not included and why more recent data was not included in developing the trend.

13.Please provide a stand-alone Excel exhibit that shows the development of the calibrated Plan Adjusted Index Rate for each plan starting from the Projected Allowed Experience Claims PMPM in cell V32 of worksheet 1 of the URRT.

14.Please provide all rating exhibits in Excel. Please retain all formulas.

15.In response to question #21 of my June 18, 2016 letter, you indicated that the AV Calculator was used to determine the Metal Levels for all plans submitted. This being the case, why was the form sheet for the Unique Plan Design Supporting Documentation and Justification provided?

16.Please be advised that each time the URRT is changed in SERFF, the URRT in HIOS must also be updated. Please acknowledge your understanding and certify that you are in compliance.

17.In response to question #25, the SERFF#s identified for both markets are not for the captioned UPMC company. Does the captioned company offer transitional policies in Pennsylvania? If so, what markets (individual and/or small group). Please provide the SERFF # for the approved transitional rate filing(s) and the number of transitional members enrolled in each market as of April 1, 2015.

Please be advised that there may be additional questions based on the responses to the above.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2010 or less). Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at (717) 787-5172.

Sincerely,

Cherri Sanders-Jones
Actuarial Review Division
Bureau of Accident & Health Insurance

Conclusion:

Sincerely,
Cherri Sanders-Jones

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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/18/2015
Submitted Date	06/18/2015
Respond By Date	07/02/2015

Dear John Wisniewski,

Introduction:

June 18, 2015

John Wisniewski, Director, Actuary
 1 Chatham Center
 112 Washington Place
 Pittsburgh, PA 15219

RE: UPMC Health Coverage, Inc. – Small Group – HMO – On/Off SHOP

Received: May 15, 2015 SERFF Tracking# UPMC-130071359

Dear Mr. Wisniewski:

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 14 days of the date of this letter. If you have any questions or difficulties in providing the information within this time frame, please call me.

1. For the January 1, 2016, through October 1, 2016 will UPMC Health Coverage allow current enrolled groups of size 51-100 transitional relief? That is, will you allow a particular enrolled group, with between 51 – 100 employees, to continue under the large group rating process? What is your current (2015) definition of small group? Please be advised that the experience period data should only include groups that meet the 2-50 group size. However, in the projection period, expected claims experience should reflect group policies for employers with 100 or fewer employees that the issuer expects to be enrolled in single risk pool compliant plans during the projection period. This may be done through the projection factors, use of a manual rate, or combination of the two. Please acknowledge your company's understanding and compliance.

2. Have all of the proposed network options been approved by the Department of Health? Please provide a copy of the network approvals. Please provide an exhibit that shows the network names, areas and factors.

3. The actuarial memorandum indicates that there are no rate increases proposed because these are entirely new products and plans. Department records indicate that UPMC Health Coverage, Inc. has 2015 small group products approved in the Pennsylvania market. Are you terminating all currently offered products and plan designs? Is there enrolled membership in these products and plans? What will UPMC do with these enrollees? If UPMC is mapping the 2015 enrollees to 2016 products and plans, please provide a mapping illustration that shows the development of the rate impact to consumers.

4. Did you seek guidance from CMS to verify that the proposed product and plan designs are new products and plan designs? If so, please provide the inquiry made to CMS and their response.

5. Please provide side-by-side exhibit that shows the approved 2015 and proposed 2016 products and plans and their corresponding HIOS ID #s and premium rates.

6. Please discuss the product and plan design changes (benefit and cost sharing) proposed in this filing and discuss why these changes have been proposed? What is the net cost change to benefits?

7. Your URRT and narrative do not meet the standard as prescribed by CMS in the 2016 Unified Rate Review Instructions (Rate Filing Justification: Parts I (v2.0.4, II, and III) version 2/21/15. Please provide a URRT (Worksheet 1 and 2) and narrative that meet the level of detail required.

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8. Please explain why more recent, ACA compliant, experience data was not used in Section I of worksheet I of the URRT. The submitted URRT contains experience period data from 10/1/2011 through 9/30/2012. Please review and respond.
9. Section II of worksheet I is not populated. Utilizing the 2014 experience period data please populate the experience period and the projection period before the credibility adjustment. Additionally the credibility manual sections must also be populated, if the projected experience is less than 100% credible.
10. The narrative for the Credibility Manual Rate Development indicates 5 segments of incurred claims data was used in the development of the manual rate.
- Please discuss why it is appropriate to include Medicaid data.
 - Using the experience period data from each of the appropriate segments, show the development of the Projected Allowed Experience Claims PMPM in cell V32 of worksheet 1 of the URRT.
 - Also, provide a discussion as to how the data from each segment was adjusted to reflect the projected rate for the small group commercial market.
11. The pdf of the Department Rate Exhibit is for UPMC Health Options, Inc. and not the captioned company. Additionally, the form # fields are populated with SERFF ID #s and not the contract form numbers, as requested. Please review and correct.
12. Your actuarial memorandum does not meet the standard as prescribed by CMS in the 2016 Unified Rate Review Instructions (Rate Filing Justification: Parts I (v2.0.4, II, and III) version 2/21/15. Please provide an actuarial memorandum that contains the detailed narrative and explains the basis for the assumptions used in developing the Index rate in the URRT, per the URRT and the Actuarial Memorandum Instructions. Also, if the URRT is not the basis for premium rate development, please provide an actuarial memorandum that describes the rate development process and an exhibit that illustrates this process. Please note the required actuarial certifications.
13. Throughout the small group actuarial memorandum references are made to the individual market. Please review and revise as necessary.
14. Please ensure that your revised actuarial memorandum includes a discussion of the development of the proposed trend. Also, provide support for the trend. A new redacted actuarial memorandum will also be required.
15. Please identify the specific taxes and fees and the corresponding percent of premium or the pmpm amounts. Additionally, show the components of the administrative expense load of 9% and their corresponding costs.
16. The actuarial memorandum indicates that the target profit and risk margin for all HMO products is 2%; however, the URRT shows 0%. Please review all filing documentation and exhibits to ensure consistency and revise as necessary.
17. Please provide an Excel exhibit that shows the development of the calibrated Plan Adjusted Index Rate for each plan starting from the Projected Allowed Experience Claims PMPM.
18. Please provide all rating exhibits in Excel. Please retain all formulas.
19. Please provide the header information (company name, product and effective date of rates) on each rate page of the Department Rate Exhibit. Please be advised that if you are proposing quarterly rates, rate pages must be submitted for rates effective April 1, 2016, July 1, 2016 and October 1, 2016 for each plan design and product offered. Additionally, the form # field, of the Department Rate Exhibit, is populated with SERFF ID #s and not the contract form numbers, as requested. Please review and correct.
20. Please ensure that the following templates are included in the binder: service area template, rates template and the business rules template. The federal rates template should also be included in the Rate/Rule Schedule Tab. Please remain cognizant that rates must be submitted for each quarter if you desire to offer quarterly rates.
21. Please certify that you have used the 2016 AV Calculator to determine the Metal Level for all plans submitted. If there are Unique Plan Designs, please provide the appropriate actuarial documentation and certifications.
22. It is my understanding that in 2016 riders may no longer be attached to contracts. The rider benefit must be embedded in the policy. Please review your plan offerings to ensure compliance. Also certify that the premium rates were developed in a manner consistent with the corresponding contract forms (UPMC-129926047 and UPMC-130069735) and that for every rate there is a corresponding form.
23. Please provide the schedule of benefits for each offered plan as well as the corresponding AV screenshots. Please include the contract form number on the schedule of benefits.
24. Please be advised that each time the URRT is changed in SERFF, the URRT in HIOS must also be updated. Please acknowledge your understanding and certify that you are in compliance.
25. Does your company offer transitional policies in Pennsylvania? If so, what markets (individual and/or small group). Please provide the SERFF # for the approved transitional rate filing(s) and the number of transitional members enrolled in each market as of

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April 1, 2015.

26. Under what pricing assumptions regarding the King v. Burwell Supreme Court Case has your filing been made? Please provide a preliminary actuarial narrative and justification regarding the rate impact for the alternate decision.

27. Please ensure that you have resolved all outstanding "Notes to Filer" as posted in SERFF.

Please be advised that there may be additional questions based on the responses to the above.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2010 or less). Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at (717) 787-5172.

Sincerely,

Cherri Sanders-Jones
Actuarial Review Division
Bureau of Accident & Health Insurance

Conclusion:

Sincerely,

Cherri Sanders-Jones

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/27/2015
Submitted Date	07/27/2015

Dear Cherri Sanders-Jones,

Introduction:

These changes, including updating various files in the Rate/Rule Schedule and the Supporting Documentation tabs, are in response to the second objection letter pertaining to this filing.

Response 1

Comments:

State:	Pennsylvania	Filing Company:	UPMC Health Coverage, Inc.
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Q#Redacted Response

1A new rates template has been uploaded with our most current list of go-to-market plans.

2We assumed 51-100 groups in transitional policies [This response redacted for publication.] keep them. Thus their experience [This response redacted for publication.] in the projected claims data.

3We are awaiting approval from the Department of Health and will provide notification once they are received.

4The guidance that UPMC used in the determination of new SCID assignment came from our interpretation of published directions provided to all issuers. The guidance used was from the Uniform Modification of Coverage language (144.103). There were no calls or separate email communication between CMS and UPMC in response to the assignment of new SCID's for the plans previously outlined. Please note that to date CMS has made no inquiries about our assignment of new SCIDs in our QHP submission.

5The 2015-2016 SCID Crosswalk Reasoning exhibit was uploaded in response to question #4 and #6. Per our phone conversation we agreed that a document outlining our reasoning would be a more appropriate response to these questions because our reasoning was the same for all plans. So we removed the 2015-2016 Crosswalk Reasoning exhibit as it is no longer necessary. Please let us know if it is still needed for a different reason.

6With respect to the cost sharing changes in small group plan designs, all of the Rx options assigned to the new plans were not done to maintain the same level of coverage (metal level), as the change was made across all plan designs. [This part redacted for publication.] The pharmacy design changes affect three levels of cost sharing that include generic, preferred and non-preferred tiers of the Rx benefit. The Uniform Modification of Coverage language states: The product has the same cost-sharing structure, except for variation in cost sharing solely related to changes in cost and utilization of medical care, or to maintain the same level of coverage described in sections 1302(d) and (e) of the Affordable Care Act (for example, bronze, silver, gold, platinum or catastrophic).

7An updated actuarial memorandum has been uploaded.

8The narrative has been corrected to include only small group experience.

A separate exhibit titled "ACA pricing model_plan-specific_v051 -- submit to PID -- from Experience to Allowed" has been uploaded.

[This response redacted for publication.]

9An updated Department Rate Exhibit has been uploaded.

10An updated actuarial memorandum has been uploaded.

11An updated actuarial memorandum has been uploaded.

12We pulled more recent data to use for our trend basis as reflected in the Actuarial Memorandum.

13An exhibit titled "ACA pricing model_plan-specific_v051 -- submit to PID -- from Allowed to PAIR" has been uploaded.

14The rating exhibits provided have been provided and formulas retained.

15The AV Calculator did not accommodate a plan having different copays depending on whether a referral is obtained. The AV Calculator was used with a blended copay in this case. Because of these plans, a Unique Plan Design Supporting Documentation was included.

16We will petition to upload our new URRT into HIOS.

17There are no transitional policies under UPMC Health Coverage.

Changed Items:

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Supporting Document Schedule Item Changes

Satisfied - Item:	Rate Table (A&H)
Comments:	updated Monday, 7/27
Attachment(s):	RateTables.xls Rate Page Filing Format.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx RateTables.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx</i>

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Satisfied - Item:	Rate Table (A&H)
Comments:	updated Monday, 7/27
Attachment(s):	RateTables.xls Rate Page Filing Format.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx RateTables.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx</i>

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_2015-07-27.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Certifications</i>
Comments:	
Attachment(s):	<i>62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_2015-06-29.pdf</i>
<i>Previous Version</i>	
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Comments:	
Attachment(s):	<i>62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf</i>

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Satisfied - Item:	Rate Table (A&H)
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Attachment(s):	RateTables.xls Rate Page Filing Format.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx RateTables.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx</i>

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Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	2016_UnifiedRateReview_Template.xlsm

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Previous Version

Satisfied - Item: *Unified Rate Review Template*

Comments:

Attachment(s): *2016_UnifiedRateReview_Template.xlsm*

Previous Version

Satisfied - Item: *Unified Rate Review Template*

Comments:

Attachment(s): *2016_UnifiedRateReview_Template.xlsm*

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<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx RateTables.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx</i>

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
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<i>Previous Version</i>	
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<i>Previous Version</i>	
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Comments:	
Attachment(s):	<i>62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf</i>

Satisfied - Item:	Unified Rate Review Template
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Attachment(s):	2016_UnifiedRateReview_Template.xlsm

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*Previous Version***Satisfied - Item:** *Unified Rate Review Template***Comments:****Attachment(s):** *2016_UnifiedRateReview_Template.xlsm**Previous Version***Satisfied - Item:** *Unified Rate Review Template***Comments:****Attachment(s):** *2016_UnifiedRateReview_Template.xlsm***Satisfied - Item:** Actuarial Memo - redacted**Comments:** updated Monday, 7/27**Attachment(s):** 62560_Actuarial Memo_UPMC HC_Small Group_2015-07-27_redacted.pdf*Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-28_redacted.pdf*
*62560_Actuarial Memo_UPMC HC_Small Group_2015-06-29_redacted.pdf**Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-28_redacted.pdf**Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13_redacted.pdf*

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Satisfied - Item:	Rate Table (A&H)
Comments:	updated Monday, 7/27
Attachment(s):	RateTables.xls Rate Page Filing Format.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx RateTables.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx</i>

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_2015-07-27.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Certifications</i>
Comments:	
Attachment(s):	<i>62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_2015-06-29.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Certifications</i>
Comments:	
Attachment(s):	<i>62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf</i>

Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	2016_UnifiedRateReview_Template.xlsm

SERFF Tracking #:

UPMC-130071359

State Tracking #:

UPMC-130071359

Company Tracking #:

State: Pennsylvania **Filing Company:** UPMC Health Coverage, Inc.
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO
Product Name: UPMC HC 2016 Small Group
Project Name/Number: /

*Previous Version***Satisfied - Item:** *Unified Rate Review Template***Comments:****Attachment(s):** *2016_UnifiedRateReview_Template.xlsm**Previous Version***Satisfied - Item:** *Unified Rate Review Template***Comments:****Attachment(s):** *2016_UnifiedRateReview_Template.xlsm***Satisfied - Item:** Actuarial Memo - redacted**Comments:** updated Monday, 7/27**Attachment(s):** 62560_Actuarial Memo_UPMC HC_Small Group_2015-07-27_redacted.pdf*Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-28_redacted.pdf*
*62560_Actuarial Memo_UPMC HC_Small Group_2015-06-29_redacted.pdf**Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-28_redacted.pdf**Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13_redacted.pdf***Satisfied - Item:** calculation exhibits for Q8 and Q13 of second objection letter**Comments:** updated Monday, 7/27**Attachment(s):** ACA pricing model_plan-specific_v051 -- submit to PID -- from Experience to Allowed.xlsx
ACA pricing model_plan-specific_v051 -- submit to PID -- from Allowed to PAIR.xlsx*Previous Version***Satisfied - Item:** *Pricing Model***Comments:**

SERFF Tracking #:

UPMC-130071359

State Tracking #:

UPMC-130071359

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Coverage, Inc.

TOI/Sub-TOI:

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

Product Name:

UPMC HC 2016 Small Group

Project Name/Number:

/

Attachment(s):

ACA pricing model_plan-specific_v038-submit to PID.xlsx

SERFF Tracking #:

UPMC-130071359

State Tracking #:

UPMC-130071359

Company Tracking #:

State: Pennsylvania **Filing Company:** UPMC Health Coverage, Inc.
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO
Product Name: UPMC HC 2016 Small Group
Project Name/Number: /

Supporting Document Schedule Item Changes

Satisfied - Item:	Rate Table (A&H)
Comments:	updated Monday, 7/27
Attachment(s):	RateTables.xls Rate Page Filing Format.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx RateTables.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx</i>

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_2015-07-27.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Certifications</i>
Comments:	
Attachment(s):	<i>62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_2015-06-29.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Certifications</i>
Comments:	
Attachment(s):	<i>62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf</i>

Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	2016_UnifiedRateReview_Template.xlsx

SERFF Tracking #:

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Product Name: UPMC HC 2016 Small Group
Project Name/Number: /

*Previous Version***Satisfied - Item:** *Unified Rate Review Template***Comments:****Attachment(s):** *2016_UnifiedRateReview_Template.xlsm**Previous Version***Satisfied - Item:** *Unified Rate Review Template***Comments:****Attachment(s):** *2016_UnifiedRateReview_Template.xlsm***Satisfied - Item:** Actuarial Memo - redacted**Comments:** updated Monday, 7/27**Attachment(s):** 62560_Actuarial Memo_UPMC HC_Small Group_2015-07-27_redacted.pdf*Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-28_redacted.pdf*
*62560_Actuarial Memo_UPMC HC_Small Group_2015-06-29_redacted.pdf**Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-28_redacted.pdf**Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13_redacted.pdf***Satisfied - Item:** calculation exhibits for Q8 and Q13 of second objection letter**Comments:** updated Monday, 7/27**Attachment(s):** ACA pricing model_plan-specific_v051 -- submit to PID -- from Experience to Allowed.xlsx
ACA pricing model_plan-specific_v051 -- submit to PID -- from Allowed to PAIR.xlsx*Previous Version***Satisfied - Item:** *Pricing Model***Comments:**

State: Pennsylvania Filing Company: UPMC Health Coverage, Inc.
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO
Product Name: UPMC HC 2016 Small Group
Project Name/Number: /

Attachment(s):	<i>ACA pricing model_plan-specific_v038-submit to PID.xlsx</i>
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Satisfied - Item:	Network Exhibits
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Comments:	updated Monday, 7/27
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Attachment(s):	Network Exhibit.pdf
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Previous Version

Satisfied - Item:	<i>Network Exhibits</i>
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Comments:	
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Attachment(s):	<i>Network exhibit.pdf</i>
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SERFF Tracking #:

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State: Pennsylvania **Filing Company:** UPMC Health Coverage, Inc.
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Product Name: UPMC HC 2016 Small Group
Project Name/Number: /

Supporting Document Schedule Item Changes

Satisfied - Item:	Rate Table (A&H)
Comments:	updated Monday, 7/27
Attachment(s):	RateTables.xls Rate Page Filing Format.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx RateTables.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx</i>

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_2015-07-27.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Certifications</i>
Comments:	
Attachment(s):	<i>62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_2015-06-29.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Certifications</i>
Comments:	
Attachment(s):	<i>62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf</i>

Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	2016_UnifiedRateReview_Template.xlsm

SERFF Tracking #:

UPMC-130071359

State Tracking #:

UPMC-130071359

Company Tracking #:

State: Pennsylvania **Filing Company:** UPMC Health Coverage, Inc.
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Product Name: UPMC HC 2016 Small Group
Project Name/Number: /

*Previous Version***Satisfied - Item:** *Unified Rate Review Template***Comments:****Attachment(s):** *2016_UnifiedRateReview_Template.xlsm**Previous Version***Satisfied - Item:** *Unified Rate Review Template***Comments:****Attachment(s):** *2016_UnifiedRateReview_Template.xlsm***Satisfied - Item:** Actuarial Memo - redacted**Comments:** updated Monday, 7/27**Attachment(s):** 62560_Actuarial Memo_UPMC HC_Small Group_2015-07-27_redacted.pdf*Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-28_redacted.pdf*
*62560_Actuarial Memo_UPMC HC_Small Group_2015-06-29_redacted.pdf**Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-28_redacted.pdf**Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13_redacted.pdf***Satisfied - Item:** calculation exhibits for Q8 and Q13 of second objection letter**Comments:** updated Monday, 7/27**Attachment(s):** ACA pricing model_plan-specific_v051 -- submit to PID -- from Experience to Allowed.xlsx
ACA pricing model_plan-specific_v051 -- submit to PID -- from Allowed to PAIR.xlsx*Previous Version***Satisfied - Item:** *Pricing Model***Comments:**

SERFF Tracking #:

UPMC-130071359

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Product Name:

UPMC HC 2016 Small Group

Project Name/Number:

/

Attachment(s):	<i>ACA pricing model_plan-specific_v038-submit to PID.xlsx</i>
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Satisfied - Item:	Network Exhibits
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Comments:	updated Monday, 7/27
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Attachment(s):	Network Exhibit.pdf
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<i>Previous Version</i>	
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Satisfied - Item:	<i>Network Exhibits</i>
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Comments:	
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Attachment(s):	<i>Network exhibit.pdf</i>
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Satisfied - Item:	SCID Crosswalk Reasoning
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Comments:	removed Monday, 7/27 - no longer needed for any questions 4, 5, or 6
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Attachment(s):	
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<i>Previous Version</i>	
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Satisfied - Item:	<i>SCID Crosswalk Reasoning</i>
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Comments:	
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Attachment(s):	<i>SCID Crosswalk Reasoning 2015-2016.xlsx</i>
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SERFF Tracking #:

UPMC-130071359

State Tracking #:

UPMC-130071359

Company Tracking #:

State: Pennsylvania **Filing Company:** UPMC Health Coverage, Inc.
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO
Product Name: UPMC HC 2016 Small Group
Project Name/Number: /

Supporting Document Schedule Item Changes

Satisfied - Item:	Rate Table (A&H)
Comments:	updated Monday, 7/27
Attachment(s):	RateTables.xls Rate Page Filing Format.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx RateTables.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx</i>

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_2015-07-27.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Certifications</i>
Comments:	
Attachment(s):	<i>62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_2015-06-29.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Certifications</i>
Comments:	
Attachment(s):	<i>62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf</i>

Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	2016_UnifiedRateReview_Template.xlsm

SERFF Tracking #:

UPMC-130071359

State Tracking #:

UPMC-130071359

Company Tracking #:

State: Pennsylvania **Filing Company:** UPMC Health Coverage, Inc.
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO
Product Name: UPMC HC 2016 Small Group
Project Name/Number: /

*Previous Version***Satisfied - Item:** *Unified Rate Review Template***Comments:****Attachment(s):** *2016_UnifiedRateReview_Template.xlsm**Previous Version***Satisfied - Item:** *Unified Rate Review Template***Comments:****Attachment(s):** *2016_UnifiedRateReview_Template.xlsm***Satisfied - Item:** Actuarial Memo - redacted**Comments:** updated Monday, 7/27**Attachment(s):** 62560_Actuarial Memo_UPMC HC_Small Group_2015-07-27_redacted.pdf*Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-28_redacted.pdf*
*62560_Actuarial Memo_UPMC HC_Small Group_2015-06-29_redacted.pdf**Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-28_redacted.pdf**Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13_redacted.pdf***Satisfied - Item:** calculation exhibits for Q8 and Q13 of second objection letter**Comments:** updated Monday, 7/27**Attachment(s):** ACA pricing model_plan-specific_v051 -- submit to PID -- from Experience to Allowed.xlsx
ACA pricing model_plan-specific_v051 -- submit to PID -- from Allowed to PAIR.xlsx*Previous Version***Satisfied - Item:** *Pricing Model***Comments:**

SERFF Tracking #:

UPMC-130071359

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Company Tracking #:**State:**

Pennsylvania

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UPMC Health Coverage, Inc.

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

Product Name:

UPMC HC 2016 Small Group

Project Name/Number:

/

Attachment(s):	<i>ACA pricing model_plan-specific_v038-submit to PID.xlsx</i>
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Satisfied - Item:	Network Exhibits
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Comments:	updated Monday, 7/27
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Attachment(s):	Network Exhibit.pdf
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<i>Previous Version</i>	
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Satisfied - Item:	<i>Network Exhibits</i>
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Comments:	
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Attachment(s):	<i>Network exhibit.pdf</i>
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Satisfied - Item:	SCID Crosswalk Reasoning
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Comments:	removed Monday, 7/27 - no longer needed for any questions 4, 5, or 6
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Attachment(s):	
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<i>Previous Version</i>	
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Satisfied - Item:	<i>SCID Crosswalk Reasoning</i>
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Comments:	
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Attachment(s):	<i>SCID Crosswalk Reasoning 2015-2016.xlsx</i>
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Satisfied - Item:	Taxes and Fees Exhibit
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Comments:	updated Monday, 7/27
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Attachment(s):	Taxes and fees exhibit.pdf
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<i>Previous Version</i>	
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Satisfied - Item:	<i>Taxes and Fees Exhibit</i>
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Comments:	
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Attachment(s):	<i>Taxes and fees exhibit.pdf</i>
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SERFF Tracking #:

UPMC-130071359

State Tracking #:

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Company Tracking #:

State:

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Filing Company:

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TOI/Sub-TOI:

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

Product Name:

UPMC HC 2016 Small Group

Project Name/Number:

/

Supporting Document Schedule Item Changes

Satisfied - Item:	Rate Table (A&H)
Comments:	updated Monday, 7/27
Attachment(s):	RateTables.xls Rate Page Filing Format.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx RateTables.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Rate Table (A&H)</i>
Comments:	
Attachment(s):	<i>Rate Page Filing Format.xlsx</i>

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_2015-07-27.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Certifications</i>
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<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Certifications</i>
Comments:	
Attachment(s):	<i>62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13.pdf 62560_Actuarial Memo_UPMC HC_Small Group_supplement for PID_2015-05-13.pdf</i>

Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	2016_UnifiedRateReview_Template.xlsm

SERFF Tracking #:

UPMC-130071359

State Tracking #:

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Company Tracking #:

State: Pennsylvania **Filing Company:** UPMC Health Coverage, Inc.
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Product Name: UPMC HC 2016 Small Group
Project Name/Number: /

*Previous Version***Satisfied - Item:** *Unified Rate Review Template***Comments:****Attachment(s):** *2016_UnifiedRateReview_Template.xlsm**Previous Version***Satisfied - Item:** *Unified Rate Review Template***Comments:****Attachment(s):** *2016_UnifiedRateReview_Template.xlsm***Satisfied - Item:** Actuarial Memo - redacted**Comments:** updated Monday, 7/27**Attachment(s):** 62560_Actuarial Memo_UPMC HC_Small Group_2015-07-27_redacted.pdf*Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-28_redacted.pdf*
*62560_Actuarial Memo_UPMC HC_Small Group_2015-06-29_redacted.pdf**Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-28_redacted.pdf**Previous Version***Satisfied - Item:** *Actuarial Memo - redacted***Comments:** *Redacted version of the Actuarial Memo is attached.***Attachment(s):** *62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13_redacted.pdf***Satisfied - Item:** calculation exhibits for Q8 and Q13 of second objection letter**Comments:** updated Monday, 7/27**Attachment(s):** ACA pricing model_plan-specific_v051 -- submit to PID -- from Experience to Allowed.xlsx
ACA pricing model_plan-specific_v051 -- submit to PID -- from Allowed to PAIR.xlsx*Previous Version***Satisfied - Item:** *Pricing Model***Comments:**

SERFF Tracking #:

UPMC-130071359

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Attachment(s):	<i>ACA pricing model_plan-specific_v038-submit to PID.xlsx</i>
Satisfied - Item:	Network Exhibits
Comments:	updated Monday, 7/27
Attachment(s):	Network Exhibit.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Network Exhibits</i>
Comments:	
Attachment(s):	<i>Network exhibit.pdf</i>
Satisfied - Item:	SCID Crosswalk Reasoning
Comments:	removed Monday, 7/27 - no longer needed for any questions 4, 5, or 6
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>SCID Crosswalk Reasoning</i>
Comments:	
Attachment(s):	<i>SCID Crosswalk Reasoning 2015-2016.xlsx</i>
Satisfied - Item:	Taxes and Fees Exhibit
Comments:	updated Monday, 7/27
Attachment(s):	Taxes and fees exhibit.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Taxes and Fees Exhibit</i>
Comments:	
Attachment(s):	<i>Taxes and fees exhibit.pdf</i>
Satisfied - Item:	responses to second objection letter - NOT redacted
Comments:	updated Monday, 7/27 The redacted responses will be in the response letter to the objection letter.
Attachment(s):	Responses to PID questions.xlsx

No Form Schedule items changed.

SERFF Tracking #:

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Product Name: UPMC HC 2016 Small Group

Project Name/Number: /

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Table - pdf	UPMC-130071359	New		RateTables.xls, Rate Page Filing Format.pdf,	07/27/2015 By: Chad Newell
<i>Previous Version</i>						
1	Rate Table - pdf	UPMC-130071359	New		RateTables.xls, Rate Page Filing Format.pdf,	06/30/2015 By: Michael Lovely
<i>Previous Version</i>						
1	Rate Table - pdf	UPMC-130071359	New		Rate Page Filing Format.pdf,	05/15/2015 By: Chad Newell

Conclusion:

Sincerely,
Chad Newell

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

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UPMC HC 2016 Small Group

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/30/2015
Submitted Date	06/30/2015

Dear Cherri Sanders-Jones,

Introduction:

Please see our responses below.

Response 1

Comments:

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1Our current (2015) definition of small group is 2 - 50. For January 1, 2016 through October 1, 2016 we will allow current enrolled groups of size 51-100 to continue under the large group rating process. We acknowledge that the claims experience of groups expected to enroll in single risk pool compliant plans should be included in the expected claims experience and have complied with this methodology.

2Our compliance department reached out to DOH on Friday, June 26 and the additional networks submittals are still under review.

3Yes we are terminating these products and plan designs. Yes there is enrolled membership in these products and plans. There will not be a mapping for these groups.

4Please see the uploaded file called SCID Crosswalk Reasoning 2015-2016.

5The 2015 rating template has been added. Rating templates include Standard Component ID along with rates. Please elaborate if HIOS ID is not the same as SCID.

62016 plan designs were created as new plans and not changes to existing plans.

7A new URRT has been uploaded.

8These values have been updated in the new URRT.

9These values have been updated in the new URRT.

10A portion of current Medicaid members will switch back and forth between commercial and Medicaid plans based on income fluctuations. In addition, the Medicaid expansion allows for those between 100% and 138% of FPL to enroll in either Medicaid or a subsidized commercial plan. We chose to include Medicaid data for these reasons. The URRT has been updated to show utilizations and cost per service for each benefit category for the development of the projected allowed experience. Fee schedules were assumed to be the same across commercial lines of business. The relativity between Medicaid and commercial was assumed to be .75.

11The Department Rate Exhibit has been updated to have UPMC Health Coverage plans.

12Please see the updated Index Rate Section in the Actuarial Memorandum

13A new Actuarial Memorandum has been uploaded.

14Trend information has been added to the Actuarial Memorandum. A new redacted Actuarial Memorandum has been uploaded.

15An exhibit with specific taxes and fees information has been uploaded. We don't have administrative expense broken down by component but just use an overall administrative expense of 9%.

16The value in the Actuarial Memorandum has been updated.

17Please see the pricing model attached.

18Please see the pricing model attached.

19A new rating template has been uploaded. There are no quarterly rate changes.

20These templates are included in the binder under the templates tab. The federal rates template has been added to the Rate/Rule Schedule Tab.

21We have used the AV Calculator to determine the Metal Level for all plans submitted. There are no unique plan designs that require additional documentation or certification.

22Our plan offerings do not include riders. Premium rates were developed in a manner consistent with corresponding contract forms and every rate has a corresponding form.

23AV screenshots have been added.

24We have petitioned to upload our new URRT into HIOS.

25We offer transitional policies for both individual and small group. UPMC-129694987 and UPMC-129694891 are the individual SERFF numbers and UPMC-128334684 is the small group SERFF number. Our most updated April 1, 2015 transitional membership is 4,717 individual members and 96,026 small group members.

26Based on the most recent development, the subsidy will stay in place. No adjustment is needed.

27There are no questions in the Notes to Filer that weren't addressed in the responses here.

Changed Items:

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Attachment(s):	<i>62560_Actuarial Memo_UPMC HC_Small Group_2015-05-28_redacted.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memo - redacted</i>
Comments:	<i>Redacted version of the Actuarial Memo is attached.</i>
Attachment(s):	<i>62560_Actuarial Memo_UPMC HC_Small Group_2015-05-13_redacted.pdf</i>

Satisfied - Item:	Pricing Model
Comments:	
Attachment(s):	ACA pricing model_plan-specific_v038-submit to PID.xlsx

Satisfied - Item:	AV Screenshots
Comments:	
Attachment(s):	AV Screenshots.zip

Satisfied - Item:	Network Exhibits
Comments:	
Attachment(s):	Network exhibit.pdf

Satisfied - Item:	SCID Crosswalk Reasoning
Comments:	
Attachment(s):	SCID Crosswalk Reasoning 2015-2016.xlsx

Satisfied - Item:	Taxes and Fees Exhibit
Comments:	
Attachment(s):	Taxes and fees exhibit.pdf

No Form Schedule items changed.

SERFF Tracking #:

UPMC-130071359

State Tracking #:

UPMC-130071359

Company Tracking #:

State: Pennsylvania

Filing Company: UPMC Health Coverage, Inc.

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

Product Name: UPMC HC 2016 Small Group

Project Name/Number: /

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Table - pdf	UPMC-130071359	New		RateTables.xls, Rate Page Filing Format.pdf,	06/30/2015 By: Michael Lovely
<i>Previous Version</i>						
1	Rate Table - pdf	UPMC-130071359	New		Rate Page Filing Format.pdf,	05/15/2015 By: Chad Newell

Conclusion:

Please let us know if you have any questions.

Sincerely,

Michael Lovely

SERFF Tracking #:

UPMC-130071359

State Tracking #:

UPMC-130071359

Company Tracking #:**State:**

Pennsylvania

Filing Company:

UPMC Health Coverage, Inc.

TOI/Sub-TOI:

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

Product Name:

UPMC HC 2016 Small Group

Project Name/Number:

/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Table - pdf	UPMC-130071359	New		RateTables.xls, Rate Page Filing Format.pdf, Rate Page Filing Format.xlsx,

SERFF Tracking #:

UPMC-130071359

State Tracking #:

UPMC-130071359

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Coverage, Inc.

TOI/Sub-TOI:

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

Product Name:

UPMC HC 2016 Small Group

Project Name/Number:

/

Attachment RateTables.xls is not a PDF document and cannot be reproduced here.

Attachment Rate Page Filing Format.xlsx is not a PDF document and cannot be reproduced here.

Company Name
UPMC Health Coverage, Inc.
Plan Design Summary

Company	On/Off Exchange	HIOS Plan ID	Metal Level	Plan Design Marketing Name	Network	Rating Area
UPMC Health Coverage, Inc.	Both	62560PA0020053	Platinum	UPMC Small Business Advantage Platinum HMO \$20/\$40 - Standard Network	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5, 6
UPMC Health Coverage, Inc.	Both	62560PA0020054	Gold	UPMC Small Business Advantage Gold HMO \$1,000 \$10/\$25 - Standard Network	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5, 6
UPMC Health Coverage, Inc.	Both	62560PA0020055	Silver	UPMC Small Business Advantage Silver HMO \$3,000 \$10/\$40 - Standard Network	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5, 6
UPMC Health Coverage, Inc.	Both	62560PA0020059	Platinum	UPMC Small Business Advantage Platinum HMO \$20/\$40 - Standard Network	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5, 6
UPMC Health Coverage, Inc.	Both	62560PA0020060	Gold	UPMC Small Business Advantage Gold HMO \$1,000 \$10/\$25 - Standard Network	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5, 6
UPMC Health Coverage, Inc.	Both	62560PA0020061	Silver	UPMC Small Business Advantage Silver HMO \$3,000 \$10/\$40 - Standard Network	SHOP 28 County HMO - 28C Standard Referral w/Dental Advantage	1, 2, 4, 5, 6

Company Name: UPMC Health Coverage, Inc.
 Product: SHOP HMO
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	62560PA0020053		62560PA0020054		62560PA0020054		62560PA0020054									
Plan ID (Off Exchange)=>	62560PA0020053		62560PA0020054		62560PA0020054		62560PA0020054									
Form # =>	2016_HMOF03		2016_HMOF03		2016_HMOF03		2016_HMOF03									
Rating Area =>	1		2		4		5		6		1		2		4	
Network =>	MO - 28C Standard Referral w/Platinum		MO - 28C Standard Referral w/Gold		MO - 28C Standard Referral w/Gold		MO - 28C Standard Referral w/Gold									
Metal =>	Platinum		Gold		Gold		Gold									
Plan Name =>	dvantage Platinum HMO \$20/\$0		dvantage Gold HMO \$1,000/\$10		dvantage Gold HMO \$1,000/\$10		dvantage Gold HMO \$1,000/\$10									
Deductible =>	\$0/\$0		\$0/\$0		\$0/\$0		\$0/\$0		\$0/\$0		\$1,000/\$2,000		\$1,000/\$2,000		\$1,000/\$2,000	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 \$40		\$20 \$40		\$20 \$40		\$20 \$40		\$20 \$40		\$10 \$25		\$10 \$25		\$10 \$25	
OOP Maximum =>	\$1,500/\$3,000		\$1,500/\$3,000		\$1,500/\$3,000		\$1,500/\$3,000		\$1,500/\$3,000		\$3,750/\$7,500		\$3,750/\$7,500		\$3,750/\$7,500	
Dental (Yes/No)	Yes		Yes		Yes		Yes									
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco								
0 - 20	\$181.39	\$181.39	\$177.20	\$177.20	\$181.84	\$181.84	\$180.19	\$180.19	\$242.59	\$242.59	\$140.33	\$140.33	\$131.89	\$131.89	\$140.68	\$140.68
21	\$285.64	\$285.64	\$279.05	\$279.05	\$286.36	\$286.36	\$283.76	\$283.76	\$382.02	\$382.02	\$220.99	\$220.99	\$207.69	\$207.69	\$221.54	\$221.54
22	\$285.64	\$285.64	\$279.05	\$279.05	\$286.36	\$286.36	\$283.76	\$283.76	\$382.02	\$382.02	\$220.99	\$220.99	\$207.69	\$207.69	\$221.54	\$221.54
23	\$285.64	\$285.64	\$279.05	\$279.05	\$286.36	\$286.36	\$283.76	\$283.76	\$382.02	\$382.02	\$220.99	\$220.99	\$207.69	\$207.69	\$221.54	\$221.54
24	\$285.64	\$285.64	\$279.05	\$279.05	\$286.36	\$286.36	\$283.76	\$283.76	\$382.02	\$382.02	\$220.99	\$220.99	\$207.69	\$207.69	\$221.54	\$221.54
25	\$286.79	\$286.79	\$280.17	\$280.17	\$287.51	\$287.51	\$284.90	\$284.90	\$383.55	\$383.55	\$221.88	\$221.88	\$208.53	\$208.53	\$222.43	\$222.43
26	\$292.50	\$292.50	\$285.75	\$285.75	\$293.24	\$293.24	\$290.58	\$290.58	\$391.19	\$391.19	\$226.30	\$226.30	\$212.68	\$212.68	\$226.86	\$226.86
27	\$299.36	\$299.36	\$292.45	\$292.45	\$300.11	\$300.11	\$297.39	\$297.39	\$400.36	\$400.36	\$231.60	\$231.60	\$217.66	\$217.66	\$232.18	\$232.18
28	\$310.50	\$310.50	\$303.33	\$303.33	\$311.28	\$311.28	\$308.45	\$308.45	\$415.26	\$415.26	\$240.22	\$240.22	\$225.76	\$225.76	\$240.82	\$240.82
29	\$319.64	\$319.64	\$312.26	\$312.26	\$320.44	\$320.44	\$317.53	\$317.53	\$427.49	\$427.49	\$247.29	\$247.29	\$232.41	\$232.41	\$247.91	\$247.91
30	\$324.21	\$324.21	\$316.73	\$316.73	\$325.02	\$325.02	\$322.07	\$322.07	\$433.60	\$433.60	\$250.83	\$250.83	\$235.73	\$235.73	\$251.45	\$251.45
31	\$331.06	\$331.06	\$323.42	\$323.42	\$331.90	\$331.90	\$328.88	\$328.88	\$442.77	\$442.77	\$256.13	\$256.13	\$240.72	\$240.72	\$256.77	\$256.77
32	\$337.92	\$337.92	\$330.12	\$330.12	\$338.77	\$338.77	\$335.69	\$335.69	\$451.93	\$451.93	\$261.44	\$261.44	\$245.70	\$245.70	\$262.09	\$262.09
33	\$342.20	\$342.20	\$334.31	\$334.31	\$343.06	\$343.06	\$339.95	\$339.95	\$457.66	\$457.66	\$264.75	\$264.75	\$248.82	\$248.82	\$265.41	\$265.41
34	\$346.77	\$346.77	\$338.77	\$338.77	\$347.65	\$347.65	\$344.49	\$344.49	\$463.78	\$463.78	\$268.29	\$268.29	\$252.14	\$252.14	\$268.95	\$268.95
35	\$349.06	\$349.06	\$341.00	\$341.00	\$349.94	\$349.94	\$346.76	\$346.76	\$466.83	\$466.83	\$270.05	\$270.05	\$253.80	\$253.80	\$270.73	\$270.73
36	\$351.34	\$351.34	\$343.24	\$343.24	\$352.23	\$352.23	\$349.03	\$349.03	\$469.89	\$469.89	\$271.82	\$271.82	\$255.46	\$255.46	\$272.50	\$272.50
37	\$353.63	\$353.63	\$345.47	\$345.47	\$354.52	\$354.52	\$351.30	\$351.30	\$472.95	\$472.95	\$273.59	\$273.59	\$257.13	\$257.13	\$274.27	\$274.27
38	\$355.91	\$355.91	\$347.70	\$347.70	\$356.81	\$356.81	\$353.57	\$353.57	\$476.00	\$476.00	\$275.36	\$275.36	\$258.79	\$258.79	\$276.04	\$276.04
39	\$360.48	\$360.48	\$352.17	\$352.17	\$361.39	\$361.39	\$358.11	\$358.11	\$482.11	\$482.11	\$278.89	\$278.89	\$262.11	\$262.11	\$279.59	\$279.59
40	\$365.05	\$365.05	\$356.63	\$356.63	\$365.97	\$365.97	\$362.65	\$362.65	\$488.23	\$488.23	\$282.43	\$282.43	\$265.43	\$265.43	\$283.13	\$283.13
41	\$371.91	\$371.91	\$363.33	\$363.33	\$372.85	\$372.85	\$369.46	\$369.46	\$497.40	\$497.40	\$287.73	\$287.73	\$270.42	\$270.42	\$288.45	\$288.45
42	\$378.48	\$378.48	\$369.75	\$369.75	\$379.43	\$379.43	\$375.99	\$375.99	\$506.18	\$506.18	\$292.82	\$292.82	\$275.19	\$275.19	\$293.55	\$293.55
43	\$387.62	\$387.62	\$378.68	\$378.68	\$388.60	\$388.60	\$385.07	\$385.07	\$518.41	\$518.41	\$299.89	\$299.89	\$281.84	\$281.84	\$300.63	\$300.63
44	\$399.04	\$399.04	\$389.84	\$389.84	\$400.05	\$400.05	\$396.42	\$396.42	\$533.69	\$533.69	\$308.73	\$308.73	\$290.15	\$290.15	\$309.50	\$309.50
45	\$412.47	\$412.47	\$402.95	\$402.95	\$413.51	\$413.51	\$409.75	\$409.75	\$551.64	\$551.64	\$319.11	\$319.11	\$299.91	\$299.91	\$319.91	\$319.91
46	\$428.46	\$428.46	\$418.58	\$418.58	\$429.54	\$429.54	\$425.64	\$425.64	\$573.03	\$573.03	\$331.49	\$331.49	\$311.54	\$311.54	\$332.31	\$332.31
47	\$446.46	\$446.46	\$436.16	\$436.16	\$447.59	\$447.59	\$443.52	\$443.52	\$597.10	\$597.10	\$345.41	\$345.41	\$324.62	\$324.62	\$346.27	\$346.27
48	\$467.03	\$467.03	\$456.25	\$456.25	\$468.20	\$468.20	\$463.95	\$463.95	\$624.61	\$624.61	\$361.32	\$361.32	\$339.58	\$339.58	\$362.22	\$362.22
49	\$487.31	\$487.31	\$476.06	\$476.06	\$488.54	\$488.54	\$484.10	\$484.10	\$651.73	\$651.73	\$377.01	\$377.01	\$354.32	\$354.32	\$377.95	\$377.95
50	\$510.16	\$510.16	\$498.39	\$498.39	\$511.44	\$511.44	\$506.80	\$506.80	\$682.29	\$682.29	\$394.69	\$394.69	\$370.94	\$370.94	\$395.68	\$395.68
51	\$532.72	\$532.72	\$520.43	\$520.43	\$534.07	\$534.07	\$529.22	\$529.22	\$712.47	\$712.47	\$412.15	\$412.15	\$387.35	\$387.35	\$413.18	\$413.18
52	\$557.57	\$557.57	\$544.71	\$544.71	\$558.98	\$558.98	\$553.90	\$553.90	\$745.71	\$745.71	\$431.38	\$431.38	\$405.42	\$405.42	\$432.45	\$432.45
53	\$582.71	\$582.71	\$569.27	\$569.27	\$584.18	\$584.18	\$578.88	\$578.88	\$779.33	\$779.33	\$450.82	\$450.82	\$423.69	\$423.69	\$451.95	\$451.95
54	\$609.85	\$609.85	\$595.78	\$595.78	\$611.38	\$611.38	\$605.83	\$605.83	\$815.62	\$815.62	\$471.82	\$471.82	\$443.42	\$443.42	\$472.99	\$472.99
55	\$636.98	\$636.98	\$622.29	\$622.29	\$638.59	\$638.59	\$632.79	\$632.79	\$851.91	\$851.91	\$492.81	\$492.81	\$463.15	\$463.15	\$494.04	\$494.04
56	\$666.40	\$666.40	\$651.03	\$651.03	\$668.08	\$668.08	\$662.02	\$662.02	\$891.26	\$891.26	\$515.57	\$515.57	\$484.55	\$484.55	\$516.86	\$516.86
57	\$696.11	\$696.11	\$680.05	\$680.05	\$697.86	\$697.86	\$691.53	\$691.53	\$930.99	\$930.99	\$538.56	\$538.56	\$506.15	\$506.15	\$539.90	\$539.90
58	\$727.82	\$727.82	\$711.02	\$711.02	\$729.65	\$729.65	\$723.03	\$723.03	\$973.39	\$973.39	\$563.09	\$563.09	\$529.20	\$529.20	\$564.49	\$564.49
59	\$743.53	\$743.53	\$726.37	\$726.37	\$745.40	\$745.40	\$738.63	\$738.63	\$994.40	\$994.40	\$575.24	\$575.24	\$540.62	\$540.62	\$576.67	\$576.67
60	\$775.23	\$775.23	\$757.35	\$757.35	\$777.19	\$777.19	\$770.13	\$770.13	\$1,036.81	\$1,036.81	\$599.77	\$599.77	\$563.68	\$563.68	\$601.26	\$601.26
61	\$802.65	\$802.65	\$784.14	\$784.14	\$804.68	\$804.68	\$797.37	\$797.37	\$1,073.48	\$1,073.48	\$620.99	\$620.99	\$583.61	\$583.61	\$622.53	\$622.53
62	\$820.65	\$820.65	\$801.72	\$801.72	\$822.72	\$822.72	\$815.25	\$815.25	\$1,097.55	\$1,097.55	\$634.91	\$634.91	\$596.70	\$596.70	\$636.49	\$636.49
63	\$843.21	\$843.21	\$823.76	\$823.76	\$845.34	\$845.34	\$837.66	\$837.66	\$1,127.73	\$1,127.73	\$652.37	\$652.37	\$613.11	\$613.11	\$653.99	\$653.99
64	\$856.92	\$856.92	\$837.15	\$837.15	\$859.08	\$859.08	\$851.28	\$851.28	\$1,146.06	\$1,146.06	\$662.97	\$662.97	\$623.07	\$623.07	\$664.62	\$664.62
65+	\$856.92	\$856.92	\$837.15	\$837.15	\$859.08	\$859.08	\$851.28	\$851.28	\$1,146.06	\$1,146.06	\$662.97	\$662.97	\$623.07	\$623.07	\$664.62	\$664.62

Company Name: UPMC Health Coverage, Inc.
 Product: SHOP HMO
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	62560PA0020054		62560PA0020054		62560PA0020055		62560PA0020059									
Plan ID (Off Exchange)=>	62560PA0020054		62560PA0020054		62560PA0020055		62560PA0020059									
Form # =>	2016_HMOF03		2016_HMOF03		2016_HMOF03		2016_HMOF03		2016_HMOF03		2016_HMOF03		2016_HMOF03		2016_HMOF03	
Rating Area =>	5		6		1		2		4		5		6		1	
Network =>	MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/	
Metal =>	Gold		Gold		Silver		Platinum									
Plan Name =>	vantage Gold HMO \$1,000/\$10		vantage Gold HMO \$1,000/\$10		vantage Silver HMO \$3,000/\$10		vantage Platinum HMO \$20/\$5									
Deductible =>	\$1,000/\$2,000		\$1,000/\$2,000		\$3,000/\$6,000		\$3,000/\$6,000		\$3,000/\$6,000		\$3,000/\$6,000		\$3,000/\$6,000		\$0/\$0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$10 \$25		\$10 \$25		\$10 \$40		\$10 \$40		\$10 \$40		\$10 \$40		\$10 \$40		\$20 \$40	
OOP Maximum =>	\$3,750/\$7,500		\$3,750/\$7,500		\$6,850/\$13,700		\$6,850/\$13,700		\$6,850/\$13,700		\$6,850/\$13,700		\$6,850/\$13,700		\$1,500/\$3,000	
Dental (Yes/No)	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$134.11	\$134.11	\$180.55	\$180.55	\$119.81	\$119.81	\$112.60	\$112.60	\$120.11	\$120.11	\$114.50	\$114.50	\$154.15	\$154.15	\$181.67	\$181.67
21	\$211.19	\$211.19	\$284.32	\$284.32	\$188.67	\$188.67	\$177.32	\$177.32	\$189.14	\$189.14	\$180.30	\$180.30	\$242.75	\$242.75	\$286.09	\$286.09
22	\$211.19	\$211.19	\$284.32	\$284.32	\$188.67	\$188.67	\$177.32	\$177.32	\$189.14	\$189.14	\$180.30	\$180.30	\$242.75	\$242.75	\$286.09	\$286.09
23	\$211.19	\$211.19	\$284.32	\$284.32	\$188.67	\$188.67	\$177.32	\$177.32	\$189.14	\$189.14	\$180.30	\$180.30	\$242.75	\$242.75	\$286.09	\$286.09
24	\$211.19	\$211.19	\$284.32	\$284.32	\$188.67	\$188.67	\$177.32	\$177.32	\$189.14	\$189.14	\$180.30	\$180.30	\$242.75	\$242.75	\$286.09	\$286.09
25	\$212.04	\$212.04	\$285.46	\$285.46	\$189.43	\$189.43	\$178.03	\$178.03	\$189.90	\$189.90	\$181.03	\$181.03	\$243.73	\$243.73	\$287.24	\$287.24
26	\$216.26	\$216.26	\$291.15	\$291.15	\$193.20	\$193.20	\$181.58	\$181.58	\$193.68	\$193.68	\$184.63	\$184.63	\$248.58	\$248.58	\$292.96	\$292.96
27	\$221.33	\$221.33	\$297.97	\$297.97	\$197.73	\$197.73	\$185.84	\$185.84	\$198.22	\$198.22	\$188.96	\$188.96	\$254.41	\$254.41	\$299.83	\$299.83
28	\$229.57	\$229.57	\$309.06	\$309.06	\$205.09	\$205.09	\$192.75	\$192.75	\$205.60	\$205.60	\$195.99	\$195.99	\$263.87	\$263.87	\$310.98	\$310.98
29	\$236.33	\$236.33	\$318.16	\$318.16	\$211.13	\$211.13	\$198.43	\$198.43	\$211.65	\$211.65	\$201.76	\$201.76	\$271.64	\$271.64	\$320.14	\$320.14
30	\$239.71	\$239.71	\$322.71	\$322.71	\$214.15	\$214.15	\$201.26	\$201.26	\$214.68	\$214.68	\$204.65	\$204.65	\$275.53	\$275.53	\$324.72	\$324.72
31	\$244.77	\$244.77	\$329.53	\$329.53	\$218.67	\$218.67	\$205.52	\$205.52	\$219.22	\$219.22	\$208.97	\$208.97	\$281.35	\$281.35	\$331.58	\$331.58
32	\$249.84	\$249.84	\$336.36	\$336.36	\$223.20	\$223.20	\$209.77	\$209.77	\$223.76	\$223.76	\$213.30	\$213.30	\$287.18	\$287.18	\$338.45	\$338.45
33	\$253.01	\$253.01	\$340.62	\$340.62	\$226.03	\$226.03	\$212.43	\$212.43	\$226.59	\$226.59	\$216.00	\$216.00	\$290.82	\$290.82	\$342.74	\$342.74
34	\$256.39	\$256.39	\$345.17	\$345.17	\$229.05	\$229.05	\$215.27	\$215.27	\$229.62	\$229.62	\$218.89	\$218.89	\$294.70	\$294.70	\$347.32	\$347.32
35	\$258.08	\$258.08	\$347.44	\$347.44	\$230.56	\$230.56	\$216.69	\$216.69	\$231.13	\$231.13	\$220.33	\$220.33	\$296.65	\$296.65	\$349.61	\$349.61
36	\$259.77	\$259.77	\$349.72	\$349.72	\$232.07	\$232.07	\$218.11	\$218.11	\$232.65	\$232.65	\$221.77	\$221.77	\$298.59	\$298.59	\$351.90	\$351.90
37	\$261.46	\$261.46	\$351.99	\$351.99	\$233.58	\$233.58	\$219.53	\$219.53	\$234.16	\$234.16	\$223.22	\$223.22	\$300.53	\$300.53	\$354.18	\$354.18
38	\$263.15	\$263.15	\$354.27	\$354.27	\$235.09	\$235.09	\$220.95	\$220.95	\$235.67	\$235.67	\$224.66	\$224.66	\$302.47	\$302.47	\$356.47	\$356.47
39	\$266.53	\$266.53	\$358.82	\$358.82	\$238.11	\$238.11	\$223.78	\$223.78	\$238.70	\$238.70	\$227.54	\$227.54	\$306.36	\$306.36	\$361.05	\$361.05
40	\$269.91	\$269.91	\$363.37	\$363.37	\$241.13	\$241.13	\$226.62	\$226.62	\$241.73	\$241.73	\$230.43	\$230.43	\$310.24	\$310.24	\$365.63	\$365.63
41	\$274.97	\$274.97	\$370.19	\$370.19	\$245.65	\$245.65	\$230.88	\$230.88	\$246.27	\$246.27	\$234.76	\$234.76	\$316.07	\$316.07	\$372.49	\$372.49
42	\$279.83	\$279.83	\$376.73	\$376.73	\$249.99	\$249.99	\$234.95	\$234.95	\$250.62	\$250.62	\$238.90	\$238.90	\$321.65	\$321.65	\$379.07	\$379.07
43	\$286.59	\$286.59	\$385.83	\$385.83	\$256.03	\$256.03	\$240.63	\$240.63	\$256.67	\$256.67	\$244.67	\$244.67	\$329.42	\$329.42	\$388.23	\$388.23
44	\$295.04	\$295.04	\$397.20	\$397.20	\$263.58	\$263.58	\$247.72	\$247.72	\$264.23	\$264.23	\$251.88	\$251.88	\$339.13	\$339.13	\$399.67	\$399.67
45	\$304.96	\$304.96	\$410.56	\$410.56	\$272.44	\$272.44	\$256.06	\$256.06	\$273.12	\$273.12	\$260.36	\$260.36	\$350.54	\$350.54	\$413.12	\$413.12
46	\$316.79	\$316.79	\$426.48	\$426.48	\$283.01	\$283.01	\$265.98	\$265.98	\$283.71	\$283.71	\$270.45	\$270.45	\$364.13	\$364.13	\$429.14	\$429.14
47	\$330.09	\$330.09	\$444.40	\$444.40	\$294.90	\$294.90	\$277.16	\$277.16	\$295.63	\$295.63	\$281.81	\$281.81	\$379.42	\$379.42	\$447.16	\$447.16
48	\$345.30	\$345.30	\$464.87	\$464.87	\$308.48	\$308.48	\$289.92	\$289.92	\$309.25	\$309.25	\$294.80	\$294.80	\$396.90	\$396.90	\$467.76	\$467.76
49	\$360.30	\$360.30	\$485.05	\$485.05	\$321.88	\$321.88	\$302.51	\$302.51	\$322.68	\$322.68	\$307.60	\$307.60	\$414.14	\$414.14	\$488.07	\$488.07
50	\$377.19	\$377.19	\$507.80	\$507.80	\$336.97	\$336.97	\$316.70	\$316.70	\$337.81	\$337.81	\$322.02	\$322.02	\$433.56	\$433.56	\$510.96	\$510.96
51	\$393.87	\$393.87	\$530.26	\$530.26	\$351.87	\$351.87	\$330.71	\$330.71	\$352.75	\$352.75	\$336.26	\$336.26	\$452.73	\$452.73	\$533.56	\$533.56
52	\$412.25	\$412.25	\$555.00	\$555.00	\$368.29	\$368.29	\$346.13	\$346.13	\$369.21	\$369.21	\$351.95	\$351.95	\$473.85	\$473.85	\$558.45	\$558.45
53	\$430.83	\$430.83	\$580.02	\$580.02	\$384.89	\$384.89	\$361.74	\$361.74	\$385.85	\$385.85	\$367.82	\$367.82	\$495.21	\$495.21	\$583.63	\$583.63
54	\$450.90	\$450.90	\$607.03	\$607.03	\$402.82	\$402.82	\$378.58	\$378.58	\$403.82	\$403.82	\$384.95	\$384.95	\$518.28	\$518.28	\$610.81	\$610.81
55	\$470.96	\$470.96	\$634.04	\$634.04	\$420.74	\$420.74	\$395.43	\$395.43	\$421.79	\$421.79	\$402.07	\$402.07	\$541.34	\$541.34	\$637.99	\$637.99
56	\$492.71	\$492.71	\$663.32	\$663.32	\$440.17	\$440.17	\$413.69	\$413.69	\$441.27	\$441.27	\$420.64	\$420.64	\$566.34	\$566.34	\$667.45	\$667.45
57	\$514.68	\$514.68	\$692.89	\$692.89	\$459.79	\$459.79	\$432.13	\$432.13	\$460.94	\$460.94	\$439.40	\$439.40	\$591.59	\$591.59	\$697.21	\$697.21
58	\$538.12	\$538.12	\$724.45	\$724.45	\$480.74	\$480.74	\$451.82	\$451.82	\$481.93	\$481.93	\$459.41	\$459.41	\$618.53	\$618.53	\$728.96	\$728.96
59	\$549.73	\$549.73	\$740.09	\$740.09	\$491.11	\$491.11	\$461.57	\$461.57	\$492.34	\$492.34	\$469.33	\$469.33	\$631.88	\$631.88	\$744.70	\$744.70
60	\$573.17	\$573.17	\$771.65	\$771.65	\$512.06	\$512.06	\$481.25	\$481.25	\$513.33	\$513.33	\$489.34	\$489.34	\$658.83	\$658.83	\$776.45	\$776.45
61	\$593.45	\$593.45	\$798.94	\$798.94	\$530.17	\$530.17	\$498.27	\$498.27	\$531.49	\$531.49	\$506.65	\$506.65	\$682.13	\$682.13	\$803.92	\$803.92
62	\$606.75	\$606.75	\$816.86	\$816.86	\$542.05	\$542.05	\$509.45	\$509.45	\$543.40	\$543.40	\$518.01	\$518.01	\$697.43	\$697.43	\$821.94	\$821.94
63	\$623.44	\$623.44	\$839.32	\$839.32	\$556.96	\$556.96	\$523.45	\$523.45	\$558.35	\$558.35	\$532.25	\$532.25	\$716.60	\$716.60	\$844.54	\$844.54
64	\$633.57	\$633.57	\$852.96	\$852.96	\$566.01	\$566.01	\$531.96	\$531.96	\$567.42	\$567.42	\$540.90	\$540.90	\$728.25	\$728.25	\$858.27	\$858.27
65+	\$633.57	\$633.57	\$852.96	\$852.96	\$566.01	\$566.01	\$531.96	\$531.96	\$567.42	\$567.42	\$540.90	\$540.90	\$728.25	\$728.25	\$858.27	\$858.27

Company Name: UPMC Health Coverage, Inc.
 Product: SHOP HMO
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	62560PA0020059		62560PA0020059		62560PA0020059		62560PA0020059		62560PA0020060		62560PA0020060		62560PA0020060		62560PA0020060	
Plan ID (Off Exchange)=>	62560PA0020059		62560PA0020059		62560PA0020059		62560PA0020059		62560PA0020060		62560PA0020060		62560PA0020060		62560PA0020060	
Form # =>	2016_HMOF03		2016_HMOF03		2016_HMOF03		2016_HMOF03		2016_HMOF03		2016_HMOF03		2016_HMOF03		2016_HMOF03	
Rating Area =>	2		4		5		6		1		2		4		5	
Network =>	MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/							
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold	
Plan Name =>	dvantage Platinum HMO \$20/\$0		vantage Gold HMO \$1,000/\$10		vantage Gold HMO \$1,000/\$10		vantage Gold HMO \$1,000/\$10		vantage Gold HMO \$1,000/\$10							
Deductible =>	\$0/\$0		\$0/\$0		\$0/\$0		\$0/\$0		\$1,000/\$2,000		\$1,000/\$2,000		\$1,000/\$2,000		\$1,000/\$2,000	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20 \$40		\$20 \$40		\$20 \$40		\$20 \$40		\$10 \$25		\$10 \$25		\$10 \$25		\$10 \$25	
OOP Maximum =>	\$1,500/\$3,000		\$1,500/\$3,000		\$1,500/\$3,000		\$1,500/\$3,000		\$3,750/\$7,500		\$3,750/\$7,500		\$3,750/\$7,500		\$3,750/\$7,500	
Dental (Yes/No)	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$177.48	\$177.48	\$182.13	\$182.13	\$180.48	\$180.48	\$242.98	\$242.98	\$141.06	\$141.06	\$132.57	\$132.57	\$141.41	\$141.41	\$134.80	\$134.80
21	\$279.49	\$279.49	\$286.81	\$286.81	\$284.21	\$284.21	\$382.63	\$382.63	\$222.13	\$222.13	\$208.76	\$208.76	\$222.69	\$222.69	\$212.28	\$212.28
22	\$279.49	\$279.49	\$286.81	\$286.81	\$284.21	\$284.21	\$382.63	\$382.63	\$222.13	\$222.13	\$208.76	\$208.76	\$222.69	\$222.69	\$212.28	\$212.28
23	\$279.49	\$279.49	\$286.81	\$286.81	\$284.21	\$284.21	\$382.63	\$382.63	\$222.13	\$222.13	\$208.76	\$208.76	\$222.69	\$222.69	\$212.28	\$212.28
24	\$279.49	\$279.49	\$286.81	\$286.81	\$284.21	\$284.21	\$382.63	\$382.63	\$222.13	\$222.13	\$208.76	\$208.76	\$222.69	\$222.69	\$212.28	\$212.28
25	\$280.61	\$280.61	\$287.96	\$287.96	\$285.35	\$285.35	\$384.17	\$384.17	\$223.02	\$223.02	\$209.60	\$209.60	\$223.59	\$223.59	\$213.13	\$213.13
26	\$286.20	\$286.20	\$293.70	\$293.70	\$291.04	\$291.04	\$391.82	\$391.82	\$227.47	\$227.47	\$213.78	\$213.78	\$228.04	\$228.04	\$217.38	\$217.38
27	\$292.91	\$292.91	\$300.58	\$300.58	\$297.86	\$297.86	\$401.00	\$401.00	\$232.80	\$232.80	\$218.79	\$218.79	\$233.38	\$233.38	\$222.47	\$222.47
28	\$303.81	\$303.81	\$311.77	\$311.77	\$308.94	\$308.94	\$415.92	\$415.92	\$241.46	\$241.46	\$226.93	\$226.93	\$242.07	\$242.07	\$230.75	\$230.75
29	\$312.75	\$312.75	\$320.95	\$320.95	\$318.04	\$318.04	\$428.17	\$428.17	\$248.57	\$248.57	\$233.61	\$233.61	\$249.20	\$249.20	\$237.55	\$237.55
30	\$317.23	\$317.23	\$325.53	\$325.53	\$322.58	\$322.58	\$434.29	\$434.29	\$252.12	\$252.12	\$236.95	\$236.95	\$252.76	\$252.76	\$240.94	\$240.94
31	\$323.93	\$323.93	\$332.42	\$332.42	\$329.40	\$329.40	\$443.47	\$443.47	\$257.45	\$257.45	\$241.96	\$241.96	\$258.10	\$258.10	\$246.04	\$246.04
32	\$330.64	\$330.64	\$339.30	\$339.30	\$336.23	\$336.23	\$452.66	\$452.66	\$262.78	\$262.78	\$246.97	\$246.97	\$263.45	\$263.45	\$251.13	\$251.13
33	\$334.83	\$334.83	\$343.60	\$343.60	\$340.49	\$340.49	\$458.40	\$458.40	\$266.12	\$266.12	\$250.10	\$250.10	\$266.79	\$266.79	\$254.32	\$254.32
34	\$339.31	\$339.31	\$348.19	\$348.19	\$345.04	\$345.04	\$464.52	\$464.52	\$269.67	\$269.67	\$253.44	\$253.44	\$270.35	\$270.35	\$257.71	\$257.71
35	\$341.54	\$341.54	\$350.49	\$350.49	\$347.31	\$347.31	\$467.58	\$467.58	\$271.45	\$271.45	\$255.11	\$255.11	\$272.13	\$272.13	\$259.41	\$259.41
36	\$343.78	\$343.78	\$352.78	\$352.78	\$349.58	\$349.58	\$470.64	\$470.64	\$273.22	\$273.22	\$256.78	\$256.78	\$273.91	\$273.91	\$261.11	\$261.11
37	\$346.01	\$346.01	\$355.08	\$355.08	\$351.86	\$351.86	\$473.70	\$473.70	\$275.00	\$275.00	\$258.45	\$258.45	\$275.70	\$275.70	\$262.81	\$262.81
38	\$348.25	\$348.25	\$357.37	\$357.37	\$354.13	\$354.13	\$476.76	\$476.76	\$276.78	\$276.78	\$260.12	\$260.12	\$277.48	\$277.48	\$264.51	\$264.51
39	\$352.72	\$352.72	\$361.96	\$361.96	\$358.68	\$358.68	\$482.88	\$482.88	\$280.33	\$280.33	\$263.46	\$263.46	\$281.04	\$281.04	\$267.90	\$267.90
40	\$357.19	\$357.19	\$366.55	\$366.55	\$363.23	\$363.23	\$489.01	\$489.01	\$283.89	\$283.89	\$266.80	\$266.80	\$284.60	\$284.60	\$271.30	\$271.30
41	\$363.90	\$363.90	\$373.43	\$373.43	\$370.05	\$370.05	\$498.19	\$498.19	\$289.22	\$289.22	\$271.81	\$271.81	\$289.95	\$289.95	\$276.39	\$276.39
42	\$370.33	\$370.33	\$380.03	\$380.03	\$376.58	\$376.58	\$506.99	\$506.99	\$294.33	\$294.33	\$276.61	\$276.61	\$295.07	\$295.07	\$281.28	\$281.28
43	\$379.27	\$379.27	\$389.21	\$389.21	\$385.68	\$385.68	\$519.23	\$519.23	\$301.44	\$301.44	\$283.29	\$283.29	\$302.20	\$302.20	\$288.07	\$288.07
44	\$390.45	\$390.45	\$400.68	\$400.68	\$397.05	\$397.05	\$534.54	\$534.54	\$310.32	\$310.32	\$291.64	\$291.64	\$311.10	\$311.10	\$296.56	\$296.56
45	\$403.59	\$403.59	\$414.16	\$414.16	\$410.40	\$410.40	\$552.52	\$552.52	\$320.76	\$320.76	\$301.45	\$301.45	\$321.57	\$321.57	\$306.54	\$306.54
46	\$419.24	\$419.24	\$430.22	\$430.22	\$426.32	\$426.32	\$573.95	\$573.95	\$333.20	\$333.20	\$313.14	\$313.14	\$334.04	\$334.04	\$318.42	\$318.42
47	\$436.85	\$436.85	\$448.29	\$448.29	\$444.23	\$444.23	\$598.06	\$598.06	\$347.19	\$347.19	\$326.30	\$326.30	\$348.07	\$348.07	\$331.80	\$331.80
48	\$456.97	\$456.97	\$468.94	\$468.94	\$464.69	\$464.69	\$625.61	\$625.61	\$363.19	\$363.19	\$341.33	\$341.33	\$364.10	\$364.10	\$347.08	\$347.08
49	\$476.81	\$476.81	\$489.30	\$489.30	\$484.87	\$484.87	\$652.77	\$652.77	\$378.96	\$378.96	\$356.15	\$356.15	\$379.91	\$379.91	\$362.15	\$362.15
50	\$499.17	\$499.17	\$512.25	\$512.25	\$507.60	\$507.60	\$683.38	\$683.38	\$396.73	\$396.73	\$372.85	\$372.85	\$397.73	\$397.73	\$379.14	\$379.14
51	\$521.25	\$521.25	\$534.91	\$534.91	\$530.06	\$530.06	\$713.61	\$713.61	\$414.28	\$414.28	\$389.34	\$389.34	\$415.32	\$415.32	\$395.91	\$395.91
52	\$545.57	\$545.57	\$559.86	\$559.86	\$554.78	\$554.78	\$746.90	\$746.90	\$433.60	\$433.60	\$407.50	\$407.50	\$434.70	\$434.70	\$414.38	\$414.38
53	\$570.16	\$570.16	\$585.10	\$585.10	\$579.79	\$579.79	\$780.57	\$780.57	\$453.15	\$453.15	\$425.88	\$425.88	\$454.29	\$454.29	\$433.06	\$433.06
54	\$596.72	\$596.72	\$612.34	\$612.34	\$606.79	\$606.79	\$816.92	\$816.92	\$474.25	\$474.25	\$445.71	\$445.71	\$475.45	\$475.45	\$453.22	\$453.22
55	\$623.27	\$623.27	\$639.59	\$639.59	\$633.79	\$633.79	\$853.27	\$853.27	\$495.35	\$495.35	\$465.54	\$465.54	\$496.60	\$496.60	\$473.39	\$473.39
56	\$652.06	\$652.06	\$669.13	\$669.13	\$663.07	\$663.07	\$892.68	\$892.68	\$518.23	\$518.23	\$487.04	\$487.04	\$519.54	\$519.54	\$495.25	\$495.25
57	\$681.12	\$681.12	\$698.96	\$698.96	\$692.62	\$692.62	\$932.47	\$932.47	\$541.34	\$541.34	\$508.75	\$508.75	\$542.70	\$542.70	\$517.33	\$517.33
58	\$712.15	\$712.15	\$730.80	\$730.80	\$724.17	\$724.17	\$974.95	\$974.95	\$565.99	\$565.99	\$531.93	\$531.93	\$567.42	\$567.42	\$540.89	\$540.89
59	\$727.52	\$727.52	\$746.57	\$746.57	\$739.80	\$739.80	\$995.99	\$995.99	\$578.21	\$578.21	\$543.41	\$543.41	\$579.67	\$579.67	\$552.57	\$552.57
60	\$758.54	\$758.54	\$778.41	\$778.41	\$771.35	\$771.35	\$1,038.46	\$1,038.46	\$602.87	\$602.87	\$566.58	\$566.58	\$604.39	\$604.39	\$576.13	\$576.13
61	\$785.37	\$785.37	\$805.94	\$805.94	\$798.64	\$798.64	\$1,075.20	\$1,075.20	\$624.19	\$624.19	\$586.62	\$586.62	\$625.76	\$625.76	\$596.51	\$596.51
62	\$802.98	\$802.98	\$824.01	\$824.01	\$816.54	\$816.54	\$1,099.30	\$1,099.30	\$638.18	\$638.18	\$599.77	\$599.77	\$639.79	\$639.79	\$609.89	\$609.89
63	\$825.06	\$825.06	\$846.67	\$846.67	\$838.99	\$838.99	\$1,129.53	\$1,129.53	\$655.73	\$655.73	\$616.26	\$616.26	\$657.39	\$657.39	\$626.66	\$626.66
64	\$838.47	\$838.47	\$860.43	\$860.43	\$852.63	\$852.63	\$1,147.89	\$1,147.89	\$666.39	\$666.39	\$626.28	\$626.28	\$668.07	\$668.07	\$636.84	\$636.84
65+	\$838.47	\$838.47	\$860.43	\$860.43	\$852.63	\$852.63	\$1,147.89	\$1,147.89	\$666.39	\$666.39	\$626.28	\$626.28	\$668.07	\$668.07	\$636.84	\$636.84

Company Name: UPMC Health Coverage, Inc.
 Product: SHOP HMO
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	62560PA0020060		62560PA0020061									
Plan ID (Off Exchange)=>	62560PA0020060		62560PA0020061									
Form # =>	2016_HMOF03		2016_HMOF03		2016_HMOF03		2016_HMOF03		2016_HMOF03		2016_HMOF03	
Rating Area =>	6		1		2		4		5		6	
Network =>	MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/		MO - 28C Standard Referral w/	
Metal =>	Gold		Silver									
Plan Name =>	vantage Gold HMO \$1,000 \$10		vantage Silver HMO \$3,000 \$10									
Deductible =>	\$1,000/\$2,000		\$3,000/\$6,000		\$3,000/\$6,000		\$3,000/\$6,000		\$3,000/\$6,000		\$3,000/\$6,000	
Coinsurance =>	0%		0%		0%		0%		0%		0%	
Copays =>	\$10	\$25	\$10	\$40	\$10	\$40	\$10	\$40	\$10	\$40	\$10	\$40
OOP Maximum =>	\$3,750/\$7,500		\$6,850/\$13,700		\$6,850/\$13,700		\$6,850/\$13,700		\$6,850/\$13,700		\$6,850/\$13,700	
Dental (Yes/No)	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$181.48	\$181.48	\$120.62	\$120.62	\$113.36	\$113.36	\$120.92	\$120.92	\$115.27	\$115.27	\$155.19	\$155.19
21	\$285.79	\$285.79	\$189.94	\$189.94	\$178.51	\$178.51	\$190.42	\$190.42	\$181.52	\$181.52	\$244.38	\$244.38
22	\$285.79	\$285.79	\$189.94	\$189.94	\$178.51	\$178.51	\$190.42	\$190.42	\$181.52	\$181.52	\$244.38	\$244.38
23	\$285.79	\$285.79	\$189.94	\$189.94	\$178.51	\$178.51	\$190.42	\$190.42	\$181.52	\$181.52	\$244.38	\$244.38
24	\$285.79	\$285.79	\$189.94	\$189.94	\$178.51	\$178.51	\$190.42	\$190.42	\$181.52	\$181.52	\$244.38	\$244.38
25	\$286.94	\$286.94	\$190.70	\$190.70	\$179.23	\$179.23	\$191.19	\$191.19	\$182.25	\$182.25	\$245.36	\$245.36
26	\$292.65	\$292.65	\$194.50	\$194.50	\$182.80	\$182.80	\$195.00	\$195.00	\$185.88	\$185.88	\$250.25	\$250.25
27	\$299.51	\$299.51	\$199.06	\$199.06	\$187.08	\$187.08	\$199.57	\$199.57	\$190.24	\$190.24	\$256.12	\$256.12
28	\$310.66	\$310.66	\$206.47	\$206.47	\$194.05	\$194.05	\$206.99	\$206.99	\$197.32	\$197.32	\$265.65	\$265.65
29	\$319.80	\$319.80	\$212.55	\$212.55	\$199.76	\$199.76	\$213.08	\$213.08	\$203.13	\$203.13	\$273.47	\$273.47
30	\$324.38	\$324.38	\$215.59	\$215.59	\$202.61	\$202.61	\$216.13	\$216.13	\$206.03	\$206.03	\$277.38	\$277.38
31	\$331.24	\$331.24	\$220.15	\$220.15	\$206.90	\$206.90	\$220.70	\$220.70	\$210.39	\$210.39	\$283.24	\$283.24
32	\$338.09	\$338.09	\$224.70	\$224.70	\$211.18	\$211.18	\$225.27	\$225.27	\$214.74	\$214.74	\$289.11	\$289.11
33	\$342.38	\$342.38	\$227.55	\$227.55	\$213.86	\$213.86	\$228.13	\$228.13	\$217.47	\$217.47	\$292.77	\$292.77
34	\$346.95	\$346.95	\$230.59	\$230.59	\$216.72	\$216.72	\$231.17	\$231.17	\$220.37	\$220.37	\$296.68	\$296.68
35	\$349.24	\$349.24	\$232.11	\$232.11	\$218.14	\$218.14	\$232.70	\$232.70	\$221.82	\$221.82	\$298.64	\$298.64
36	\$351.53	\$351.53	\$233.63	\$233.63	\$219.57	\$219.57	\$234.22	\$234.22	\$223.27	\$223.27	\$300.59	\$300.59
37	\$353.81	\$353.81	\$235.15	\$235.15	\$221.00	\$221.00	\$235.74	\$235.74	\$224.73	\$224.73	\$302.55	\$302.55
38	\$356.10	\$356.10	\$236.67	\$236.67	\$222.43	\$222.43	\$237.27	\$237.27	\$226.18	\$226.18	\$304.50	\$304.50
39	\$360.67	\$360.67	\$239.71	\$239.71	\$225.28	\$225.28	\$240.32	\$240.32	\$229.08	\$229.08	\$308.41	\$308.41
40	\$365.24	\$365.24	\$242.75	\$242.75	\$228.14	\$228.14	\$243.36	\$243.36	\$231.99	\$231.99	\$312.32	\$312.32
41	\$372.10	\$372.10	\$247.31	\$247.31	\$232.43	\$232.43	\$247.93	\$247.93	\$236.34	\$236.34	\$318.19	\$318.19
42	\$378.68	\$378.68	\$251.68	\$251.68	\$236.53	\$236.53	\$252.31	\$252.31	\$240.52	\$240.52	\$323.81	\$323.81
43	\$387.82	\$387.82	\$257.75	\$257.75	\$242.24	\$242.24	\$258.40	\$258.40	\$246.33	\$246.33	\$331.63	\$331.63
44	\$399.25	\$399.25	\$265.35	\$265.35	\$249.38	\$249.38	\$266.02	\$266.02	\$253.59	\$253.59	\$341.40	\$341.40
45	\$412.69	\$412.69	\$274.28	\$274.28	\$257.77	\$257.77	\$274.97	\$274.97	\$262.12	\$262.12	\$352.89	\$352.89
46	\$428.69	\$428.69	\$284.91	\$284.91	\$267.77	\$267.77	\$285.63	\$285.63	\$272.28	\$272.28	\$366.57	\$366.57
47	\$446.69	\$446.69	\$296.88	\$296.88	\$279.02	\$279.02	\$297.63	\$297.63	\$283.72	\$283.72	\$381.97	\$381.97
48	\$467.27	\$467.27	\$310.56	\$310.56	\$291.87	\$291.87	\$311.34	\$311.34	\$296.79	\$296.79	\$399.57	\$399.57
49	\$487.56	\$487.56	\$324.04	\$324.04	\$304.54	\$304.54	\$324.86	\$324.86	\$309.68	\$309.68	\$416.92	\$416.92
50	\$510.43	\$510.43	\$339.24	\$339.24	\$318.82	\$318.82	\$340.10	\$340.10	\$324.20	\$324.20	\$436.47	\$436.47
51	\$533.00	\$533.00	\$354.24	\$354.24	\$332.93	\$332.93	\$355.14	\$355.14	\$338.54	\$338.54	\$455.77	\$455.77
52	\$557.87	\$557.87	\$370.77	\$370.77	\$348.46	\$348.46	\$371.70	\$371.70	\$354.33	\$354.33	\$477.03	\$477.03
53	\$583.02	\$583.02	\$387.48	\$387.48	\$364.17	\$364.17	\$388.46	\$388.46	\$370.31	\$370.31	\$498.54	\$498.54
54	\$610.17	\$610.17	\$405.53	\$405.53	\$381.12	\$381.12	\$406.55	\$406.55	\$387.55	\$387.55	\$521.76	\$521.76
55	\$637.32	\$637.32	\$423.57	\$423.57	\$398.08	\$398.08	\$424.64	\$424.64	\$404.79	\$404.79	\$544.97	\$544.97
56	\$666.75	\$666.75	\$443.14	\$443.14	\$416.47	\$416.47	\$444.25	\$444.25	\$423.49	\$423.49	\$570.14	\$570.14
57	\$696.48	\$696.48	\$462.89	\$462.89	\$435.03	\$435.03	\$464.06	\$464.06	\$442.37	\$442.37	\$595.56	\$595.56
58	\$728.20	\$728.20	\$483.97	\$483.97	\$454.85	\$454.85	\$485.20	\$485.20	\$462.52	\$462.52	\$622.69	\$622.69
59	\$743.92	\$743.92	\$494.42	\$494.42	\$464.67	\$464.67	\$495.67	\$495.67	\$472.50	\$472.50	\$636.13	\$636.13
60	\$775.64	\$775.64	\$515.50	\$515.50	\$484.48	\$484.48	\$516.80	\$516.80	\$492.65	\$492.65	\$663.25	\$663.25
61	\$803.07	\$803.07	\$533.74	\$533.74	\$501.62	\$501.62	\$535.09	\$535.09	\$510.08	\$510.08	\$686.71	\$686.71
62	\$821.08	\$821.08	\$545.70	\$545.70	\$512.86	\$512.86	\$547.08	\$547.08	\$521.51	\$521.51	\$702.11	\$702.11
63	\$843.66	\$843.66	\$560.71	\$560.71	\$526.97	\$526.97	\$562.12	\$562.12	\$535.85	\$535.85	\$721.41	\$721.41
64	\$857.37	\$857.37	\$569.82	\$569.82	\$535.53	\$535.53	\$571.26	\$571.26	\$544.56	\$544.56	\$733.14	\$733.14
65+	\$857.37	\$857.37	\$569.82	\$569.82	\$535.53	\$535.53	\$571.26	\$571.26	\$544.56	\$544.56	\$733.14	\$733.14

SERFF Tracking #:

UPMC-130071359

State Tracking #:

UPMC-130071359

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Coverage, Inc.

TOI/Sub-TOI:

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

Product Name:

UPMC HC 2016 Small Group

Project Name/Number:

/

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	UPMC-130071359_UPMC HC_SmGrp HMO_trans ltr_2015-05-15.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memo - redacted
Comments:	updated Monday, 7/27
Attachment(s):	62560_Actuarial Memo_UPMC HC_Small Group_2015-07-27_redacted.pdf
Item Status:	
Status Date:	

May 15, 2015

Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

To Whom It May Concern:

Small Group Exchange HMO Rate Filing for January 1, 2016 Effective Date

UPMC Health Plan, d/b/a UPMC Health Coverage, respectfully requests approval of a rate filing for Small Group Exchange HMO products. The rates are proposed for effective dates of January 1, 2016 through December 1, 2016, for plan offerings as implemented under the Patient Protection and Affordable Care Act (PPACA). This filing is submitted in the interest of compliance with PA Act 134 of 2011.

The Commissioner has discretion regarding the publication of rate filings in the *Pennsylvania Bulletin*. If the Department decides to publish notice of this filing, we suggest the following notice language:

UPMC Health Plan

Small Group Exchange HMO Rate Filing

On May 15, 2015, UPMC Health Plan, d/b/a/ UPMC Health Coverage, submitted for approval a rate filing for use with Small Group Exchange HMO customers.

Unless formal administrative action is taken before June 29, 2015, the submitted filing may be deemed approved under Act 134 of 2011.

An Actuarial Memorandum, Rate Template, and Unified Rate Review Template (URRT) are included in this rate filing. If you have any questions or require additional information, please call me at 412.454.5739 or email me at NewellC@upmc.edu.

Sincerely,



Chad Newell, ASA, MAAA

Actuarial Memorandum

General Info

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

Company Identifying Information:

Company Legal Name: UPMC Health Coverage, Inc.

State: PA

HIOS Issuer ID: 62560

Market: Small Group

Effective Date: 1/1/2016

Company Contact Information:

Primary Contact Name: John Wisniewski, ASA, MAAA

Primary Contact Telephone Number: 412-454-5180

Primary Contact Email Address: wisnjc@upmc.edu

Proposed Rate Increase(s)

Reasons for Rate Increase(s):

There is no rate increase because these are new products and plans.

Experience Period Premium and Claims

Paid Through Date:

Worksheet I, Section I of the URRT contains calendar year 2014 claims experience for the captioned company and market, paid through June 2015.

Premiums (net of MLR Rebate) in Experience Period:

Worksheet I, Section I of the URRT contains calendar year 2014 premium data for the captioned company and market. No related MLR rebates were issued.

Allowed and Incurred Claims Incurred During the Experience Period:

Worksheet I, Section I of the URRT contains calendar year 2014 claims experience for the captioned company and market, paid through June 2015.

Benefit Categories

2014 data was allocated across the benefit categories specified in Worksheet I, Section II of the URRT.

Projection Factors

Changes in the Morbidity of the Population Insured:

The credibility manual is relied on 100%, explained below in the “Credibility of Experience” section.

Changes in Benefits:

The credibility manual is relied on 100%, explained below in the “Credibility of Experience” section.

Changes in Demographics:

The credibility manual is relied on 100%, explained below in the “Credibility of Experience” section.

Other Adjustments:

The credibility manual is relied on 100%, explained below in the “Credibility of Experience” section.

Trend Factors (cost/utilization):

The credibility manual is relied on 100%, explained below in the “Credibility of Experience” section.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:

[This section redacted for publication.]

Adjustments Made to the Data:

As stated above, the data for the small group segment was normalized for risk load (to remove the effects of medical underwriting).

Inclusion of Capitation Payments:

There were no capitation arrangements in the data.

Credibility of Experience

The manual is relied on 100%. This is because we no longer have access the relevant predictive modeling package that was used to adjust the credibility manual data, so we would not be able to make that adjustment to calendar year 2014 data. In addition we expect that our block of business under ACA products will change dramatically between 2014 and 2016.

Paid to Allowed Ratio

The Paid to Allowed Average Factor is the average of the HHS AV Metal Values as developed using the HHS AV .

Risk Adjustment and Reinsurance

Projected Risk Adjustments PMPM:

No assumption was made or used regarding projected risk adjustment payments, therefore any such values are \$0 PMPM.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

All plans, regardless of market, have the same administrative expense load of 9%.

Profit & Risk Margin:

Target profit and risk margins were set at 0% for all EPO/PPO products and 0% for all HMO products, regardless of market.

Taxes and Fees:

Each plan has taxes and fees built into its premium based on the specific taxes and fees that apply to that plan. The average impact to premiums is 7.74% for all taxes and fees.

Projected Loss Ratio

All projected loss ratios are above 85%, prior to the inclusion of credibility adjustments, tax adjustments, and inclusion of permitted expenses such as quality improvement items in the numerator.

Index Rate

We start with the small group rate developed as described in the Credibility Manual Rate Development. We then apply trend, incorporate an increase for EHBs that were not present in the manual rate data, and apply a population risk morbidity adjustment to reflect that we expect more health groups to enter the market. This is due to the employer mandate and employer tax credits being offered under ACA. This gives us the index rate for each risk pool.

Some small group market plans include acupuncture, bariatric surgery, podiatry, and private duty nursing benefits that exceed EHBs. All plans include an adult vision exam benefit that is in excess of EHBs.

AV Metal Values

All metal values were determined using the HHS calculator.

AV Pricing Values

The AV Pricing Values are generated by applying the following allowed modifiers:

- 1) Network adjustment
- 2) Cost-sharing impact to AV
- 3) The addition of non-EHBs
- 4) Administrative costs excluding exchange user fees
- 5) Impact of catastrophic plan eligibility

Membership Projections

All membership projections were developed by our product development and sales department based on the total eligible market potential and knowledge of the availability of cost-sharing reductions and premium subsidies that will skew the membership towards the Silver metal level.

Warning Alerts

Some warnings appear on worksheet 2 of the URRT due to the formula comparing one value that includes reinsurance effects with a value that does not.

Effective Rate Review Information

The Pennsylvania Insurance Department is responsible for conductive effective rate review for all submitted rates.

Actuarial Certification

One additional actuarial certification document is being submitted at this time to account for a few plans that were not accommodated by the HHS AV calculator. Specifically, these are PCMH plans that have tiered copays for Specialist office visits.