

SERFF Tracking #:

UPMC-130536887

State Tracking #:

UPMC-130536887

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Options, Inc.

TOI/Sub-TOI:

H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only

Product Name:

2017 SG Health Options

Project Name/Number:

/

## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Additional Information Needed	Rashmi Mathur	07/21/2016	07/21/2016
Additional Information Needed	Rashmi Mathur	07/13/2016	07/13/2016
Additional Information Needed	Rashmi Mathur	06/17/2016	06/17/2016
Pending Industry Response	Art Lucker	06/02/2016	06/02/2016
Pending Industry Response	Art Lucker	05/05/2016	05/05/2016

#### Response Letters

Responded By	Created On	Date Submitted
Timothy Gaborek	07/26/2016	07/26/2016
Timothy Gaborek	07/19/2016	07/19/2016
Timothy Gaborek	06/28/2016	06/28/2016
Timothy Gaborek	06/06/2016	06/06/2016
Timothy Gaborek	05/19/2016	05/19/2016

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**State:** Pennsylvania **Filing Company:** UPMC Health Options, Inc.  
**TOI/Sub-TOI:** H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only  
**Product Name:** 2017 SG Health Options  
**Project Name/Number:** /

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## Objection Letter

Objection Letter Status	Additional Information Needed
Objection Letter Date	07/21/2016
Submitted Date	07/21/2016
Respond By Date	07/26/2016

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Dear Mike Lovely,

### **Introduction:**

The Pennsylvania Insurance Department has conducted a review of the responses received from you on the above captioned filing, and at this time additional information is needed. To facilitate a timely review, we request this information be provided by close of business on July 26, 2016. If you have any questions or difficulties in providing the data within this time frame, please call me.

1.As you know, on 7/15/16, the Department advised insurers that they could revise the projected risk adjustment transfer amount in small group filings, and that this revision is due Thursday 7/21. If you are going to or have filed a revised risk adjustment transfer estimate, you may ignore the following objection.

Given the difference between the Company's estimated risk adjustment for 2015 and actual 2015 amount, please provide narrative and quantitatively show the development of the pmpm impact this will have on the projected 2017 risk adjustment pmpm amount and the rate impact. Do not revise your filing because of this request; just provide the information requested.

Upon receipt of your response to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions and/or requirements as the Department conducts a more in-depth review.

Should you have any questions regarding this correspondence, please contact me at (717) 783-0675 or e-mail at [rmathur@pa.gov](mailto:rmathur@pa.gov).

Sincerely,

Rashmi Mathur, ASA, MAAA  
Actuary  
Bureau of Life, Accident & Health Insurance  
Office of Insurance Product Regulation & Administration

### **Conclusion:**

Sincerely,  
Rashmi Mathur

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**State:** Pennsylvania **Filing Company:** UPMC Health Options, Inc.  
**TOI/Sub-TOI:** H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only  
**Product Name:** 2017 SG Health Options  
**Project Name/Number:** /

## Objection Letter

Objection Letter Status	Additional Information Needed
Objection Letter Date	07/13/2016
Submitted Date	07/13/2016
Respond By Date	07/19/2016

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Dear Mike Lovely,

**Introduction:**

Please see the attachment that has additional questions on induced Utilization and AV of the plans. Please respond to these questions by close of business on Tuesday, July 19, 2016.  
Thank you.

**Conclusion:**

Sincerely,  
Rashmi Mathur

1. Induced Utilization

- a. Please complete the table below for all plans, and confirm that the ratio in column (8) represents the AV and Cost Sharing for each plan in your filing.<sup>1</sup>

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Company Determined AV Factor (6)	Induced Utilization <sup>2</sup> (7)	AV & Cost Sharing (6)*(7) (8)
xxxxxx							
xxxxxx							
xxxxxx							
Total							

- b. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of each, the AV and the cost sharing factors for each plan. Also, provide narrative that explains the derivation.
- c. Please provide justification for relative induced utilization assumptions in the Company's pricing that exceed the federal factors used in the risk adjustment model proving that morbidity is not reflected.<sup>3</sup>
- d. Please confirm that each plan's induced utilization factor was normalized by an aggregate factor, and that the resulting sumproduct (against projected membership) produces a factor of 1.000. Please show the steps that demonstrate this.
2. Please show quantitatively that plan premiums are in proportion to the plan AV Pricing Values.

<sup>1</sup> If a tobacco factor is used in the AV and Cost Sharing please add a column for that amount and modify the formula.

<sup>2</sup> The Induced Demand is the amount used by the company to reflect increased demand. This may be called by another name in the filing

<sup>3</sup> The federal factors relative to the Bronze factors are Silver 1.03, Gold 1.08 and Platinum 1.15.

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**Product Name:** 2017 SG Health Options  
**Project Name/Number:** /

## Objection Letter

Objection Letter Status	Additional Information Needed
Objection Letter Date	06/17/2016
Submitted Date	06/17/2016
Respond By Date	

Dear Mike Lovely,

### Introduction:

The Pennsylvania Insurance Department has received and conducted a preliminary 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 7 days of the date of this letter. If you have any questions or difficulties in providing the data within this time frame, please call me.

1. Please provide the January 1, 2016 through April 30, 2016 emerging experience in an Excel worksheet formatted similar to Table 2.

2. Please confirm that the PMPM Risk Adjustment User Fee used was \$0.13. Confirm that it was included in the "Projected Risk Adjustments PMPM" in Section III of Worksheet 1 and that it was not included in the "Taxes and Fees".

3. Please provide quantitative support, in Excel with working formulas, for the development of \$13.10, the projected Risk Adjustment using the federal formula. Please provide a detailed narrative that describes the development of the estimated risk adjustment transfer payment. In demonstrating the development of the transfer payment, please show all risk transfer formula components, the estimated market-wide average risk assumptions as well as support for those assumptions. When responding to this data call, you may redact this response as it will contain proprietary information.

4. In Tables 2 and 4, does the premium include HHS cost sharing, estimated risk adjustment or revenue generated from transitional business? If so, please provide the dollar amount of HHS cost sharing and estimated risk adjustment and the number of transitional members.

5. In Tables 2 and 4, please provide the dollar amount of incurred and allowed claims for transitional members.

6. Please indicate if the Company included an adjustment to account for the regulation that prohibits charging for more than three children per family, and, if applicable, demonstrate how the adjustment was derived and where it is included in the filing.

7. Please discuss the impact SEP enrollees have had on your company's claims experience. If possible provide the 2015 loss ratio for SEP enrollees and non-SEP enrollees.

8. Does your filing propose any changes in your pricing model? If so, please discuss. This response may be redacted since it may contain confidential information.

9. Please provide the actual and projected (according to the approved rate filing) general administrative expense, claims expense, agent/broker fees and commissions, and Quality Improvement Initiatives for calendar years 2014 and 2015 and the year to date 2016. If aggregate numbers were provided and approved in prior year filings, show the allocated amount of each.

10. Regarding broker commissions:

a) Under what circumstances and in what geographic locations will commissions be paid?

b) Are commissions paid for Special Enrollment Periods?

c) Provide a copy of the broker agreement – current and 2017.

d) Show the calculation of the average commission – current and 2017.

When responding to this question, you may provide a redacted version of the response as it contains proprietary information.

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**State:** Pennsylvania **Filing Company:** UPMC Health Options, Inc.  
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**Product Name:** 2017 SG Health Options  
**Project Name/Number:** /

11. 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

**Conclusion:**

Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions and/or requirements as the Department conducts a more in-depth review. Should you have any questions regarding this correspondence, please contact me at (717) 783-0675 or e-mail at [rmathur@pa.gov](mailto:rmathur@pa.gov). Sincerely,

Rashmi Mathur, ASA, MAAA  
Actuary  
Bureau of Life, Accident & Health Insurance  
Office of Insurance Product Regulation & Administration

Sincerely,  
Rashmi Mathur

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**State:** Pennsylvania **Filing Company:** UPMC Health Options, Inc.  
**TOI/Sub-TOI:** H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only  
**Product Name:** 2017 SG Health Options  
**Project Name/Number:** /

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/02/2016
Submitted Date	06/02/2016
Respond By Date	

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Dear Mike Lovely,

**Introduction:**

**Objection 1**

- Actuarial Memorandum and Explanatory Information (A&H) (Supporting Document)

Comments: Please see attached file which contains INS' request for additional information.

**Conclusion:**

Sincerely,  
Art Luckner



## **INS CONSULTANTS, INC.**

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Insurance Regulatory Consultants

419 S. 2<sup>nd</sup> Street  
New Market, Suite 206  
Philadelphia, PA 19147  
Phone: (215) 625-9877  
Fax: (215) 627-7104

TO: Mike Lovely, ASA, MAAA  
Manager, Actuarial Services

FROM: Gary Rosen, FSA, MAAA  
INS Consultants, Inc.

DATE: June 2, 2016

SUBJECT: UPMC Health Options, Inc.  
Small Group PPO Rates for Calendar Year 2017  
SERFF Tracking Number: UPMC-130536887

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INS has been engaged by the Pennsylvania Insurance Department to review the material filed in support of the subject rate filings. Based on the review of your responses to our previous request, we have identified the following items which require further clarification. Upon receipt of the requested information, we will continue our review of the subject filing.

1. In calculating their Age Calibration Factor, most companies use the weighted average Premium Ratio derived from the table below:

Age	Premium Ratio	Membership
0-20 (3 or less)	0.635	
0-20 (4 or more)	0.000	
21	1.000	
22	1.000	
23	1.000	
24	1.000	
25	1.004	
⋮	⋮	
63	2.952	
64 & older	3.000	



- a. Please explain the logic behind the Company's methodology in calculating its Age Calibration Factor, as grouping the membership into eight separate groups is not something we have previously encountered.
  - b. Please indicate the source of the "Adjusted Age Factors" used in your calculation.
  - c. Please explain why age 40 has three different "Adjusted Age Factors"
2. Please amend Section IV, Worksheet II of the Unified Rate Review Template so that the "Total incurred claims, payable with issuer funds" (row 94) reflects the amount of Projected Risk Adjustments. Please note that this is required according to the 2017 Unified Rate Review Instructions (page 49).

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**State:** Pennsylvania **Filing Company:** UPMC Health Options, Inc.  
**TOI/Sub-TOI:** H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only  
**Product Name:** 2017 SG Health Options  
**Project Name/Number:** /

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/05/2016
Submitted Date	05/05/2016
Respond By Date	05/19/2016

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Dear Mike Lovely,

**Introduction:**

**Objection 1**

- Actuarial Memorandum and Certifications (Supporting Document)

Comments: Please see attached file which contains INS' request for additional information.

**Conclusion:**

Sincerely,  
Art Luckner



## **INS CONSULTANTS, INC.**

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Insurance Regulatory Consultants

419 S. 2<sup>nd</sup> Street  
New Market, Suite 206  
Philadelphia, PA 19147  
Phone: (215) 625-9877  
Fax: (215) 627-7104

TO: Mike Lovely, ASA, MAAA  
Manager, Actuarial Services

FROM: Gary Rosen, FSA, MAAA  
INS Consultants, Inc.

DATE: May 5, 2016

SUBJECT: UPMC Health Options, Inc.  
Small Group PPO Rates for Calendar Year 2017  
SERFF Tracking Number: UPMC-130536887

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INS has been engaged by the Pennsylvania Insurance Department to review the material filed in support of the subject rate filings. Based on that review, we have identified certain aspects of the filing which require clarification and/or additional information; these items are discussed below. Upon receipt of the requested information, we will continue our review of the subject filing.

1. Please provide a copy of the Supplemental Health Care Exhibit (SHCE) and describe the reason(s) for any differences between the SHCE and Worksheet 1, Section I of the Uniform Rate Review Template (URRT). Additionally, please provide a breakdown between ACA and non-ACA business in Part 1 of the SHCE.
2. The Company Rate Information page in SERFF indicates that the Overall, Maximum and Minimum rate changes are 5.2%, 8.1% and 2.5%, respectively. Please demonstrate how these amounts were determined.
3. Please provide a factor list (such as trend, morbidity changes, etc.) so that the compounded effect totals to the average rate increase of 5.2%. All factors should be justified and demonstrable.
4. Please provide the number of member months of experience that formed the basis for the Credibility Manual.
5. Please describe quantitatively, including an Excel spreadsheet with formulas, the derivation of the '2015 Total Allowed EHB Claims PMPM + EHB Capitation PMPM' (\$454.59) as found in Table 5 of the PA Actuarial Memorandum Rate Exhibits.

6. Regarding quarterly trends, the Part III Actuarial Memorandum states that “No quarterly trends will be applied”. However, Table 5A uses a quarterly trend factor in developing the Index Rate. Please explain the apparent discrepancy and make any necessary corrections.
7. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the \$13.10 ‘Projected Risk Adjustments PMPM’ found in Section III, Worksheet 1 of the URRT. Further, please explain why this amount does not correspond with the write-up in the Actuarial Memorandum. Finally, the Risk Adjustment Administration Fee has been set at \$1.56 PMPY for 2017, and not \$2.00 PMPY as described in the Actuarial Memorandum. Please make any necessary corrections to the Actuarial Memorandum and/or the URRT.
8. Please indicate if the Marketplace User Fees are included in either ‘Administrative Expenses’ or ‘Taxes and Fees’.
  - a. If not, please explain why they are not included.
  - b. If they are included, then they must be removed from the appropriate factor when calculating the Plan Adjusted Index Rates (since they were already included in calculating the Market Adjusted Index Rate).
9. Regarding the ‘Profit and Risk Load’:
  - a. Please provide the Company’s best estimate for the number of years the negative profit margin is expected to continue.
  - b. Please explain why the negative target profit levels are not in violation of Actuarial Standard of Practice No. 26, Sections 2.1 and 3.3 (actuarial soundness).
10. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the Projected Member Months of 338,820.
11. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the Age Calibration Factor.
12. The Actuarial Memorandum discusses an “Average Tobacco Factor”, but the actual premium rates do not vary by tobacco usage. Please explain the apparent discrepancy and make any necessary corrections.
13. Please confirm that UPMC is in compliance with the family rating requirement, i.e., 3-child limit  $\leq$  age 20. What, if any, was the additional load built in to cover the 3-child limit rating restriction?
14. For each area, please provide a chart (in Excel) showing Plan ID, Product Name, Plan Name, Metal Level, Exchange Plan (Y/N), 2014 Age 21 Premium Non-Tobacco, 2015 Age 21 Premium Non-Tobacco, 2015 Percentage Change, 2016 Age 21 Premium Non-Tobacco, 2016 Percentage Change, 2017 Age 21 Premium Non-Tobacco, 2017 Percentage Change.

Geographic Area 1, 1st Quarter			2014	2015	2015	2016	2016	2017	2017	Total
Plan ID	Metal Level	Plan Name	Age 21, NT Prem	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	% Change

15. Regarding the Geographic Areas:

- a. Please provide the Projected Member Months by geographic rating area.
- b. Changing all of the geographic rating area factors to 1.000 has caused some significant premium changes, particularly in Area 6. Please expand on your rationale for doing this, as the overall level of experience used for the Credibility Manual appears to be very credible.
- c. Please describe the methodology used to determine the geographic area rating factors for calendar year 2016.

16. The term “Community Rated Plans” is used throughout the Actuarial Memorandum. Please define how the Company is using this phrase. Is it referring to ACA plans or to the providing of insurance to all members for the same premium, regardless of age, health status, tobacco usage, etc.?

<b>SERFF Tracking #:</b>	UPMC-130536887	<b>State Tracking #:</b>	UPMC-130536887	<b>Company Tracking #:</b>	
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2017 SG Health Options				
<b>Project Name/Number:</b>	/				

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/26/2016
Submitted Date	07/26/2016

*Dear Art Lucker,*

### **Introduction:**

### **Response 1**

#### **Comments:**

*Responses have been uploaded into the Supporting Documentation tab in SERFF.*

### **Changed Items:**

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Responses to Objection Letter 07-21-16
<b>Comments:</b>	
<b>Attachment(s):</b>	HO SG Responses to Objection Letter 07-21-16.xlsx HO SG Responses to Objection Letter 07-21-16.pdf

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

### **Conclusion:**

*Sincerely,*

*Timothy Gaborek*

<b>SERFF Tracking #:</b>	UPMC-130536887	<b>State Tracking #:</b>	UPMC-130536887	<b>Company Tracking #:</b>	
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2017 SG Health Options				
<b>Project Name/Number:</b>	/				

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/19/2016
Submitted Date	07/19/2016

*Dear Art Lucker,*

### **Introduction:**

### **Response 1**

#### **Comments:**

*Responses have been uploaded into the Supporting Documentation tab in SERFF.*

### **Changed Items:**

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Responses to Objection Letter 07-13-16
<b>Comments:</b>	
<b>Attachment(s):</b>	HO SG Work for Response to Objection 07-13-16.pdf HO SG Work for Response to Objection 07-13-16.xlsx HO SG Responses to Objection Letter 07-13-16.pdf HO SG Responses to Objection Letter 07-13-16.xlsx

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

### **Conclusion:**

*Sincerely,  
Michael Lovely*

State:	Pennsylvania	Filing Company:	UPMC Health Options, Inc.
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
Product Name:	2017 SG Health Options		
Project Name/Number:	/		

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/28/2016
Submitted Date	06/28/2016

Dear Art Lucker,

### Introduction:

### Response 1

#### Comments:

Responses have been uploaded into the Supporting Documentation tab in SERFF.

### Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Risk Adjustment Transfer Payment Calculation Methodology from Optum
Comments:	
Attachment(s):	UPMC ACA Accrual Report 201505.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Risk Adjustment Transfer Payment Calculation Methodology from Optum
Comments:	
Attachment(s):	UPMC ACA Accrual Report 201505.pdf

Satisfied - Item:	Current Broker Agreement
Comments:	Page 26 contains the current schedule. No changes are planned for 2017.
Attachment(s):	2015 Commercial Producer Agreement.pdf



<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
<b>Product Name:</b>	2017 SG Health Options		
<b>Project Name/Number:</b>	/		

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Risk Adjustment Transfer Payment Calculation Methodology from Optum
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC ACA Accrual Report 201505.pdf
<b>Satisfied - Item:</b>	Current Broker Agreement
<b>Comments:</b>	Page 26 contains the current schedule. No changes are planned for 2017.
<b>Attachment(s):</b>	2015 Commercial Producer Agreement.pdf
<b>Satisfied - Item:</b>	Responses to Objection Letter 06-17-16
<b>Comments:</b>	
<b>Attachment(s):</b>	HO SG Work for Response to Objection 06-17-16.pdf HO SG Work for Response to Objection 06-17-16.xlsx HO SG Responses to Objection Letter 06-17-16.pdf HO SG Responses to Objection Letter 06-17-16.xlsx

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Risk Adjustment Transfer Payment Calculation Methodology from Optum
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC ACA Accrual Report 201505.pdf
<b>Satisfied - Item:</b>	Current Broker Agreement
<b>Comments:</b>	Page 26 contains the current schedule. No changes are planned for 2017.
<b>Attachment(s):</b>	2015 Commercial Producer Agreement.pdf
<b>Satisfied - Item:</b>	Responses to Objection Letter 06-17-16
<b>Comments:</b>	
<b>Attachment(s):</b>	HO SG Work for Response to Objection 06-17-16.pdf HO SG Work for Response to Objection 06-17-16.xlsx HO SG Responses to Objection Letter 06-17-16.pdf HO SG Responses to Objection Letter 06-17-16.xlsx
<b>Satisfied - Item:</b>	Responses to Objection Letter 06-17-16 - Redacted
<b>Comments:</b>	
<b>Attachment(s):</b>	HO SG Responses to Objection Letter 06-17-16 Redacted.pdf HO SG Responses to Objection Letter 06-17-16 Redacted.xlsx

No Form Schedule items changed.

<b>SERFF Tracking #:</b>	UPMC-130536887	<b>State Tracking #:</b>	UPMC-130536887	<b>Company Tracking #:</b>	
<hr/>					
<b>State:</b>	Pennsylvania		<b>Filing Company:</b>	UPMC Health Options, Inc.	
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2017 SG Health Options				
<b>Project Name/Number:</b>	/				

No Rate/Rule Schedule items changed.

**Conclusion:**

Sincerely,  
Timothy Gaborek

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
<b>Product Name:</b>	2017 SG Health Options		
<b>Project Name/Number:</b>	/		

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/06/2016
Submitted Date	06/06/2016

Dear Art Lucker,

### Introduction:

### Response 1

#### Comments:

Responses to objection letter and an updated URRT have been uploaded.

### Related Objection 1

Applies To:

- Actuarial Memorandum and Explanatory Information (A&H) (Supporting Document)

Comments: Please see attached file which contains INS' request for additional information.

### Changed Items:

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Unified Rate Review Template
<b>Comments:</b>	
<b>Attachment(s):</b>	Unified_Rate_Review_Template.xlsm
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Unified Rate Review Template</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Unified_Rate_Review_Template.xlsm</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Unified Rate Review Template</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Unified_Rate_Review_Template.xlsm</i>

<b>SERFF Tracking #:</b>	UPMC-130536887	<b>State Tracking #:</b>	UPMC-130536887	<b>Company Tracking #:</b>	
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2017 SG Health Options				
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Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Unified Rate Review Template
<b>Comments:</b>	
<b>Attachment(s):</b>	Unified_Rate_Review_Template.xlsm
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Unified Rate Review Template</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Unified_Rate_Review_Template.xlsm</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Unified Rate Review Template</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Unified_Rate_Review_Template.xlsm</i>

<b>Satisfied - Item:</b>	Responses to Objection Letter 06-02-16
<b>Comments:</b>	
<b>Attachment(s):</b>	HO SG Responses to Objection Letter 06-02-16.xlsx

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

**Conclusion:**

Sincerely,  
Timothy Gaborek

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
<b>Product Name:</b>	2017 SG Health Options		
<b>Project Name/Number:</b>	/		

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/19/2016
Submitted Date	05/19/2016

Dear Art Lucker,

### Introduction:

### Response 1

#### Comments:

The rate increases listed in the PA Bulletin Info, Transmittal Letter, Rate Change Request Summary, and the Rate/Rule Schedule tab have been updated to match those listed in Table 10 of the PA Actuarial Memorandum Rate Exhibits'. Dollar amounts were also added to the rate increases listed in the PA Bulletin Info document. The value listed under 'Number of Policy Holders Affected for this Program' was checked/changed as necessary to reflect the number of covered lives affected for this program per request from PID.

### Related Objection 1

Applies To:

- Actuarial Memorandum and Certifications (Supporting Document)

Comments: Please see attached file which contains INS' request for additional information.

### Changed Items:

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC Health Options Small Group Transmittal Letter UPMC-130536887.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Transmittal Letter (A&amp;H)</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>UPMC Health Options Small Group Transmittal Letter UPMC-130536887.pdf</i>

<b>SERFF Tracking #:</b>	UPMC-130536887	<b>State Tracking #:</b>	UPMC-130536887	<b>Company Tracking #:</b>	
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2017 SG Health Options				
<b>Project Name/Number:</b>	/				

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC Health Options Small Group Transmittal Letter UPMC-130536887.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Transmittal Letter (A&amp;H)</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>UPMC Health Options Small Group Transmittal Letter UPMC-130536887.pdf</i>
<b>Satisfied - Item:</b>	Rate Table (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	RatesTablesTempalte_v6_0.xls PA Plan Design Summary and Rate Tables-1.xlsx PA Plan Design Summary and Rate Tables-1.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Rate Table (A&amp;H)</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>RatesTablesTempalte_v6_0.xls PA Plan Design Summary and Rate Tables-1.xlsx PA Plan Design Summary and Rate Tables-1.pdf</i>

<b>SERFF Tracking #:</b>	UPMC-130536887	<b>State Tracking #:</b>	UPMC-130536887	<b>Company Tracking #:</b>	
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2017 SG Health Options				
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Supporting Document Schedule Item Changes	
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<i>Previous Version</i>	
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<b>Comments:</b>	
<b>Attachment(s):</b>	RatesTablesTempalte_v6_0.xls PA Plan Design Summary and Rate Tables-1.xlsx PA Plan Design Summary and Rate Tables-1.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Rate Table (A&amp;H)</i>
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<b>Satisfied - Item:</b>	Actuarial Memorandum and Certifications
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC Health Options Small Group Actuarial Memorandum UPMC-130536887.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Actuarial Memorandum and Certifications</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>UPMC Health Options Small Group Actuarial Memorandum UPMC-130536887.pdf</i>

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<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2017 SG Health Options				
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Supporting Document Schedule Item Changes	
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<i>Previous Version</i>	
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<b>Comments:</b>	
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<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Actuarial Memorandum and Certifications</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>UPMC Health Options Small Group Actuarial Memorandum UPMC-130536887.pdf</i>
<b>Satisfied - Item:</b>	Unified Rate Review Template
<b>Comments:</b>	
<b>Attachment(s):</b>	Unified_Rate_Review_Template.xlsm
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Unified Rate Review Template</i>
<b>Comments:</b>	



<b>SERFF Tracking #:</b>	UPMC-130536887	<b>State Tracking #:</b>	UPMC-130536887	<b>Company Tracking #:</b>	
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2017 SG Health Options				
<b>Project Name/Number:</b>	/				

<b>Attachment(s):</b>	<i>Unified_Rate_Review_Template.xlsm</i>
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<b>SERFF Tracking #:</b>	UPMC-130536887	<b>State Tracking #:</b>	UPMC-130536887	<b>Company Tracking #:</b>	
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2017 SG Health Options				
<b>Project Name/Number:</b>	/				

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC Health Options Small Group Transmittal Letter UPMC-130536887.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Transmittal Letter (A&amp;H)</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>UPMC Health Options Small Group Transmittal Letter UPMC-130536887.pdf</i>
<b>Satisfied - Item:</b>	Rate Table (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	RatesTablesTempalte_v6_0.xls PA Plan Design Summary and Rate Tables-1.xlsx PA Plan Design Summary and Rate Tables-1.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Rate Table (A&amp;H)</i>
<b>Comments:</b>	
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<b>Satisfied - Item:</b>	Actuarial Memorandum and Certifications
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC Health Options Small Group Actuarial Memorandum UPMC-130536887.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Actuarial Memorandum and Certifications</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>UPMC Health Options Small Group Actuarial Memorandum UPMC-130536887.pdf</i>
<b>Satisfied - Item:</b>	Unified Rate Review Template
<b>Comments:</b>	
<b>Attachment(s):</b>	Unified_Rate_Review_Template.xlsm
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Unified Rate Review Template</i>
<b>Comments:</b>	

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
<b>Product Name:</b>	2017 SG Health Options		
<b>Project Name/Number:</b>	/		

<b>Attachment(s):</b>	<i>Unified_Rate_Review_Template.xlsm</i>
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<b>Satisfied - Item:</b>	PA Actuarial Memorandum Rate Exhibits
<b>Comments:</b>	
<b>Attachment(s):</b>	FINAL 2017 PA Actuarial Memorandum Rate Exhibits Rev 4-21-2016.xlsx
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>PA Actuarial Memorandum Rate Exhibits</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>FINAL 2017 PA Actuarial Memorandum Rate Exhibits Rev 4-21-2016.xlsx</i>

<b>SERFF Tracking #:</b>	UPMC-130536887	<b>State Tracking #:</b>	UPMC-130536887	<b>Company Tracking #:</b>	
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2017 SG Health Options				
<b>Project Name/Number:</b>	/				

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC Health Options Small Group Transmittal Letter UPMC-130536887.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Transmittal Letter (A&amp;H)</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>UPMC Health Options Small Group Transmittal Letter UPMC-130536887.pdf</i>
<b>Satisfied - Item:</b>	Rate Table (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	RatesTablesTempalte_v6_0.xls PA Plan Design Summary and Rate Tables-1.xlsx PA Plan Design Summary and Rate Tables-1.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Rate Table (A&amp;H)</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>RatesTablesTempalte_v6_0.xls PA Plan Design Summary and Rate Tables-1.xlsx PA Plan Design Summary and Rate Tables-1.pdf</i>
<b>Satisfied - Item:</b>	Actuarial Memorandum and Certifications
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC Health Options Small Group Actuarial Memorandum UPMC-130536887.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Actuarial Memorandum and Certifications</i>
<b>Comments:</b>	
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<b>Satisfied - Item:</b>	Unified Rate Review Template
<b>Comments:</b>	
<b>Attachment(s):</b>	Unified_Rate_Review_Template.xlsm
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<b>Satisfied - Item:</b>	<i>Unified Rate Review Template</i>
<b>Comments:</b>	

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
<b>Product Name:</b>	2017 SG Health Options		
<b>Project Name/Number:</b>	/		

<b>Attachment(s):</b>	<i>Unified_Rate_Review_Template.xlsm</i>
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<b>Satisfied - Item:</b>	PA Actuarial Memorandum Rate Exhibits
<b>Comments:</b>	
<b>Attachment(s):</b>	FINAL 2017 PA Actuarial Memorandum Rate Exhibits Rev 4-21-2016.xlsx
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>PA Actuarial Memorandum Rate Exhibits</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>FINAL 2017 PA Actuarial Memorandum Rate Exhibits Rev 4-21-2016.xlsx</i>

<b>Satisfied - Item:</b>	PA Bulletin Information
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC Health Options Small Group PA Bulletin Info UPMC-130536887.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>PA Bulletin Information</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>UPMC Health Options Small Group PA Bulletin Info UPMC-130536887.pdf</i>

<b>SERFF Tracking #:</b>	UPMC-130536887	<b>State Tracking #:</b>	UPMC-130536887	<b>Company Tracking #:</b>	
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2017 SG Health Options				
<b>Project Name/Number:</b>	/				

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC Health Options Small Group Transmittal Letter UPMC-130536887.pdf
<i>Previous Version</i>	
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<b>Attachment(s):</b>	RatesTablesTempalte_v6_0.xls PA Plan Design Summary and Rate Tables-1.xlsx PA Plan Design Summary and Rate Tables-1.pdf
<i>Previous Version</i>	
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<b>Attachment(s):</b>	UPMC Health Options Small Group Actuarial Memorandum UPMC-130536887.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Actuarial Memorandum and Certifications</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>UPMC Health Options Small Group Actuarial Memorandum UPMC-130536887.pdf</i>
<b>Satisfied - Item:</b>	Unified Rate Review Template
<b>Comments:</b>	
<b>Attachment(s):</b>	Unified_Rate_Review_Template.xlsm
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Unified Rate Review Template</i>
<b>Comments:</b>	

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
<b>Product Name:</b>	2017 SG Health Options		
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<b>Attachment(s):</b>	<i>Unified_Rate_Review_Template.xlsm</i>
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<b>Satisfied - Item:</b>	PA Actuarial Memorandum Rate Exhibits
<b>Comments:</b>	
<b>Attachment(s):</b>	FINAL 2017 PA Actuarial Memorandum Rate Exhibits Rev 4-21-2016.xlsx
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>PA Actuarial Memorandum Rate Exhibits</i>
<b>Comments:</b>	
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<b>Satisfied - Item:</b>	PA Bulletin Information
<b>Comments:</b>	
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<b>Comments:</b>	
<b>Attachment(s):</b>	<i>UPMC Health Options Small Group PA Bulletin Info UPMC-130536887.pdf</i>

<b>Satisfied - Item:</b>	Rate Change Request Summary
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC Health Options Small Group Rate Change Request Summary UPMC-130536887.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Rate Change Request Summary</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>UPMC Health Options Small Group Rate Change Request Summary UPMC-130536887.pdf</i>

<b>SERFF Tracking #:</b>	UPMC-130536887	<b>State Tracking #:</b>	UPMC-130536887	<b>Company Tracking #:</b>	
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2017 SG Health Options				
<b>Project Name/Number:</b>	/				

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC Health Options Small Group Transmittal Letter UPMC-130536887.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Transmittal Letter (A&amp;H)</i>
<b>Comments:</b>	
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<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Rate Table (A&amp;H)</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>RatesTablesTempalte_v6_0.xls PA Plan Design Summary and Rate Tables-1.xlsx PA Plan Design Summary and Rate Tables-1.pdf</i>
<b>Satisfied - Item:</b>	Actuarial Memorandum and Certifications
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<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Actuarial Memorandum and Certifications</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>UPMC Health Options Small Group Actuarial Memorandum UPMC-130536887.pdf</i>
<b>Satisfied - Item:</b>	Unified Rate Review Template
<b>Comments:</b>	
<b>Attachment(s):</b>	Unified_Rate_Review_Template.xlsm
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Unified Rate Review Template</i>
<b>Comments:</b>	



<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
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<b>Project Name/Number:</b>	/		

<b>Attachment(s):</b>	<i>Unified_Rate_Review_Template.xlsm</i>
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<b>Satisfied - Item:</b>	PA Actuarial Memorandum Rate Exhibits
<b>Comments:</b>	
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<b>Satisfied - Item:</b>	<i>PA Actuarial Memorandum Rate Exhibits</i>
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<b>Satisfied - Item:</b>	PA Bulletin Information
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<i>Previous Version</i>	
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<b>Attachment(s):</b>	<i>UPMC Health Options Small Group PA Bulletin Info UPMC-130536887.pdf</i>

<b>Satisfied - Item:</b>	Rate Change Request Summary
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC Health Options Small Group Rate Change Request Summary UPMC-130536887.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Rate Change Request Summary</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>UPMC Health Options Small Group Rate Change Request Summary UPMC-130536887.pdf</i>

<b>Satisfied - Item:</b>	Responses to Objection Letter 05-05-16
<b>Comments:</b>	
<b>Attachment(s):</b>	HO SG Work for Response to Objection 05-05-16.xlsx HO SG Responses to Objection Letter 05-05-16.xlsx

No Form Schedule items changed.

SERFF Tracking #:

UPMC-130536887

State Tracking #:

UPMC-130536887

Company Tracking #:

State: Pennsylvania

Filing Company:

UPMC Health Options, Inc.

TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only

Product Name: 2017 SG Health Options

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	Federal Rates Template		Revised	Previous State Filing Number: UPMC-130071358 Percent Rate Change Request: 5.3	RatesTablesTempalte_v6_0.xls,	05/19/2016 By: Timothy Gaborek
<i>Previous Version</i>						
1	<i>Federal Rates Template</i>		<i>Revised</i>	<i>Previous State Filing Number: UPMC-130071358 Percent Rate Change Request: 5.2</i>	<i>RatesTablesTempalte_v6_0.xls,</i>	<i>04/27/2016 By: Michael Lovely</i>
2	PID Rates Template		Revised	Previous State Filing Number: UPMC-130071358 Percent Rate Change Request: 5.3	PA Plan Design Summary and Rate Tables-1.xlsx, PA Plan Design Summary and Rate Tables-1.pdf,	05/19/2016 By: Timothy Gaborek
<i>Previous Version</i>						
2	<i>PID Rates Template</i>		<i>Revised</i>	<i>Previous State Filing Number: UPMC-130071358 Percent Rate Change Request: 5.2</i>	<i>PA Plan Design Summary and Rate Tables-1.xlsx, PA Plan Design Summary and Rate Tables-1.pdf,</i>	<i>04/27/2016 By: Michael Lovely</i>

## Conclusion:

Sincerely,  
Timothy Gaborek

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
<b>Product Name:</b>	2017 SG Health Options		
<b>Project Name/Number:</b>	/		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Responses to Objection Letter 05-05-16
<b>Comments:</b>	
<b>Attachment(s):</b>	HO SG Responses to Objection Letter 05-05-16.xlsx HO SG Work for Response to Objection 05-05-16.xlsx HO SG Responses to Objection Letter 05-05-16.pdf HO SG Work for Response to Objection 05-05-16.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Responses to Objection Letter 06-02-16
<b>Comments:</b>	
<b>Attachment(s):</b>	HO SG Responses to Objection Letter 06-02-16.xlsx HO SG Responses to Objection Letter 06-02-16.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Responses to Objection Letter 06-17-16 - Redacted
<b>Comments:</b>	
<b>Attachment(s):</b>	HO SG Responses to Objection Letter 06-17-16 Redacted.pdf HO SG Responses to Objection Letter 06-17-16 Redacted.xlsx
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Responses to Objection Letter 07-13-16
<b>Comments:</b>	
<b>Attachment(s):</b>	HO SG Work for Response to Objection 07-13-16.pdf HO SG Work for Response to Objection 07-13-16.xlsx HO SG Responses to Objection Letter 07-13-16.pdf HO SG Responses to Objection Letter 07-13-16.xlsx
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Responses to Objection Letter 07-21-16
<b>Comments:</b>	
<b>Attachment(s):</b>	HO SG Responses to Objection Letter 07-21-16.xlsx HO SG Responses to Objection Letter 07-21-16.pdf
<b>Item Status:</b>	

<b>SERFF Tracking #:</b>	UPMC-130536887	<b>State Tracking #:</b>	UPMC-130536887	<b>Company Tracking #:</b>	
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, Inc.		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2017 SG Health Options				
<b>Project Name/Number:</b>	/				

<b>Status Date:</b>	
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SERFF Tracking #:

UPMC-130536887

State Tracking #:

UPMC-130536887

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Options, Inc.

TOI/Sub-TOI:

H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only

Product Name:

2017 SG Health Options

Project Name/Number:

/

***Attachment HO SG Responses to Objection Letter 05-05-16.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment HO SG Work for Response to Objection 05-05-16.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment HO SG Responses to Objection Letter 06-02-16.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment HO SG Responses to Objection Letter 06-17-16 Redacted.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment HO SG Work for Response to Objection 07-13-16.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment HO SG Responses to Objection Letter 07-13-16.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment HO SG Responses to Objection Letter 07-21-16.xlsx is not a PDF document and cannot be reproduced here.***

Question	Comment/Request	Response
1	Please provide a copy of the Supplemental Health Care Exhibit (SHCE) and describe the reason(s) for any differences between the SHCE and Worksheet 1, Section I of the Uniform Rate Review Template (URRT). Additionally, please provide a breakdown between ACA and non-ACA business in Part 1 of the SHCE.	Differences between the SHCE and Worksheet 1, Section I of the URRT stem from the fact that the SHCE include restatements of estimates from the prior year, while the URRT only contains actual experience from 2015 (Experience Period). We are unable to provide a breakdown between ACA and non-ACA business in Part 1 of the SHCE as we do not have the base data for these fields split between ACA and non-ACA categorization. However, in 'HO SG Work for Response to Objection 05-05-16', we have provided a breakdown of premium and incurred claims between ACA and non-ACA business.
2	The Company Rate Information page in SERFF indicates that the Overall, Maximum and Minimum rate changes are 5.2%, 8.1% and 2.5%, respectively. Please demonstrate how these amounts were determined.	The Overall, Maximum, and Minimum rate changes are now 5.3%, 23.1%, and 0.1%, respectively, as we were instructed by PID to use the rate changes calculated in Table 10 of the 'PA Actuarial Memorandum Rate Exhibits' for the Company Rate Information.
3	Please provide a factor list (such as trend, morbidity changes, etc.) so that the compounded effect totals to the average rate increase of 5.2%. All factors should be justified and demonstrable.	See 'HO SG Work for Response to Objection 05-05-16'. The Overall rate change is now 5.3% as we were instructed by PID to use the rate changes calculated in Table 10 of the 'PA Actuarial Memorandum Rate Exhibits' for the Company Rate Information. The 5.3% rate increase represents a change in expected claim payments as well as a step toward returning the business to profitability. The trend, morbidity, and other adjustments are subtracted from 2015 profit since they each represent a change in incurred claims from actual 2015 experience to 2017 projections. The difference is labelled as '2017 Profit before 2016 & 2017 Rate Changes'. This is what our expected 2017 profit would have been had there been no changes in rates or plan design. Our actual expected profit is -0.75%, which is a difference of 10.05%. 52.7% of this difference comes from our 2017 rate increase of 5.3%. The rest can be explained by the change in plans from 2015-2016. The methodology for that year was filed as a closing of 2015 plans and a new 2016 plan offering rather than a rate increasing involving mapping plans so an exact number is not available. But it is reasonable to assume that it can make up the rest of the 10.05%.
4	Please provide the number of member months of experience that formed the basis for the Credibility Manual.	275,693 member months formed the basis for the Credibility Manual as indicated in Table 2b of the 'PA Actuarial Memorandum Rate Exhibits'.
5	Please describe quantitatively, including an Excel spreadsheet with formulas, the derivation of the '2015 Total Allowed EHB Claims PMPM + EHB Capitation PMPM' (\$454.59) as found in Table 5 of the PA Actuarial Memorandum Rate Exhibits.	The calculation of this value is demonstrated in cell M6 in Table 2b of the 'PA Actuarial Memorandum Rate Exhibits'.
6	Regarding quarterly trends, the Part III Actuarial Memorandum states that "No quarterly trends will be applied". However, Table 5A uses a quarterly trend factor in developing the Index Rate. Please explain the apparent discrepancy and make any necessary corrections.	No quarterly trends will be applied to the rates. We populated Table 5a of the 'PA Actuarial Memorandum Rate Exhibits' with the number of member months renewing in each quarter, which produces a new index rate that incorporates additional trend. Since Table 5a is locked, this new index rate is automatically used as the Index Rate of Projection Period. We did not view this re-indexing based on member months as the application of a quarterly trend. If the Department requires us to acknowledge and describe it as such, we are prepared to amend the Memorandum accordingly.
7	Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the \$13.10 'Projected Risk Adjustments PMPM' found in Section III, Worksheet 1 of the URRT. Further, please explain why this amount does not correspond with the write-up in the Actuarial Memorandum. Finally, the Risk Adjustment Administration Fee has been set at \$1.56 PMPY for 2017, and not \$2.00 PMPY as described in the Actuarial Memorandum. Please make any necessary corrections to the Actuarial Memorandum and/or the URRT.	The calculation for 'Projected Risk Adjustments PMPM' has been updated to include the \$1.56 PMPY Risk Adjustment Administration Fee for 2017, and this has also been corrected in the Actuarial Memorandum. This adjustment has caused the 'Projected Risk Adjustments PMPM' to change to \$13.14 PMPM, which has been reflected in the updated URRT. This value does not match that displayed in the Actuarial Memorandum because the latter is from the experience period, while the \$13.14 PMPM is the projected value for 2017. As indicated in 'HO SG Work for Response to Objection 05-05-16', when comparing actual UPMC enrollment in 2015 to projected UPMC enrollment in 2017 in the Small Group market, there has been a significant increase, which has diluted the projected received Risk Adjustment amount.
8	Please indicate if the Marketplace User Fees are included in either 'Administrative Expenses' or 'Taxes and Fees'. a. If not, please explain why they are not included. b. If they are included, then they must be removed from the appropriate factor when calculating the Plan Adjusted Index Rates (since they were already included in calculating the Market Adjusted Index Rate).	a. Marketplace User Fees were initially not included in Table 6 of the 'PA Actuarial Memorandum Rate Exhibits' and the URRT to keep the 'Taxes and Fees' values consistent between the templates. They have now been added to the 'Taxes and Fees' field in the updated URRT per the URRT instructions. b. Marketplace User Fees were not included in the calculation of the Plan Adjusted Index Rates.

9	<p>Regarding the 'Profit and Risk Load':</p> <p>a. Please provide the Company's best estimate for the number of years the negative profit margin is expected to continue.</p> <p>b. Please explain why the negative target profit levels are not in violation of Actuarial Standard of Practice No. 26, Sections 2.1 and 3.3 (actuarial soundness).</p>	<p>a. We estimate that the product will return to profitability by 2019.</p> <p>b. These products are currently running at a negative profit margin that reflects greater losses than the projected negative margin for CY2017 under the submitted rate changes. While we acknowledge the potential discrepancy regarding actuarial soundness for CY2017, we note that the projected negative margin is minimal at less than 1%, and believe that a gradual or phased-in consumer rate impact is favorable over a sharp single-year increase. To this end, we would also note that a sharp single-year increase could in fact promote attrition of the current member population, which has its own potential to impair the expected return to profitability. We believe the -0.75% margin is a reasonable compromise that positions the product for a return to profitable margins in the near future.</p>
10	Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the Projected Member Months of 338,820.	See 'HO SG Work for Response to Objection 05-05-16'.
11	Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the Age Calibration Factor.	See 'HO SG Work for Response to Objection 05-05-16'.
12	The Actuarial Memorandum discusses an "Average Tobacco Factor", but the actual premium rates do not vary by tobacco usage. Please explain the apparent discrepancy and make any necessary corrections.	This was an error and has been corrected in the Actuarial Memorandum.
13	Please confirm that the UPMC is in compliance with the family rating requirement, i.e., 3-child limit $\leq$ age 20. What, if any, was the additional load built in to cover the 3-child limit rating restriction?	UPMC is in compliance with the family rating requirement. No additional load was added.
14	For each area, please provide a chart (in Excel) showing Plan ID, Product Name, Plan Name, Metal Level, Exchange Plan (Y/N), 2014 Age 21 Premium Non-Tobacco, 2015 Age 21 Premium Non-Tobacco, 2015 Percentage Change, 2016 Age 21 Premium Non-Tobacco, 2016 Percentage Change, 2017 Age 21 Premium Non-Tobacco, 2017 Percentage Change.	See 'HO SG Work for Response to Objection 05-05-16'.
15	<p>Regarding the Geographic Areas:</p> <p>a. Please provide the Projected Member Months by geographic rating area.</p> <p>b. Changing all of the geographic rating area factors to 1.000 has caused some significant premium changes, particularly in Area 6. Please expand on your rationale for doing this, as the overall level of experience used for the Credibility Manual appears to be very credible.</p> <p>c. Please describe the methodology used to determine the geographic area rating factors for calendar year 2016.</p>	<p>a. See 'HO SG Work for Response to Objection 05-05-16'.</p> <p>b. We believe the differences in cost between network factors are the driving force behind cost differentials at the plan level. Therefore, we decided to vary our network factors and keep all rating area factors identical for 2017.</p> <p>c. Due to limited enrollment in the Experience Period during 2016 ACA pricing, we did not have credible data to use for calculating cost variations by geographic rating area. Therefore, we used data from competitor rate filings to generate rates for each plan in each geographic rating area.</p>
16	The term "Community Rated Plans" is used in the Actuarial Memorandum. Please define how the Company is using this phrase. Is it referring to ACA plans or to the providing of insurance to all members for the same premium, regardless of age, health status, tobacco usage, etc.?	It is referring to ACA plans.

## Question 1

ACA/Grandmothered?	2015 Premium	% of Total Premium	2015 Incurred Claims	% of Total Incurred Claims
ACA	\$ 103,803,250	20.1%	\$ 104,635,929	21.1%
Grandmothered	\$ 413,770,311	79.9%	\$ 390,877,662	78.9%
Total	\$ 517,573,561	100.0%	\$ 495,513,590	100.0%



### Question 3

2015 Profit Dollars	2015 Premium	2015 Profit	Trend	Morbidity Factor	Other Factor	2017 Profit before 2016 & 2017 Rate Changes	2017 Rate Increase	2015-2016 Premium Difference	2017 Profit
\$ (31,441,592)	\$ 522,524,157	-6.0%	7.8%	-3.0%	0.0%	-10.8%	5.3%	4.8%	-0.75%

## Question 7

2015 Total Received Risk Adjustment from Optum	2015 Member Months	2017 Projected Member Months	2015 Received Risk Adjustment PMPM	2017 Received Risk Adjustment PMPM	2017 Risk Adjustment Admin Fee PMPM	2017 Projected Received Net Risk Adjustment PMPM
\$ 5,023,247.04	275,693	378,516	\$ 18.22	\$ 13.27	\$ 0.13	\$ 13.14

## Question 10

Total: **338,820**

Network	Metal Level	Feb 2016 Member Months	Portion of Enrollment within Market	Projected Enrollment	Number of SCIDs within this Network & Metal Level Combo	2017 Small Group Health Options SCID	Network	Metal Level	Projected Enrollment	Projected Member Months
Premium	Catastrophic	0	0.00%	0	0	16322PA0060041	Premium	Silver	207	2,484
Premium	Bronze	2,748	8.75%	2,748	2	16322PA0060042	Premium	Gold	1,043	12,516
Premium	Silver	1,447	4.61%	1,447	7	16322PA0060043	Premium	Gold	1,043	12,516
Premium	Gold	11,474	36.52%	11,474	11	16322PA0060045	Premium	Platinum	1,795	21,540
Premium	Platinum	12,564	39.99%	12,564	7	16322PA0060046	Premium	Gold	1,043	12,516
Select	Catastrophic	0	0.00%	0	0	16322PA0060047	Premium	Platinum	1,795	21,540
Select	Bronze	0	0.00%	0	0	16322PA0060048	Premium	Gold	1,043	12,516
Select	Silver	0	0.00%	0	0	16322PA0060049	Premium	Silver	207	2,484
Select	Gold	0	0.00%	0	0	16322PA0060050	Premium	Silver	207	2,484
Select	Platinum	0	0.00%	0	0	16322PA0060051	Premium	Gold	1,043	12,516
Partner	Catastrophic	0	0.00%	0	0	16322PA0060053	Premium	Platinum	1,795	21,540
Partner	Bronze	0	0.00%	0	0	16322PA0060054	Premium	Gold	1,043	12,516
Partner	Silver	36	0.11%	36	0	16322PA0060073	Premium	Silver	207	2,484
Partner	Gold	102	0.32%	102	0	16322PA0060074	Premium	Platinum	1,795	21,540
Partner	Platinum	30	0.10%	30	0	16322PA0060075	Premium	Gold	1,043	12,516
Standard	Catastrophic	0	0.00%	0	0	16322PA0060076	Premium	Bronze	1,374	16,488
Standard	Bronze	0	0.00%	293	1	16322PA0060077	Premium	Platinum	1,795	21,540
Standard	Silver	196	0.62%	196	1	16322PA0060078	Premium	Gold	1,043	12,516
Standard	Gold	1,856	5.91%	1,856	3	16322PA0060079	Premium	Silver	207	2,484
Standard	Platinum	962	3.06%	962	2	16322PA0060080	Premium	Silver	207	2,484
						16322PA0070012	Premium	Platinum	1,795	21,540
						16322PA0070013	Premium	Platinum	1,795	21,540
						16322PA0070014	Premium	Gold	1,043	12,516
						16322PA0070016	Premium	Silver	207	2,484
						16322PA0070025	Premium	Gold	1,043	12,516
						16322PA0070026	Premium	Gold	1,043	12,516
						16322PA0070027	Premium	Bronze	1,374	16,488

\*Claims Data Range 01/01/2015 - 12/31/2015, Paid Through 03/31/2016

### Question 11

Average Age	Adjusted Age Factors	Member Months
42	1.714	29684
44	1.822	41216
44	1.822	3511
40	1.616	200873
40	1.642	154878
41	1.670	164864
46	1.876	33425
40	1.633	1040

Final Age Factor used: **1.670**

## Question 14

Geographic Area 1			
Plan ID	Metal Level	Product Name	Plan Name
16322PA0060041	Silver	SHOP PPO	UPMC Consumer Advantage Silver HSA PPO \$3,250 - Premium Network
16322PA0060042	Gold	SHOP PPO	UPMC Consumer Advantage Gold HSA PPO \$2,000 - Premium Network
16322PA0060043	Gold	SHOP PPO	UPMC Consumer Advantage Gold HSA PPO \$1,350/10% - Premium Network
16322PA0060045	Platinum	SHOP PPO	UPMC HealthyU Platinum HIA PPO \$1,350/10% - Premium Network
16322PA0060046	Gold	SHOP PPO	UPMC HealthyU Gold HIA PPO \$2,500/10% - Premium Network
16322PA0060047	Platinum	SHOP PPO	UPMC Inside Advantage Platinum PPO \$250 \$20/\$40 - Premium Network
16322PA0060048	Gold	SHOP PPO	UPMC Inside Advantage Gold PPO \$1,250 \$20/\$40 - Premium Network
16322PA0060049	Silver	SHOP PPO	UPMC Inside Advantage Silver PPO \$3,000 \$25/\$55 - Premium Network
16322PA0060050	Silver	SHOP PPO	UPMC Inside Advantage Silver PPO \$5,000 \$20/\$40 - Premium Network
16322PA0060051	Gold	SHOP PPO	UPMC Small Business Advantage Gold PPO \$2,000 \$20/\$40 - Premium Network
16322PA0060053	Platinum	SHOP PPO	UPMC Small Business Advantage Platinum PPO \$10/\$25 - Premium Network
16322PA0060054	Gold	SHOP PPO	UPMC Small Business Advantage Gold PPO \$1,000 \$20/\$45 - Premium Network
16322PA0060073	Silver	SHOP PPO	UPMC Small Business Advantage Silver PPO \$3,000 \$20/\$50 - Premium Network
16322PA0060074	Platinum	SHOP PPO	UPMC Small Business Advantage Platinum PPO \$500 \$20/\$40 - Premium Network
16322PA0060075	Gold	SHOP PPO	UPMC Small Business Advantage Gold PPO \$1,500 \$10/\$40 - Premium Network
16322PA0060076	Bronze	SHOP PPO	UPMC Small Business Advantage Bronze PPO \$6,850 - Premium Network
16322PA0060077	Platinum	SHOP PPO	UPMC MyCare Advantage Platinum PPO \$250 \$20/\$40 - Premium Network
16322PA0060078	Gold	SHOP PPO	UPMC MyCare Advantage Gold PPO \$1,250 \$20/\$40 - Premium Network
16322PA0060079	Silver	SHOP PPO	UPMC MyCare Advantage Silver PPO \$3,000 \$25/\$55 - Premium Network
16322PA0060080	Silver	SHOP PPO	UPMC MyCare Advantage Silver PPO \$5,000 \$20/\$40 - Premium Network
16322PA0070012	Platinum	SHOP EPO	UPMC Small Business Advantage Platinum EPO \$10/\$25 - Premium Network
16322PA0070013	Platinum	SHOP EPO	UPMC Small Business Advantage Platinum EPO \$500 \$20/\$40 - Premium Network
16322PA0070014	Gold	SHOP EPO	UPMC Small Business Advantage Gold EPO \$1,500 \$10/\$40 - Premium Network
16322PA0070016	Silver	SHOP EPO	UPMC Small Business Advantage Silver EPO \$3,000 \$20/\$50 - Premium Network
16322PA0070025	Gold	SHOP EPO	UPMC Small Business Advantage Gold EPO \$2,000 \$20/\$40 - Premium Network
16322PA0070026	Gold	SHOP EPO	UPMC Small Business Advantage Gold EPO \$1,000 \$20/\$45 - Premium Network
16322PA0070027	Bronze	SHOP EPO	UPMC Small Business Advantage Bronze EPO \$6,850 - Premium Network

	2014	2015	2015	2016	2016	2017	2017
Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
Y	\$ -	\$ -	N/A	\$ 209.54	N/A	\$ 215.91	3.0%
Y	\$ -	\$ -	N/A	\$ 237.63	N/A	\$ 243.71	2.6%
Y	\$ -	\$ -	N/A	\$ 240.75	N/A	\$ 247.55	2.8%
Y	\$ -	\$ -	N/A	\$ 307.87	N/A	\$ 322.84	4.9%
Y	\$ -	\$ -	N/A	\$ 240.39	N/A	\$ 249.10	3.6%
Y	\$ -	\$ -	N/A	\$ 307.14	N/A	\$ 328.28	6.9%
Y	\$ -	\$ -	N/A	\$ 240.03	N/A	\$ 252.82	5.3%
Y	\$ -	\$ -	N/A	\$ 212.60	N/A	\$ 218.83	2.9%
Y	\$ -	\$ -	N/A	\$ 205.64	N/A	\$ 216.70	5.4%
Y	\$ -	\$ -	N/A	\$ 243.46	N/A	\$ 248.98	2.3%
Y	\$ -	\$ -	N/A	\$ 313.83	N/A	\$ 333.60	6.3%
Y	\$ -	\$ -	N/A	\$ 239.31	N/A	\$ 253.50	5.9%
Y	\$ -	\$ -	N/A	\$ 203.18	N/A	\$ 219.08	7.8%
Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 326.64	N/A
Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 249.88	N/A
Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 186.04	N/A
Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 298.94	N/A
Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 230.20	N/A
Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 199.45	N/A
Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 197.28	N/A
Y	\$ -	\$ -	N/A	\$ 298.61	N/A	\$ 316.92	6.1%
Y	\$ -	\$ -	N/A	\$ 291.78	N/A	\$ 310.31	6.4%
Y	\$ -	\$ -	N/A	\$ 225.74	N/A	\$ 237.39	5.2%
Y	\$ -	\$ -	N/A	\$ 201.80	N/A	\$ 208.13	3.1%
Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 236.53	N/A
Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 240.83	N/A
Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 176.74	N/A

Plan ID	Metal Level
16322PA0060041	Silver
16322PA0060042	Gold
16322PA0060043	Gold
16322PA0060045	Platinum
16322PA0060046	Gold
16322PA0060047	Platinum
16322PA0060048	Gold
16322PA0060049	Silver
16322PA0060050	Silver
16322PA0060051	Gold
16322PA0060053	Platinum
16322PA0060054	Gold
16322PA0060073	Silver
16322PA0060074	Platinum
16322PA0060075	Gold
16322PA0060076	Bronze
16322PA0060077	Platinum
16322PA0060078	Gold
16322PA0060079	Silver
16322PA0060080	Silver
16322PA0070012	Platinum
16322PA0070013	Platinum
16322PA0070014	Gold
16322PA0070016	Silver
16322PA0070025	Gold
16322PA0070026	Gold
16322PA0070027	Bronze

Geographic Area 2			2014
Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem
SHOP PPO	UPMC Consumer Advantage Silver HSA PPO \$3,250 - Premium Network	Y	\$ -
SHOP PPO	UPMC Consumer Advantage Gold HSA PPO \$2,000 - Premium Network	Y	\$ -
SHOP PPO	UPMC Consumer Advantage Gold HSA PPO \$1,350/10% - Premium Network	Y	\$ -
SHOP PPO	UPMC HealthyU Platinum HIA PPO \$1,350/10% - Premium Network	Y	\$ -
SHOP PPO	UPMC HealthyU Gold HIA PPO \$2,500/10% - Premium Network	Y	\$ -
SHOP PPO	UPMC Inside Advantage Platinum PPO \$250 \$20/\$40 - Premium Network	Y	\$ -
SHOP PPO	UPMC Inside Advantage Gold PPO \$1,250 \$20/\$40 - Premium Network	Y	\$ -
SHOP PPO	UPMC Inside Advantage Silver PPO \$3,000 \$25/\$55 - Premium Network	Y	\$ -
SHOP PPO	UPMC Inside Advantage Silver PPO \$5,000 \$20/\$40 - Premium Network	Y	\$ -
SHOP PPO	UPMC Small Business Advantage Gold PPO \$2,000 \$20/\$40 - Premium Network	Y	\$ -
SHOP PPO	UPMC Small Business Advantage Platinum PPO \$10/\$25 - Premium Network	Y	\$ -
SHOP PPO	UPMC Small Business Advantage Gold PPO \$1,000 \$20/\$45 - Premium Network	Y	\$ -
SHOP PPO	UPMC Small Business Advantage Silver PPO \$3,000 \$20/\$50 - Premium Network	Y	\$ -
SHOP PPO	UPMC Small Business Advantage Platinum PPO \$500 \$20/\$40 - Premium Network	Y	\$ -
SHOP PPO	UPMC Small Business Advantage Gold PPO \$1,500 \$10/\$40 - Premium Network	Y	\$ -
SHOP PPO	UPMC Small Business Advantage Bronze PPO \$6,850 - Premium Network	Y	\$ -
SHOP PPO	UPMC MyCare Advantage Platinum PPO \$250 \$20/\$40 - Premium Network	Y	\$ -
SHOP PPO	UPMC MyCare Advantage Gold PPO \$1,250 \$20/\$40 - Premium Network	Y	\$ -
SHOP PPO	UPMC MyCare Advantage Silver PPO \$3,000 \$25/\$55 - Premium Network	Y	\$ -
SHOP PPO	UPMC MyCare Advantage Silver PPO \$5,000 \$20/\$40 - Premium Network	Y	\$ -
SHOP EPO	UPMC Small Business Advantage Platinum EPO \$10/\$25 - Premium Network	Y	\$ -
SHOP EPO	UPMC Small Business Advantage Platinum EPO \$500 \$20/\$40 - Premium Network	Y	\$ -
SHOP EPO	UPMC Small Business Advantage Gold EPO \$1,500 \$10/\$40 - Premium Network	Y	\$ -
SHOP EPO	UPMC Small Business Advantage Silver EPO \$3,000 \$20/\$50 - Premium Network	Y	\$ -
SHOP EPO	UPMC Small Business Advantage Gold EPO \$2,000 \$20/\$40 - Premium Network	Y	\$ -
SHOP EPO	UPMC Small Business Advantage Gold EPO \$1,000 \$20/\$45 - Premium Network	Y	\$ -
SHOP EPO	UPMC Small Business Advantage Bronze EPO \$6,850 - Premium Network	Y	\$ -

2015	2015	2016	2016	2017	2017
Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
\$ -	N/A	\$ 196.93	N/A	\$ 215.91	9.6%
\$ -	N/A	\$ 223.32	N/A	\$ 243.71	9.1%
\$ -	N/A	\$ 226.26	N/A	\$ 247.55	9.4%
\$ -	N/A	\$ 300.77	N/A	\$ 322.84	7.3%
\$ -	N/A	\$ 225.92	N/A	\$ 249.10	10.3%
\$ -	N/A	\$ 300.06	N/A	\$ 328.28	9.4%
\$ -	N/A	\$ 225.58	N/A	\$ 252.82	12.1%
\$ -	N/A	\$ 199.81	N/A	\$ 218.83	9.5%
\$ -	N/A	\$ 193.26	N/A	\$ 216.70	12.1%
\$ -	N/A	\$ 228.81	N/A	\$ 248.98	8.8%
\$ -	N/A	\$ 306.59	N/A	\$ 333.60	8.8%
\$ -	N/A	\$ 224.90	N/A	\$ 253.50	12.7%
\$ -	N/A	\$ 190.94	N/A	\$ 219.08	14.7%
\$ -	N/A	\$ -	N/A	\$ 326.64	N/A
\$ -	N/A	\$ -	N/A	\$ 249.88	N/A
\$ -	N/A	\$ -	N/A	\$ 186.04	N/A
\$ -	N/A	\$ -	N/A	\$ 298.94	N/A
\$ -	N/A	\$ -	N/A	\$ 230.20	N/A
\$ -	N/A	\$ -	N/A	\$ 199.45	N/A
\$ -	N/A	\$ -	N/A	\$ 197.28	N/A
\$ -	N/A	\$ 291.73	N/A	\$ 316.92	8.6%
\$ -	N/A	\$ 285.05	N/A	\$ 310.31	8.9%
\$ -	N/A	\$ 212.15	N/A	\$ 237.39	11.9%
\$ -	N/A	\$ 189.66	N/A	\$ 208.13	9.7%
\$ -	N/A	\$ -	N/A	\$ 236.53	N/A
\$ -	N/A	\$ -	N/A	\$ 240.83	N/A
\$ -	N/A	\$ -	N/A	\$ 176.74	N/A

Plan ID	Metal Level	Product Name
16322PA0060041	Silver	SHOP PPO
16322PA0060042	Gold	SHOP PPO
16322PA0060043	Gold	SHOP PPO
16322PA0060045	Platinum	SHOP PPO
16322PA0060046	Gold	SHOP PPO
16322PA0060047	Platinum	SHOP PPO
16322PA0060048	Gold	SHOP PPO
16322PA0060049	Silver	SHOP PPO
16322PA0060050	Silver	SHOP PPO
16322PA0060051	Gold	SHOP PPO
16322PA0060053	Platinum	SHOP PPO
16322PA0060054	Gold	SHOP PPO
16322PA0060073	Silver	SHOP PPO
16322PA0060074	Platinum	SHOP PPO
16322PA0060075	Gold	SHOP PPO
16322PA0060076	Bronze	SHOP PPO
16322PA0060077	Platinum	SHOP PPO
16322PA0060078	Gold	SHOP PPO
16322PA0060079	Silver	SHOP PPO
16322PA0060080	Silver	SHOP PPO
16322PA0070012	Platinum	SHOP EPO
16322PA0070013	Platinum	SHOP EPO
16322PA0070014	Gold	SHOP EPO
16322PA0070016	Silver	SHOP EPO
16322PA0070025	Gold	SHOP EPO
16322PA0070026	Gold	SHOP EPO
16322PA0070027	Bronze	SHOP EPO



Geographic Area 4		2014	2015	2015
Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change
UPMC Consumer Advantage Silver HSA PPO \$3,250 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Consumer Advantage Gold HSA PPO \$2,000 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Consumer Advantage Gold HSA PPO \$1,350/10% - Premium Network	Y	\$ -	\$ -	N/A
UPMC HealthyU Platinum HIA PPO \$1,350/10% - Premium Network	Y	\$ -	\$ -	N/A
UPMC HealthyU Gold HIA PPO \$2,500/10% - Premium Network	Y	\$ -	\$ -	N/A
UPMC Inside Advantage Platinum PPO \$250 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Inside Advantage Gold PPO \$1,250 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Inside Advantage Silver PPO \$3,000 \$25/\$55 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Inside Advantage Silver PPO \$5,000 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold PPO \$2,000 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Platinum PPO \$10/\$25 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold PPO \$1,000 \$20/\$45 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Silver PPO \$3,000 \$20/\$50 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Platinum PPO \$500 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold PPO \$1,500 \$10/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Bronze PPO \$6,850 - Premium Network	Y	\$ -	\$ -	N/A
UPMC MyCare Advantage Platinum PPO \$250 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC MyCare Advantage Gold PPO \$1,250 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC MyCare Advantage Silver PPO \$3,000 \$25/\$55 - Premium Network	Y	\$ -	\$ -	N/A
UPMC MyCare Advantage Silver PPO \$5,000 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Platinum EPO \$10/\$25 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Platinum EPO \$500 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold EPO \$1,500 \$10/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Silver EPO \$3,000 \$20/\$50 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold EPO \$2,000 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold EPO \$1,000 \$20/\$45 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Bronze EPO \$6,850 - Premium Network	Y	\$ -	\$ -	N/A

2016	2016	2017	2017
Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
\$ 210.06	N/A	\$ 215.91	2.8%
\$ 238.22	N/A	\$ 243.71	2.3%
\$ 241.36	N/A	\$ 247.55	2.6%
\$ 308.65	N/A	\$ 322.84	4.6%
\$ 240.99	N/A	\$ 249.10	3.4%
\$ 307.92	N/A	\$ 328.28	6.6%
\$ 240.63	N/A	\$ 252.82	5.1%
\$ 213.13	N/A	\$ 218.83	2.7%
\$ 206.15	N/A	\$ 216.70	5.1%
\$ 244.07	N/A	\$ 248.98	2.0%
\$ 314.62	N/A	\$ 333.60	6.0%
\$ 239.91	N/A	\$ 253.50	5.7%
\$ 203.68	N/A	\$ 219.08	7.6%
\$ -	N/A	\$ 326.64	N/A
\$ -	N/A	\$ 249.88	N/A
\$ -	N/A	\$ 186.04	N/A
\$ -	N/A	\$ 298.94	N/A
\$ -	N/A	\$ 230.20	N/A
\$ -	N/A	\$ 199.45	N/A
\$ -	N/A	\$ 197.28	N/A
\$ 299.37	N/A	\$ 316.92	5.9%
\$ 292.52	N/A	\$ 310.31	6.1%
\$ 226.31	N/A	\$ 237.39	4.9%
\$ 202.31	N/A	\$ 208.13	2.9%
\$ -	N/A	\$ 236.53	N/A
\$ -	N/A	\$ 240.83	N/A
\$ -	N/A	\$ 176.74	N/A

Plan ID	Metal Level	Product Name
16322PA0060041	Silver	SHOP PPO
16322PA0060042	Gold	SHOP PPO
16322PA0060043	Gold	SHOP PPO
16322PA0060045	Platinum	SHOP PPO
16322PA0060046	Gold	SHOP PPO
16322PA0060047	Platinum	SHOP PPO
16322PA0060048	Gold	SHOP PPO
16322PA0060049	Silver	SHOP PPO
16322PA0060050	Silver	SHOP PPO
16322PA0060051	Gold	SHOP PPO
16322PA0060053	Platinum	SHOP PPO
16322PA0060054	Gold	SHOP PPO
16322PA0060073	Silver	SHOP PPO
16322PA0060074	Platinum	SHOP PPO
16322PA0060075	Gold	SHOP PPO
16322PA0060076	Bronze	SHOP PPO
16322PA0060077	Platinum	SHOP PPO
16322PA0060078	Gold	SHOP PPO
16322PA0060079	Silver	SHOP PPO
16322PA0060080	Silver	SHOP PPO
16322PA0070012	Platinum	SHOP EPO
16322PA0070013	Platinum	SHOP EPO
16322PA0070014	Gold	SHOP EPO
16322PA0070016	Silver	SHOP EPO
16322PA0070025	Gold	SHOP EPO
16322PA0070026	Gold	SHOP EPO
16322PA0070027	Bronze	SHOP EPO

Geographic Area 5		2014	2015	2015
Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change
UPMC Consumer Advantage Silver HSA PPO \$3,250 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Consumer Advantage Gold HSA PPO \$2,000 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Consumer Advantage Gold HSA PPO \$1,350/10% - Premium Network	Y	\$ -	\$ -	N/A
UPMC HealthyU Platinum HIA PPO \$1,350/10% - Premium Network	Y	\$ -	\$ -	N/A
UPMC HealthyU Gold HIA PPO \$2,500/10% - Premium Network	Y	\$ -	\$ -	N/A
UPMC Inside Advantage Platinum PPO \$250 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Inside Advantage Gold PPO \$1,250 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Inside Advantage Silver PPO \$3,000 \$25/\$55 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Inside Advantage Silver PPO \$5,000 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold PPO \$2,000 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Platinum PPO \$10/\$25 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold PPO \$1,000 \$20/\$45 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Silver PPO \$3,000 \$20/\$50 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Platinum PPO \$500 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold PPO \$1,500 \$10/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Bronze PPO \$6,850 - Premium Network	Y	\$ -	\$ -	N/A
UPMC MyCare Advantage Platinum PPO \$250 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC MyCare Advantage Gold PPO \$1,250 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC MyCare Advantage Silver PPO \$3,000 \$25/\$55 - Premium Network	Y	\$ -	\$ -	N/A
UPMC MyCare Advantage Silver PPO \$5,000 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Platinum EPO \$10/\$25 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Platinum EPO \$500 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold EPO \$1,500 \$10/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Silver EPO \$3,000 \$20/\$50 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold EPO \$2,000 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold EPO \$1,000 \$20/\$45 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Bronze EPO \$6,850 - Premium Network	Y	\$ -	\$ -	N/A

2016	2016	2017	2017
Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
\$ 200.25	N/A	\$ 215.91	7.8%
\$ 227.08	N/A	\$ 243.71	7.3%
\$ 230.07	N/A	\$ 247.55	7.6%
\$ 305.84	N/A	\$ 322.84	5.6%
\$ 229.73	N/A	\$ 249.10	8.4%
\$ 305.12	N/A	\$ 328.28	7.6%
\$ 229.38	N/A	\$ 252.82	10.2%
\$ 203.17	N/A	\$ 218.83	7.7%
\$ 196.52	N/A	\$ 216.70	10.3%
\$ 232.66	N/A	\$ 248.98	7.0%
\$ 311.76	N/A	\$ 333.60	7.0%
\$ 228.69	N/A	\$ 253.50	10.8%
\$ 194.16	N/A	\$ 219.08	12.8%
\$ -	N/A	\$ 326.64	N/A
\$ -	N/A	\$ 249.88	N/A
\$ -	N/A	\$ 186.04	N/A
\$ -	N/A	\$ 298.94	N/A
\$ -	N/A	\$ 230.20	N/A
\$ -	N/A	\$ 199.45	N/A
\$ -	N/A	\$ 197.28	N/A
\$ 296.65	N/A	\$ 316.92	6.8%
\$ 289.86	N/A	\$ 310.31	7.1%
\$ 215.73	N/A	\$ 237.39	10.0%
\$ 192.85	N/A	\$ 208.13	7.9%
\$ -	N/A	\$ 236.53	N/A
\$ -	N/A	\$ 240.83	N/A
\$ -	N/A	\$ 176.74	N/A

Plan ID	Metal Level	Product Name
16322PA0060041	Silver	SHOP PPO
16322PA0060042	Gold	SHOP PPO
16322PA0060043	Gold	SHOP PPO
16322PA0060045	Platinum	SHOP PPO
16322PA0060046	Gold	SHOP PPO
16322PA0060047	Platinum	SHOP PPO
16322PA0060048	Gold	SHOP PPO
16322PA0060049	Silver	SHOP PPO
16322PA0060050	Silver	SHOP PPO
16322PA0060051	Gold	SHOP PPO
16322PA0060053	Platinum	SHOP PPO
16322PA0060054	Gold	SHOP PPO
16322PA0060073	Silver	SHOP PPO
16322PA0060074	Platinum	SHOP PPO
16322PA0060075	Gold	SHOP PPO
16322PA0060076	Bronze	SHOP PPO
16322PA0060077	Platinum	SHOP PPO
16322PA0060078	Gold	SHOP PPO
16322PA0060079	Silver	SHOP PPO
16322PA0060080	Silver	SHOP PPO
16322PA0070012	Platinum	SHOP EPO
16322PA0070013	Platinum	SHOP EPO
16322PA0070014	Gold	SHOP EPO
16322PA0070016	Silver	SHOP EPO
16322PA0070025	Gold	SHOP EPO
16322PA0070026	Gold	SHOP EPO
16322PA0070027	Bronze	SHOP EPO

Geographic Area 6		2014	2015	2015
Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change
UPMC Consumer Advantage Silver HSA PPO \$3,250 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Consumer Advantage Gold HSA PPO \$2,000 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Consumer Advantage Gold HSA PPO \$1,350/10% - Premium Network	Y	\$ -	\$ -	N/A
UPMC HealthyU Platinum HIA PPO \$1,350/10% - Premium Network	Y	\$ -	\$ -	N/A
UPMC HealthyU Gold HIA PPO \$2,500/10% - Premium Network	Y	\$ -	\$ -	N/A
UPMC Inside Advantage Platinum PPO \$250 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Inside Advantage Gold PPO \$1,250 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Inside Advantage Silver PPO \$3,000 \$25/\$55 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Inside Advantage Silver PPO \$5,000 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold PPO \$2,000 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Platinum PPO \$10/\$25 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold PPO \$1,000 \$20/\$45 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Silver PPO \$3,000 \$20/\$50 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Platinum PPO \$500 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold PPO \$1,500 \$10/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Bronze PPO \$6,850 - Premium Network	Y	\$ -	\$ -	N/A
UPMC MyCare Advantage Platinum PPO \$250 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC MyCare Advantage Gold PPO \$1,250 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC MyCare Advantage Silver PPO \$3,000 \$25/\$55 - Premium Network	Y	\$ -	\$ -	N/A
UPMC MyCare Advantage Silver PPO \$5,000 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Platinum EPO \$10/\$25 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Platinum EPO \$500 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold EPO \$1,500 \$10/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Silver EPO \$3,000 \$20/\$50 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold EPO \$2,000 \$20/\$40 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Gold EPO \$1,000 \$20/\$45 - Premium Network	Y	\$ -	\$ -	N/A
UPMC Small Business Advantage Bronze EPO \$6,850 - Premium Network	Y	\$ -	\$ -	N/A

2016	2016	2017	2017
Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
\$ 269.60	N/A	\$ 215.91	-19.9%
\$ 305.72	N/A	\$ 243.71	-20.3%
\$ 309.75	N/A	\$ 247.55	-20.1%
\$ 411.76	N/A	\$ 322.84	-21.6%
\$ 309.28	N/A	\$ 249.10	-19.5%
\$ 410.78	N/A	\$ 328.28	-20.1%
\$ 308.82	N/A	\$ 252.82	-18.1%
\$ 273.54	N/A	\$ 218.83	-20.0%
\$ 264.58	N/A	\$ 216.70	-18.1%
\$ 313.23	N/A	\$ 248.98	-20.5%
\$ 419.73	N/A	\$ 333.60	-20.5%
\$ 307.89	N/A	\$ 253.50	-17.7%
\$ 261.40	N/A	\$ 219.08	-16.2%
\$ -	N/A	\$ 326.64	N/A
\$ -	N/A	\$ 249.88	N/A
\$ -	N/A	\$ 186.04	N/A
\$ -	N/A	\$ 298.94	N/A
\$ -	N/A	\$ 230.20	N/A
\$ -	N/A	\$ 199.45	N/A
\$ -	N/A	\$ 197.28	N/A
\$ 399.37	N/A	\$ 316.92	-20.6%
\$ 390.24	N/A	\$ 310.31	-20.5%
\$ 290.44	N/A	\$ 237.39	-18.3%
\$ 259.64	N/A	\$ 208.13	-19.8%
\$ -	N/A	\$ 236.53	N/A
\$ -	N/A	\$ 240.83	N/A
\$ -	N/A	\$ 176.74	N/A

## Question 15a

2017 Small Group Health Options SCID	Projected Member Months	Rating Areas Covered	Projected Member Months for Rating Area 1	Projected Member Months for Rating Area 2	Projected Member Months for Rating Area 4	Projected Member Months for Rating Area 5	Projected Member Months for Rating Area 6
16322PA0060041	2,484	1, 2, 4, 5, 6	283	79	1,806	310	6
16322PA0060042	12,516	1, 2, 4, 5, 6	1,427	397	9,100	1,561	30
16322PA0060043	12,516	1, 2, 4, 5, 6	1,427	397	9,100	1,561	30
16322PA0060045	21,540	1, 2, 4, 5, 6	2,457	684	15,662	2,687	51
16322PA0060046	12,516	1, 2, 4, 5, 6	1,427	397	9,100	1,561	30
16322PA0060047	21,540	1, 2	16,849	4,691	0	0	0
16322PA0060048	12,516	1, 2	9,790	2,726	0	0	0
16322PA0060049	2,484	1, 2	1,943	541	0	0	0
16322PA0060050	2,484	1, 2	1,943	541	0	0	0
16322PA0060051	12,516	1, 2, 4, 5, 6	1,427	397	9,100	1,561	30
16322PA0060053	21,540	1, 2, 4, 5, 6	1,669	460	17,181	2,163	68
16322PA0060054	12,516	1, 2, 4, 5, 6	1,672	468	8,797	1,568	11
16322PA0060073	2,484	1, 2, 4, 5, 6	283	79	1,806	310	6
16322PA0060074	21,540	1, 2, 4, 5, 6	2,457	684	15,662	2,687	51
16322PA0060075	12,516	1, 2, 4, 5, 6	1,427	397	9,100	1,561	30
16322PA0060076	16,488	1, 2, 4, 5, 6	1,880	523	11,988	2,057	39
16322PA0060077	21,540	1, 4, 5	2,543	0	16,215	2,782	0
16322PA0060078	12,516	1, 4, 5	1,478	0	9,422	1,617	0
16322PA0060079	2,484	1, 4, 5	293	0	1,870	321	0
16322PA0060080	2,484	1, 4, 5	293	0	1,870	321	0
16322PA0070012	21,540	1, 2, 4, 5, 6	2,457	684	15,662	2,687	51
16322PA0070013	21,540	1, 2, 4, 5, 6	2,457	684	15,662	2,687	51
16322PA0070014	12,516	1, 2, 4, 5, 6	1,427	397	9,100	1,561	30
16322PA0070016	2,484	1, 2, 4, 5, 6	283	79	1,806	310	6
16322PA0070025	12,516	1, 2, 4, 5, 6	1,427	397	9,100	1,561	30
16322PA0070026	12,516	1, 2, 4, 5, 6	1,427	397	9,100	1,561	30
16322PA0070027	16,488	1, 2, 4, 5, 6	1,880	523	11,988	2,057	39

Question	Comment/Request	Response
1	<p>In calculating their Age Calibration Factor, most companies use the weighted average Premium Ratio derived from the table below (table excluded):</p> <p>a. Please explain the logic behind the Company's methodology in calculating its Age Calibration Factor, as grouping the membership into eight separate groups is not something we have previously encountered.</p> <p>b. Please indicate the source of the "Adjusted Age Factors" used in your calculation.</p> <p>c. Please explain why age 40 has three different "Adjusted Age Factors"</p>	<p>a. We used the prescribed premium ratio table when calculating these factors. We pulled them in summary alongside network and area data in order to back out age factor differences when determining network/area factors.</p> <p>b. We used the prescribed premium ratio table when calculating these factors.</p> <p>c. This is due to the fact that different populations may have a similar average age but a different average age factor using the premium ratio table because of differences in age distribution between the populations.</p>
2	<p>Please amend Section IV, Worksheet II of the Unified Rate Review Template so that the "Total incurred claims, payable with issuer funds" (row 94) reflects the amount of Projected Risk Adjustments. Please note that this is required according to the 2017 Unified Rate Review Instructions (page 49).</p>	<p>This has been fixed in the updated URRT.</p>



Question	Comment/Request	Response
1	Please provide the January 1, 2016 through April 30, 2016 emerging experience in an Excel worksheet formatted similar to Table 2.	Please see 'HO SG Work for Response to Objection 06-17-16' for emerging experience data.
2	Please confirm that the PMPM Risk Adjustment User Fee used was \$0.13. Confirm that it was included in the "Projected Risk Adjustments PMPM" in Section III of Worksheet 1 and that it was not included in the "Taxes and Fees".	We can confirm that the PMPM Risk Adjustment User Fee used was \$0.13. We can also confirm that it was included in the "Projected Risk Adjustments PMPM" in Section III of Worksheet 1 and that it was not included in the "Taxes and Fees" field.
3	Please provide quantitative support, in Excel with working formulas, for the development of \$13.10, the projected Risk Adjustment using the federal formula. Please provide a detailed narrative that describes the development of the estimated risk adjustment transfer payment. In demonstrating the development of the transfer payment, please show all risk transfer formula components, the estimated market-wide average risk assumptions as well as support for those assumptions. When responding to this data call, you may redact this response as it will contain proprietary information.	Please see 'UPMC ACA Accrual Report 201505.pdf' in the Supporting Documentation tab in SERFF for details on the development of the total projected Risk Adjustment transfer payment for 2017. Please see 'HO SG Work for Response to Objection 06-17-16' for the development of the \$13.14 PMPM from the total Risk Adjustment transfer payment calculated by Optum.
4	In Tables 2 and 4, does the premium include HHS cost sharing, estimated risk adjustment or revenue generated from transitional business? If so, please provide the dollar amount of HHS cost sharing and estimated risk adjustment and the number of transitional members.	The premium does not include HHS cost sharing or risk adjustment but does include revenue generated from transitional business. Please see 'HO SG Work for Response to Objection 06-17-16' for this data.
5	In Tables 2 and 4, please provide the dollar amount of incurred and allowed claims for transitional members.	Please see 'HO SG Work for Response to Objection 06-17-16' for this data.
6	Please indicate if the Company included an adjustment to account for the regulation that prohibits charging for more than three children per family, and, if applicable, demonstrate how the adjustment was derived and where it is included in the filing.	We did not include an adjustment for this.
7	Please discuss the impact SEP enrollees have had on your company's claims experience. If possible provide the 2015 loss ratio for SEP enrollees and non-SEP enrollees.	We do not have any indicators in our data warehouse that allow us to distinguish between SEP and non-SEP enrollees at the member level. Due to the inability to create a breakout, we look at the entire population as a whole instead of considering SEP and non-SEP enrollees separately when calculating loss ratios, but this is something that could change in the future.
8	Does your filing propose any changes in your pricing model? If so, please discuss. This response may be redacted since it may contain confidential information.	We replaced our pricing model from last year with a new one since our Experience Period data is credible enough to use for 2017 ACA pricing.

9	Please provide the actual and projected (according to the approved rate filing) general administrative expense, claims expense, agent/broker fees and commissions, and Quality Improvement Initiatives for calendar years 2014 and 2015 and the year to date 2016. If aggregate numbers were provided and approved in prior year filings, show the allocated amount of each.	Please see 'HO SG Work for Response to Objection 06-17-16' for this data.
10	Regarding broker commissions: a) Under what circumstances and in what geographic locations will commissions be paid? b) Are commissions paid for Special Enrollment Periods? c) Provide a copy of the broker agreement – current and 2017. d) Show the calculation of the average commission – current and 2017. When responding to this question, you may provide a redacted version of the response as it contains proprietary information.	[This response redacted for publication.]
11	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	The updated URRT has been uploaded into HIOS.

## Question 1a & 1d

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Company Determined AV Factor (6)	Induced Utilization (7)	AV & Cost Sharing (6)*(7) = (8)	Proof of Normalization of (7) using (3)
16322PA0060041	Silver	2,484	\$ 1,142,537	\$ 809,602	0.709	0.938	0.665	1.000
16322PA0060042	Gold	12,516	\$ 5,854,467	\$ 4,604,538	0.787	0.954	0.751	
16322PA0060043	Gold	12,516	\$ 5,854,461	\$ 4,677,129	0.799	0.954	0.762	
16322PA0060045	Platinum	21,540	\$ 11,856,388	\$ 10,497,646	0.885	1.123	0.994	
16322PA0060046	Gold	12,516	\$ 5,854,480	\$ 4,706,417	0.804	0.954	0.767	
16322PA0060047	Platinum	21,540	\$ 11,856,378	\$ 10,674,298	0.900	1.123	1.011	
16322PA0060048	Gold	12,516	\$ 5,854,481	\$ 4,776,671	0.816	0.954	0.779	
16322PA0060049	Silver	2,484	\$ 1,142,546	\$ 820,576	0.718	0.938	0.674	
16322PA0060050	Silver	2,484	\$ 1,142,544	\$ 812,577	0.711	0.938	0.667	
16322PA0060051	Gold	12,516	\$ 5,854,484	\$ 4,704,078	0.804	0.954	0.767	
16322PA0060053	Platinum	21,540	\$ 11,856,386	\$ 10,847,408	0.915	1.123	1.027	
16322PA0060054	Gold	12,516	\$ 5,854,491	\$ 4,789,559	0.818	0.954	0.781	
16322PA0060073	Silver	2,484	\$ 1,142,546	\$ 821,491	0.719	0.938	0.675	
16322PA0060074	Platinum	21,540	\$ 11,856,393	\$ 10,620,957	0.896	1.123	1.006	
16322PA0060075	Gold	12,516	\$ 5,854,500	\$ 4,721,069	0.806	0.954	0.770	
16322PA0060076	Bronze	16,488	\$ 7,470,890	\$ 4,630,458	0.620	0.924	0.573	
16322PA0060077	Platinum	21,540	\$ 10,804,037	\$ 9,720,392	0.900	1.023	0.921	
16322PA0060078	Gold	12,516	\$ 5,348,416	\$ 4,349,332	0.813	0.872	0.709	
16322PA0060079	Silver	2,484	\$ 1,043,813	\$ 747,892	0.717	0.857	0.614	
16322PA0060080	Silver	2,484	\$ 1,043,790	\$ 739,734	0.709	0.857	0.608	
16322PA0070012	Platinum	21,540	\$ 11,263,575	\$ 10,305,045	0.915	1.067	0.976	
16322PA0070013	Platinum	21,540	\$ 11,263,653	\$ 10,089,981	0.896	1.067	0.956	
16322PA0070014	Gold	12,516	\$ 5,561,924	\$ 4,485,136	0.806	0.907	0.731	
16322PA0070016	Silver	2,484	\$ 1,085,422	\$ 780,419	0.719	0.891	0.641	
16322PA0070025	Gold	12,516	\$ 5,561,787	\$ 4,468,896	0.804	0.907	0.728	
16322PA0070026	Gold	12,516	\$ 5,561,767	\$ 4,550,082	0.818	0.907	0.742	
16322PA0070027	Bronze	16,488	\$ 7,097,300	\$ 4,398,907	0.620	0.878	0.544	

## Question 2

Plan ID	AV Pricing Value	Non-calibrated Plan Adjusted Index Rate	Ratio of AV Pricing Value to Plan ID Above	Ratio of PAIR to Plan ID Above
16322PA0060041	0.748	\$ 360.48		
16322PA0060042	0.844	\$ 406.89	<b>1.129</b>	<b>1.129</b>
16322PA0060043	0.857	\$ 413.31	<b>1.016</b>	<b>1.016</b>
16322PA0060045	1.118	\$ 539.02	<b>1.304</b>	<b>1.304</b>
16322PA0060046	0.863	\$ 415.90	<b>0.772</b>	<b>0.772</b>
16322PA0060047	1.137	\$ 548.09	<b>1.318</b>	<b>1.318</b>
16322PA0060048	0.875	\$ 422.10	<b>0.770</b>	<b>0.770</b>
16322PA0060049	0.758	\$ 365.37	<b>0.866</b>	<b>0.866</b>
16322PA0060050	0.750	\$ 361.80	<b>0.990</b>	<b>0.990</b>
16322PA0060051	0.862	\$ 415.69	<b>1.149</b>	<b>1.149</b>
16322PA0060053	1.155	\$ 556.98	<b>1.340</b>	<b>1.340</b>
16322PA0060054	0.878	\$ 423.24	<b>0.760</b>	<b>0.760</b>
16322PA0060073	0.759	\$ 365.77	<b>0.864</b>	<b>0.864</b>
16322PA0060074	1.131	\$ 545.35	<b>1.491</b>	<b>1.491</b>
16322PA0060075	0.865	\$ 417.19	<b>0.765</b>	<b>0.765</b>
16322PA0060076	0.644	\$ 310.61	<b>0.745</b>	<b>0.745</b>
16322PA0060077	1.035	\$ 499.11	<b>1.607</b>	<b>1.607</b>
16322PA0060078	0.797	\$ 384.34	<b>0.770</b>	<b>0.770</b>
16322PA0060079	0.691	\$ 333.00	<b>0.866</b>	<b>0.866</b>
16322PA0060080	0.683	\$ 329.37	<b>0.989</b>	<b>0.989</b>
16322PA0070012	1.097	\$ 529.13	<b>1.606</b>	<b>1.606</b>
16322PA0070013	1.075	\$ 518.09	<b>0.979</b>	<b>0.979</b>
16322PA0070014	0.822	\$ 396.34	<b>0.765</b>	<b>0.765</b>
16322PA0070016	0.721	\$ 347.49	<b>0.877</b>	<b>0.877</b>
16322PA0070025	0.819	\$ 394.91	<b>1.136</b>	<b>1.136</b>
16322PA0070026	0.834	\$ 402.08	<b>1.018</b>	<b>1.018</b>
16322PA0070027	0.612	\$ 295.08	<b>0.734</b>	<b>0.734</b>

Question	Comment/Request	Response
1	<p>Induced Utilization</p> <p>a. Please complete the table below for all plans, and confirm that the ratio in column (8) represents the AV and Cost Sharing for each plan in your filing.</p> <p>b. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of each, the AV and the cost sharing factors for each plan. Also, provide narrative that explains the derivation.</p> <p>c. Please provide justification for relative induced utilization assumptions in the Company's pricing that exceed the federal factors used in the risk adjustment model proving that morbidity is not reflected.</p> <p>d. Please confirm that each plan's induced utilization factor was normalized by an aggregate factor, and that the resulting sumproduct (against projected membership) produces a factor of 1.000. Please show the steps that demonstrate this.</p>	<p>a. Please see 'HO SG Work for Response to Objection 07-13-16' for the completed table.</p> <p>b. The AV values were determined using the 2017 HHS AV Calculator. In the small group market, most groups have chosen to continue their transitional policies. This has left the remaining small group market less robust with less credible data available. Because of the lack of data, we have chosen to use the induced demand factors from the previous filing to keep the premium relativities consistent from 2016 to 2017. The spread in induced demand between small group plans will not be as wide as individual due to employer choice limiting the ability of the consumer to choose their most preferred plan design.</p> <p>c. In the small group market, most groups have chosen to continue their transitional policies. This has left the remaining small group market less robust with less credible data available. Because of the lack of data, we have chosen to use the induced demand factors from the previous filing to keep the premium relativities consistent from 2016 to 2017. The spread in induced demand between small group plans will not be as wide as individual due to employer choice limiting the ability of the consumer to choose their most preferred plan design.</p> <p>d. Please see 'HO SG Work for Response to Objection 07-13-16' for confirmation of the normalization.</p>
2	Please show quantitatively that plan premiums are in proportion to the plan AV Pricing Values.	Please see 'HO SG Work for Response to Objection 07-13-16' for details.

Question	Comment/Request	Response
1	<p>Given the difference between the Company's estimated risk adjustment for 2015 and actual 2015 amount, please provide narrative and quantitatively show the development of the pmpm impact this will have on the projected 2017 risk adjustment pmpm amount and the rate impact. Do not revise your filing because of this request; just provide the information requested.</p> <p>Upon receipt of your response to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions and/or requirements as the Department conducts a more in-depth review.</p>	<p>Our initial estimate for 2015 risk adjustment was \$ 5,023,247 with an average membership of 22,974 which calculates to \$18.22 PMPM. We assumed we would get the same risk adjustment amounts in 2017 spread out over a higher projected membership. So the same dollar amount would be spread out over 31,543 members which calculates to \$13.27 PMPM.</p> <p>However, the actual risk adjustment amount encompassing all Small Group business under UPMC entities was \$4,553,682 or \$16.52 PMPM. This is a difference of -\$469,565 (-\$1.70 PMPM) from what was expected. We do not anticipate that the risk adjustment amount for 2017 will change significantly for Small Group due to the presence of transitional policies. Updating the pricing model with this amount would change our average 2017 premium increase from 5.3% to 5.6% assuming everything else is constant. Or if we wanted to hold the rate increase at 5.3%, we would have to adjust the profit from the assumed -0.75% to -1.00%. Due to the relatively small impact, we will not be re-doing any calculations for this filing.</p>