

SERFF Tracking #:

HGHM-130540834

State Tracking #:

HGHM-130540834

Company Tracking #:

1A-DP-16-HI

State: Pennsylvania

Filing Company: Highmark

TOI/Sub-TOI: H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name: 1A-DP-16-HI

Project Name/Number: 1A-DP-16-HI/1A-DP-16-HI

### Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		1A-DP-16-HI		New		1A-DP-16-HI Plan Design Summary and Rate Tables.pdf, 1A-DP-16-HI Plan Design Summary and Rate Tables.xlsx, HM Off Exchange 2017 2016-05-09.xls, HM On Exchange 2017 2016-05-09.xls, HM Off Exchange 2017 2016-05-09.pdf, HM On Exchange 2017 2016-05-09 print.pdf,

SERFF Tracking #:

HGHM-130540834

State Tracking #:

HGHM-130540834

Company Tracking #:

1A-DP-16-HI

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State:

Pennsylvania

Filing Company:

Highmark

TOI/Sub-TOI:

H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name:

1A-DP-16-HI

Project Name/Number:

1A-DP-16-HI/1A-DP-16-HI

***Attachment 1A-DP-16-HI Plan Design Summary and Rate Tables.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment HM Off Exchange 2017 2016-05-09.xls is not a PDF document and cannot be reproduced here.***

***Attachment HM On Exchange 2017 2016-05-09.xls is not a PDF document and cannot be reproduced here.***

**Highmark, Inc.**  
**d/b/a Highmark Blue Cross Blue Shield**  
**Western PA Region**

**Plan Design Summary**

<b>HIOS Plan ID</b>	<b>On/Off Exchange</b>	<b>Product</b>	<b>Metal</b>	<b>Plan Design Marketing Name</b>	<b>Network Service Zone</b>	<b>Rating Area</b>	<b>Counties Excluded</b>
33709PA0690003	On & Off	EPO	Gold	my Connect Blue EPO 250G	J	1, 4	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren
33709PA0690005	On & Off	EPO	Gold	my Connect Blue EPO 1000G	J	1, 4	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren
33709PA0690001	On & Off	EPO	Silver	my Connect Blue EPO 1750S	J	1, 4	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren
33709PA0690002	On & Off	EPO	Silver	my Connect Blue EPO 2500S	J	1, 4	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren
33709PA0690004	On & Off	EPO	Bronze	my Connect Blue EPO 6500B	J	1, 4	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren
33709PA0700005	On & Off	PPO	Gold	my Community Blue Flex PPO 1700GQ	I	1, 5	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren
33709PA0700006	On & Off	PPO	Silver	my Community Blue Flex PPO 2800SQE	I	1, 5	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren
33709PA0700007	On & Off	PPO	Silver	my Community Blue Flex PPO 2100S	I	1, 5	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren
33709PA0700008	On & Off	PPO	Bronze	my Community Blue Flex PPO 6800B	I	1, 5	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren
33709PA0380004	On & Off	PPO	Catastrophic	Major Events Blue PPO 7150	L	1, 4, 5	Armstrong, Clarion, Clearfield, Crawford, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mercer, Warren
33709PA0380003	Off	PPO	Catastrophic	Major Events Blue PPO 7150	M	1, 2, 4, 5, 6	Allegheny, Beaver, Bedford, Blair, Butler, Cambria, Erie, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland + All counties from Rating Area 6 except select zip codes in Centre county

Company Name: Highmark Inc., d/b/a Highmark Blue Cross Blue Shield  
Market: Individual  
Product(s): EPO, PPO  
Effective Date of Rates: January 1, 2017 - December 31, 2017

HIOS Plan ID (On Exchange) =>	33709PA0690003	33709PA0690005	33709PA0690001	33709PA0690002	33709PA0690004	33709PA0700005	33709PA0700006							
HIOS Plan ID (Off Exchange) =>	33709PA0690003	33709PA0690005	33709PA0690001	33709PA0690002	33709PA0690004	33709PA0700005	33709PA0700006							
Form # =>	CONB/EPO/WDP-1	CONB/EPO/WDP-1	CONB/EPO/WDP-1	CONB/EPO/WDP-1	CONB/EPO/WDP-1	CB/FL/HDHP/WDP	CB/FL/HDHP/WDP							
Rating Area =>	Area 1, 4	Area 1, 5	Area 1, 5											
Counties Excluded in Rating Area =>	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren	Armstrong, Clarion, Crawford, Fayette, Forest, Greene, Indiana, Lawrence, McKean, Mercer, Venango, Warren	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren							
Network / Service Zone =>	J	J	J	J	J	I	I							
Metal =>	Gold	Gold	Silver	Silver	Bronze	Gold	Silver							
Plan Name =>	my Connect Blue EPO 250G	my Connect Blue EPO 1000G	my Connect Blue EPO 1750S	my Connect Blue EPO 2500S	my Connect Blue EPO 6500B	my Community Blue Flex PPO 1700GQ	my Community Blue Flex PPO 2800SQE							
Deductible =>	\$250	\$1,000	\$1,750	\$2,500	\$6,500	\$1,700	\$2,800							
Coinsurance =>	90%	90%	70%	90%	70%	90%	80%							
Copays =>	\$10 PCP	\$10 PCP	\$60 PCP	\$55 PCP	\$90 PCP	N/A	N/A							
OOP Max =>	\$6,500	\$6,500	\$6,900	\$7,150	\$7,150	\$3,250	\$5,900							
Pediatric Dental =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes							
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$181.48	\$181.48	\$177.13	\$177.13	\$148.14	\$148.14	\$149.88	\$149.88	\$119.80	\$119.80	\$201.88	\$201.88	\$168.14	\$168.14
21	\$285.80	\$292.95	\$278.94	\$285.91	\$233.29	\$239.12	\$236.03	\$241.93	\$188.66	\$193.38	\$317.92	\$325.87	\$264.78	\$271.40
22	\$285.80	\$292.95	\$278.94	\$285.91	\$233.29	\$239.12	\$236.03	\$241.93	\$188.66	\$193.38	\$317.92	\$325.87	\$264.78	\$271.40
23	\$285.80	\$292.95	\$278.94	\$285.91	\$233.29	\$239.12	\$236.03	\$241.93	\$188.66	\$193.38	\$317.92	\$325.87	\$264.78	\$271.40
24	\$285.80	\$292.95	\$278.94	\$285.91	\$233.29	\$239.12	\$236.03	\$241.93	\$188.66	\$193.38	\$317.92	\$325.87	\$264.78	\$271.40
25	\$286.94	\$294.11	\$280.06	\$287.06	\$234.22	\$240.08	\$236.97	\$242.89	\$189.41	\$194.15	\$319.19	\$327.17	\$265.84	\$272.49
26	\$292.66	\$299.98	\$285.63	\$292.77	\$238.89	\$244.86	\$241.69	\$247.73	\$193.19	\$198.02	\$325.55	\$333.69	\$271.13	\$277.91
27	\$299.52	\$307.01	\$292.33	\$299.64	\$244.49	\$250.60	\$247.36	\$253.54	\$197.72	\$202.66	\$333.18	\$341.51	\$277.49	\$284.43
28	\$310.66	\$318.43	\$303.21	\$310.79	\$253.59	\$259.93	\$256.56	\$262.97	\$205.07	\$210.20	\$345.58	\$354.22	\$287.82	\$295.02
29	\$319.81	\$327.81	\$312.13	\$319.93	\$261.05	\$267.58	\$264.12	\$270.72	\$211.11	\$216.39	\$355.75	\$364.64	\$296.29	\$303.70
30	\$324.38	\$332.49	\$316.60	\$324.52	\$264.78	\$271.40	\$267.89	\$274.59	\$214.13	\$219.48	\$360.84	\$369.86	\$300.53	\$308.04
31	\$331.24	\$339.52	\$323.29	\$331.37	\$270.38	\$277.14	\$273.56	\$280.40	\$218.66	\$224.13	\$368.47	\$377.68	\$306.88	\$314.55
32	\$338.10	\$346.55	\$329.99	\$338.24	\$275.98	\$282.88	\$279.22	\$286.20	\$223.18	\$228.76	\$376.10	\$385.50	\$313.23	\$321.06
33	\$342.39	\$350.95	\$334.17	\$342.52	\$279.48	\$286.47	\$282.76	\$289.83	\$226.01	\$231.66	\$380.87	\$390.39	\$317.21	\$325.14
34	\$346.96	\$355.63	\$338.63	\$347.10	\$283.21	\$290.29	\$286.54	\$293.70	\$229.03	\$234.76	\$385.95	\$395.60	\$321.44	\$329.48
35	\$349.25	\$357.98	\$340.86	\$349.38	\$285.08	\$292.21	\$288.43	\$295.64	\$230.54	\$236.30	\$388.50	\$398.21	\$323.56	\$331.65
36	\$351.53	\$360.32	\$343.10	\$351.68	\$286.95	\$294.12	\$290.32	\$297.58	\$232.05	\$237.85	\$391.04	\$400.82	\$325.68	\$333.82
37	\$353.82	\$362.67	\$345.33	\$353.96	\$288.81	\$296.03	\$292.21	\$299.52	\$233.56	\$239.40	\$393.58	\$403.42	\$327.80	\$336.00
38	\$356.11	\$365.01	\$347.56	\$356.25	\$290.68	\$297.95	\$294.09	\$301.44	\$235.07	\$240.95	\$396.13	\$406.03	\$329.92	\$338.17
39	\$360.68	\$369.70	\$352.02	\$360.82	\$294.41	\$301.77	\$297.87	\$305.32	\$238.09	\$244.04	\$401.22	\$411.25	\$334.15	\$342.50
40	\$365.25	\$401.78	\$356.49	\$392.14	\$298.14	\$327.95	\$301.65	\$331.82	\$241.11	\$265.22	\$406.30	\$446.93	\$338.39	\$372.23
41	\$372.11	\$411.18	\$363.18	\$401.31	\$303.74	\$335.63	\$307.31	\$339.58	\$245.64	\$271.43	\$413.93	\$457.39	\$344.74	\$380.94
42	\$378.69	\$421.10	\$369.60	\$411.00	\$309.11	\$343.73	\$312.74	\$347.77	\$249.97	\$277.97	\$421.24	\$468.42	\$350.83	\$390.12
43	\$387.83	\$434.76	\$378.52	\$424.32	\$316.57	\$354.87	\$320.29	\$359.05	\$256.01	\$286.99	\$431.42	\$483.62	\$359.31	\$402.79
44	\$399.26	\$451.96	\$389.68	\$441.12	\$325.91	\$368.93	\$329.73	\$373.25	\$263.56	\$298.35	\$444.13	\$502.76	\$369.90	\$418.73
45	\$412.70	\$472.54	\$402.79	\$461.19	\$336.87	\$385.72	\$340.83	\$390.25	\$272.43	\$311.93	\$459.08	\$525.65	\$382.34	\$437.78
46	\$428.70	\$497.29	\$418.41	\$485.36	\$349.94	\$405.93	\$354.05	\$410.70	\$282.99	\$328.27	\$476.88	\$553.18	\$397.17	\$460.72
47	\$446.71	\$525.78	\$435.98	\$513.15	\$364.63	\$429.17	\$368.91	\$434.21	\$294.88	\$347.07	\$496.91	\$584.86	\$413.85	\$487.10
48	\$467.28	\$558.87	\$456.07	\$545.46	\$381.43	\$456.19	\$385.91	\$461.55	\$308.46	\$368.92	\$519.80	\$621.68	\$432.92	\$517.77
49	\$487.57	\$593.37	\$475.87	\$579.13	\$397.99	\$484.35	\$402.67	\$490.05	\$321.85	\$391.69	\$542.37	\$660.06	\$451.71	\$549.73
50	\$510.44	\$625.29	\$498.19	\$610.28	\$416.66	\$510.41	\$421.55	\$516.40	\$336.95	\$412.76	\$567.81	\$695.57	\$472.90	\$579.30
51	\$533.02	\$652.95	\$520.22	\$637.27	\$435.09	\$532.99	\$440.20	\$539.25	\$351.85	\$431.02	\$592.92	\$726.33	\$493.81	\$604.92
52	\$557.88	\$683.40	\$544.49	\$667.00	\$455.38	\$557.84	\$460.73	\$564.39	\$368.26	\$451.12	\$620.58	\$760.21	\$516.85	\$633.14
53	\$583.03	\$714.21	\$569.04	\$697.07	\$475.91	\$582.99	\$481.50	\$589.84	\$384.87	\$471.47	\$648.56	\$794.49	\$540.15	\$661.68
54	\$610.18	\$747.47	\$595.54	\$729.54	\$498.07	\$610.14	\$503.92	\$617.30	\$402.79	\$493.42	\$678.76	\$831.48	\$565.31	\$692.50
55	\$637.33	\$780.73	\$622.04	\$762.00	\$520.24	\$637.29	\$526.35	\$644.78	\$420.71	\$515.37	\$708.96	\$868.48	\$590.46	\$723.31
56	\$666.77	\$816.79	\$650.77	\$797.19	\$544.27	\$666.73	\$550.66	\$674.56	\$440.14	\$539.17	\$741.71	\$908.59	\$617.73	\$756.72
57	\$696.49	\$853.20	\$679.78	\$832.73	\$568.53	\$696.45	\$575.21	\$704.63	\$459.76	\$563.21	\$774.77	\$949.09	\$645.27	\$790.46
58	\$728.22	\$892.07	\$710.74	\$870.66	\$594.42	\$728.16	\$601.40	\$736.72	\$480.71	\$588.87	\$810.06	\$992.32	\$674.66	\$826.46
59	\$743.94	\$911.33	\$726.08	\$889.45	\$607.25	\$743.88	\$614.39	\$752.63	\$491.08	\$601.57	\$827.55	\$1,013.75	\$689.22	\$844.29
60	\$775.66	\$950.18	\$757.04	\$927.37	\$633.15	\$775.61	\$640.59	\$784.72	\$512.02	\$627.22	\$862.83	\$1,056.97	\$718.61	\$880.30
61	\$803.10	\$983.80	\$783.82	\$960.18	\$655.54	\$803.04	\$663.24	\$812.47	\$530.13	\$649.41	\$893.36	\$1,094.37	\$744.03	\$911.44
62	\$821.10	\$1,005.85	\$801.39	\$981.70	\$670.24	\$821.04	\$678.11	\$830.68	\$542.02	\$663.97	\$913.38	\$1,118.89	\$760.71	\$931.87
63	\$843.68	\$1,033.51	\$823.43	\$1,008.70	\$688.67	\$843.62	\$696.76	\$853.53	\$556.92	\$682.23	\$938.50	\$1,149.66	\$781.63	\$957.50
64	\$857.40	\$1,050.32	\$836.82	\$1,025.10	\$699.87	\$857.34	\$708.09	\$867.41	\$565.98	\$693.33	\$953.76	\$1,168.36	\$794.34	\$973.07
65+	\$857.40	\$1,050.32	\$836.82	\$1,025.10	\$699.87	\$857.34	\$708.09	\$867.41	\$565.98	\$693.33	\$953.76	\$1,168.36	\$794.34	\$973.07

Company Name: Highmark Inc., d/b/a Highmark Blue Cross Blue Shield  
Market: Individual  
Product(s): EPO, PPO  
Effective Date of Rates: January 1, 2017 - December 31, 2017

HIOS Plan ID (On Exchange) =>	33709PA0700007	33709PA0700008	33709PA0380004	N/A	N/A					
HIOS Plan ID (Off Exchange) =>	33709PA0700007	33709PA0700008	33709PA0380004	33709PA0380003	33709PA0380003					
Form # =>	CB/FL/PPO/WDP	CB/FL/PPO/WDP	CAT/WDP-4	CAT/WDP-4	CAT/WDP-4					
Rating Area =>	Area 1, 5	Area 1, 5	Area 1, 4, 5	Area 1, 2, 4, 5	Area 6					
Counties Excluded in Rating Area =>	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren	Clarion, Clearfield, Crawford, Erie, Forest, Huntingdon, Jefferson, Mercer, Warren	Armstrong, Clarion, Clearfield, Crawford, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mercer, Warren	Allegheny, Beaver, Bedford, Blair, Butler, Cambria, Erie, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland + All counties from Centre county	All except select zip codes in Centre county					
Network / Service Zone =>	I	I	L	M	M					
Metal =>	Silver	Bronze	Catastrophic	Catastrophic	Catastrophic					
Plan Name =>	my Community Blue Flex PPO 2100S	my Community Blue Flex PPO 6800B	Major Events Blue PPO 7150	Major Events Blue PPO 7150	Major Events Blue PPO 7150					
Deductible =>	\$2,100	\$6,800	\$7,150	\$7,150	\$7,150					
Coinsurance =>	90%	70%	100%	100%	100%					
Copays =>	\$60 PCP	\$95 PCP	N/A	N/A	N/A					
OOP Max =>	\$6,900	\$7,150	\$7,150	\$7,150	\$7,150					
Pediatric Dental =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$162.99	\$162.99	\$129.48	\$129.48	\$120.51	\$120.51	\$120.51	\$120.51	\$129.21	\$129.21
21	\$256.67	\$263.09	\$203.90	\$209.00	\$189.78	\$194.52	\$189.78	\$194.52	\$203.48	\$208.57
22	\$256.67	\$263.09	\$203.90	\$209.00	\$189.78	\$194.52	\$189.78	\$194.52	\$203.48	\$208.57
23	\$256.67	\$263.09	\$203.90	\$209.00	\$189.78	\$194.52	\$189.78	\$194.52	\$203.48	\$208.57
24	\$256.67	\$263.09	\$203.90	\$209.00	\$189.78	\$194.52	\$189.78	\$194.52	\$203.48	\$208.57
25	\$257.70	\$264.14	\$204.72	\$209.84	\$190.54	\$195.30	\$190.54	\$195.30	\$204.29	\$209.40
26	\$262.83	\$269.40	\$208.79	\$214.01	\$194.33	\$199.19	\$194.33	\$199.19	\$208.36	\$213.57
27	\$268.99	\$275.71	\$213.69	\$219.03	\$198.89	\$203.86	\$198.89	\$203.86	\$213.25	\$218.58
28	\$279.00	\$285.98	\$221.64	\$227.18	\$206.29	\$211.45	\$206.29	\$211.45	\$221.18	\$226.71
29	\$287.21	\$294.39	\$228.16	\$233.86	\$212.36	\$217.67	\$212.36	\$217.67	\$227.69	\$233.38
30	\$291.32	\$298.60	\$231.43	\$237.22	\$215.40	\$220.79	\$215.40	\$220.79	\$230.95	\$236.72
31	\$297.48	\$304.92	\$236.32	\$242.23	\$219.96	\$225.46	\$219.96	\$225.46	\$235.83	\$241.73
32	\$303.64	\$311.23	\$241.21	\$247.24	\$224.51	\$230.12	\$224.51	\$230.12	\$240.72	\$246.74
33	\$307.49	\$315.18	\$244.27	\$250.38	\$227.36	\$233.04	\$227.36	\$233.04	\$243.77	\$249.86
34	\$311.60	\$319.39	\$247.53	\$253.72	\$230.39	\$236.15	\$230.39	\$236.15	\$247.02	\$253.20
35	\$313.65	\$321.49	\$249.17	\$255.40	\$231.91	\$237.71	\$231.91	\$237.71	\$248.65	\$254.87
36	\$315.70	\$323.59	\$250.80	\$257.07	\$233.43	\$239.27	\$233.43	\$239.27	\$250.28	\$256.54
37	\$317.76	\$325.70	\$252.43	\$258.74	\$234.95	\$240.82	\$234.95	\$240.82	\$251.91	\$258.21
38	\$319.81	\$327.81	\$254.06	\$260.41	\$236.47	\$242.38	\$236.47	\$242.38	\$253.54	\$259.88
39	\$323.92	\$332.02	\$257.32	\$263.75	\$239.50	\$245.49	\$239.50	\$245.49	\$256.79	\$263.21
40	\$328.02	\$336.82	\$260.58	\$266.64	\$242.54	\$266.79	\$242.54	\$266.79	\$260.05	\$286.06
41	\$334.18	\$369.27	\$265.48	\$293.36	\$247.09	\$273.03	\$247.09	\$273.03	\$264.93	\$292.75
42	\$340.09	\$378.18	\$270.17	\$300.43	\$251.46	\$279.62	\$251.46	\$279.62	\$269.61	\$299.81
43	\$348.30	\$390.44	\$276.69	\$310.17	\$257.53	\$288.69	\$257.53	\$288.69	\$276.12	\$309.53
44	\$358.57	\$405.90	\$284.85	\$322.45	\$265.12	\$300.12	\$265.12	\$300.12	\$284.26	\$321.78
45	\$370.63	\$424.37	\$294.43	\$337.12	\$274.04	\$313.78	\$274.04	\$313.78	\$293.83	\$336.44
46	\$385.01	\$446.61	\$305.85	\$354.79	\$284.67	\$330.22	\$284.67	\$330.22	\$305.22	\$354.06
47	\$401.18	\$472.19	\$318.70	\$375.11	\$296.63	\$349.13	\$296.63	\$349.13	\$318.04	\$374.33
48	\$419.66	\$501.91	\$333.38	\$398.72	\$310.29	\$371.11	\$310.29	\$371.11	\$332.69	\$397.90
49	\$437.88	\$532.90	\$347.85	\$423.33	\$323.76	\$394.02	\$323.76	\$394.02	\$347.14	\$422.47
50	\$458.41	\$561.55	\$364.17	\$446.11	\$338.95	\$415.21	\$338.95	\$415.21	\$363.42	\$445.19
51	\$478.69	\$586.40	\$380.27	\$465.83	\$353.94	\$433.58	\$353.94	\$433.58	\$379.49	\$464.88
52	\$501.02	\$613.75	\$398.01	\$487.56	\$370.45	\$453.80	\$370.45	\$453.80	\$397.19	\$486.56
53	\$523.61	\$641.42	\$415.96	\$509.55	\$387.15	\$474.26	\$387.15	\$474.26	\$415.10	\$508.50
54	\$547.99	\$671.29	\$435.33	\$533.28	\$405.18	\$496.35	\$405.18	\$496.35	\$434.43	\$532.18
55	\$572.37	\$701.15	\$454.70	\$557.01	\$423.21	\$518.43	\$423.21	\$518.43	\$453.76	\$555.86
56	\$598.81	\$733.54	\$475.70	\$582.73	\$442.76	\$542.38	\$442.76	\$542.38	\$474.72	\$581.53
57	\$625.50	\$766.24	\$496.90	\$608.70	\$462.49	\$566.55	\$462.49	\$566.55	\$495.88	\$607.45
58	\$654.00	\$801.15	\$519.54	\$636.44	\$483.56	\$592.36	\$483.56	\$592.36	\$518.47	\$635.13
59	\$668.11	\$818.43	\$530.75	\$650.17	\$494.00	\$605.15	\$494.00	\$605.15	\$529.66	\$648.83
60	\$696.60	\$853.34	\$553.38	\$677.89	\$515.06	\$630.95	\$515.06	\$630.95	\$552.24	\$676.49
61	\$721.24	\$883.52	\$572.96	\$701.88	\$533.28	\$653.27	\$533.28	\$653.27	\$571.78	\$700.43
62	\$737.41	\$903.33	\$585.80	\$717.61	\$545.24	\$667.92	\$545.24	\$667.92	\$584.60	\$716.14
63	\$757.69	\$928.17	\$601.91	\$737.34	\$560.23	\$686.28	\$560.23	\$686.28	\$600.67	\$735.82
64	\$770.01	\$943.26	\$611.70	\$749.33	\$569.34	\$697.44	\$569.34	\$697.44	\$610.44	\$747.79
65+	\$770.01	\$943.26	\$611.70	\$749.33	\$569.34	\$697.44	\$569.34	\$697.44	\$610.44	\$747.79

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

2017 On-Exchange Silver Plan Rates									
HIOS Plan ID #	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9
33709PA0690001	\$233.29	N/A	N/A	\$233.29	N/A	N/A	N/A	N/A	N/A
33709PA0690002	\$236.03	N/A	N/A	\$236.03	N/A	N/A	N/A	N/A	N/A
33709PA0700006	\$264.78	N/A	N/A	N/A	\$264.78	N/A	N/A	N/A	N/A
33709PA0700007	\$256.67	N/A	N/A	N/A	\$256.67	N/A	N/A	N/A	N/A

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

2017 Off-Exchange Silver Plan Rates									
HIOS Plan ID #	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9
33709PA0690001	\$233.29	N/A	N/A	\$233.29	N/A	N/A	N/A	N/A	N/A
33709PA0690002	\$236.03	N/A	N/A	\$236.03	N/A	N/A	N/A	N/A	N/A
33709PA0700006	\$264.78	N/A	N/A	N/A	\$264.78	N/A	N/A	N/A	N/A
33709PA0700007	\$256.67	N/A	N/A	N/A	\$256.67	N/A	N/A	N/A	N/A

2017 Rates Table Template v6.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are a community rating state, select Family Option under Age and fill in all columns.			
		If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	33709				
Federal TIN*	23-1294723				
Rate Effective Date*	01/01/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Require:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	181.48	181.48
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	21	285.80	292.95
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	22	285.80	292.95
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	23	285.80	292.95
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	24	285.80	292.95
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	25	286.94	294.11
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	26	292.66	299.98
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	27	299.52	307.01
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	28	310.66	318.43
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	29	319.81	327.81
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	30	324.38	332.49
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	31	331.24	339.52
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	32	338.10	346.55
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	33	342.39	350.95
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	34	346.96	355.63
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	35	349.25	357.98
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	36	351.53	360.32
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	37	353.82	362.67
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	38	356.11	365.01
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	39	360.68	369.70
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	40	365.25	401.78
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	41	372.11	411.18
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	42	378.69	421.10
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	43	387.83	434.76
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	44	399.26	451.96
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	45	412.70	472.54
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	46	428.70	497.29
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	47	446.71	525.78
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	48	467.28	558.87
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	49	487.57	593.37
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	50	510.44	625.29
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	51	533.02	652.95
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	52	557.88	683.40
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	53	583.03	714.21
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	54	610.18	747.47
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	55	637.33	780.73
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	56	666.77	816.79
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	57	696.49	853.20
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	58	728.22	892.07
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	59	743.94	911.33
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	60	775.66	950.18
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	61	803.10	983.80
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	62	821.10	1005.85
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	63	843.68	1033.51
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	64	857.40	1050.32
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	857.40	1050.32
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	181.48	181.48
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	21	285.80	292.95
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	22	285.80	292.95
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	23	285.80	292.95
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	24	285.80	292.95
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	25	286.94	294.11
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	26	292.66	299.98
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	27	299.52	307.01
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	28	310.66	318.43
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	29	319.81	327.81

33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	30	324.38	332.49
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	31	331.24	339.52
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	32	338.10	346.55
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	33	342.39	350.95
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	34	346.96	355.63
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	35	349.25	357.98
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	36	351.53	360.32
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	37	353.82	362.67
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	38	356.11	365.01
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	39	360.68	369.70
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	40	365.25	401.78
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	41	372.11	411.18
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	42	378.69	421.10
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	43	387.83	434.76
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	44	399.26	451.96
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	45	412.70	472.54
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	46	428.70	497.29
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	47	446.71	525.78
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	48	467.28	558.87
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	49	487.57	593.37
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	50	510.44	625.29
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	51	533.02	652.95
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	52	557.88	683.40
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	53	583.03	714.21
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	54	610.18	747.47
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	55	637.33	780.73
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	56	666.77	816.79
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	57	696.49	853.20
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	58	728.22	892.07
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	59	743.94	911.33
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	60	775.66	950.18
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	61	803.10	983.80
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	62	821.10	1005.85
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	63	843.68	1033.51
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	64	857.40	1050.32
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	857.40	1050.32
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	177.13	177.13
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	21	278.94	285.91
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	22	278.94	285.91
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	23	278.94	285.91
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	24	278.94	285.91
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	25	280.06	287.06
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	26	285.63	292.77
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	27	292.33	299.64
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	28	303.21	310.79
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	29	312.13	319.93
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	30	316.60	324.52
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	31	323.29	331.37
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	32	329.99	338.24
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	33	334.17	342.52
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	34	338.63	347.10
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	35	340.86	349.38
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	36	343.10	351.68
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	37	345.33	353.96
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	38	347.56	356.25
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	39	352.02	360.82
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	40	356.49	392.14
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	41	363.18	401.31
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	42	369.60	411.00
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	43	378.52	424.32
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	44	389.68	441.12
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	45	402.79	461.19
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	46	418.41	485.36
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	47	435.98	513.15
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	48	456.07	545.46
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	49	475.87	579.13

33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	50	498.19	610.28
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	51	520.22	637.27
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	52	544.49	667.00
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	53	569.04	697.07
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	54	595.54	729.54
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	55	622.04	762.00
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	56	650.77	797.19
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	57	679.78	832.73
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	58	710.74	870.66
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	59	726.08	889.45
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	60	757.04	927.37
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	61	783.82	960.18
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	62	801.39	981.70
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	63	823.43	1008.70
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	64	836.82	1025.10
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	836.82	1025.10
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	177.13	177.13
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	21	278.94	285.91
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	22	278.94	285.91
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	23	278.94	285.91
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	24	278.94	285.91
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	25	280.06	287.06
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	26	285.63	292.77
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	27	292.33	299.64
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	28	303.21	310.79
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	29	312.13	319.93
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	30	316.60	324.52
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	31	323.29	331.37
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	32	329.99	338.24
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	33	334.17	342.52
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	34	338.63	347.10
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	35	340.86	349.38
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	36	343.10	351.68
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	37	345.33	353.96
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	38	347.56	356.25
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	39	352.02	360.82
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	40	356.49	392.14
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	41	363.18	401.31
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	42	369.60	411.00
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	43	378.52	424.32
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	44	389.68	441.12
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	45	402.79	461.19
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	46	418.41	485.36
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	47	435.98	513.15
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	48	456.07	545.46
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	49	475.87	579.13
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	50	498.19	610.28
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	51	520.22	637.27
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	52	544.49	667.00
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	53	569.04	697.07
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	54	595.54	729.54
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	55	622.04	762.00
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	56	650.77	797.19
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	57	679.78	832.73
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	58	710.74	870.66
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	59	726.08	889.45
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	60	757.04	927.37
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	61	783.82	960.18
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	62	801.39	981.70
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	63	823.43	1008.70
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	64	836.82	1025.10
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	836.82	1025.10
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	148.14	148.14
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	21	233.29	239.12
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	22	233.29	239.12
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	23	233.29	239.12

33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	24	233.29	239.12
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	25	234.22	240.08
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	26	238.89	244.86
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	27	244.49	250.60
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	28	253.59	259.93
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	29	261.05	267.58
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	30	264.78	271.40
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	31	270.38	277.14
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	32	275.98	282.88
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	33	279.48	286.47
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	34	283.21	290.29
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	35	285.08	292.21
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	36	286.95	294.12
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	37	288.81	296.03
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	38	290.68	297.95
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	39	294.41	301.77
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	40	298.14	327.95
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	41	303.74	335.63
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	42	309.11	343.73
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	43	316.57	354.87
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	44	325.91	368.93
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	45	336.87	385.72
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	46	349.94	405.93
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	47	364.63	429.17
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	48	381.43	456.19
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	49	397.99	484.35
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	50	416.66	510.41
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	51	435.09	532.99
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	52	455.38	557.84
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	53	475.91	582.99
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	54	498.07	610.14
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	55	520.24	637.29
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	56	544.27	666.73
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	57	568.53	696.45
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	58	594.42	728.16
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	59	607.25	743.88
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	60	633.15	775.61
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	61	655.54	803.04
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	62	670.24	821.04
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	63	688.67	843.62
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	64	699.87	857.34
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	699.87	857.34
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	148.14	148.14
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	21	233.29	239.12
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	22	233.29	239.12
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	23	233.29	239.12
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	24	233.29	239.12
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	25	234.22	240.08
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	26	238.89	244.86
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	27	244.49	250.60
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	28	253.59	259.93
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	29	261.05	267.58
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	30	264.78	271.40
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	31	270.38	277.14
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	32	275.98	282.88
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	33	279.48	286.47
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	34	283.21	290.29
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	35	285.08	292.21
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	36	286.95	294.12
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	37	288.81	296.03
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	38	290.68	297.95
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	39	294.41	301.77
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	40	298.14	327.95
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	41	303.74	335.63
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	42	309.11	343.73
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	43	316.57	354.87

33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	44	325.91	368.93
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	45	336.87	385.72
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	46	349.94	405.93
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	47	364.63	429.17
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	48	381.43	456.19
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	49	397.99	484.35
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	50	416.66	510.41
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	51	435.09	532.99
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	52	455.38	557.84
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	53	475.91	582.99
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	54	498.07	610.14
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	55	520.24	637.29
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	56	544.27	666.73
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	57	568.53	696.45
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	58	594.42	728.16
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	59	607.25	743.88
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	60	633.15	775.61
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	61	655.54	803.04
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	62	670.24	821.04
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	63	688.67	843.62
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	64	699.87	857.34
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	699.87	857.34
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	149.88	149.88
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	21	236.03	241.93
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	22	236.03	241.93
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	23	236.03	241.93
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	24	236.03	241.93
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	25	236.97	242.89
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	26	241.69	247.73
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	27	247.36	253.54
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	28	256.56	262.97
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	29	264.12	270.72
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	30	267.89	274.59
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	31	273.56	280.40
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	32	279.22	286.20
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	33	282.76	289.83
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	34	286.54	293.70
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	35	288.43	295.64
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	36	290.32	297.58
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	37	292.21	299.52
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	38	294.09	301.44
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	39	297.87	305.32
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	40	301.65	331.82
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	41	307.31	339.58
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	42	312.74	347.77
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	43	320.29	359.05
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	44	329.73	373.25
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	45	340.83	390.25
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	46	354.05	410.70
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	47	368.91	434.21
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	48	385.91	461.55
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	49	402.67	490.05
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	50	421.55	516.40
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	51	440.20	539.25
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	52	460.73	564.39
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	53	481.50	589.84
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	54	503.92	617.30
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	55	526.35	644.78
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	56	550.66	674.56
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	57	575.21	704.63
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	58	601.40	736.72
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	59	614.39	752.63
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	60	640.59	784.72
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	61	663.24	812.47
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	62	678.11	830.68
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	63	696.76	853.53

33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	64	708.09	867.41
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	708.09	867.41
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	149.88	149.88
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	21	236.03	241.93
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	22	236.03	241.93
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	23	236.03	241.93
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	24	236.03	241.93
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	25	236.97	242.89
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	26	241.69	247.73
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	27	247.36	253.54
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	28	256.56	262.97
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	29	264.12	270.72
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	30	267.89	274.59
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	31	273.56	280.40
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	32	279.22	286.20
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	33	282.76	289.83
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	34	286.54	293.70
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	35	288.43	295.64
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	36	290.32	297.58
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	37	292.21	299.52
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	38	294.09	301.44
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	39	297.87	305.32
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	40	301.65	331.82
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	41	307.31	339.58
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	42	312.74	347.77
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	43	320.29	359.05
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	44	329.73	373.25
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	45	340.83	390.25
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	46	354.05	410.70
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	47	368.91	434.21
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	48	385.91	461.55
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	49	402.67	490.05
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	50	421.55	516.40
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	51	440.20	539.25
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	52	460.73	564.39
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	53	481.50	589.84
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	54	503.92	617.30
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	55	526.35	644.78
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	56	550.66	674.56
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	57	575.21	704.63
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	58	601.40	736.72
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	59	614.39	752.63
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	60	640.59	784.72
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	61	663.24	812.47
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	62	678.11	830.68
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	63	696.76	853.53
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	64	708.09	867.41
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	708.09	867.41
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	119.80	119.80
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	21	188.66	193.38
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	22	188.66	193.38
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	23	188.66	193.38
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	24	188.66	193.38
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	25	189.41	194.15
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	26	193.19	198.02
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	27	197.72	202.66
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	28	205.07	210.20
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	29	211.11	216.39
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	30	214.13	219.48
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	31	218.66	224.13
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	32	223.18	228.76
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	33	226.01	231.66
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	34	229.03	234.76
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	35	230.54	236.30
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	36	232.05	237.85
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	37	233.56	239.40

33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	38	235.07	240.95
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	39	238.09	244.04
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	40	241.11	265.22
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	41	245.64	271.43
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	42	249.97	277.97
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	43	256.01	286.99
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	44	263.56	298.35
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	45	272.43	311.93
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	46	282.99	328.27
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	47	294.88	347.07
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	48	308.46	368.92
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	49	321.85	391.69
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	50	336.95	412.76
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	51	351.85	431.02
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	52	368.26	451.12
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	53	384.87	471.47
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	54	402.79	493.42
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	55	420.71	515.37
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	56	440.14	539.17
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	57	459.76	563.21
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	58	480.71	588.87
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	59	491.08	601.57
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	60	512.02	627.22
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	61	530.13	649.41
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	62	542.02	663.97
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	63	556.92	682.23
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	64	565.98	693.33
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	565.98	693.33
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	119.80	119.80
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	21	188.66	193.38
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	22	188.66	193.38
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	23	188.66	193.38
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	24	188.66	193.38
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	25	189.41	194.15
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	26	193.19	198.02
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	27	197.72	202.66
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	28	205.07	210.20
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	29	211.11	216.39
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	30	214.13	219.48
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	31	218.66	224.13
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	32	223.18	228.76
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	33	226.01	231.66
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	34	229.03	234.76
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	35	230.54	236.30
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	36	232.05	237.85
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	37	233.56	239.40
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	38	235.07	240.95
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	39	238.09	244.04
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	40	241.11	265.22
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	41	245.64	271.43
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	42	249.97	277.97
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	43	256.01	286.99
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	44	263.56	298.35
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	45	272.43	311.93
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	46	282.99	328.27
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	47	294.88	347.07
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	48	308.46	368.92
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	49	321.85	391.69
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	50	336.95	412.76
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	51	351.85	431.02
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	52	368.26	451.12
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	53	384.87	471.47
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	54	402.79	493.42
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	55	420.71	515.37
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	56	440.14	539.17
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	57	459.76	563.21

33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	58	480.71	588.87
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	59	491.08	601.57
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	60	512.02	627.22
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	61	530.13	649.41
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	62	542.02	663.97
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	63	556.92	682.23
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	64	565.98	693.33
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	565.98	693.33
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	201.88	201.88
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	21	317.92	325.87
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	22	317.92	325.87
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	23	317.92	325.87
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	24	317.92	325.87
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	25	319.19	327.17
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	26	325.55	333.69
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	27	333.18	341.51
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	28	345.58	354.22
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	29	355.75	364.64
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	30	360.84	369.86
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	31	368.47	377.68
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	32	376.10	385.50
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	33	380.87	390.39
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	34	385.95	395.60
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	35	388.50	398.21
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	36	391.04	400.82
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	37	393.58	403.42
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	38	396.13	406.03
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	39	401.22	411.25
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	40	406.30	446.93
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	41	413.93	457.39
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	42	421.24	468.42
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	43	431.42	483.62
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	44	444.13	502.76
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	45	459.08	525.65
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	46	476.88	553.18
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	47	496.91	584.86
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	48	519.80	621.68
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	49	542.37	660.06
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	50	567.81	695.57
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	51	592.92	726.33
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	52	620.58	760.21
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	53	648.56	794.49
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	54	678.76	831.48
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	55	708.96	868.48
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	56	741.71	908.59
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	57	774.77	949.09
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	58	810.06	992.32
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	59	827.55	1013.75
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	60	862.83	1056.97
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	61	893.36	1094.37
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	62	913.38	1118.89
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	63	938.50	1149.66
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	64	953.76	1168.36
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	953.76	1168.36
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	201.88	201.88
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	21	317.92	325.87
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	22	317.92	325.87
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	23	317.92	325.87
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	24	317.92	325.87
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	25	319.19	327.17
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	26	325.55	333.69
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	27	333.18	341.51
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	28	345.58	354.22
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	29	355.75	364.64
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	30	360.84	369.86
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	31	368.47	377.68

33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	32	376.10	385.50
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	33	380.87	390.39
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	34	385.95	395.60
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	35	388.50	398.21
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	36	391.04	400.82
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	37	393.58	403.42
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	38	396.13	406.03
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	39	401.22	411.25
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	40	406.30	446.93
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	41	413.93	457.39
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	42	421.24	468.42
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	43	431.42	483.62
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	44	444.13	502.76
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	45	459.08	525.65
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	46	476.88	553.18
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	47	496.91	584.86
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	48	519.80	621.68
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	49	542.37	660.06
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	50	567.81	695.57
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	51	592.92	726.33
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	52	620.58	760.21
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	53	648.56	794.49
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	54	678.76	831.48
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	55	708.96	868.48
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	56	741.71	908.59
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	57	774.77	949.09
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	58	810.06	992.32
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	59	827.55	1013.75
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	60	862.83	1056.97
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	61	893.36	1094.37
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	62	913.38	1118.89
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	63	938.50	1149.66
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	64	953.76	1168.36
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	953.76	1168.36
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	168.14	168.14
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	21	264.78	271.40
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	22	264.78	271.40
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	23	264.78	271.40
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	24	264.78	271.40
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	25	265.84	272.49
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	26	271.13	277.91
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	27	277.49	284.43
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	28	287.82	295.02
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	29	296.29	303.70
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	30	300.53	308.04
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	31	306.88	314.55
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	32	313.23	321.06
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	33	317.21	325.14
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	34	321.44	329.48
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	35	323.56	331.65
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	36	325.68	333.82
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	37	327.80	336.00
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	38	329.92	338.17
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	39	334.15	342.50
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	40	338.39	372.23
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	41	344.74	380.94
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	42	350.83	390.12
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	43	359.31	402.79
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	44	369.90	418.73
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	45	382.34	437.78
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	46	397.17	460.72
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	47	413.85	487.10
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	48	432.92	517.77
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	49	451.71	549.73
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	50	472.90	579.30
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	51	493.81	604.92

33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	52	516.85	633.14
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	53	540.15	661.68
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	54	565.31	692.50
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	55	590.46	723.31
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	56	617.73	756.72
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	57	645.27	790.46
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	58	674.66	826.46
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	59	689.22	844.29
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	60	718.61	880.30
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	61	744.03	911.44
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	62	760.71	931.87
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	63	781.63	957.50
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	64	794.34	973.07
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	794.34	973.07
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	168.14	168.14
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	21	264.78	271.40
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	22	264.78	271.40
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	23	264.78	271.40
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	24	264.78	271.40
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	25	265.84	272.49
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	26	271.13	277.91
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	27	277.49	284.43
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	28	287.82	295.02
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	29	296.29	303.70
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	30	300.53	308.04
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	31	306.88	314.55
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	32	313.23	321.06
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	33	317.21	325.14
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	34	321.44	329.48
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	35	323.56	331.65
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	36	325.68	333.82
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	37	327.80	336.00
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	38	329.92	338.17
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	39	334.15	342.50
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	40	338.39	372.23
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	41	344.74	380.94
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	42	350.83	390.12
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	43	359.31	402.79
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	44	369.90	418.73
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	45	382.34	437.78
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	46	397.17	460.72
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	47	413.85	487.10
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	48	432.92	517.77
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	49	451.71	549.73
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	50	472.90	579.30
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	51	493.81	604.92
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	52	516.85	633.14
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	53	540.15	661.68
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	54	565.31	692.50
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	55	590.46	723.31
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	56	617.73	756.72
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	57	645.27	790.46
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	58	674.66	826.46
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	59	689.22	844.29
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	60	718.61	880.30
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	61	744.03	911.44
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	62	760.71	931.87
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	63	781.63	957.50
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	64	794.34	973.07
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	794.34	973.07
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	162.99	162.99
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	21	256.67	263.09
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	22	256.67	263.09
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	23	256.67	263.09
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	24	256.67	263.09
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	25	257.70	264.14

33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	26	262.83	269.40
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	27	268.99	275.71
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	28	279.00	285.98
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	29	287.21	294.39
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	30	291.32	298.60
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	31	297.48	304.92
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	32	303.64	311.23
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	33	307.49	315.18
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	34	311.60	319.39
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	35	313.65	321.49
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	36	315.70	323.59
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	37	317.76	325.70
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	38	319.81	327.81
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	39	323.92	332.02
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	40	328.02	360.82
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	41	334.18	369.27
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	42	340.09	378.18
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	43	348.30	390.44
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	44	358.57	405.90
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	45	370.63	424.37
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	46	385.01	446.61
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	47	401.18	472.19
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	48	419.66	501.91
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	49	437.88	532.90
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	50	458.41	561.55
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	51	478.69	586.40
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	52	501.02	613.75
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	53	523.61	641.42
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	54	547.99	671.29
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	55	572.37	701.15
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	56	598.81	733.54
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	57	625.50	766.24
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	58	654.00	801.15
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	59	668.11	818.43
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	60	696.60	853.34
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	61	721.24	883.52
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	62	737.41	903.33
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	63	757.69	928.17
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	64	770.01	943.26
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	770.01	943.26
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	162.99	162.99
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	21	256.67	263.09
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	22	256.67	263.09
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	23	256.67	263.09
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	24	256.67	263.09
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	25	257.70	264.14
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	26	262.83	269.40
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	27	268.99	275.71
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	28	279.00	285.98
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	29	287.21	294.39
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	30	291.32	298.60
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	31	297.48	304.92
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	32	303.64	311.23
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	33	307.49	315.18
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	34	311.60	319.39
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	35	313.65	321.49
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	36	315.70	323.59
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	37	317.76	325.70
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	38	319.81	327.81
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	39	323.92	332.02
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	40	328.02	360.82
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	41	334.18	369.27
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	42	340.09	378.18
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	43	348.30	390.44
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	44	358.57	405.90
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	45	370.63	424.37

33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	46	385.01	446.61
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	47	401.18	472.19
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	48	419.66	501.91
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	49	437.88	532.90
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	50	458.41	561.55
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	51	478.69	586.40
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	52	501.02	613.75
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	53	523.61	641.42
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	54	547.99	671.29
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	55	572.37	701.15
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	56	598.81	733.54
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	57	625.50	766.24
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	58	654.00	801.15
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	59	668.11	818.43
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	60	696.60	853.34
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	61	721.24	883.52
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	62	737.41	903.33
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	63	757.69	928.17
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	64	770.01	943.26
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	770.01	943.26
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	129.48	129.48
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	21	203.90	209.00
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	22	203.90	209.00
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	23	203.90	209.00
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	24	203.90	209.00
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	25	204.72	209.84
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	26	208.79	214.01
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	27	213.69	219.03
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	28	221.64	227.18
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	29	228.16	233.86
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	30	231.43	237.22
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	31	236.32	242.23
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	32	241.21	247.24
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	33	244.27	250.38
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	34	247.53	253.72
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	35	249.17	255.40
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	36	250.80	257.07
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	37	252.43	258.74
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	38	254.06	260.41
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	39	257.32	263.75
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	40	260.58	286.64
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	41	265.48	293.36
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	42	270.17	300.43
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	43	276.69	310.17
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	44	284.85	322.45
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	45	294.43	337.12
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	46	305.85	354.79
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	47	318.70	375.11
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	48	333.38	398.72
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	49	347.85	423.33
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	50	364.17	446.11
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	51	380.27	465.83
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	52	398.01	487.56
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	53	415.96	509.55
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	54	435.33	533.28
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	55	454.70	557.01
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	56	475.70	582.73
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	57	496.90	608.70
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	58	519.54	636.44
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	59	530.75	650.17
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	60	553.38	677.89
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	61	572.96	701.88
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	62	585.80	717.61
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	63	601.91	737.34
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	64	611.70	749.33
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	611.70	749.33

33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	129.48	129.48
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	21	203.90	209.00
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	22	203.90	209.00
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	23	203.90	209.00
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	24	203.90	209.00
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	25	204.72	209.84
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	26	208.79	214.01
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	27	213.69	219.03
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	28	221.64	227.18
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	29	228.16	233.86
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	30	231.43	237.22
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	31	236.32	242.23
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	32	241.21	247.24
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	33	244.27	250.38
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	34	247.53	253.72
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	35	249.17	255.40
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	36	250.80	257.07
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	37	252.43	258.74
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	38	254.06	260.41
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	39	257.32	263.75
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	40	260.58	286.64
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	41	265.48	293.36
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	42	270.17	300.43
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	43	276.69	310.17
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	44	284.85	322.45
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	45	294.43	337.12
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	46	305.85	354.79
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	47	318.70	375.11
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	48	333.38	398.72
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	49	347.85	423.33
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	50	364.17	446.11
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	51	380.27	465.83
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	52	398.01	487.56
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	53	415.96	509.55
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	54	435.33	533.28
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	55	454.70	557.01
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	56	475.70	582.73
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	57	496.90	608.70
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	58	519.54	636.44
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	59	530.75	650.17
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	60	553.38	677.89
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	61	572.96	701.88
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	62	585.80	717.61
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	63	601.91	737.34
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	64	611.70	749.33
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	611.70	749.33
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	120.51	120.51
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	21	189.78	194.52
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	22	189.78	194.52
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	23	189.78	194.52
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	24	189.78	194.52
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	25	190.54	195.30
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	26	194.33	199.19
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	27	198.89	203.86
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	28	206.29	211.45
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	29	212.36	217.67
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	30	215.40	220.79
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	31	219.96	225.46
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	32	224.51	230.12
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	33	227.36	233.04
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	34	230.39	236.15
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	35	231.91	237.71
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	36	233.43	239.27
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	37	234.95	240.82
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	38	236.47	242.38
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	39	239.50	245.49

33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	40	242.54	266.79
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	41	247.09	273.03
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	42	251.46	279.62
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	43	257.53	288.69
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	44	265.12	300.12
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	45	274.04	313.78
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	46	284.67	330.22
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	47	296.63	349.13
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	48	310.29	371.11
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	49	323.76	394.02
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	50	338.95	415.21
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	51	353.94	433.58
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	52	370.45	453.80
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	53	387.15	474.26
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	54	405.18	496.35
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	55	423.21	518.43
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	56	442.76	542.38
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	57	462.49	566.55
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	58	483.56	592.36
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	59	494.00	605.15
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	60	515.06	630.95
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	61	533.28	653.27
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	62	545.24	667.92
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	63	560.23	686.28
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	64	569.34	697.44
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	569.34	697.44
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	120.51	120.51
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	21	189.78	194.52
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	22	189.78	194.52
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	23	189.78	194.52
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	24	189.78	194.52
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	25	190.54	195.30
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	26	194.33	199.19
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	27	198.89	203.86
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	28	206.29	211.45
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	29	212.36	217.67
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	30	215.40	220.79
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	31	219.96	225.46
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	32	224.51	230.12
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	33	227.36	233.04
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	34	230.39	236.15
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	35	231.91	237.71
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	36	233.43	239.27
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	37	234.95	240.82
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	38	236.47	242.38
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	39	239.50	245.49
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	40	242.54	266.79
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	41	247.09	273.03
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	42	251.46	279.62
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	43	257.53	288.69
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	44	265.12	300.12
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	45	274.04	313.78
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	46	284.67	330.22
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	47	296.63	349.13
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	48	310.29	371.11
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	49	323.76	394.02
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	50	338.95	415.21
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	51	353.94	433.58
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	52	370.45	453.80
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	53	387.15	474.26
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	54	405.18	496.35
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	55	423.21	518.43
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	56	442.76	542.38
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	57	462.49	566.55
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	58	483.56	592.36
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	59	494.00	605.15

33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	60	515.06	630.95
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	61	533.28	653.27
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	62	545.24	667.92
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	63	560.23	686.28
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	64	569.34	697.44
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	569.34	697.44
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	120.51	120.51
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	21	189.78	194.52
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	22	189.78	194.52
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	23	189.78	194.52
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	24	189.78	194.52
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	25	190.54	195.30
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	26	194.33	199.19
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	27	198.89	203.86
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	28	206.29	211.45
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	29	212.36	217.67
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	30	215.40	220.79
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	31	219.96	225.46
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	32	224.51	230.12
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	33	227.36	233.04
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	34	230.39	236.15
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	35	231.91	237.71
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	36	233.43	239.27
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	37	234.95	240.82
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	38	236.47	242.38
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	39	239.50	245.49
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	40	242.54	266.79
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	41	247.09	273.03
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	42	251.46	279.62
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	43	257.53	288.69
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	44	265.12	300.12
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	45	274.04	313.78
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	46	284.67	330.22
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	47	296.63	349.13
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	48	310.29	371.11
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	49	323.76	394.02
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	50	338.95	415.21
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	51	353.94	433.58
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	52	370.45	453.80
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	53	387.15	474.26
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	54	405.18	496.35
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	55	423.21	518.43
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	56	442.76	542.38
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	57	462.49	566.55
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	58	483.56	592.36
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	59	494.00	605.15
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	60	515.06	630.95
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	61	533.28	653.27
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	62	545.24	667.92
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	63	560.23	686.28
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	64	569.34	697.44
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	569.34	697.44
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	120.51	120.51
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	21	189.78	194.52
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	22	189.78	194.52
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	23	189.78	194.52
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	24	189.78	194.52
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	25	190.54	195.30
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	26	194.33	199.19
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	27	198.89	203.86
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	28	206.29	211.45
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	29	212.36	217.67
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	30	215.40	220.79
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	31	219.96	225.46
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	32	224.51	230.12
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	33	227.36	233.04

33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	34	230.39	236.15
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	35	231.91	237.71
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	36	233.43	239.27
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	37	234.95	240.82
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	38	236.47	242.38
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	39	239.50	245.49
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	40	242.54	266.79
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	41	247.09	273.03
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	42	251.46	279.62
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	43	257.53	288.69
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	44	265.12	300.12
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	45	274.04	313.78
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	46	284.67	330.22
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	47	296.63	349.13
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	48	310.29	371.11
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	49	323.76	394.02
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	50	338.95	415.21
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	51	353.94	433.58
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	52	370.45	453.80
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	53	387.15	474.26
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	54	405.18	496.35
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	55	423.21	518.43
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	56	442.76	542.38
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	57	462.49	566.55
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	58	483.56	592.36
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	59	494.00	605.15
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	60	515.06	630.95
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	61	533.28	653.27
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	62	545.24	667.92
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	63	560.23	686.28
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	64	569.34	697.44
33709PA0380003	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	569.34	697.44
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	0-20	120.51	120.51
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	21	189.78	194.52
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	22	189.78	194.52
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	23	189.78	194.52
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	24	189.78	194.52
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	25	190.54	195.30
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	26	194.33	199.19
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	27	198.89	203.86
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	28	206.29	211.45
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	29	212.36	217.67
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	30	215.40	220.79
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	31	219.96	225.46
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	32	224.51	230.12
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	33	227.36	233.04
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	34	230.39	236.15
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	35	231.91	237.71
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	36	233.43	239.27
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	37	234.95	240.82
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	38	236.47	242.38
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	39	239.50	245.49
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	40	242.54	266.79
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	41	247.09	273.03
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	42	251.46	279.62
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	43	257.53	288.69
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	44	265.12	300.12
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	45	274.04	313.78
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	46	284.67	330.22
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	47	296.63	349.13
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	48	310.29	371.11
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	49	323.76	394.02
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	50	338.95	415.21
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	51	353.94	433.58
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	52	370.45	453.80
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	53	387.15	474.26

33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	54	405.18	496.35
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	55	423.21	518.43
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	56	442.76	542.38
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	57	462.49	566.55
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	58	483.56	592.36
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	59	494.00	605.15
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	60	515.06	630.95
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	61	533.28	653.27
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	62	545.24	667.92
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	63	560.23	686.28
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	64	569.34	697.44
33709PA0380003	Rating Area 2	Tobacco User/Non-Tobacco User	65 and over	569.34	697.44
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	120.51	120.51
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	21	189.78	194.52
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	22	189.78	194.52
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	23	189.78	194.52
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	24	189.78	194.52
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	25	190.54	195.30
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	26	194.33	199.19
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	27	198.89	203.86
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	28	206.29	211.45
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	29	212.36	217.67
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	30	215.40	220.79
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	31	219.96	225.46
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	32	224.51	230.12
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	33	227.36	233.04
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	34	230.39	236.15
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	35	231.91	237.71
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	36	233.43	239.27
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	37	234.95	240.82
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	38	236.47	242.38
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	39	239.50	245.49
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	40	242.54	266.79
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	41	247.09	273.03
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	42	251.46	279.62
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	43	257.53	288.69
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	44	265.12	300.12
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	45	274.04	313.78
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	46	284.67	330.22
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	47	296.63	349.13
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	48	310.29	371.11
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	49	323.76	394.02
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	50	338.95	415.21
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	51	353.94	433.58
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	52	370.45	453.80
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	53	387.15	474.26
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	54	405.18	496.35
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	55	423.21	518.43
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	56	442.76	542.38
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	57	462.49	566.55
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	58	483.56	592.36
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	59	494.00	605.15
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	60	515.06	630.95
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	61	533.28	653.27
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	62	545.24	667.92
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	63	560.23	686.28
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	64	569.34	697.44
33709PA0380003	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	569.34	697.44
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	120.51	120.51
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	21	189.78	194.52
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	22	189.78	194.52
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	23	189.78	194.52
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	24	189.78	194.52
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	25	190.54	195.30
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	26	194.33	199.19
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	27	198.89	203.86

33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	28	206.29	211.45
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	29	212.36	217.67
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	30	215.40	220.79
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	31	219.96	225.46
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	32	224.51	230.12
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	33	227.36	233.04
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	34	230.39	236.15
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	35	231.91	237.71
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	36	233.43	239.27
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	37	234.95	240.82
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	38	236.47	242.38
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	39	239.50	245.49
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	40	242.54	266.79
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	41	247.09	273.03
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	42	251.46	279.62
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	43	257.53	288.69
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	44	265.12	300.12
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	45	274.04	313.78
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	46	284.67	330.22
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	47	296.63	349.13
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	48	310.29	371.11
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	49	323.76	394.02
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	50	338.95	415.21
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	51	353.94	433.58
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	52	370.45	453.80
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	53	387.15	474.26
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	54	405.18	496.35
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	55	423.21	518.43
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	56	442.76	542.38
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	57	462.49	566.55
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	58	483.56	592.36
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	59	494.00	605.15
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	60	515.06	630.95
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	61	533.28	653.27
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	62	545.24	667.92
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	63	560.23	686.28
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	64	569.34	697.44
33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	569.34	697.44
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	129.21	129.21
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	21	203.48	208.57
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	22	203.48	208.57
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	23	203.48	208.57
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	24	203.48	208.57
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	25	204.29	209.40
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	26	208.36	213.57
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	27	213.25	218.58
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	28	221.18	226.71
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	29	227.69	233.38
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	30	230.95	236.72
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	31	235.83	241.73
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	32	240.72	246.74
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	33	243.77	249.86
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	34	247.02	253.20
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	35	248.65	254.87
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	36	250.28	256.54
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	37	251.91	258.21
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	38	253.54	259.88
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	39	256.79	263.21
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	40	260.05	286.06
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	41	264.93	292.75
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	42	269.61	299.81
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	43	276.12	309.53
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	44	284.26	321.78
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	45	293.83	336.44
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	46	305.22	354.06
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	47	318.04	374.33



<b>2017 Rates Table Temp</b>					
<i>All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.</i>					
<i>If you are a community rating state, select Family Option under Age and fill in all columns.</i>					
<i>If you are not community rating state, select 0-20 under Age and provide an Individual Rate for every age band.</i>					
<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>					
<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>					
<b>HIOS Issuer ID*</b>	33709				
<b>Federal TIN*</b>	23-1294723				
<b>Rate Effective Date*</b>	01/01/2017				
<b>Rate Expiration Date*</b>	12/31/2017				
<b>Plan ID*</b>	<b>Rating Area ID*</b>	<b>Tobacco*</b>	<b>Age*</b>	<b>Individual Rate*</b>	<b>Individual Tobacco Rate*</b>
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Require:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	181.48	181.48
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	21	285.80	292.95
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	22	285.80	292.95
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	23	285.80	292.95
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	24	285.80	292.95
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	25	286.94	294.11
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	26	292.66	299.98
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	27	299.52	307.01
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	28	310.66	318.43
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	29	319.81	327.81
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	30	324.38	332.49
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	31	331.24	339.52
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	32	338.10	346.55
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	33	342.39	350.95
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	34	346.96	355.63
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	35	349.25	357.98
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	36	351.53	360.32
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	37	353.82	362.67
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	38	356.11	365.01
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	39	360.68	369.70
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	40	365.25	401.78
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	41	372.11	411.18
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	42	378.69	421.10
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	43	387.83	434.76
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	44	399.26	451.96
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	45	412.70	472.54
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	46	428.70	497.29
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	47	446.71	525.78
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	48	467.28	558.87
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	49	487.57	593.37
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	50	510.44	625.29
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	51	533.02	652.95
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	52	557.88	683.40
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	53	583.03	714.21
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	54	610.18	747.47

33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	55	637.33	780.73
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	56	666.77	816.79
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	57	696.49	853.20
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	58	728.22	892.07
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	59	743.94	911.33
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	60	775.66	950.18
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	61	803.10	983.80
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	62	821.10	1005.85
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	63	843.68	1033.51
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	64	857.40	1050.32
33709PA0690003	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	857.40	1050.32
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	181.48	181.48
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	21	285.80	292.95
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	22	285.80	292.95
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	23	285.80	292.95
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	24	285.80	292.95
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	25	286.94	294.11
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	26	292.66	299.98
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	27	299.52	307.01
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	28	310.66	318.43
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	29	319.81	327.81
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	30	324.38	332.49
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	31	331.24	339.52
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	32	338.10	346.55
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	33	342.39	350.95
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	34	346.96	355.63
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	35	349.25	357.98
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	36	351.53	360.32
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	37	353.82	362.67
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	38	356.11	365.01
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	39	360.68	369.70
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	40	365.25	401.78
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	41	372.11	411.18
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	42	378.69	421.10
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	43	387.83	434.76
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	44	399.26	451.96
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	45	412.70	472.54
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	46	428.70	497.29
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	47	446.71	525.78
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	48	467.28	558.87
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	49	487.57	593.37
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	50	510.44	625.29
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	51	533.02	652.95
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	52	557.88	683.40
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	53	583.03	714.21

33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	54	610.18	747.47
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	55	637.33	780.73
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	56	666.77	816.79
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	57	696.49	853.20
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	58	728.22	892.07
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	59	743.94	911.33
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	60	775.66	950.18
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	61	803.10	983.80
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	62	821.10	1005.85
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	63	843.68	1033.51
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	64	857.40	1050.32
33709PA0690003	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	857.40	1050.32
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	177.13	177.13
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	21	278.94	285.91
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	22	278.94	285.91
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	23	278.94	285.91
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	24	278.94	285.91
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	25	280.06	287.06
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	26	285.63	292.77
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	27	292.33	299.64
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	28	303.21	310.79
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	29	312.13	319.93
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	30	316.60	324.52
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	31	323.29	331.37
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	32	329.99	338.24
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	33	334.17	342.52
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	34	338.63	347.10
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	35	340.86	349.38
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	36	343.10	351.68
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	37	345.33	353.96
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	38	347.56	356.25
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	39	352.02	360.82
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	40	356.49	392.14
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	41	363.18	401.31
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	42	369.60	411.00
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	43	378.52	424.32
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	44	389.68	441.12
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	45	402.79	461.19
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	46	418.41	485.36
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	47	435.98	513.15
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	48	456.07	545.46
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	49	475.87	579.13
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	50	498.19	610.28
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	51	520.22	637.27
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	52	544.49	667.00

33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	53	569.04	697.07
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	54	595.54	729.54
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	55	622.04	762.00
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	56	650.77	797.19
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	57	679.78	832.73
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	58	710.74	870.66
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	59	726.08	889.45
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	60	757.04	927.37
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	61	783.82	960.18
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	62	801.39	981.70
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	63	823.43	1008.70
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	64	836.82	1025.10
33709PA0690005	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	836.82	1025.10
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	177.13	177.13
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	21	278.94	285.91
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	22	278.94	285.91
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	23	278.94	285.91
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	24	278.94	285.91
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	25	280.06	287.06
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	26	285.63	292.77
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	27	292.33	299.64
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	28	303.21	310.79
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	29	312.13	319.93
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	30	316.60	324.52
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	31	323.29	331.37
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	32	329.99	338.24
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	33	334.17	342.52
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	34	338.63	347.10
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	35	340.86	349.38
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	36	343.10	351.68
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	37	345.33	353.96
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	38	347.56	356.25
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	39	352.02	360.82
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	40	356.49	392.14
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	41	363.18	401.31
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	42	369.60	411.00
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	43	378.52	424.32
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	44	389.68	441.12
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	45	402.79	461.19
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	46	418.41	485.36
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	47	435.98	513.15
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	48	456.07	545.46
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	49	475.87	579.13
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	50	498.19	610.28
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	51	520.22	637.27

33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	52	544.49	667.00
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	53	569.04	697.07
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	54	595.54	729.54
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	55	622.04	762.00
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	56	650.77	797.19
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	57	679.78	832.73
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	58	710.74	870.66
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	59	726.08	889.45
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	60	757.04	927.37
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	61	783.82	960.18
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	62	801.39	981.70
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	63	823.43	1008.70
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	64	836.82	1025.10
33709PA0690005	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	836.82	1025.10
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	148.14	148.14
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	21	233.29	239.12
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	22	233.29	239.12
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	23	233.29	239.12
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	24	233.29	239.12
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	25	234.22	240.08
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	26	238.89	244.86
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	27	244.49	250.60
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	28	253.59	259.93
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	29	261.05	267.58
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	30	264.78	271.40
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	31	270.38	277.14
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	32	275.98	282.88
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	33	279.48	286.47
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	34	283.21	290.29
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	35	285.08	292.21
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	36	286.95	294.12
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	37	288.81	296.03
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	38	290.68	297.95
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	39	294.41	301.77
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	40	298.14	327.95
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	41	303.74	335.63
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	42	309.11	343.73
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	43	316.57	354.87
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	44	325.91	368.93
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	45	336.87	385.72
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	46	349.94	405.93
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	47	364.63	429.17
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	48	381.43	456.19
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	49	397.99	484.35
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	50	416.66	510.41

33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	51	435.09	532.99
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	52	455.38	557.84
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	53	475.91	582.99
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	54	498.07	610.14
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	55	520.24	637.29
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	56	544.27	666.73
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	57	568.53	696.45
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	58	594.42	728.16
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	59	607.25	743.88
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	60	633.15	775.61
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	61	655.54	803.04
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	62	670.24	821.04
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	63	688.67	843.62
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	64	699.87	857.34
33709PA0690001	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	699.87	857.34
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	148.14	148.14
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	21	233.29	239.12
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	22	233.29	239.12
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	23	233.29	239.12
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	24	233.29	239.12
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	25	234.22	240.08
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	26	238.89	244.86
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	27	244.49	250.60
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	28	253.59	259.93
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	29	261.05	267.58
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	30	264.78	271.40
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	31	270.38	277.14
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	32	275.98	282.88
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	33	279.48	286.47
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	34	283.21	290.29
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	35	285.08	292.21
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	36	286.95	294.12
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	37	288.81	296.03
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	38	290.68	297.95
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	39	294.41	301.77
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	40	298.14	327.95
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	41	303.74	335.63
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	42	309.11	343.73
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	43	316.57	354.87
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	44	325.91	368.93
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	45	336.87	385.72
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	46	349.94	405.93
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	47	364.63	429.17
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	48	381.43	456.19
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	49	397.99	484.35

33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	50	416.66	510.41
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	51	435.09	532.99
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	52	455.38	557.84
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	53	475.91	582.99
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	54	498.07	610.14
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	55	520.24	637.29
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	56	544.27	666.73
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	57	568.53	696.45
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	58	594.42	728.16
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	59	607.25	743.88
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	60	633.15	775.61
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	61	655.54	803.04
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	62	670.24	821.04
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	63	688.67	843.62
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	64	699.87	857.34
33709PA0690001	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	699.87	857.34
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	149.88	149.88
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	21	236.03	241.93
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	22	236.03	241.93
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	23	236.03	241.93
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	24	236.03	241.93
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	25	236.97	242.89
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	26	241.69	247.73
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	27	247.36	253.54
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	28	256.56	262.97
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	29	264.12	270.72
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	30	267.89	274.59
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	31	273.56	280.40
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	32	279.22	286.20
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	33	282.76	289.83
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	34	286.54	293.70
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	35	288.43	295.64
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	36	290.32	297.58
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	37	292.21	299.52
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	38	294.09	301.44
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	39	297.87	305.32
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	40	301.65	331.82
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	41	307.31	339.58
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	42	312.74	347.77
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	43	320.29	359.05
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	44	329.73	373.25
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	45	340.83	390.25
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	46	354.05	410.70
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	47	368.91	434.21
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	48	385.91	461.55

33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	49	402.67	490.05
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	50	421.55	516.40
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	51	440.20	539.25
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	52	460.73	564.39
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	53	481.50	589.84
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	54	503.92	617.30
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	55	526.35	644.78
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	56	550.66	674.56
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	57	575.21	704.63
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	58	601.40	736.72
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	59	614.39	752.63
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	60	640.59	784.72
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	61	663.24	812.47
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	62	678.11	830.68
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	63	696.76	853.53
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	64	708.09	867.41
33709PA0690002	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	708.09	867.41
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	149.88	149.88
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	21	236.03	241.93
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	22	236.03	241.93
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	23	236.03	241.93
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	24	236.03	241.93
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	25	236.97	242.89
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	26	241.69	247.73
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	27	247.36	253.54
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	28	256.56	262.97
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	29	264.12	270.72
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	30	267.89	274.59
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	31	273.56	280.40
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	32	279.22	286.20
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	33	282.76	289.83
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	34	286.54	293.70
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	35	288.43	295.64
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	36	290.32	297.58
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	37	292.21	299.52
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	38	294.09	301.44
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	39	297.87	305.32
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	40	301.65	331.82
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	41	307.31	339.58
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	42	312.74	347.77
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	43	320.29	359.05
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	44	329.73	373.25
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	45	340.83	390.25
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	46	354.05	410.70
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	47	368.91	434.21

33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	48	385.91	461.55
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	49	402.67	490.05
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	50	421.55	516.40
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	51	440.20	539.25
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	52	460.73	564.39
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	53	481.50	589.84
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	54	503.92	617.30
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	55	526.35	644.78
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	56	550.66	674.56
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	57	575.21	704.63
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	58	601.40	736.72
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	59	614.39	752.63
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	60	640.59	784.72
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	61	663.24	812.47
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	62	678.11	830.68
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	63	696.76	853.53
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	64	708.09	867.41
33709PA0690002	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	708.09	867.41
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	119.80	119.80
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	21	188.66	193.38
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	22	188.66	193.38
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	23	188.66	193.38
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	24	188.66	193.38
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	25	189.41	194.15
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	26	193.19	198.02
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	27	197.72	202.66
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	28	205.07	210.20
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	29	211.11	216.39
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	30	214.13	219.48
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	31	218.66	224.13
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	32	223.18	228.76
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	33	226.01	231.66
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	34	229.03	234.76
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	35	230.54	236.30
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	36	232.05	237.85
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	37	233.56	239.40
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	38	235.07	240.95
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	39	238.09	244.04
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	40	241.11	265.22
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	41	245.64	271.43
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	42	249.97	277.97
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	43	256.01	286.99
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	44	263.56	298.35
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	45	272.43	311.93
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	46	282.99	328.27

33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	47	294.88	347.07
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	48	308.46	368.92
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	49	321.85	391.69
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	50	336.95	412.76
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	51	351.85	431.02
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	52	368.26	451.12
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	53	384.87	471.47
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	54	402.79	493.42
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	55	420.71	515.37
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	56	440.14	539.17
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	57	459.76	563.21
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	58	480.71	588.87
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	59	491.08	601.57
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	60	512.02	627.22
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	61	530.13	649.41
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	62	542.02	663.97
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	63	556.92	682.23
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	64	565.98	693.33
33709PA0690004	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	565.98	693.33
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	119.80	119.80
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	21	188.66	193.38
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	22	188.66	193.38
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	23	188.66	193.38
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	24	188.66	193.38
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	25	189.41	194.15
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	26	193.19	198.02
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	27	197.72	202.66
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	28	205.07	210.20
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	29	211.11	216.39
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	30	214.13	219.48
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	31	218.66	224.13
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	32	223.18	228.76
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	33	226.01	231.66
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	34	229.03	234.76
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	35	230.54	236.30
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	36	232.05	237.85
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	37	233.56	239.40
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	38	235.07	240.95
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	39	238.09	244.04
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	40	241.11	265.22
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	41	245.64	271.43
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	42	249.97	277.97
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	43	256.01	286.99
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	44	263.56	298.35
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	45	272.43	311.93

33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	46	282.99	328.27
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	47	294.88	347.07
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	48	308.46	368.92
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	49	321.85	391.69
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	50	336.95	412.76
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	51	351.85	431.02
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	52	368.26	451.12
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	53	384.87	471.47
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	54	402.79	493.42
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	55	420.71	515.37
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	56	440.14	539.17
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	57	459.76	563.21
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	58	480.71	588.87
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	59	491.08	601.57
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	60	512.02	627.22
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	61	530.13	649.41
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	62	542.02	663.97
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	63	556.92	682.23
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	64	565.98	693.33
33709PA0690004	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	565.98	693.33
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	201.88	201.88
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	21	317.92	325.87
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	22	317.92	325.87
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	23	317.92	325.87
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	24	317.92	325.87
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	25	319.19	327.17
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	26	325.55	333.69
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	27	333.18	341.51
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	28	345.58	354.22
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	29	355.75	364.64
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	30	360.84	369.86
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	31	368.47	377.68
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	32	376.10	385.50
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	33	380.87	390.39
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	34	385.95	395.60
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	35	388.50	398.21
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	36	391.04	400.82
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	37	393.58	403.42
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	38	396.13	406.03
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	39	401.22	411.25
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	40	406.30	446.93
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	41	413.93	457.39
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	42	421.24	468.42
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	43	431.42	483.62
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	44	444.13	502.76

33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	45	459.08	525.65
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	46	476.88	553.18
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	47	496.91	584.86
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	48	519.80	621.68
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	49	542.37	660.06
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	50	567.81	695.57
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	51	592.92	726.33
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	52	620.58	760.21
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	53	648.56	794.49
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	54	678.76	831.48
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	55	708.96	868.48
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	56	741.71	908.59
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	57	774.77	949.09
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	58	810.06	992.32
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	59	827.55	1013.75
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	60	862.83	1056.97
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	61	893.36	1094.37
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	62	913.38	1118.89
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	63	938.50	1149.66
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	64	953.76	1168.36
33709PA0700005	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	953.76	1168.36
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	201.88	201.88
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	21	317.92	325.87
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	22	317.92	325.87
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	23	317.92	325.87
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	24	317.92	325.87
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	25	319.19	327.17
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	26	325.55	333.69
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	27	333.18	341.51
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	28	345.58	354.22
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	29	355.75	364.64
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	30	360.84	369.86
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	31	368.47	377.68
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	32	376.10	385.50
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	33	380.87	390.39
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	34	385.95	395.60
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	35	388.50	398.21
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	36	391.04	400.82
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	37	393.58	403.42
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	38	396.13	406.03
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	39	401.22	411.25
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	40	406.30	446.93
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	41	413.93	457.39
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	42	421.24	468.42
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	43	431.42	483.62

33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	44	444.13	502.76
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	45	459.08	525.65
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	46	476.88	553.18
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	47	496.91	584.86
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	48	519.80	621.68
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	49	542.37	660.06
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	50	567.81	695.57
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	51	592.92	726.33
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	52	620.58	760.21
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	53	648.56	794.49
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	54	678.76	831.48
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	55	708.96	868.48
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	56	741.71	908.59
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	57	774.77	949.09
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	58	810.06	992.32
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	59	827.55	1013.75
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	60	862.83	1056.97
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	61	893.36	1094.37
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	62	913.38	1118.89
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	63	938.50	1149.66
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	64	953.76	1168.36
33709PA0700005	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	953.76	1168.36
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	168.14	168.14
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	21	264.78	271.40
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	22	264.78	271.40
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	23	264.78	271.40
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	24	264.78	271.40
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	25	265.84	272.49
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	26	271.13	277.91
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	27	277.49	284.43
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	28	287.82	295.02
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	29	296.29	303.70
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	30	300.53	308.04
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	31	306.88	314.55
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	32	313.23	321.06
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	33	317.21	325.14
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	34	321.44	329.48
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	35	323.56	331.65
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	36	325.68	333.82
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	37	327.80	336.00
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	38	329.92	338.17
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	39	334.15	342.50
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	40	338.39	372.23
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	41	344.74	380.94
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	42	350.83	390.12

33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	43	359.31	402.79
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	44	369.90	418.73
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	45	382.34	437.78
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	46	397.17	460.72
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	47	413.85	487.10
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	48	432.92	517.77
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	49	451.71	549.73
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	50	472.90	579.30
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	51	493.81	604.92
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	52	516.85	633.14
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	53	540.15	661.68
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	54	565.31	692.50
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	55	590.46	723.31
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	56	617.73	756.72
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	57	645.27	790.46
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	58	674.66	826.46
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	59	689.22	844.29
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	60	718.61	880.30
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	61	744.03	911.44
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	62	760.71	931.87
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	63	781.63	957.50
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	64	794.34	973.07
33709PA0700006	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	794.34	973.07
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	168.14	168.14
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	21	264.78	271.40
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	22	264.78	271.40
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	23	264.78	271.40
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	24	264.78	271.40
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	25	265.84	272.49
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	26	271.13	277.91
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	27	277.49	284.43
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	28	287.82	295.02
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	29	296.29	303.70
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	30	300.53	308.04
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	31	306.88	314.55
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	32	313.23	321.06
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	33	317.21	325.14
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	34	321.44	329.48
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	35	323.56	331.65
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	36	325.68	333.82
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	37	327.80	336.00
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	38	329.92	338.17
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	39	334.15	342.50
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	40	338.39	372.23
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	41	344.74	380.94

33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	42	350.83	390.12
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	43	359.31	402.79
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	44	369.90	418.73
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	45	382.34	437.78
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	46	397.17	460.72
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	47	413.85	487.10
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	48	432.92	517.77
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	49	451.71	549.73
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	50	472.90	579.30
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	51	493.81	604.92
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	52	516.85	633.14
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	53	540.15	661.68
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	54	565.31	692.50
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	55	590.46	723.31
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	56	617.73	756.72
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	57	645.27	790.46
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	58	674.66	826.46
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	59	689.22	844.29
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	60	718.61	880.30
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	61	744.03	911.44
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	62	760.71	931.87
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	63	781.63	957.50
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	64	794.34	973.07
33709PA0700006	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	794.34	973.07
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	162.99	162.99
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	21	256.67	263.09
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	22	256.67	263.09
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	23	256.67	263.09
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	24	256.67	263.09
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	25	257.70	264.14
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	26	262.83	269.40
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	27	268.99	275.71
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	28	279.00	285.98
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	29	287.21	294.39
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	30	291.32	298.60
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	31	297.48	304.92
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	32	303.64	311.23
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	33	307.49	315.18
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	34	311.60	319.39
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	35	313.65	321.49
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	36	315.70	323.59
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	37	317.76	325.70
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	38	319.81	327.81
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	39	323.92	332.02
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	40	328.02	360.82

33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	41	334.18	369.27
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	42	340.09	378.18
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	43	348.30	390.44
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	44	358.57	405.90
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	45	370.63	424.37
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	46	385.01	446.61
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	47	401.18	472.19
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	48	419.66	501.91
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	49	437.88	532.90
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	50	458.41	561.55
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	51	478.69	586.40
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	52	501.02	613.75
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	53	523.61	641.42
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	54	547.99	671.29
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	55	572.37	701.15
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	56	598.81	733.54
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	57	625.50	766.24
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	58	654.00	801.15
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	59	668.11	818.43
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	60	696.60	853.34
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	61	721.24	883.52
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	62	737.41	903.33
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	63	757.69	928.17
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	64	770.01	943.26
33709PA0700007	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	770.01	943.26
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	162.99	162.99
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	21	256.67	263.09
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	22	256.67	263.09
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	23	256.67	263.09
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	24	256.67	263.09
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	25	257.70	264.14
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	26	262.83	269.40
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	27	268.99	275.71
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	28	279.00	285.98
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	29	287.21	294.39
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	30	291.32	298.60
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	31	297.48	304.92
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	32	303.64	311.23
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	33	307.49	315.18
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	34	311.60	319.39
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	35	313.65	321.49
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	36	315.70	323.59
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	37	317.76	325.70
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	38	319.81	327.81
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	39	323.92	332.02

33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	40	328.02	360.82
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	41	334.18	369.27
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	42	340.09	378.18
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	43	348.30	390.44
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	44	358.57	405.90
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	45	370.63	424.37
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	46	385.01	446.61
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	47	401.18	472.19
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	48	419.66	501.91
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	49	437.88	532.90
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	50	458.41	561.55
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	51	478.69	586.40
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	52	501.02	613.75
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	53	523.61	641.42
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	54	547.99	671.29
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	55	572.37	701.15
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	56	598.81	733.54
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	57	625.50	766.24
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	58	654.00	801.15
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	59	668.11	818.43
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	60	696.60	853.34
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	61	721.24	883.52
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	62	737.41	903.33
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	63	757.69	928.17
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	64	770.01	943.26
33709PA0700007	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	770.01	943.26
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	129.48	129.48
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	21	203.90	209.00
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	22	203.90	209.00
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	23	203.90	209.00
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	24	203.90	209.00
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	25	204.72	209.84
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	26	208.79	214.01
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	27	213.69	219.03
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	28	221.64	227.18
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	29	228.16	233.86
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	30	231.43	237.22
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	31	236.32	242.23
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	32	241.21	247.24
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	33	244.27	250.38
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	34	247.53	253.72
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	35	249.17	255.40
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	36	250.80	257.07
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	37	252.43	258.74
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	38	254.06	260.41

33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	39	257.32	263.75
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	40	260.58	286.64
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	41	265.48	293.36
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	42	270.17	300.43
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	43	276.69	310.17
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	44	284.85	322.45
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	45	294.43	337.12
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	46	305.85	354.79
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	47	318.70	375.11
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	48	333.38	398.72
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	49	347.85	423.33
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	50	364.17	446.11
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	51	380.27	465.83
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	52	398.01	487.56
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	53	415.96	509.55
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	54	435.33	533.28
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	55	454.70	557.01
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	56	475.70	582.73
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	57	496.90	608.70
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	58	519.54	636.44
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	59	530.75	650.17
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	60	553.38	677.89
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	61	572.96	701.88
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	62	585.80	717.61
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	63	601.91	737.34
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	64	611.70	749.33
33709PA0700008	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	611.70	749.33
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	129.48	129.48
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	21	203.90	209.00
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	22	203.90	209.00
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	23	203.90	209.00
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	24	203.90	209.00
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	25	204.72	209.84
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	26	208.79	214.01
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	27	213.69	219.03
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	28	221.64	227.18
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	29	228.16	233.86
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	30	231.43	237.22
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	31	236.32	242.23
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	32	241.21	247.24
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	33	244.27	250.38
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	34	247.53	253.72
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	35	249.17	255.40
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	36	250.80	257.07
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	37	252.43	258.74

33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	38	254.06	260.41
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	39	257.32	263.75
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	40	260.58	286.64
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	41	265.48	293.36
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	42	270.17	300.43
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	43	276.69	310.17
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	44	284.85	322.45
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	45	294.43	337.12
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	46	305.85	354.79
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	47	318.70	375.11
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	48	333.38	398.72
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	49	347.85	423.33
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	50	364.17	446.11
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	51	380.27	465.83
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	52	398.01	487.56
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	53	415.96	509.55
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	54	435.33	533.28
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	55	454.70	557.01
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	56	475.70	582.73
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	57	496.90	608.70
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	58	519.54	636.44
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	59	530.75	650.17
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	60	553.38	677.89
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	61	572.96	701.88
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	62	585.80	717.61
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	63	601.91	737.34
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	64	611.70	749.33
33709PA0700008	Rating Area 5	Tobacco User/Non-Tobacco User	65 and over	611.70	749.33
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	0-20	120.51	120.51
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	21	189.78	194.52
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	22	189.78	194.52
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	23	189.78	194.52
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	24	189.78	194.52
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	25	190.54	195.30
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	26	194.33	199.19
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	27	198.89	203.86
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	28	206.29	211.45
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	29	212.36	217.67
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	30	215.40	220.79
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	31	219.96	225.46
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	32	224.51	230.12
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	33	227.36	233.04
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	34	230.39	236.15
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	35	231.91	237.71
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	36	233.43	239.27

33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	37	234.95	240.82
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	38	236.47	242.38
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	39	239.50	245.49
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	40	242.54	266.79
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	41	247.09	273.03
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	42	251.46	279.62
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	43	257.53	288.69
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	44	265.12	300.12
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	45	274.04	313.78
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	46	284.67	330.22
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	47	296.63	349.13
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	48	310.29	371.11
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	49	323.76	394.02
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	50	338.95	415.21
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	51	353.94	433.58
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	52	370.45	453.80
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	53	387.15	474.26
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	54	405.18	496.35
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	55	423.21	518.43
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	56	442.76	542.38
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	57	462.49	566.55
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	58	483.56	592.36
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	59	494.00	605.15
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	60	515.06	630.95
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	61	533.28	653.27
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	62	545.24	667.92
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	63	560.23	686.28
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	64	569.34	697.44
33709PA0380004	Rating Area 1	Tobacco User/Non-Tobacco User	65 and over	569.34	697.44
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	0-20	120.51	120.51
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	21	189.78	194.52
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	22	189.78	194.52
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	23	189.78	194.52
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	24	189.78	194.52
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	25	190.54	195.30
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	26	194.33	199.19
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	27	198.89	203.86
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	28	206.29	211.45
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	29	212.36	217.67
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	30	215.40	220.79
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	31	219.96	225.46
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	32	224.51	230.12
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	33	227.36	233.04
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	34	230.39	236.15
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	35	231.91	237.71

33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	36	233.43	239.27
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	37	234.95	240.82
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	38	236.47	242.38
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	39	239.50	245.49
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	40	242.54	266.79
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	41	247.09	273.03
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	42	251.46	279.62
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	43	257.53	288.69
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	44	265.12	300.12
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	45	274.04	313.78
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	46	284.67	330.22
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	47	296.63	349.13
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	48	310.29	371.11
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	49	323.76	394.02
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	50	338.95	415.21
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	51	353.94	433.58
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	52	370.45	453.80
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	53	387.15	474.26
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	54	405.18	496.35
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	55	423.21	518.43
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	56	442.76	542.38
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	57	462.49	566.55
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	58	483.56	592.36
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	59	494.00	605.15
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	60	515.06	630.95
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	61	533.28	653.27
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	62	545.24	667.92
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	63	560.23	686.28
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	64	569.34	697.44
33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	65 and over	569.34	697.44
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	0-20	120.51	120.51
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	21	189.78	194.52
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	22	189.78	194.52
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	23	189.78	194.52
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	24	189.78	194.52
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	25	190.54	195.30
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	26	194.33	199.19
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	27	198.89	203.86
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	28	206.29	211.45
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	29	212.36	217.67
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	30	215.40	220.79
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	31	219.96	225.46
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	32	224.51	230.12
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	33	227.36	233.04
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	34	230.39	236.15



**State:** Pennsylvania **Filing Company:** Highmark  
**TOI/Sub-TOI:** H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense  
**Product Name:** 1A-DP-16-HI  
**Project Name/Number:** 1A-DP-16-HI/1A-DP-16-HI

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Transmittal Letter (A&H)
<b>Bypass Reason:</b>	NA
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Unified Rate Review Template
<b>Comments:</b>	The Part I Template is attached.
<b>Attachment(s):</b>	2017 HMARK Individual Market URRT v02.xlsm 2017 HMARK Individual Market URRT v02.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Part II Justification
<b>Comments:</b>	The Part II Justification is attached.
<b>Attachment(s):</b>	RFJ Part II - HM Individual.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Part III Unified Rate Review Memorandum - Redacted
<b>Comments:</b>	A redacted version of the Part III Memo is attached for public disclosure.
<b>Attachment(s):</b>	HighmarkURRTPartIII_REDACTED_v2.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Rate Change Summary Request & PA Bulletin
<b>Comments:</b>	A revised Rate Change Summary Request and PA Bulletin notice are attached.
<b>Attachment(s):</b>	1A-DP-16-HI Rate Change Request Summary v2.pdf 1A-DP-16-HI PA Bulletin v3.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	PA Actuarial Memorandum - Redacted
<b>Comments:</b>	A revised redacted version of the PA Actuarial Memo is attached for public disclosure.

SERFF Tracking #:

HGHM-130540834

State Tracking #:

HGHM-130540834

Company Tracking #:

1A-DP-16-HI

**State:** Pennsylvania **Filing Company:** Highmark  
**TOI/Sub-TOI:** H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense  
**Product Name:** 1A-DP-16-HI  
**Project Name/Number:** 1A-DP-16-HI/1A-DP-16-HI

<b>Attachment(s):</b>	1A-DP-16-HI Cover Letter & PA Actuarial Memorandum v2 - Redacted v2.pdf 1A-DP-16-HI Actuarial Memorandum Rate Exhibits v2.xlsx 1A-DP-16-HI Actuarial Memorandum Rate Exhibits v2.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

SERFF Tracking #:

HGHM-130540834

State Tracking #:

HGHM-130540834

Company Tracking #:

1A-DP-16-HI

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State:

Pennsylvania

Filing Company:

Highmark

TOI/Sub-TOI:

H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name:

1A-DP-16-HI

Project Name/Number:

1A-DP-16-HI/1A-DP-16-HI

***Attachment 2017 HMARK Individual Market URRT v02.xlsm is not a PDF document and cannot be reproduced here.***

***Attachment 1A-DP-16-HI Actuarial Memorandum Rate Exhibits v2.xlsx is not a PDF document and cannot be reproduced here.***

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	X	Y	
1	Unified Rate Review v3.3																							
2																								
3	Company Legal Name:	Highmark	State:	PA																				
4	HIOS Issuer ID:	33709	Market:	Individual																				
5	Effective Date of Rate Change(s):	01/01/2017																						
6																								
7																								
8	Market Level Calculations (Same for all Plans)																							
9																								
10																								
11	Section I: Experience period data																							
12	Experience Period:	01/01/2015	to	12/31/2015																				
13		Experience Period																						
14	Premiums (net of MLR Rebate) in Experience Period:	Aggregate Amount	PMPM	% of Prem																				
15	Incurred Claims in Experience Period	\$710,246,877	\$276.29	100.00%																				
16	Allowed Claims:	\$974,768,790	379.19	137.24%																				
17	Index Rate of Experience Period	\$1,228,842,043	478.02	173.02%																				
18	Experience Period Member Months	\$478.00																						
19																								
20	Section II: Allowed Claims, PMPM basis																							
21		Experience Period	Projection Period:	01/01/2017	to	12/31/2017	Mid-point to Mid-point, Experience to Projection:																24	months
22		on Actual Experience Allowed	Adj't. from Experience to	Annualized Trend				Projections, before credibility Adjustment				Credibility Manual												
23	Benefit Category	Utilization Description	Utilization per 1,000	Average Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util	Utilization per 1,000	Average Cost/Service	PMPM	Utilization per 1,000	Average Cost/Service	PMPM									
24	Inpatient Hospital	Admits	80.00	\$16,178.71	\$107.86	0.900	0.879	1.050	1.053	79.85	\$15,680.80	\$104.34	0.00	\$0.00	\$0.00									
25	Outpatient Hospital	Visits	2,877.94	654.98	157.08	0.900	0.879	1.050	1.053	2,872.28	634.82	151.95	0.00	0.00	0.00									
26	Professional	Visits	15,085.32	90.18	113.36	0.900	0.879	1.050	1.053	15,055.68	87.40	109.66	0.00	0.00	0.00									
27	Other Medical	Visits	614.76	224.05	11.48	0.900	0.879	1.050	1.053	613.55	217.16	11.10	0.00	0.00	0.00									
28	Capitation	Benefit Period	12,000.00	1.76	1.76	1.000	1.000	0.440	1.000	12,000.00	0.34	0.34	0.00	0.00	0.00									
29	Prescription Drug	Prescriptions	13,657.37	75.98	86.47	0.900	0.879	1.050	1.053	13,630.54	73.64	83.65	0.00	0.00	0.00									
30	Total				\$478.02							\$461.04			\$0.00									
31																								
32	Section III: Projected Experience:		Projected Allowed Experience Claims PMPM (w/applied credibility if applicable)										100.00%	0.00%		\$461.04	\$143,843,333							
33			Paid to Allowed Average Factor in Projection Period													0.682								
34			Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM													\$314.46	\$98,112,755							
35			Projected Risk Adjustments PMPM													-31.13	(9,712,560)							
36			Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM													\$345.59	\$107,825,315							
37			Projected ACA reinsurance recoveries, net of rein prem, PMPM													0.00	0							
38			Projected Incurred Claims													\$345.59	\$107,825,315							
39			Administrative Expense Load													9.98%	38.92	12,143,040						
40			Profit & Risk Load													0.00%	0.00	0						
41			Taxes & Fees													1.45%	5.66	1,765,636						
42			Single Risk Pool Gross Premium Avg. Rate, PMPM													\$390.17	\$121,733,990							
43			Index Rate for Projection Period													\$461.04								
44			% increase over Experience Period													41.22%								
45			% Increase, annualized:													18.84%								
46			Projected Member Months														312,000							
47																								
48																								
49	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																							
50																								

**Product-Plan Data Collection**

Company Legal Name:  
 HIOS Issuer ID:  
 Effective Date of Rate Change(s):

**Highmark**  
**33709**  
**01/01/2017**

State: **PA**  
 Market: **Individual**

**Product/Plan Level Calculations**

**Section I: General Product and Plan Information**

Product	Shared Cost Blue PPO 33709PA039							Health Savings Blue P 33709PA040	Major Events PPO 33709PA038			
Product ID:	Gold	Silver	Bronze	Gold	Silver	Bronze	Silver	Catastrophic	Catastrophic	Catastrophic	Catastrophic	
AV Metal Value	0.786	0.692	0.614	0.781	0.691	0.614	0.684	0.556	0.556	0.575	0.575	
AV Pricing Value	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.640	0.640	
Plan Category	Terminated PPO	Terminated PPO	Terminated PPO	Terminated PPO	Terminated PPO	Terminated PPO	Terminated PPO	Terminated PPO	Terminated PPO	New PPO	New PPO	
Plan Type:												
Plan Name	Shared Cost Blue PPO 1200	Shared Cost Blue PPO 2650	Shared Cost Blue PPO 5500	Shared Cost Blue PPO 1000	Shared Cost Blue PPO 2100	Shared Cost Blue PPO 5500	Health Savings Blue PPO 2750	Major Events Blue PPO 6350	Major Events Blue PPO 6350	Major Events Blue PPO 7150	Major Events Blue PPO 7150	
Plan ID (Standard Component ID):	33709PA0390009	33709PA0390005	33709PA0390001	33709PA0390011	33709PA0390007	33709PA0390003	33709PA0400001	33709PA0380001	33709PA0380002	33709PA0380003	33709PA0380004	
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	Yes	
Historical Rate Increase - Calendar Year - 2	0.00%							0.00%	0.00%			
Historical Rate Increase - Calendar Year - 1	10.73%							9.89%	10.43%			
Historical Rate Increase - Calendar Year 0	0.00%							0.00%	0.00%			
Effective Date of Proposed Rates	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2017	
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Cum'tive Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Proj'd Per Rate Change % (over Exper. Period)	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	#DIV/0!	
Product Rate Increase %	0.00%							0.00%	0.00%			

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

Plan ID (Standard Component ID):	Total	33709PA0390009	33709PA0390005	33709PA0390001	33709PA0390011	33709PA0390007	33709PA0390003	33709PA0400001	33709PA0380001	33709PA0380002	33709PA0380003	33709PA0380004
Inpatient	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Outpatient	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Professional	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Prescription Drug	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Capitation	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Administration	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Taxes & Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Risk & Profit Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Rate Increase	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Member Cost Share Increase	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Average Current Rate PMPM	\$257.89	\$310.47	\$256.06	\$219.12	\$336.85	\$282.10	\$243.87	\$246.03	\$190.62	\$212.17		
Projected Member Months	312,000	0	0	0	0	0	0	0	0	0	461	1,643

tion III: Experience Period Information

Plan ID (Standard Component ID):	Total	33709PA0390009	33709PA0390005	33709PA0390001	33709PA0390011	33709PA0390007	33709PA0390003	33709PA0400001	33709PA0380001	33709PA0380002	33709PA0380003	33709PA0380004
Plan Adjusted Index Rate	\$275.88	\$295.20	\$243.47	\$208.35	\$320.29	\$268.23	\$231.88	\$233.93	\$181.24	\$201.74	\$0.00	\$0.00
Member Months	2,570,690	63,940	267,943	29,676	20,919	92,650	8,677	73,920	3,104	522	0	0
Total Premium (TP)	\$709,212,947	\$18,875,088	\$65,236,082	\$6,182,995	\$6,700,147	\$24,851,510	\$2,012,023	\$17,292,106	\$562,569	\$105,308	\$0	\$0
EHB Percent of TP, [see instructions]	99.89%	99.92%	99.90%	99.76%	99.88%	99.89%	99.79%	99.89%	99.73%	99.55%	100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.11%	0.08%	0.10%	0.24%	0.12%	0.11%	0.21%	0.11%	0.27%	0.45%	0.00%	0.00%
Total Allowed Claims (TAC)	\$1,228,803,799	\$39,483,889	\$139,049,046	\$6,280,507	\$9,054,784	\$42,274,125	\$2,042,487	\$33,333,108	\$581,600	\$58,289	\$0	\$0
EHB Percent of TAC, [see instructions]	99.90%	99.92%	99.90%	99.76%	99.88%	99.89%	99.79%	99.89%	99.73%	99.55%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.10%	0.08%	0.10%	0.24%	0.12%	0.11%	0.21%	0.11%	0.27%	0.45%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation:	\$298,978,489	\$10,873,143	\$53,940,322	-\$114,108	\$26,761	\$12,622,554	-\$162,628	\$12,475,264	\$545,639	\$9,468	\$0	\$0
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0											\$0
Portion of above payable by HHS on behalf of insured person, as %	0.00%											#DIV/0!
Total Incurred claims, payable with issuer funds	\$929,825,310	\$28,610,746	\$85,108,724	\$6,394,615	\$9,028,023	\$29,651,571	\$2,205,114	\$20,857,845	\$35,961	\$48,820	\$0	\$0
Net Amt of Rein	\$87,834,789.52	\$2,967,578.95	\$8,765,001.19	\$398,908.75	\$366,192.64	\$2,610,972.76	\$233,419.61	\$2,375,718.27	\$79,281.61	-\$1,915.74	\$0.00	\$0.00
Net Amt of Risk Adj	-\$52,510,600.86	\$1,024,546.37	\$13,370,395.89	-\$2,829,888.84	-\$2,258,010.64	-\$1,234,306.93	-\$998,227.27	\$1,107,114.27	\$253,802.63	-\$28,702.76	\$0.00	\$0.00
Incurred Claims PMPM	\$361.70	\$447.46	\$317.64	\$215.48	\$431.57	\$320.04	\$254.13	\$282.17	\$11.59	\$93.53	#DIV/0!	#DIV/0!
Allowed Claims PMPM	\$478.01	\$617.51	\$518.95	\$211.64	\$432.85	\$456.28	\$235.39	\$450.93	\$187.37	\$111.66	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	\$477.51	\$617.02	\$518.43	\$211.13	\$432.33	\$455.78	\$234.90	\$450.44	\$186.87	\$111.16	#DIV/0!	#DIV/0!

tion IV: Projected (12 months following effective date)

Plan ID (Standard Component ID):	Total	33709PA0390009	33709PA0390005	33709PA0390001	33709PA0390011	33709PA0390007	33709PA0390003	33709PA0400001	33709PA0380001	33709PA0380002	33709PA0380003	33709PA0380004
Plan Adjusted Index Rate	\$392.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$329.39	\$329.39
Member Months	312,000	-	-	-	-	-	-	-	-	-	461	1,643
Total Premium (TP)	\$122,351,173	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$151,851	\$541,195
EHB Percent of TP, [see instructions]	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%
Total Allowed Claims (TAC)	\$143,821,773	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$214,332	\$763,879
EHB Percent of TAC, [see instructions]	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation	\$34,733,481	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$78,942	\$281,349
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$9,240,714											\$0
Portion of above payable by HHS on behalf of insured person, as %	26.60%											0.00%
Total Incurred claims, payable with issuer funds	\$109,088,292	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$135,390	\$482,530
Net Amt of Rein	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Amt of Risk Adj	-\$9,712,560	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$12,064	-\$42,996
Incurred Claims PMPM	\$349.64	#DIV/0!	\$293.69	\$293.69								
Allowed Claims PMPM	\$460.97	#DIV/0!	\$464.93	\$464.93								
EHB portion of Allowed Claims, PMPM	\$460.97	#DIV/0!	\$464.93	\$464.93								





h Blue PPO PA059	Balance Blue PPO 33709PA060				my Community Blue Flex PPO 33709PA070				Flex Blue PPO 33709PA042					
Gold	Silver	Silver	Gold	Gold	Gold	Silver	Silver	Bronze	Gold	Gold	Silver	Silver	Bronze	Bronze
0.817 0.010 Terminated PPO	0.710 0.010 Terminated PPO	0.715 0.010 Terminated PPO	0.810 0.010 Terminated PPO	0.812 0.010 Terminated PPO	0.788 1.072 New PPO	0.681 0.893 New PPO	0.682 0.866 New PPO	0.609 0.688 New PPO	0.789 0.010 Terminated PPO	0.783 0.010 Terminated PPO	0.689 0.010 Terminated PPO	0.689 0.010 Terminated PPO	0.618 0.010 Terminated PPO	0.620 0.010 Terminated PPO
Total Health Blue PPO 1200	Balance Blue PPO 1000	Balance Blue PPO 1000	Balance Blue PPO 500	Balance Blue PPO 500	my Community Blue Flex PPO 1700GQ	my Community Blue Flex PPO 2800SQE	my Community Blue Flex PPO 2100S	my Community Blue Flex PPO 6800B	Flex Blue PPO 1200	Flex Blue PPO 1000	Flex Blue PPO 2650	Flex Blue PPO 2100	Flex Blue PPO 4000	Flex Blue PPO 4000
33709PA0590002	33709PA0600001	33709PA0600002	33709PA0600003	33709PA0600004	33709PA0700005	33709PA0700006	33709PA0700007	33709PA0700008	33709PA0420009	33709PA0420011	33709PA0420005	33709PA0420007	33709PA0420001	33709PA0420003
No	No	No	No	No	Yes	Yes	Yes	Yes	No	No	No	No	No	No
0%	0.00%				0.00%				0.00%					
0%	0.00%				0.00%				15.76%					
0%	0.00%				0.00%				19.12%					
01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2017	01/01/2017	01/01/2017	01/01/2017	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015	01/01/2015
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%
0%	0.00%				0.00%				0.00%					

33709PA0590002	33709PA0600001	33709PA0600002	33709PA0600003	33709PA0600004	33709PA0700005	33709PA0700006	33709PA0700007	33709PA0700008	33709PA0420009	33709PA0420011	33709PA0420005	33709PA0420007	33709PA0420001	33709PA0420003
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\$347.20	\$270.76	\$301.89	\$329.85	\$367.74					\$336.05	\$347.19	\$277.09	\$287.46	\$237.97	\$250.71
0	0	0	0	0	2,063	244	120	16,596	0	0	0	0	0	0

33709PA0590002	33709PA0600001	33709PA0600002	33709PA0600003	33709PA0600004	33709PA0700005	33709PA0700006	33709PA0700007	33709PA0700008	33709PA0420009	33709PA0420011	33709PA0420005	33709PA0420007	33709PA0420001	33709PA0420003
\$330.13	\$257.45	\$287.04	\$313.63	\$349.66	\$0.00	\$0.00	\$0.00	\$0.00	\$319.53	\$330.12	\$263.46	\$273.32	\$226.27	\$238.38
1,340	96,385	29,642	155,240	26,673	0	0	0	0	14,636	160,017	69,618	548,286	7,952	67,995
\$442,374	\$24,814,318	\$8,508,440	\$48,687,921	\$9,326,481	\$0	\$0	\$0	\$0	\$4,676,641	\$52,824,812	\$18,341,558	\$149,857,530	\$1,799,299	\$16,208,648
99.89%	99.86%	99.88%	99.89%	99.91%	100.00%	100.00%	100.00%	100.00%	99.92%	99.92%	99.91%	99.92%	99.84%	99.82%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.11%	0.14%	0.12%	0.11%	0.09%	0.00%	0.00%	0.00%	0.00%	0.08%	0.08%	0.09%	0.08%	0.16%	0.18%
\$590,251	\$33,510,879	\$12,245,657	\$70,612,584	\$14,183,831	\$0	\$0	\$0	\$0	\$9,411,177	\$99,797,665	\$40,030,400	\$327,484,351	\$2,545,336	\$19,027,550
99.89%	99.86%	99.88%	99.89%	99.91%	100.00%	100.00%	100.00%	100.00%	99.92%	99.92%	99.91%	99.92%	99.84%	99.82%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.11%	0.14%	0.12%	0.11%	0.09%	0.00%	0.00%	0.00%	0.00%	0.08%	0.08%	0.09%	0.08%	0.16%	0.18%
\$138,914	\$5,194,309	\$1,633,425	\$8,684,381	\$1,998,857	\$0	\$0	\$0	\$0	\$1,903,377	\$22,250,179	\$12,913,727	\$106,482,292	\$237,376	-\$91,209
					\$0	\$0	\$0	\$0						
					#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!						
\$451,337	\$28,316,570	\$10,612,232	\$61,928,203	\$12,184,974	\$0	\$0	\$0	\$0	\$7,507,800	\$77,547,486	\$27,116,674	\$221,002,059	\$2,307,960	\$19,118,759
\$12,640.17	\$1,255,394.76	\$731,727.75	\$3,968,292.80	\$1,217,959.52	\$0.00	\$0.00	\$0.00	\$0.00	\$784,253.39	\$8,459,410.28	\$3,185,425.60	\$27,662,071.01	\$332,261.73	\$1,804,773.35
-\$10,510.07	-\$4,759,426.40	-\$1,807,007.18	-\$6,132,417.09	-\$1,038,606.36	\$0.00	\$0.00	\$0.00	\$0.00	-\$381,760.51	-\$1,595,373.61	\$1,203,233.61	\$11,927,874.12	-\$785,466.46	-\$7,527,338.90
\$336.82	\$293.79	\$358.01	\$398.92	\$456.83	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$512.97	\$484.62	\$389.51	\$403.08	\$290.24	\$281.18
\$440.49	\$347.68	\$413.12	\$454.86	\$531.77	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$643.02	\$623.67	\$575.00	\$597.29	\$320.09	\$279.84
\$440.00	\$347.19	\$412.62	\$454.36	\$531.29	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$642.50	\$623.17	\$574.48	\$596.81	\$319.58	\$279.33

33709PA0590002	33709PA0600001	33709PA0600002	33709PA0600003	33709PA0600004	33709PA0700005	33709PA0700006	33709PA0700007	33709PA0700008	33709PA0420009	33709PA0420011	33709PA0420005	33709PA0420007	33709PA0420001	33709PA0420003
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$551.80	\$459.57	\$445.49	\$353.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	-	-	-	-	2,063	244	120	16,596	-	-	-	-	-	-
\$0	\$0	\$0	\$0	\$0	\$1,138,373	\$112,134	\$53,459	\$5,873,356	\$0	\$0	\$0	\$0	\$0	\$0
0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$0	\$0	\$0	\$0	\$0	\$1,114,120	\$125,671	\$60,164	\$8,078,318	\$0	\$0	\$0	\$0	\$0	\$0
0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$0	\$0	\$0	\$0	\$0	\$99,147	\$25,692	\$12,500	\$2,841,634	\$0	\$0	\$0	\$0	\$0	\$0
					\$0	\$15,822	\$7,543	\$5,873						
					0.00%	61.58%	60.34%	0.21%						
\$0	\$0	\$0	\$0	\$0	\$1,014,974	\$99,979	\$47,664	\$5,236,684	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	-\$90,258	-\$8,896	-\$4,242	-\$466,453	\$0	\$0	\$0	\$0	\$0	\$0
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$491.99	\$409.75	\$397.20	\$315.54	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$540.05	\$515.05	\$501.37	\$486.76	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$540.05	\$515.05	\$501.37	\$486.76	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!





ts Blue PPO PA053	Terminated Products 33709PA037
Catastrophic 0.556 0.010 Terminated PPO	Not Applicable 0.000 0.000 Terminated PPO
Major Events Blue PPO 6350	2015 Experience for Transitional Plans
33709PA0530002	33709PA0370001
No	No
0%	0.00%
33%	0.00%
0%	0.00%
01/01/2015	01/01/2017
0.00%	0.00%
0.00%	0.00%
-100.00%	#DIV/0!
0%	0.00%

33709PA0530002	33709PA0370001
\$0.00	\$0.00
\$0.00	\$0.00
\$0.00	\$0.00
\$0.00	\$0.00
\$0.00	\$0.00
\$0.00	\$0.00
\$0.00	\$0.00
\$0.00	\$0.00
\$0.00	\$0.00
\$0.00	\$0.00
\$0.00	\$0.00
\$0.00	\$0.00

\$217.73	\$0.00
0	0

33709PA0530002	33709PA0370001
\$207.02	\$0.00
2,583	20,366
\$534,733	\$0
99.36%	100.00%
0.00%	0.00%
0.64%	0.00%
\$200,316	\$5,050,469
99.36%	100.00%
0.00%	0.00%
0.64%	0.00%
-\$115,483	\$1,030,498
\$315,799	\$4,019,971
-\$9,479.61	-\$74,743.22
-\$200,234.74	-\$1,629.28

\$122.26	\$197.39
\$77.55	\$247.99
\$77.06	\$247.99

33709PA0530002	33709PA0370001
\$0.00	\$0.00
-	-
\$0	\$0
0.00%	0.00%
0.00%	0.00%
100.00%	100.00%
\$0	\$0
0.00%	0.00%
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## **Part II of the Preliminary Justification**

### **Highmark, Inc.**

#### **d/b/a Highmark Blue Cross Blue Shield – Individual Market**

##### **Scope and Range:**

Highmark Blue Cross Blue Shield is requesting an average rate increase of 42.9% ranging from 41.6% to 44.6% for the 2017 ACA-qualifying individual products with effective dates from January 1, 2017 to December 31, 2017. This is projected to affect 24,454 members.

Relative to 2016 pricing, the rate increase is mostly due to the higher actual 2015 experience and expected morbidity of the projected enrolled population. The base period claims reflects the experience from the ACA enrolled population as well as the enrollment of consumers who were previously uninsured or covered under employer group health plans. In addition, the other contributing factors include the result of trend on this claims basis and the change in the federal transitional reinsurance program parameters.

##### **Historical Financial Experience:**

Highmark Blue Cross Blue Shield incurred a substantial underwriting loss in its Individual ACA programs in 2015. This loss is net of the expected risk adjustment and federal reinsurance programs.

##### **Change in Medical Service Costs:**

The projected average cost of medical care for the projected population is expected to increase due to higher morbidity and age relative to the assumptions used in the 2016 rate filing. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

##### **Change in Benefits and Cost Sharing:**

The non-Essential Health Benefit adult vision was removed from the 2017 plans. A few minor benefits were added to better align with the 2017 Benchmark Plan. These additional benefits have minimal impact on the rates. Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

##### **Administrative Costs and Anticipated Operating Results:**

Overall, administrative costs as a percentage of premium is less in 2017 than 2016. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

**REDACTED**

**Part III Actuarial Memorandum**

**Highmark, Inc.**

**d/b/a Highmark Blue Cross Blue Shield**

**Individual Rate Filing**

**Effective January 1, 2017**

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## **I. General Information**

### **Document Overview**

This document contains the Part III Actuarial Memorandum for Highmark Blue Cross Blue Shield's (Highmark) individual block of business rate filing, for products with an effective date of January 1, 2017. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

#### **I.1 Company Identifying Information:**

- Company Legal Name: Highmark, Inc.
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 33709
- Market: Individual
- Effective Date: January 1, 2017

#### **I.2 Company Contact Information:**

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

## **II. Proposed Rate Increase(s)**

For all rate increases by plan see the 'Cum'tive Rate Change % (over 12 mos prior)' found in Worksheet 2 Row 26 of the URRT. The rate increase varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act.

The primary drivers of the rate increase are the experience of the ACA single risk pool membership is emerging higher than assumed in the prior rate filing, trend, and the removal of the Federal Reinsurance Program.

Please note that the premium rate development in this filing is contingent upon the continued availability of CSR payments under the ACA in 2017. If CSR payments are unavailable to issuers, substantial changes to this filing may be required.

## **III. Experience Period Premium and Claims**

### **III.1 Paid through Date:**

Experience Period claims were based on incurred calendar year 2015, paid through January 2016. This includes 2015 experience in Affordable Care Act compliant plans as well as insured non-grandfathered members in Highmark's 2015 individual book-of-business.

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

The premiums shown for the experience period were based on calendar year 2015 actual revenues.

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

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

- Historical Experience: We chose Highmark's current experience for the individual block of business for the period January 1, 2015 through December 31, 2015, with claims paid through January, 2016 as the basis for the 2017 projected individual market pricing.
- Claims Incurred During the 12-month Experience Period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for Highmark's individual book-of-business. This section includes:
  - The amount of claims which were processed through Company's claims system,

- Claims processed outside of the Company's claims system, and
  - Our best estimate of claims incurred but not paid as of the paid through date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from Highmark's detailed claim-level historical data. This experience includes 2015 claims for Affordable Care Act compliant business as well as claims for insured non-grandfathered members in Highmark's 2015 individual book-of-business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
  - Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2015 plan designs chosen by each member.
  - Incurred but Not Paid (IBNR) Claims Estimate: Highmark is using a completion factor of 0.972 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for Highmark's individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

#### **IV. Benefit Categories**

Historical cost and utilization data was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT. This data was used to allocate total claims into its components on the URRT.

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

#### **V. Projection Factors**

##### **V.1 Changes in the Morbidity of the Population Insured**

We applied an adjustment of approximately -10% to reflect the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors). This morbidity adjustment reflects multiple changes, including blending of the ACA and pre-ACA pools, new members from multiple sources including uninsured and the employer markets, and the effect of Highmark no longer offering plans in the Central Pennsylvania region.

##### **V.2 Changes in Benefits**

The following benefits were added to comply with the new state benchmark:

- Hospice – respite care of 7 days per six consecutive months
- Artificial Insemination and related medication
- Addition of visit limits on Habilitative Services

No explicit adjustments were made to the experience to account for these benefits.

Additionally, Highmark is removing its Non-EHB Adult Vision benefit.

### **V.3 Changes in Demographics**

We project that the average rating factor (age, tobacco load and area combined) will decrease by about 1.6% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly younger than the population in the underlying experience. This decreases the projected allowed claims (utilization) by the same amount.

### **V.4 Trend Factors (cost/utilization)**

This development of the CY 2017 rates reflects an annual trend rate of 11.5% (5.0% cost, 6.2% utilization). These trends reflect Highmark's expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of trends in both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

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

We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: -1.7%.

## **VI. Credibility Manual Rate Development**

### **VI.1 Source and Appropriateness of Experience Data Used**

Highmark's individual experience is fully credible. No manual rate is developed or used in this projection. The Credibility Manual section of the URRT has been populated with zeroes to allow for finalization of the URRT Workbook.

## **VII. Credibility of Experience**

The experience is from Highmark's individual book of business in 2015. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

## **VIII. Paid to Allowed Ratio**

The paid to allowed ratio of 0.682 is a weighted average of the 2017 plan level paid to allowed ratios. Plan level paid to allowed factors were developed using an internal model based on claims experience that resembles Highmark's small group and individual populations.

## **IX. Risk Adjustment and Reinsurance**

### **IX.1 Projected Risk Adjustments PMPM:**

The estimated average risk score for Highmark's projected 2017 population was developed by using Highmark's 2015 claim diagnoses and the updated risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters for 2017. Similarly, allowable rating factors, actuarial value factors, and induced demand factors were estimated for Highmark based upon its projected 2017 population.

We estimated the statewide average risk transfer factors based on current market assumptions with adjustments for known changes such as the new model coefficients for 2017. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2017.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in Highmark paying into the risk adjuster pool. This value is reflected in worksheet 1 net of the risk adjuster fee (\$0.13 PMPM) consistent with the single risk pool regulations

### **IX.2 Projected ACA Reinsurance Recoveries Net of Reinsurance:**

The Federal reinsurance Program will be terminated prior to the rating period.

## **X. Non-Benefit Expenses and Profit & Risk**

### **X.1 Administrative Expense Load:**

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

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

The proposed premium rates reflect a 0% risk/contribution to surplus margin for all products and plans.

## **X.3 Taxes and Fees:**

The following fees were added:

- \$0.20 Per Member Per Month for the Patient Centered Outcomes Research Fee.
- 0% for the Health Insurance Provider Fee
- 3.5% Exchange Fee x 40% assumed on exchange percentage (= 1.4% included in the single risk pool base rate)

## **XI. Projected Loss Ratio**

The anticipated medical loss ratio is about 89.9% relative to total premium less taxes and fees. This loss ratio is calculated consistently with the federally prescribed MLR methodology.

## **XII. Single Risk Pool**

As described above the base experience used includes all Highmark individual members in accordance with the Single Risk Pool regulations. The projected membership and their corresponding premiums and claims only include those members who will be enrolled in a fully ACA-compliant plan in 2017.

## **XIII. Index Rate**

Please see Exhibit I for the numerical development of the projected index rate. The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for Highmark. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

## **XIV. Market Adjusted Index Rate**

Please see Exhibit I for a numerical demonstration of the Market Adjusted Index Rate development. The Market Adjusted Index Rate is the Index Rate further adjusted for risk adjustment, reinsurance, and the exchange fee. The Risk Adjustment factor is developed by taking one minus the expected risk transfer (net of the fee) and dividing by the projected incurred claims before reinsurance and risk adjustment. The Federal Reinsurance Program factor is developed by taking one minus the expected reinsurance recovery (net of the

reinsurance premium) and dividing by the projected incurred claims, before reinsurance recoveries, net of reinsurance premium. The Exchange User Fee factor is developed by adding the expected average exchange fee PMPM and the projected incurred claims after risk adjuster and reinsurance, then dividing by the projected incurred claims after risk adjuster and reinsurance. These adjustments were developed as factors in accordance with the Part III instructions.

## **XV. Plan Adjusted Index Rates**

A Plan Adjusted Index Rate is developed by taking the Market Adjusted Index Rate and adding a plan's actuarial value, relative benefit richness, relative network, any non EHB benefits, and retention. Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan.

## **XVI. Calibration**

### **XVI.1 Age Curve Calibration:**

The projected weighted average age factor for billable members is 1.736. This factor is calculated by dividing the all members age factor of 1.742 by the ratio of all members to billable members (1.004). Each Plan Adjusted Index Rate represents the rate for an average member with an age factor of 1.736. Please note that no member will pay these rates because the age factor of 1.736 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. The nearest age to that factor is for age 49, which has a factor of 1.706. Please see Exhibit I for the development of the calibration factor.

### **XVI.2 Geographic Factor Calibration:**

The projected weighted average geographic factor is 0.970. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.970. Please see Exhibit I for the development of the calibration factor.

## **XVII. Consumer Adjusted Premium Rate Development**

The plan adjusted index rate represents the rate for a non-smoker average age and average geographic member. Multiplying by the Combined Calibration Factor found in Exhibit I results in the value for a 49 year old non-smoker in a 1.0 geographical area. The standard HHS Age Curve along with the filed tobacco factors and geography factors can be used to calculate any rate found in the QHP rate template.

## **XVIII. AV Metal Values**

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of Highmark's QHP application.

**XIX. AV Pricing Values**

Please see Exhibit II for the portion of each AV pricing value that is attributable to each of the allowable modifiers. The utilization due to differences in cost sharing is based on the factors adopted by the risk adjustment methodology. No differences due to health status are in these adjustments.

**XX. Membership Projections**

Membership projections are from the Highmark’s forecast for 2017. These projections reflect expected changes in market share due to an expected increase in market competition.

Highmark expects membership in 2017 to follow a similar metal level distribution as the Individual ACA experience period.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

CSR Silver Plan Membership Distribution			
FPL	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%	██████	██████
150%-200%	87%	██████	██████
200%-250%	73%	██████	██████
>250%	70%	██████	██████
Total		██████	██████

**XXI. Terminated Products**

A listing of pre-ACA plans that will be terminated as of the effective date of this filing can be found in Exhibit III.

Plans in the 2015 experience period that will no longer be available in 2017 can be found in Exhibit IV. Highmark’s mappings have a one to many relationship where a single HIOS ID from 2015 will map to multiple HIOS IDs in 2017 depending on the county in which a member lives. The template does not seem equipped to handle such a mapping and the instructions did not give any guidance on how to proceed. Therefore, Highmark has chosen to show each terminating plan in its own column with its experience and each new plan in its own column with a projection.

## XXII. Plan Type

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

## XXIII. Warning Alerts

The following validation warnings occurred when finalizing the URRT workbook:

**Section III - Experience Period Plan Adjusted Index Rate and Total Premium do not tie to Worksheet1:** Worksheet2 represents the index rate filed for 2015. Worksheet1 shows actual earned premium for 2015. The difference is driven by actual versus expected population and benefit mix. Additionally, Worksheet2 requires the index rate for terminated non-ACA plans to be set to 0.

**Section III - Experience Period Total Incurred Claims Payable with Issuer Funds and the Incurred Claims PMPM do not match Worksheet1:** Worksheet2 removes reinsurance and risk adjustment from paid claims as required by the instructions. The cell it points to in Worksheet1 does not as required by the instructions.

## XXIV. Actuarial Certification

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared to accompany Highmark's rate filing for the individual combined market on and off the Pennsylvania Exchange.

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)),
- Developed in compliance with the applicable Actuarial Standards of Practice
- The rates are not excessive, inadequate, or unfairly discriminatory, and were reasonable in relationship to the benefits provided.

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

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.

- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.
- With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

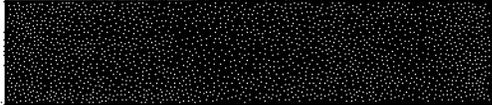
I certify that the benefits included in Highmark's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the Commonwealth of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

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

I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

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

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

Signed: 

Title: Actuarial Manager, Individual Markets

Date: May 10, 2016

**Exhibit I**  
**Highmark Inc.**  
**d/b as Blue Cross Blue Shield Highmark**

**Highmark Individual Market Adjusted Index Rate (effective January 1, 2017)**

CY2017 Projected Period Average Members	26,000
CY2017 Projected Allowed Claims	\$461.04
Non-EHB - Adult Vision (should be deleted)	\$0.00
CY2017 Index Rate (Allowed Claims for EHB Only)	\$461.04
<b>Market-Wide Adjustment</b>	
Risk Adjustment (Net of Risk Adjuster Fee)	1.099
Transitional Reinsurance Program (Net of Reinsurance Premium)	1.000
Exchange User Fee	1.016
CY2017 Market Adjusted Index Rate	\$514.68
<b>Calibration</b>	
<b>Calibration from Plan Adjusted Index Rate to Age 49, 1.0 Area, Non-Smoker</b>	
(a) Average Age Factor	1.736
(b) Age 49 (Nearest Age on HHS Age Curve) Age Factor	1.706
(c) Average Geographic Factor	0.970
Combined Calibration Factor $1/[(a/b)*c]$	1.013

Exhibit II  
 Highmark Inc.  
 d/b/a Highmark Blue Cross Blue Shield  
 Western PA Region

Unified Rate Review Template (URRT) AV Pricing Value Development  
 Market Adjusted Index Rate PMPM = \$514.68

HIOS Plan ID	Exchange Status	Metal Level	Plan Design Marketing Name	Plan Premium PMPM	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier <sup>(1)</sup>	(i)	(ii)	(iii)	(iv)	(v)
33709PA0690003	On & Off	Gold	my Connect Blue EPO 250G	\$496.06	0.964	0.871	0.996	1.000	1.111	1.000	1.000
33709PA0690005	On & Off	Gold	my Connect Blue EPO 1000G	\$484.14	0.941	0.850	0.996	1.000	1.111	1.000	1.000
33709PA0690001	On & Off	Silver	my Connect Blue EPO 1750S	\$404.91	0.787	0.711	0.996	1.000	1.111	1.000	1.000
33709PA0690002	On & Off	Silver	my Connect Blue EPO 2500S	\$409.67	0.796	0.719	0.996	1.000	1.111	1.000	1.000
33709PA0690004	On & Off	Bronze	my Connect Blue EPO 6500B	\$327.45	0.636	0.575	0.996	1.000	1.111	1.000	1.000
33709PA0700005	On & Off	Gold	my Community Blue Flex PPO 1700GQ	\$551.80	1.072	0.866	1.114	1.000	1.111	1.000	1.000
33709PA0700006	On & Off	Silver	my Community Blue Flex PPO 2800SQE	\$459.57	0.893	0.721	1.114	1.000	1.111	1.000	1.000
33709PA0700007	On & Off	Silver	my Community Blue Flex PPO 2100S	\$445.49	0.866	0.718	1.085	1.000	1.111	1.000	1.000
33709PA0700008	On & Off	Bronze	my Community Blue Flex PPO 6800B	\$353.90	0.688	0.570	1.085	1.000	1.111	1.000	1.000
33709PA0380004	On & Off	Catastrophic	Major Events Blue PPO 7150	\$329.39	0.640	0.556	1.126	1.000	1.111	0.920	0.920
33709PA0380003	Off	Catastrophic	Major Events Blue PPO 7150	\$329.39	0.640	0.556	1.126	1.000	1.111	0.920	0.920

<sup>(1)</sup> Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

**Exhibit III**  
**Highmark Terminated Products**

Medically Underwritten Direct Pay Community Blue PPO \$1,200  
Medically Underwritten Direct Pay Community Blue PPO \$2,600  
Medically Underwritten Direct Pay Community Blue PPO \$3,500

**Exhibit IV**  
**Highmark, Inc.**  
**d/b/a Highmark Blue Cross Blue Shield**

**Terminated ACA Plans**

<b>HIOS Plan ID</b>	<b>Plan Name</b>
33709PA0390009	Shared Cost Blue PPO 1200
33709PA0390005	Shared Cost Blue PPO 2650
33709PA0390001	Shared Cost Blue PPO 5500
33709PA0390011	Shared Cost Blue PPO 1000
33709PA0390007	Shared Cost Blue PPO 2100
33709PA0390003	Shared Cost Blue PPO 5500
33709PA0400001	Health Savings Blue PPO 2750
33709PA0380001	Major Events Blue PPO 6350
33709PA0380002	Major Events Blue PPO 6350
33709PA0510005	Shared Cost Blue PPO 1200
33709PA0510003	Shared Cost Blue PPO 2650
33709PA0510001	Shared Cost Blue PPO 6000
33709PA0510006	Shared Cost Blue PPO 1000
33709PA0510004	Shared Cost Blue PPO 2100
33709PA0510002	Shared Cost Blue PPO 6000
33709PA0520001	Health Savings Blue PPO 2700
33709PA0500001	Major Events Blue PPO 6850
33709PA0500002	Major Events Blue PPO 6850
33709PA0590001	Total Health Blue PPO 1200
33709PA0590002	Total Health Blue PPO 1200
33709PA0600001	Balance Blue PPO 1000
33709PA0600002	Balance Blue PPO 1000
33709PA0600003	Balance Blue PPO 500
33709PA0600004	Balance Blue PPO 500
33709PA0420009	Flex Blue PPO 1200
33709PA0420011	Flex Blue PPO 1000
33709PA0420005	Flex Blue PPO 2650
33709PA0420007	Flex Blue PPO 2100
33709PA0420001	Flex Blue PPO 4000
33709PA0420003	Flex Blue PPO 4000
33709PA0420013	Flex Blue PPO 1200 PMHA
33709PA0420014	Flex Blue PPO 1200 Penn Highlands
33709PA0430001	Health Savings Blue PPO 1700
33709PA0430003	Health Savings Blue PPO 1700
33709PA0410001	Major Events Blue PPO 6350
33709PA0410002	Major Events Blue PPO 6350
33709PA0540005	Flex Blue PPO 1200
33709PA0540006	Flex Blue PPO 1000
33709PA0540003	Flex Blue PPO 2650
33709PA0540004	Flex Blue PPO 2100
33709PA0540001	Flex Blue PPO 4000
33709PA0540002	Flex Blue PPO 4000
33709PA0550001	Health Savings Blue PPO 1700
33709PA0550002	Health Savings Blue PPO 1700
33709PA0530001	Major Events Blue PPO 6350
33709PA0530002	Major Events Blue PPO 6350

**ACTUARIAL MEMORANDUM****Highmark Inc.****Individual Rate Filing - January 1, 2017**

I, [REDACTED] am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Inc. ("Highmark") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2017. The rates are guaranteed until December 31, 2017.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80(d)(1)).
3. The rating factors and rating methodology are reasonable and consistent with Highmark's business plan at the time of the filing.

[REDACTED]

[REDACTED]  
Fellow, Society of Actuaries  
Member, American Academy of Actuaries  
May 10, 2016

## Highmark Inc., d/b/s Highmark BCBS – Individual Plans

Rate request filing ID # 1A-DP-16-HI HGHM-130540834 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

### Overview

Requested average rate change:	38.4%
Range of requested rate change:	26.0%-55.6%
Effective date:	01/01/2017
People impacted:	38,559 members
Available in:	Rating areas – 1, 2, 4, 5, and 6

### Key information

#### Jan. 2015-Dec. 2015 financial experience

Premiums	\$715,850,950*
Claims	\$917,636,254*
Administrative expenses	\$88,242,139
Company made (before taxes)	<b>(\$240,806,102)**</b>

\*Does not include reinsurance ceded.

\*\*Includes transitional ACA reinsurance receivable.

#### How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2017:

Claims:	90%
Administrative:	10%
Taxes & fees:	0%
Profit:	0%

The company expects its annual medical costs to increase **11.5%**.

### Explanation of requested rate change

The premium rate increase for Highmark is set adequately to cover the rising medical and pharmacy costs.

The primary drivers of the rate increase are the experience of the ACA single risk pool membership is emerging higher than assumed in the prior rate filing, trend, and the expiration of the federal transitional reinsurance program.

## **Pennsylvania Bulletin Information - Highmark**

### **Highmark, Inc. (HGHM-130540834); Proposed Rate Increase for the Individual ACA Product Portfolio in Western Pennsylvania Region**

By Filing # 1A-DP-16-HI (SERFF # HGHM-130540834), Highmark, Inc. (NAIC # 54771), d/b/a Highmark Blue Cross Blue Shield, requests approval to adjust rates for its ACA-compliant individual market EPO and PPO plans in the western Pennsylvania region. The filing requests an average rate change of 38.4% or \$110 per member per month. The rate increases range from 26.0% to 55.6% (\$68 to \$172 per member per month). This will affect approximately 38,559 members or 27,497 policyholders and will increase annual premium income by an estimated \$50.8 million. For the calendar year 2015 experience period, Highmark collected roughly \$760 million in revenue on 213,000 members. The rate change will be effective on January 1, 2017.



May 11, 2016

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

Re: Highmark, Inc. Filing # 1A-DP-16-HI (SERFF # HGHM-130540834)  
2017 Individual Market Rates

**This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark, Inc. 2017 Individual Market Rates contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark, Inc. must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark, Inc. should be redacted before release.**

Dear Ms. Fabian-Marks:

This Filing includes the Highmark, Inc. ("Highmark") Individual Market rates and the supporting rate development for policies with effective dates on or after January 2017.

**Company Name & NAIC #:** Highmark, Inc., NAIC #54771

**Market (Individual or Small Group):** Individual

**On or Off Exchange:** Highmark will sell plans on and off of the exchange.

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

**Average rate change requested:** 38.4%

**Range of rate change requested:** 26.0% - 55.6%

**Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO):** PPO and EPO

**Rating Areas:** Highmark will offer products in rating areas 1, 2, 4, 5, and 6

**Metal Levels and Catastrophic Plans:** Highmark will sell Gold, Silver, Bronze, and Catastrophic plans in the Individual Market.

**Current number of covered lives and of policyholders:** 38,559 lives, 27,497 policy holders

**Number of plans offered in 2017:** 11

**Corresponding contract form #, SERFF and Binder ID#s:**

The corresponding SERFF binder number is HGHM-PA17-125059899 affecting the following Highmark products and forms:

Product Name / Type	Contract Form & SERFF#
my Connect Blue EPO	CONB/EPO/WDP-1; HGHM-130518097
my Community Blue Flex PPO	CB/FL/PPO/WDP; HGHM-130517959
my Community Blue Flex HDHP	CB/FL/HDHP/WDP; HGHM-130518027
Major Events Blue PPO	CAT/WDP-4; HGHM-130518049

**HIOS Issuer ID # and submission tracking #:** HIOS Issuer ID #33709, Highmark Filing #1A-DP-2016-HI (SERFF Filing # HGHM-130540834)

### **Request for Confidentiality**

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of Highmark if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Individual market and could have negative consequences for the operation of Highmark's business. Therefore, Highmark asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

It is our understanding that the Department does not intend to publish the confidential & proprietary information contained in this Filing or to otherwise permit this Filing and its confidential information, other than the redacted information and final approved rates, to be disclosed or released.

Furthermore and pursuant to the Pennsylvania Right-to-Know Law (“RTKL”), Highmark must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, Highmark asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark RTKL representative identified below prior to release of any information contained in this Filing:

Lisa Martinelli, Esq.  
Highmark RTKL Representative  
Chief Privacy Officer  
Highmark Health  
120 Fifth Avenue, Suite 1814  
Pittsburgh, PA 15222

Furthermore, it should be noted that Highmark is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

**U.S. House of Representatives v. Burwell**

Please note that the rate development in this filing is contingent upon the continued availability of federal cost-sharing subsidies under the ACA in 2017. If federal cost-sharing subsidies in their current form are not available, substantial changes to this filing may be required.

Should you have any questions regarding the attached Filing, please feel free to contact me at (717) 302-2143 or via e-mail at: [jeffrey.scheib@highmark.com](mailto:jeffrey.scheib@highmark.com).

Sincerely,



Jeffrey Scheib, ASA, MAAA  
Vice President, Actuarial Services  
Highmark Inc.

cc: William Sarniak  
Frank Haver  
Greg Devine, Esq.  
Tija Hilton-Phillips, Esq.

# Actuarial Memorandum

## 1. Basic Information and Data

### A. Company Information

**Company Name & NAIC #:** Highmark Inc., NAIC #54771 ("Highmark")

**Market (Individual or Small Group):** Individual

**On or Off Exchange:** Highmark will sell plans on and off of the exchange.

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

**Average rate change requested:** 38.4%

**Range of rate change requested:** 26.0% - 55.6%

**Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO):** PPO and EPO

**Rating Areas:** Highmark will offer products in rating areas 1,2,4,5, and 6

**Metal Levels and Catastrophic Plans:** Highmark will sell Gold, Silver, Bronze, and Catastrophic plans in the Individual Market.

**Current number of covered lives and of policyholders:** 38,559 lives, 27,497 policy holders

**Number of plans offered in 2017:** 11

**Corresponding contract form #, SERFF and Binder ID#s:**

The corresponding SERFF binder number is HGHM-PA17-125059899 affecting the following Highmark products and forms:

Product Name / Type	Contract Form & SERFF#
CB Flex PPO	CB/FL/PPO/WDP; HGHM-130517959
CB Flex HDHP	CB/FL/HDHP/WDP; HGHM-130518027
Major Events Blue PPO	CAT/WDP-4; HGHM-130518049
Connect Blue EPO	CONB/EPO/WDP-1; HGHM-130518097

**HIOS Issuer ID # and submission tracking #:** HIOS Issuer ID #33709, Highmark Filing #1A-DP-16-HI (SERFF Filing # HGHM-130540834)

## Rate History and Proposed Variations in Rate Changes

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

Year	Avg. Increase	SERFF ID#
2016	18.6%	HGHM-130061378
2015	13.4%	HGHM-129603957
2014	n/a – initial ACA rate filing	HGHM-128985817

In 2015 the rate change varied by plan due to a variance in network factors by service area. In 2016, increases varied by plan due to cost sharing alterations required to maintain federal AV levels as well as for updates to other pricing factors. In 2017, rate changes will vary by product due to updated cost sharing levels to meet federal AV requirements as well as updates in the pricing AV factors. Please see Table 10, column AC for plan level increases.

### Average Rate Change

The SERFF Rate Review Detail Screen presents the “percent rate change requested” as 38.4%. This value is consistent with Table 10, cell AC13. Table 11, Cell AZ13 calculates an increase in the 21-year-old non-smoker rate of 38.1%. Table 10 calculates the member weighted average rate for 2016 and the member requested weighted average rate for 2017 and calculates the difference in those values. Table 11 calculates the increase for each plan and then member weights the increases. Highmark feels the methodology on Table 10 is more accurate and is using this value in its communications.

## B. Membership Count

Please see Table 1 for the age breakdown and total number of members for the periods shown. The enrollment will differ from table 10. Please see the Plan Rate Development section for further details.

## C. Benefit/Cost Sharing Changes

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

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

- Hospice Benefit – addition of respite care for 7 days per six months
- Coverage for Artificial Insemination, including specific related medications
- Added visits for Habilitative Therapy Services

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

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial value, are in Attachment B. Also the PA Plan Design Summary and Rate Tables with the HIOS Plan IDs are submitted in SERFF Rate/Rule Schedule Tab.

#### **D. Experience Period Claims and Premium**

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2015 calendar year results for all policies in the single risk pool, with run out through January 2016. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period. Unlike the Premiums shown in the URRT, the Earned Premiums in Table 2 have not been adjusted for anticipated risk adjustment transfer payments. The sum of the Earned Premium and Estimated Risk Adjustment from Table 2 total the Premiums in the URRT.
- Incurred Claims represent claims paid by Highmark net of expected CSR recoveries. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
  - One month of run out from the end of the experience period,
  - Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
  - Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.

- There are no non-EHB benefits represented in the allowed charges in Table 2.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes amounts for the pediatric vision benefit.
- Total Non-EHB capitation includes amounts for our adult vision benefit.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that Highmark will incur based on the results in the experience period. This amount is developed based on an analysis of Highmark data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk transfer component profile. This Market-wide profile is developed from available Market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.

- Estimated Reinsurance Recoveries reflect what Highmark expects to receive for the experience period and is calculated using claims experience and applying the 2015 Reinsurance parameters (\$45,000 attachment point and 50% coinsurance up to \$250,000.)

## **E. Credibility of Data**

The experience period data for Highmark is large enough to be fully credible. The results are based 100% on the experience period data.

## **F. Trend Identification**

Table 3 identifies the proposed annual medical and prescription drug allowed claims cost and utilization trends. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect Highmark's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The trend components represent a blended average for all types of service and are applied to the aggregate experience for pricing, and as such Table 2 shows the same trend components for each service category. Due to the significant change in the make-up of the ACA population in the first two years, the data included in table 4 was not used in the development of the trend. A separate regression study was developed by the Highmark valuation team that analyzed the ACA trend levels of cohorts of ACA members that were continuously enrolled in a significant portion of 2014 and thru 2015 in the same metal level. The analysis took into consideration seasonality and removed outlier months. The resulting trend was compared to the group business and any industry available ACA data.

The URRT instructions require that anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period be reflected in the Utilization trend component shown in Worksheet I, Section 2. Table 3 is populated consistent with this requirement.

## **G. Historical Experience**

Table 4 presents the most recent 24 months (2 calendar years) of Highmark data with run-out through January 2016. Data for 2013 is not included as it is not representative of the single risk pool.

# **2. Rate Development & Change**

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

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized the development presented in

Worksheet 1 of the URRT , a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Some of the items separately identified in Table 5 include:

- The Change in Demographics adjustment reflects the change in age and geography factors we expect from the experience period to the projection period.
- The Change in Network adjustment reflects the change in the allowed claims we anticipate due to network contracting changes between the experience period and the projection period.
- There is no explicit Change in Benefits adjustment.
- The Change in Other adjustment reflects improved contracting with our pharmacy benefits provider.

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

## **B. Retention Items**

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development. Administrative costs reflect internal costs that the Highmark is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect our anticipated costs for these items in the experience period.

Note the following regarding plan level retention items:

- The Profit/Contingency for all plans is set to 0%.
- The Health Insurer Provider Fee does not apply to the Individual Market for 2017.
- The administrative expenses do not vary by plan
- 0% Pennsylvania Premium Tax was included
- The \$0.20 PMPM PCORI fee was factored into the administrative expense percentage of premium.
- Expenses for Quality Improvement Initiatives are included in the general and claims admin percentage and were not broken out separately.

## **C. Normalized Market-Adjusted Projected Allowed Total Claims**

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

## **D. Components of Rate Change**

Table 8 presents the components of change in the proposed 2017 Calibrated Plan Adjusted Index Rate (PMPM). The 2016 base period allowed claims as developed from the 2016 rate filing are in cell C62.

Given the magnitude of the increase, the difference between Row H and Row A is insignificant and may be caused by rounding error.

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

- Taxes and Fees shown in Table 9 differ from the Taxes and Fees from the URRT as the Table 9 separates out the Exchange User Fee into a separate line item. In the URRT the Exchange User Fee is included in the Taxes and Fees line item.

The 2016 values are populated using the 2016 filed factors adjusted for the membership mix as of February 1, 2016.

### **3. Plan Rate Development**

Table 10 shows the plan rate development for 2017. This table shows the plans that Highmark intends to offer in 2017, as well as plans from the 2016 portfolio that will be discontinued. The calibrated plan adjusted index rates for 2016 are calculated according to the instructions. The 2017 rating factors are consistent with the factors found in Attachment I of the Part III URRT memorandum with the pricing effect further broken out into pricing AV, benefit richness, and tobacco surcharge adjustment. Admin effect is also broken into admin costs, taxes and fees, and profit or contingency.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of Highmark's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications are included in Attachment B.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2016 rate of the discontinuing plan to the 2017 rate of the plan the members are being mapped to. Some discontinuing plans are being listed multiple times since these plans have different mappings based on the county in which the members live. For these plans, we have included the service zone that the members reside in as part of the plan name to avoid ambiguity.

Please note that the membership in this tab will not tie to Table 1 because there are members who are not being mapped into any other plan. Including these members in Table 10 would make the aggregate increase calculation incorrect.

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

Table 11 presents Highmark's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.A above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 38.1% which is not consistent with the SERFF Rate Review Detail Screen "percent rate change requested" for the reasons cited above.

Please note that Highmark is offering new plans that have no enrollment on February 1, 2016. Due to the nature of the template, rates are not populated for these plans. A full listing of rates by age, area, and tobacco status can be found in the Rate Pages exhibit submitted as a separate document.

## **5. Plan Factors**

### **A. Age and Tobacco Factors**

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

### **B. Geographic Factors**

Please see Table 13 for Highmark's geographic factors. Highmark's factors for the rating period are unchanged from the currently approved factors. Note that rating areas 3 and 8 are left blank as Highmark does not offer plans in these regions.

### **C. Network Factors**

Please see Table 14 for Highmark's network rating factors.

### **D. Service Area Composition**

Highmark's offerings are split into multiple service areas. The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing.

## **6. Actuarial Certifications**

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

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

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1)),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

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

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.

- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

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

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

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

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

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

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

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2017 Part II Rate Filing Justification.



Title: Manager, Actuarial Services

Date: 5/11/2016

**Highmark Inc.**  
**d/b/a Highmark Blue Cross Blue Shield**  
**Individual Market Product Portfolio**  
**Western PA Region**

**Supplemental Exhibits**

- Attachment A Milliman Certification
- Attachment B Screenshots of HHS AV calculator and Actuarial Certification for Approach 1  
[Redacted]



## ACTUARIAL MEMORANDUM

### Highmark Inc.

### Individual Rate Filing - January 1, 2017

I, [REDACTED] am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Inc. ("Highmark") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2017. The rates are guaranteed until December 31, 2017.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80(d)(1)).
3. The rating factors and rating methodology are reasonable and consistent with Highmark's business plan at the time of the filing.

[REDACTED]

[REDACTED]  
Fellow, Society of Actuaries  
Member, American Academy of Actuaries  
May 10, 2016

**PA Rate Template Part I**  
**Data Relevant to the Rate Filing**

**Table 1. Number of Members**

	Member-months	Members	Member-months
	Experience Period	Current Period (as of Feb. 1, 2016)	Projected Rating Period
Total	2,570,689	44,802	312,000
<18	273,044	4,477	31,248
18-24	195,119	3,290	22,872
25-29	213,070	3,991	27,663
30-34	184,970	3,301	22,946
35-39	171,860	2,882	20,021
40-44	186,953	2,884	20,043
45-49	230,123	3,755	26,143
50-54	296,681	4,721	32,859
55-59	360,710	6,392	44,582
60-63	393,659	6,817	47,591
64+	64,500	2,293	16,032

**Table 2. Experience Period Claims and Premiums**

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 762,551,822.19	\$ 955,915,965.85	\$ 985,677,473.41	2,570,689	\$ 254,073,253.51	\$1,239,750,726.92	\$ -	\$ (15,433,096.31)	\$ 3,239,068.14	\$ 1,285,344.50	\$ (52,304,945.66)	\$ 97,269,221.82
<b>2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)</b>											\$ 477.52
<b>Loss Ratio</b>											<b>123.55%</b>

\*Express Prescription Drug Rebates as a negative number

**Table 3. Trend Components**

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	4.99%	5.28%	10.54%	22.59%
Outpatient Hospital	4.99%	5.28%	10.54%	32.90%
Professional	4.99%	5.28%	10.54%	23.74%
Other Medical	4.99%	5.28%	10.54%	2.40%
Capitation			-29.33%	0.26%
Prescription Drugs	4.99%	5.28%	10.54%	18.11%
Total Annual Trend			10.43%	100.00%
2 Year Trend Projection Factor			1.220	

\* Express Cost, Utilization, and Weight as percentages

<- Annualized Trend Factors on URRT

**Table 4. Historical Experience**

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13				#DIV/0!		#DIV/0!				#DIV/0!
Feb-13				#DIV/0!		#DIV/0!				#DIV/0!
Mar-13				#DIV/0!		#DIV/0!				#DIV/0!
Apr-13				#DIV/0!		#DIV/0!				#DIV/0!
May-13				#DIV/0!		#DIV/0!				#DIV/0!
Jun-13				#DIV/0!		#DIV/0!				#DIV/0!
Jul-13				#DIV/0!		#DIV/0!				#DIV/0!
Aug-13				#DIV/0!		#DIV/0!				#DIV/0!
Sep-13				#DIV/0!		#DIV/0!				#DIV/0!
Oct-13				#DIV/0!		#DIV/0!				#DIV/0!
Nov-13				#DIV/0!		#DIV/0!				#DIV/0!
Dec-13				#DIV/0!		#DIV/0!				#DIV/0!
Jan-14		\$ 12,959,607.33	0.9993	\$ 12,969,064.85	39,320	\$ 329.83		\$ (173,958.06)	\$ 17,224,401.13	\$ 438.06
Feb-14		\$ 18,719,521.21	0.9992	\$ 18,733,836.19	51,982	\$ 360.39		\$ (236,892.09)	\$ 23,454,966.89	\$ 451.21
Mar-14		\$ 28,080,286.59	0.9991	\$ 28,104,493.17	68,774	\$ 408.65		\$ (345,298.13)	\$ 34,185,019.52	\$ 497.06
Apr-14		\$ 38,674,866.81	0.9990	\$ 38,712,279.95	95,024	\$ 407.39		\$ (468,551.53)	\$ 46,382,355.46	\$ 488.11
May-14		\$ 48,775,322.02	0.9989	\$ 48,829,949.63	133,642	\$ 365.38		\$ (588,932.66)	\$ 58,290,020.04	\$ 436.17
Jun-14		\$ 54,751,762.35	0.9986	\$ 54,828,968.81	136,562	\$ 401.50		\$ (644,357.58)	\$ 63,757,075.64	\$ 466.87
Jul-14		\$ 61,171,334.65	0.9982	\$ 61,283,025.56	142,316	\$ 430.61		\$ (714,246.23)	\$ 70,642,703.55	\$ 496.38
Aug-14		\$ 59,861,977.33	0.9980	\$ 59,979,604.57	144,924	\$ 413.87		\$ (695,727.66)	\$ 68,801,470.84	\$ 474.74
Sep-14		\$ 63,989,537.93	0.9972	\$ 64,171,874.97	148,835	\$ 431.16		\$ (753,079.55)	\$ 74,406,729.08	\$ 499.93
Oct-14		\$ 69,105,038.97	0.9965	\$ 69,351,009.83	149,615	\$ 463.53		\$ (792,834.12)	\$ 78,278,638.14	\$ 523.20
Nov-14		\$ 62,930,890.19	0.9966	\$ 63,146,164.02	150,791	\$ 418.77		\$ (716,406.53)	\$ 70,742,605.29	\$ 469.14
Dec-14	\$ 387,876,714.95	\$ 71,671,795.80	0.9960	\$ 71,956,390.46	154,159	\$ 466.77	\$ 150,964,998.14	\$ (815,057.53)	\$ 80,439,502.77	\$ 521.80
Jan-15		\$ 74,025,873.32	0.9959	\$ 74,327,669.50	206,636	\$ 359.70		\$ (1,201,845.88)	\$ 95,106,525.15	\$ 460.26
Feb-15		\$ 72,497,927.17	0.9951	\$ 72,853,292.15	210,479	\$ 346.13		\$ (1,146,385.43)	\$ 90,717,734.28	\$ 431.01
Mar-15		\$ 85,129,179.92	0.9947	\$ 85,541,199.57	222,384	\$ 384.84		\$ (1,351,786.83)	\$ 106,971,908.76	\$ 481.02
Apr-15		\$ 89,102,486.47	0.9942	\$ 89,624,257.67	220,254	\$ 406.91		\$ (1,366,263.82)	\$ 108,117,527.32	\$ 490.88
May-15		\$ 85,915,483.58	0.9927	\$ 86,542,920.55	218,944	\$ 395.27		\$ (1,313,690.92)	\$ 103,957,238.01	\$ 474.81
Jun-15		\$ 87,593,254.10	0.9894	\$ 88,534,445.66	216,850	\$ 408.28		\$ (1,330,515.80)	\$ 105,288,653.20	\$ 485.54
Jul-15		\$ 88,879,854.46	0.9867	\$ 90,074,603.20	215,012	\$ 418.93		\$ (1,333,195.64)	\$ 105,500,719.15	\$ 490.67
Aug-15		\$ 85,923,104.23	0.9807	\$ 87,616,885.47	212,686	\$ 411.95		\$ (1,287,222.44)	\$ 101,862,689.23	\$ 478.93
Sep-15		\$ 84,067,970.54	0.9725	\$ 86,445,151.18	210,363	\$ 410.93		\$ (1,249,355.92)	\$ 98,866,171.30	\$ 469.98
Oct-15		\$ 89,578,524.01	0.9607	\$ 93,241,692.26	208,006	\$ 448.26		\$ (1,322,385.51)	\$ 104,645,273.68	\$ 503.09
Nov-15		\$ 83,862,621.60	0.9361	\$ 89,584,654.26	205,399	\$ 436.15		\$ (1,228,808.57)	\$ 97,240,182.69	\$ 473.42
Dec-15	\$ 759,501,734.66	\$ 84,831,330.36	0.8776	\$ 96,659,154.72	203,309	\$ 475.43	\$ 253,042,755.82	\$ (1,237,868.11)	\$ 97,957,098.04	\$ 481.81

\* Express Completion Factor as a percentage

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

**Table 2b. Experience Period Claims and Premiums**

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											#DIV/0!
Loss Ratio											#DIV/0!

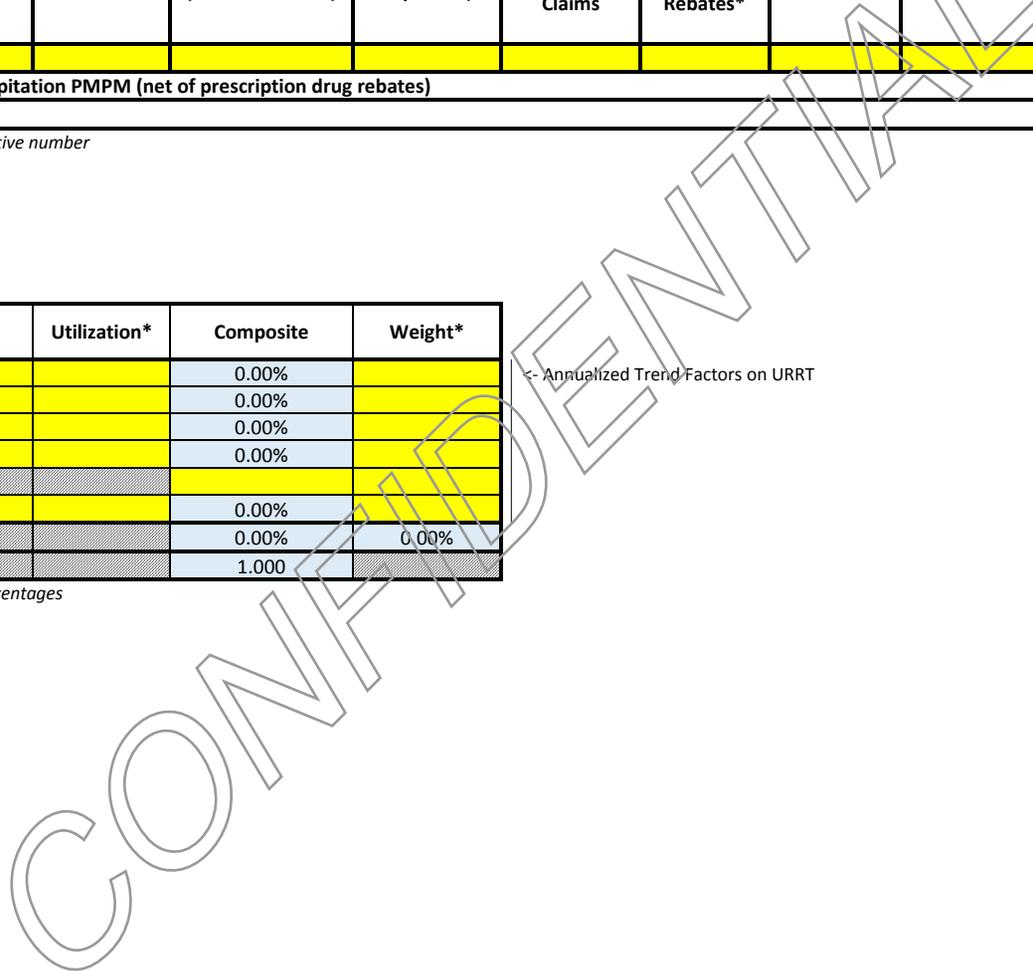
\*Express Prescription Drug Rebates as a negative number

**Table 3b. Trend Components**

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

\* Express Cost, Utilization, and Weight as percentages

← Annualized Trend Factors on URRT



**Table 4b. Historical Experience**

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13				#DIV/0!		#DIV/0!				#DIV/0!
Feb-13				#DIV/0!		#DIV/0!				#DIV/0!
Mar-13				#DIV/0!		#DIV/0!				#DIV/0!
Apr-13				#DIV/0!		#DIV/0!				#DIV/0!
May-13				#DIV/0!		#DIV/0!				#DIV/0!
Jun-13				#DIV/0!		#DIV/0!				#DIV/0!
Jul-13				#DIV/0!		#DIV/0!				#DIV/0!
Aug-13				#DIV/0!		#DIV/0!				#DIV/0!
Sep-13				#DIV/0!		#DIV/0!				#DIV/0!
Oct-13				#DIV/0!		#DIV/0!				#DIV/0!
Nov-13				#DIV/0!		#DIV/0!				#DIV/0!
Dec-13				#DIV/0!		#DIV/0!				#DIV/0!
Jan-14				#DIV/0!		#DIV/0!				#DIV/0!
Feb-14				#DIV/0!		#DIV/0!				#DIV/0!
Mar-14				#DIV/0!		#DIV/0!				#DIV/0!
Apr-14				#DIV/0!		#DIV/0!				#DIV/0!
May-14				#DIV/0!		#DIV/0!				#DIV/0!
Jun-14				#DIV/0!		#DIV/0!				#DIV/0!
Jul-14				#DIV/0!		#DIV/0!				#DIV/0!
Aug-14				#DIV/0!		#DIV/0!				#DIV/0!
Sep-14				#DIV/0!		#DIV/0!				#DIV/0!
Oct-14				#DIV/0!		#DIV/0!				#DIV/0!
Nov-14				#DIV/0!		#DIV/0!				#DIV/0!
Dec-14				#DIV/0!		#DIV/0!				#DIV/0!
Jan-15				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!

\* Express Completion Factor as a percentage

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

**Table 2c. Experience Period Claims and Premiums**

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
<b>2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)</b>											<b>#DIV/0!</b>
<b>Loss Ratio</b>											<b>#DIV/0!</b>

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

CONFIDENTIAL

## PA Rate Template Part II Rate Development and Change

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

2015 Total Allowed EHB Claims PMPM + EHB Capitation PMPM (net of prescription drug rebates)	\$ 477.52	<- Index Rate of Experience Period on URRT
2 Year Trend Projection Factor	1.220	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 582.36	
<u>Single Risk Pool Adjustment Factors</u>		
Change in Morbidity	0.900	<- Adj't. from Experience to Projection Period - Pop'l risk Morbidity on URRT
Change in Other	0.879	<- Adj't. from Experience to Projection Period - Other on URRT
Change in Demographics	0.984	
Change in Network	0.903	
Change in Benefits	1.000	
Change in Other	0.990	
Adjusted Projected Allowed EHB Claims PMPM	\$ 461.04	<- Index Rate for Projection Period on URRT - Individual (Small Group 1st Qtr)
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$ -	<- Index Rate for Projection Period on URRT - Small Group
Projected Paid to Allowed Ratio	0.682080655	<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	314.4639569	
<u>Market-wide Adjustments</u>		
Projected Paid Net Risk Adjustment PMPM	\$ 31.13	
Projected Paid Exchange User Fees PMPM	\$ 5.46	
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 351.06	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 514.68	<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -	
Market-Adjusted Projected Paid Total Claims PMPM	\$ 351.06	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 514.68	

**Table 6. Retention**

<u>Retention Items - Express in percentages</u>		
Administrative Expenses	10%	
General and Claims	9.05%	
Agent/Broker Fees and Commissions	0.92%	
Quality Improvement Initiatives		
Taxes and Fees	0.05%	
PCORI Fees (Enter \$ amount here: \$)	0.05%	
Pa Premium Tax (if applicable)	0.00%	
Federal Income Tax	0.00%	
Health Insurance Providers Fee (only for small group market, prorated for coverage in 2018)	0.00%	
Profit/Contingency	0%	
Total Retention	10%	
Projected Required Revenue PMPM	\$ 390.17	<- Single Pool Gross Premium Avg. Rate, PMPM on URRT

**Table 8. Components of Rate Change**

Rate Components	2016	2017	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	168.3114785	232.9553028	\$64.64	38.4%
B. Base period allowed claims before normalization	\$ 395.20	\$ 477.52	\$82.32	49%
C. Normalization factor component of change	\$ (151.83)	-153.0514237	-\$1.22	-\$0.01
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 243.37	\$ 324.47	\$ 81.10	48%
D2. URRT Trend	\$ 33.07	\$ 71.24	\$ 38.16	23%
D3. URRT Morbidity	\$ (17.94)	\$ (39.42)	\$ (21.49)	-13%
D4. URRT Other	\$ (5.17)	\$ (43.01)	\$ (37.84)	-22%
D5. Normalized URRT RA/RI on an allowed basis	\$ (1.93)	\$ 31.01	\$ 32.95	20%
D6. Normalized Exchange User Fee on an allowed basis	\$ 6.56	\$ 5.44	\$ (1.12)	-1%
D7. Subtotal - Sum(D1:D6)	\$ 257.96	\$ 349.72	\$ 91.76	55%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (37.13)	-53.67434517	\$ (16.54)	-10%
E2. Pricing AV	\$ (79.25)	\$ (92.01)	\$ (12.75)	-8%
E3. Benefit Richness	\$ 3.63	\$ 5.24	\$ 1.60	1%
E4. Catastrophic Eligibility	\$ (0.08)	\$ (0.11)	\$ (0.03)	0%
E5. Subtotal - Sum(E1:E4)	\$ (112.83)	\$ (140.55)	\$ (27.72)	-16%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 21.03	\$ 23.24	\$ 2.21	1%
F2. Taxes and Fees	\$ 5.37	\$ 0.12	\$ (5.25)	-3%
F3. Profit and/or Contingency	\$ (3.37)	\$ -	\$ 3.37	2%
F4. Subtotal - Sum(F1:F3)	\$ 23.03	\$ 23.35	\$ 0.33	0%
G. Change in Miscellaneous Items			\$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 168.16	\$ 232.52	\$ 64.37	38%

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

	January	April	July	October	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Percent of Members Months Renewing in Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Base Allowed Claims	\$ 461.04	\$ 461.04	\$ 461.04	\$ 461.04	\$ 461.04
Months of Trend	-	3	6	9	#DIV/0!
Annual Trend	10.43%	10.43%	10.43%	10.43%	10.43%
Single Risk Pool Projected Allowed Claims	\$ 461.04	\$ 472.62	\$ 484.49	\$ 496.66	\$ -

**Table 7. Normalized Market-Adjusted Projected Allowed Total Claims**

<u>Normalization Factors</u>	2016	2017
Average Age Factor	1.736	1.736
Average Geographic Factor	0.970	0.970
Average Tobacco Factor	1.015	1.010
Average Benefit Richness (induced demand)	1.043	1.025
Average Network Factor	0.911	0.845
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 418.90	\$ 514.68
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 257.96	\$ 349.72

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

	2016	2017	
Paid-to-Allowed	0.709576813	0.682080655	
URRT Trend (2-Year Trend Factor)	1.135901036	1.22	<- URRT W1, S2
URRT Morbidity	0.935114433	0.900	<- URRT W1, S2
URRT "Other"	0.979988443	0.879	<- URRT W1, S2
Risk Adjustment	\$ 10.09	\$ 31.13	<- URRT W1, S3
Reinsurance	\$ (12.32)	\$ -	<- URRT W1, S3
Exchange User Fee	\$ 7.56	\$ 5.46	<- URRT W1, S3
Capitation	\$ 0.48	\$ -	<- URRT W1, S2
Network	0.856	0.846522633	
Pricing AV	0.641	0.689219603	
Benefit Richness	1.026	1.025672346	
Catastrophic Eligibility	0.999	0.999460567	
Administrative Expenses	12.49%	9.98%	
Taxes and Fees	3.19%	0.05%	
Profit and/or Contingency	-2.00%	0.00%	

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**PA Rate Template Part III**

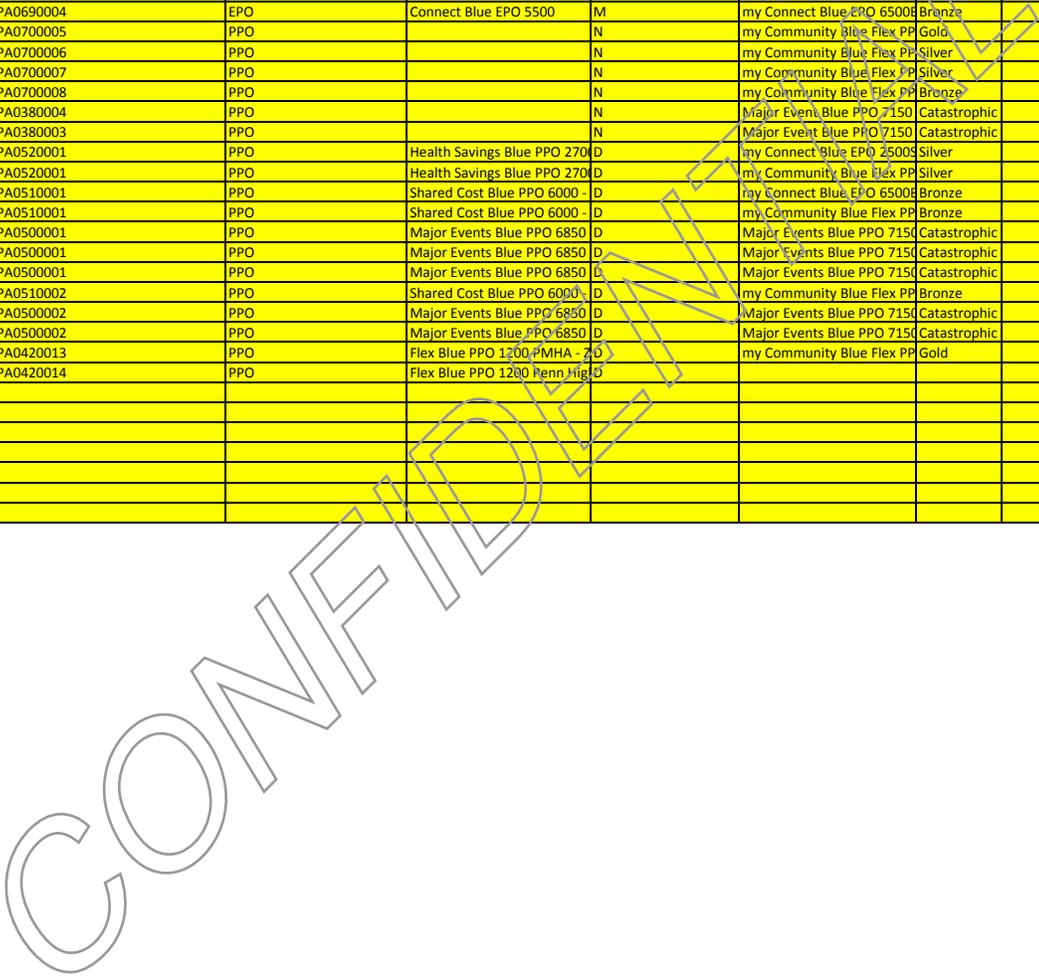
**Table 10. Plan Rates**

Carrier Name: Highmark  
 Plan Type(s): EPO, PPO  
 Market Segment: Individual ACA  
 Rate Effective Date: 01/01/2017  
 Market Adjusted Index Rate: \$ 514.68

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/16 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2017	1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier	Metallic Tier Actuarial Value
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Totals 0.672

Plan 1	33709PA0690003	EPO	Connect Blue EPO 250	M	my Connect Blue EPO 250G	Gold	0.7852
Plan 2	33709PA0690005	EPO		N	my Connect Blue EPO 1000G	Gold	0.7858
Plan 3	33709PA0690001	EPO	Connect Blue EPO 750	M	my Connect Blue EPO 1750G	Silver	0.6833
Plan 4	33709PA0690002	EPO	Connect Blue EPO 2500	M	my Connect Blue EPO 2500G	Silver	0.6826
Plan 5	33709PA0690004	EPO	Connect Blue EPO 5500	M	my Connect Blue EPO 6500G	Bronze	0.6194
Plan 6	33709PA0700005	PPO		N	my Community Blue Flex PP	Gold	0.7878
Plan 7	33709PA0700006	PPO		N	my Community Blue Flex PP	Silver	0.681
Plan 8	33709PA0700007	PPO		N	my Community Blue Flex PP	Silver	0.682
Plan 9	33709PA0700008	PPO		N	my Community Blue Flex PP	Bronze	0.6091
Plan 10	33709PA0380004	PPO		N	Major Events Blue PPO 7150	Catastrophic	0.575
Plan 11	33709PA0380003	PPO		N	Major Event Blue PPO 7150	Catastrophic	0.575
Plan 12	33709PA0520001	PPO	Health Savings Blue PPO 270	D	my Connect Blue EPO 2500G	Silver	0.6826
Plan 13	33709PA0520001	PPO	Health Savings Blue PPO 270	D	my Community Blue Flex PP	Silver	0.681
Plan 14	33709PA0510001	PPO	Shared Cost Blue PPO 6000	D	my Connect Blue EPO 6500G	Bronze	0.6194
Plan 15	33709PA0510001	PPO	Shared Cost Blue PPO 6000	D	my Community Blue Flex PP	Bronze	0.6091
Plan 16	33709PA0500001	PPO	Major Events Blue PPO 6850	D	Major Events Blue PPO 7150	Catastrophic	0.575
Plan 17	33709PA0500001	PPO	Major Events Blue PPO 6850	D	Major Events Blue PPO 7150	Catastrophic	0.575
Plan 18	33709PA0500001	PPO	Major Events Blue PPO 6850	D	Major Events Blue PPO 7150	Catastrophic	0.575
Plan 19	33709PA0510002	PPO	Shared Cost Blue PPO 6000	D	my Community Blue Flex PP	Bronze	0.6091
Plan 20	33709PA0500002	PPO	Major Events Blue PPO 6850	D	Major Events Blue PPO 7150	Catastrophic	0.575
Plan 21	33709PA0500002	PPO	Major Events Blue PPO 6850	D	Major Events Blue PPO 7150	Catastrophic	0.575
Plan 22	33709PA0420013	PPO	Flex Blue PPO 1200 PMHA - 20	D	my Community Blue Flex PP	Gold	0.7878
Plan 23	33709PA0420014	PPO	Flex Blue PPO 1200 Penn High	D			
Plan 24							
Plan 25							
Plan 26							
Plan 27							
Plan 28							
Plan 29							
Plan 30							



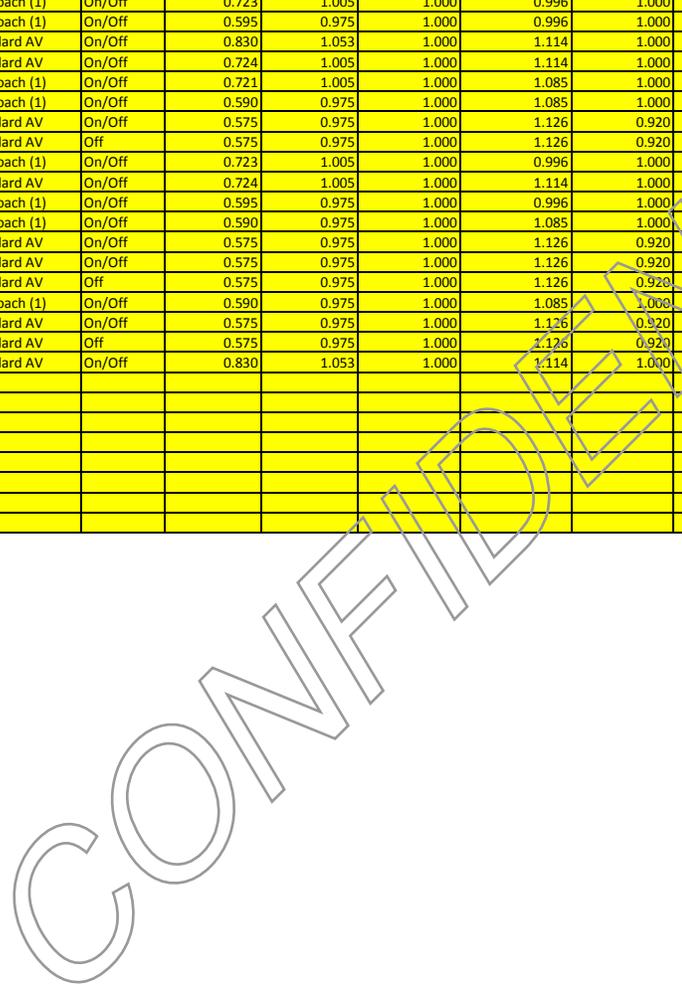
**PA Rate T**  
**Table 10. Pla**

Carrier Name:  
 Plan Type(s):  
 Market Segment:  
 Rate Effective Da  
 Market Adjusted I

Calibration	
Age Calibration Factor	1.735661874
Geographic Calibration Factor	0.970
Aggregate Calibration Factor	1.684

45 CFR Part 156.8 (d) (2) Allowable Factors

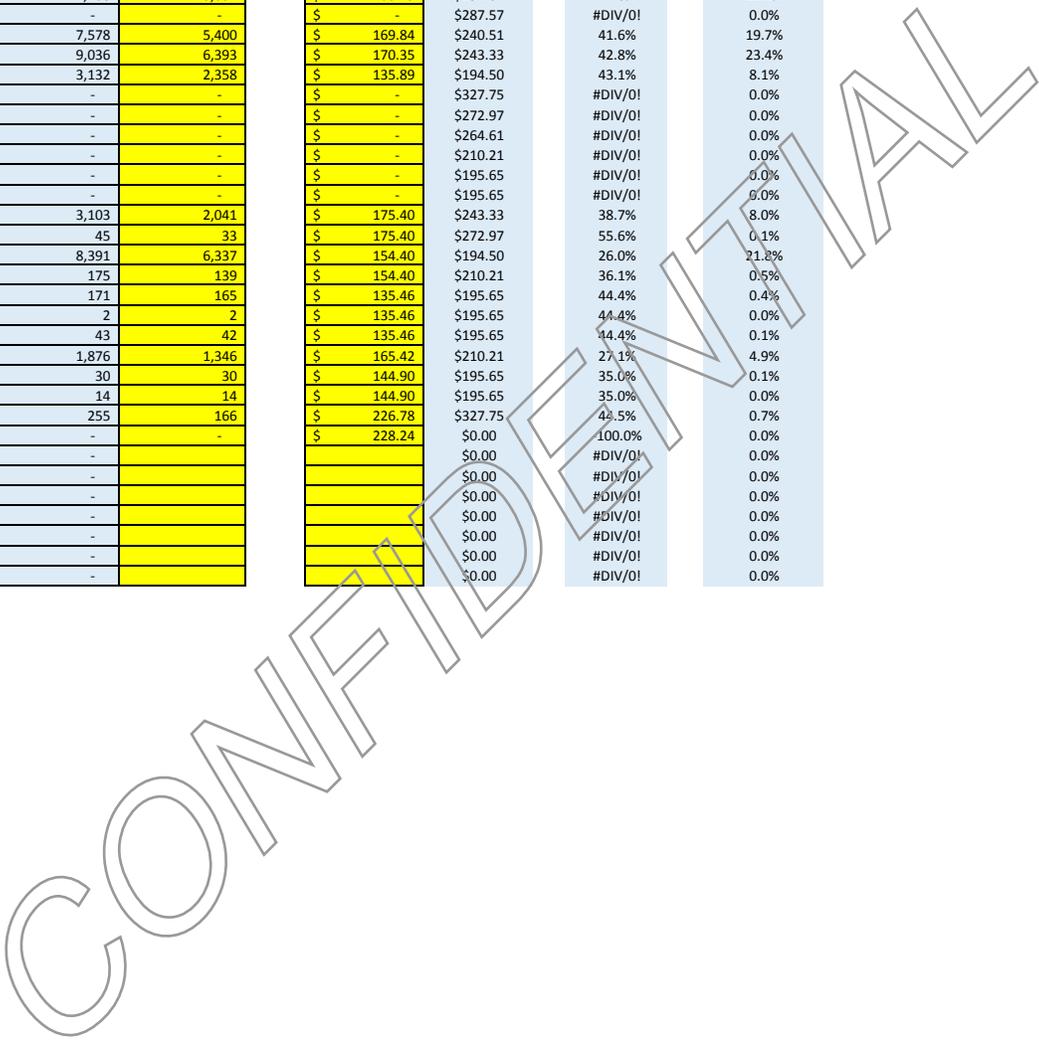
Plan Number	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Tobacco Surcharge Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
<b>Totals</b>			<b>0.689</b>	<b>1.000</b>	<b>1.000</b>	<b>1.002</b>	<b>0.999</b>	<b>0.990</b>	<b>\$ 352.88</b>	<b>10.0%</b>	<b>0.1%</b>	<b>0.0%</b>
Plan 1	Approach (1)	On/Off	0.835	1.053	1.000	0.996	1.000	0.990	\$446.32	10.0%	0.1%	0.0%
Plan 2	Approach (1)	On/Off	0.815	1.053	1.000	0.996	1.000	0.990	\$435.61	10.0%	0.1%	0.0%
Plan 3	Approach (1)	On/Off	0.714	1.005	1.000	0.996	1.000	0.990	\$364.32	10.0%	0.1%	0.0%
Plan 4	Approach (1)	On/Off	0.723	1.005	1.000	0.996	1.000	0.990	\$368.60	10.0%	0.1%	0.0%
Plan 5	Approach (1)	On/Off	0.595	0.975	1.000	0.996	1.000	0.990	\$294.62	10.0%	0.1%	0.0%
Plan 6	Standard AV	On/Off	0.830	1.053	1.000	1.114	1.000	0.990	\$496.48	10.0%	0.1%	0.0%
Plan 7	Standard AV	On/Off	0.724	1.005	1.000	1.114	1.000	0.990	\$413.49	10.0%	0.1%	0.0%
Plan 8	Approach (1)	On/Off	0.721	1.005	1.000	1.085	1.000	0.990	\$400.83	10.0%	0.1%	0.0%
Plan 9	Approach (1)	On/Off	0.590	0.975	1.000	1.085	1.000	0.990	\$318.42	10.0%	0.1%	0.0%
Plan 10	Standard AV	On/Off	0.575	0.975	1.000	1.126	0.920	0.990	\$296.37	10.0%	0.1%	0.0%
Plan 11	Standard AV	Off	0.575	0.975	1.000	1.126	0.920	0.990	\$296.37	10.0%	0.1%	0.0%
Plan 12	Approach (1)	On/Off	0.723	1.005	1.000	0.996	1.000	0.990	\$368.60	10.0%	0.1%	0.0%
Plan 13	Standard AV	On/Off	0.724	1.005	1.000	1.114	1.000	0.990	\$413.49	10.0%	0.1%	0.0%
Plan 14	Approach (1)	On/Off	0.595	0.975	1.000	0.996	1.000	0.990	\$294.62	10.0%	0.1%	0.0%
Plan 15	Approach (1)	On/Off	0.590	0.975	1.000	1.085	1.000	0.990	\$318.42	10.0%	0.1%	0.0%
Plan 16	Standard AV	On/Off	0.575	0.975	1.000	1.126	0.920	0.990	\$296.37	10.0%	0.1%	0.0%
Plan 17	Standard AV	On/Off	0.575	0.975	1.000	1.126	0.920	0.990	\$296.37	10.0%	0.1%	0.0%
Plan 18	Standard AV	Off	0.575	0.975	1.000	1.126	0.920	0.990	\$296.37	10.0%	0.1%	0.0%
Plan 19	Approach (1)	On/Off	0.590	0.975	1.000	1.085	1.000	0.990	\$318.42	10.0%	0.1%	0.0%
Plan 20	Standard AV	On/Off	0.575	0.975	1.000	1.126	0.920	0.990	\$296.37	10.0%	0.1%	0.0%
Plan 21	Standard AV	Off	0.575	0.975	1.000	1.126	0.920	0.990	\$296.37	10.0%	0.1%	0.0%
Plan 22	Standard AV	On/Off	0.830	1.053	1.000	1.114	1.000	0.990	\$496.48	10.0%	0.1%	0.0%
Plan 23									\$0.00			
Plan 24									\$0.00			
Plan 25									\$0.00			
Plan 26									\$0.00			
Plan 27									\$0.00			
Plan 28									\$0.00			
Plan 29									\$0.00			
Plan 30									\$0.00			



**PA Rate T**  
**Table 10. Pla**

Carrier Name:  
 Plan Type(s):  
 Market Segment:  
 Rate Effective Da  
 Market Adjusted I

Plan Number	Total Covered Lives @ 2/1/2016	Total Policyholders @ 2/1/2016	2016 Calibrated Plan Adjusted Index Rate PMPM	2017 Calibrated Plan Adjusted Index Rate PMPM	Change Compared to Prior 12 months	% of Total Covered Lives
<b>Totals</b>	<b>38,559</b>	<b>27,497</b>	<b>\$ 168.31</b>	<b>\$ 232.96</b>	<b>38.41%</b>	
Plan 1	4,708	3,031	\$ 203.79	\$294.64	44.6%	12.2%
Plan 2	-	-	\$ -	\$287.57	#DIV/0!	0.0%
Plan 3	7,578	5,400	\$ 169.84	\$240.51	41.6%	19.7%
Plan 4	9,036	6,393	\$ 170.35	\$243.33	42.8%	23.4%
Plan 5	3,132	2,358	\$ 135.89	\$194.50	43.1%	8.1%
Plan 6	-	-	\$ -	\$327.75	#DIV/0!	0.0%
Plan 7	-	-	\$ -	\$272.97	#DIV/0!	0.0%
Plan 8	-	-	\$ -	\$264.61	#DIV/0!	0.0%
Plan 9	-	-	\$ -	\$210.21	#DIV/0!	0.0%
Plan 10	-	-	\$ -	\$195.65	#DIV/0!	0.0%
Plan 11	-	-	\$ -	\$195.65	#DIV/0!	0.0%
Plan 12	3,103	2,041	\$ 175.40	\$243.33	38.7%	8.0%
Plan 13	45	33	\$ 175.40	\$272.97	55.6%	0.1%
Plan 14	8,391	6,337	\$ 154.40	\$194.50	26.0%	21.2%
Plan 15	175	139	\$ 154.40	\$210.21	36.1%	0.5%
Plan 16	171	165	\$ 135.46	\$195.65	44.4%	0.4%
Plan 17	2	2	\$ 135.46	\$195.65	44.4%	0.0%
Plan 18	43	42	\$ 135.46	\$195.65	44.4%	0.1%
Plan 19	1,876	1,346	\$ 165.42	\$210.21	27.1%	4.9%
Plan 20	30	30	\$ 144.90	\$195.65	35.0%	0.1%
Plan 21	14	14	\$ 144.90	\$195.65	35.0%	0.0%
Plan 22	255	166	\$ 226.78	\$327.75	48.5%	0.7%
Plan 23	-	-	\$ 228.24	\$0.00	100.0%	0.0%
Plan 24	-	-	\$0.00	\$0.00	#DIV/0!	0.0%
Plan 25	-	-	\$0.00	\$0.00	#DIV/0!	0.0%
Plan 26	-	-	\$0.00	\$0.00	#DIV/0!	0.0%
Plan 27	-	-	\$0.00	\$0.00	#DIV/0!	0.0%
Plan 28	-	-	\$0.00	\$0.00	#DIV/0!	0.0%
Plan 29	-	-	\$0.00	\$0.00	#DIV/0!	0.0%
Plan 30	-	-	\$0.00	\$0.00	#DIV/0!	0.0%



# PA Rate Template Part IV

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

Carrier Name: Highmark  
 Plan Type(s): EPO, PPO  
 Market Segment: Individual ACA  
 Rate Effective Date: 01/01/2017

Plan Number	HIOS Plan ID (Standard Component)	1/1/16 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2017	1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off
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Totals

These cells auto-fill using the data entered in Table 9.

Plan 1	33709PA0690003	Connect Blue EPO 250	M	my Connect Blue EPO 250G	Gold	On/Off
Plan 2	33709PA0690005	0	N	my Connect Blue EPO 1000G	Gold	On/Off
Plan 3	33709PA0690001	Connect Blue EPO 750	M	my Connect Blue EPO 1750S	Silver	On/Off
Plan 4	33709PA0690002	Connect Blue EPO 2500	M	my Connect Blue EPO 2500S	Silver	On/Off
Plan 5	33709PA0690004	Connect Blue EPO 5500	M	my Connect Blue EPO 6500	Bronze	On/Off
Plan 6	33709PA0700005	0	N	my Community Blue Flex PP	Gold	On/Off
Plan 7	33709PA0700006	0	N	my Community Blue Flex PP	Silver	On/Off
Plan 8	33709PA0700007	0	N	my Community Blue Flex PP	Silver	On/Off
Plan 9	33709PA0700008	0	N	my Community Blue Flex PP	Bronze	On/Off
Plan 10	33709PA0380004	0	N	Major Event Blue PPO 7150	Catastrophic	On/Off
Plan 11	33709PA0380003	0	N	Major Event Blue PPO 7150	Catastrophic	Off
Plan 12	33709PA0520001	Health Savings Blue PPO	D	my Connect Blue EPO 2500S	Silver	On/Off
Plan 13	33709PA0520001	Health Savings Blue PPO	D	my Community Blue Flex PP	Silver	On/Off
Plan 14	33709PA0510001	Shared Cost Blue PPO 600	D	my Connect Blue EPO 6500S	Bronze	On/Off
Plan 15	33709PA0510001	Shared Cost Blue PPO 600	D	my Community Blue Flex PP	Bronze	On/Off
Plan 16	33709PA0500001	Major Events Blue PPO 64	D	Major Events Blue PPO 7150	Catastrophic	On/Off
Plan 17	33709PA0500001	Major Events Blue PPO 64	D	Major Events Blue PPO 7150	Catastrophic	On/Off
Plan 18	33709PA0500001	Major Events Blue PPO 64	D	Major Events Blue PPO 7150	Catastrophic	Off
Plan 19	33709PA0510002	Shared Cost Blue PPO 600	D	my Community Blue Flex PP	Bronze	On/Off
Plan 20	33709PA0500002	Major Events Blue PPO 64	D	Major Events Blue PPO 7150	Catastrophic	On/Off
Plan 21	33709PA0500002	Major Events Blue PPO 64	D	Major Events Blue PPO 7150	Catastrophic	Off
Plan 22	33709PA0420013	Flex Blue PPO 1200 PMH	D	my Community Blue Flex PP	Gold	On/Off
Plan 23	33709PA0420014	Flex Blue PPO 1200 Penn	D	0	0	0
Plan 24	0	0	0	0	0	0
Plan 25	0	0	0	0	0	0
Plan 26	0	0	0	0	0	0
Plan 27	0	0	0	0	0	0
Plan 28	0	0	0	0	0	0
Plan 29	0	0	0	0	0	0
Plan 30	0	0	0	0	0	0

**PA Rate Te**  
**Table 11. Pla**

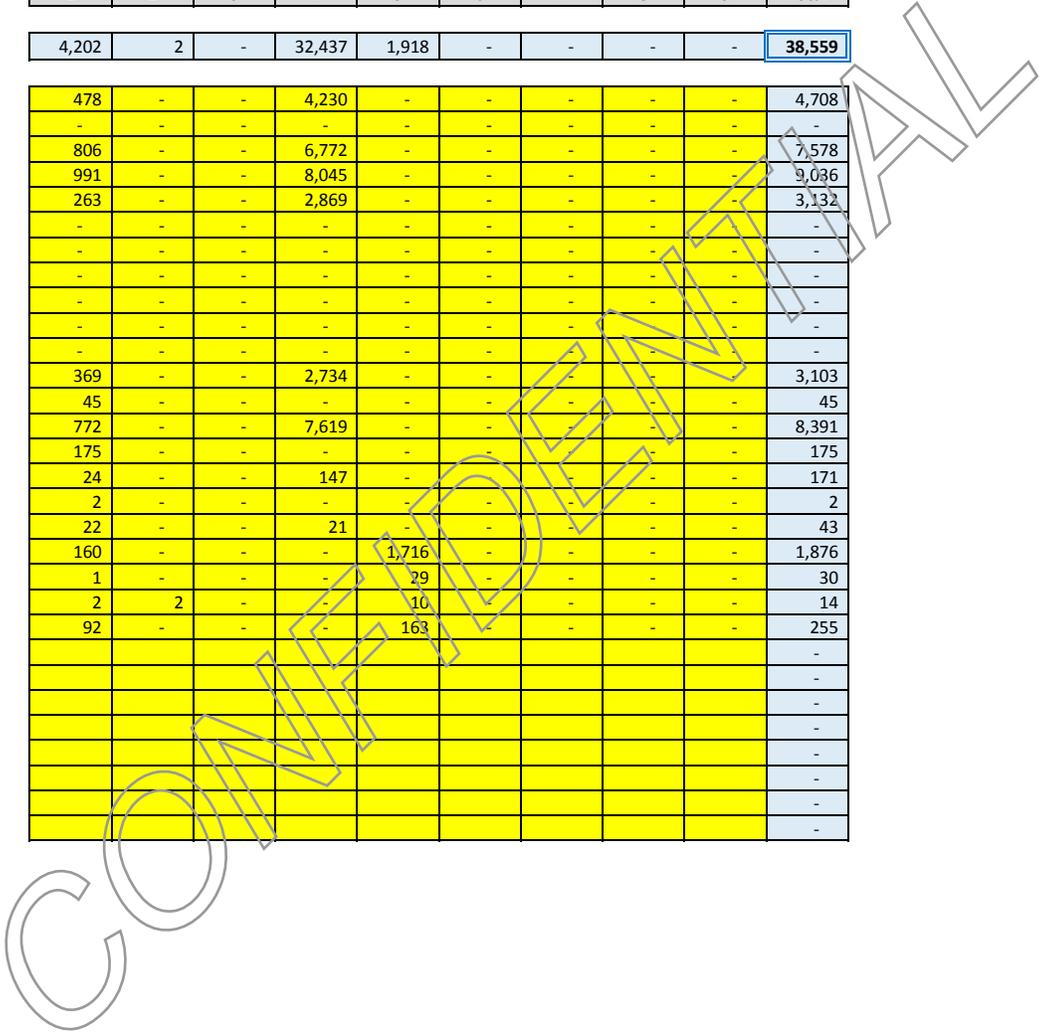
Carrier Name:  
 Plan Type(s):  
 Market Segment:  
 Rate Effective Da

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

<b>Totals</b>	4,202	2	-	32,437	1,918	-	-	-	-	<b>38,559</b>
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Plan 1	478	-	-	4,230	-	-	-	-	-	4,708
Plan 2	-	-	-	-	-	-	-	-	-	-
Plan 3	806	-	-	6,772	-	-	-	-	-	7,578
Plan 4	991	-	-	8,045	-	-	-	-	-	9,036
Plan 5	263	-	-	2,869	-	-	-	-	-	3,132
Plan 6	-	-	-	-	-	-	-	-	-	-
Plan 7	-	-	-	-	-	-	-	-	-	-
Plan 8	-	-	-	-	-	-	-	-	-	-
Plan 9	-	-	-	-	-	-	-	-	-	-
Plan 10	-	-	-	-	-	-	-	-	-	-
Plan 11	-	-	-	-	-	-	-	-	-	-
Plan 12	369	-	-	2,734	-	-	-	-	-	3,103
Plan 13	45	-	-	-	-	-	-	-	-	45
Plan 14	772	-	-	7,619	-	-	-	-	-	8,391
Plan 15	175	-	-	-	-	-	-	-	-	175
Plan 16	24	-	-	147	-	-	-	-	-	171
Plan 17	2	-	-	-	-	-	-	-	-	2
Plan 18	22	-	-	21	-	-	-	-	-	43
Plan 19	160	-	-	-	1,716	-	-	-	-	1,876
Plan 20	1	-	-	-	29	-	-	-	-	30
Plan 21	2	2	-	-	10	-	-	-	-	14
Plan 22	92	-	-	-	163	-	-	-	-	255
Plan 23	-	-	-	-	-	-	-	-	-	-
Plan 24	-	-	-	-	-	-	-	-	-	-
Plan 25	-	-	-	-	-	-	-	-	-	-
Plan 26	-	-	-	-	-	-	-	-	-	-
Plan 27	-	-	-	-	-	-	-	-	-	-
Plan 28	-	-	-	-	-	-	-	-	-	-
Plan 29	-	-	-	-	-	-	-	-	-	-
Plan 30	-	-	-	-	-	-	-	-	-	-

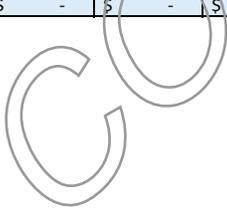


**PA Rate Te**  
**Table 11. Pla**

Carrier Name:  
 Plan Type(s):  
 Market Segment:  
 Rate Effective Da

**2016 21-year-old Non-Tobacco Premium PMPM**  
*(in small group market, average monthly premium weighted for quarterly trend)*

Plan Number	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
<b>Totals</b>	\$ 164.35	\$ 140.55	\$ -	\$ 163.01	\$ 165.11	\$ -	\$ -	\$ -	\$ -	<b>\$ 163.26</b>
Plan 1	\$ 197.68	\$ -	\$ -	\$ 197.68	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 197.68
Plan 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 3	\$ 164.74	\$ -	\$ -	\$ 164.74	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 164.74
Plan 4	\$ 165.24	\$ -	\$ -	\$ 165.24	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 165.24
Plan 5	\$ 131.81	\$ -	\$ -	\$ 131.81	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 131.81
Plan 6	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 7	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 8	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 9	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 10	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 11	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 12	\$ 170.14	\$ -	\$ -	\$ 170.14	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 170.14
Plan 13	\$ 170.14	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 170.14
Plan 14	\$ 149.77	\$ -	\$ -	\$ 149.77	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 149.77
Plan 15	\$ 149.77	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 149.77
Plan 16	\$ 131.40	\$ -	\$ -	\$ 131.40	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 131.40
Plan 17	\$ 131.40	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 131.40
Plan 18	\$ 131.40	\$ -	\$ -	\$ 131.40	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 131.40
Plan 19	\$ 160.46	\$ -	\$ -	\$ -	\$ 160.46	\$ -	\$ -	\$ -	\$ -	\$ 160.46
Plan 20	\$ 140.55	\$ -	\$ -	\$ -	\$ 140.55	\$ -	\$ -	\$ -	\$ -	\$ 140.55
Plan 21	\$ 140.55	\$ 140.55	\$ -	\$ -	\$ 140.55	\$ -	\$ -	\$ -	\$ -	\$ 140.55
Plan 22	\$ 219.98	\$ -	\$ -	\$ -	\$ 219.98	\$ -	\$ -	\$ -	\$ -	\$ 219.98
Plan 23	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 24	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 25	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 26	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 27	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 28	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 29	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 30	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -



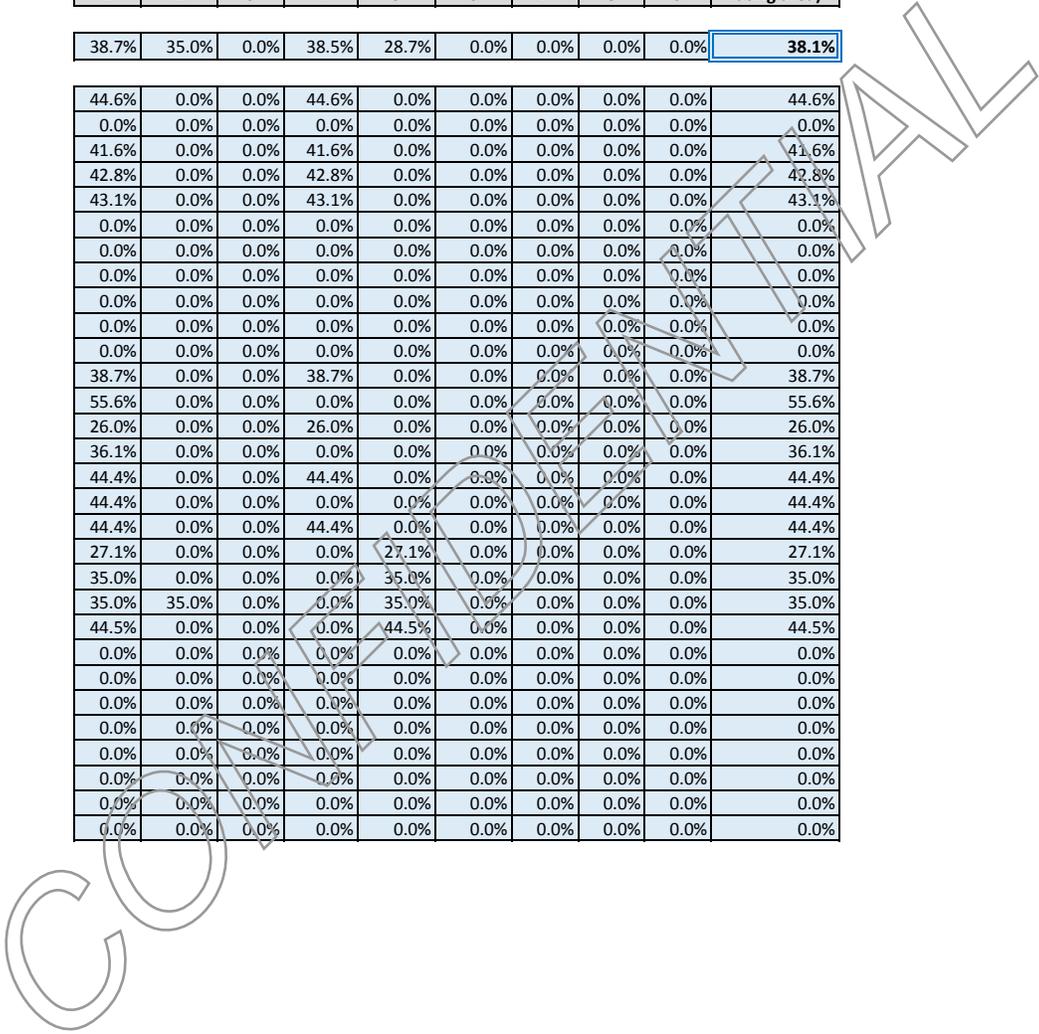


**PA Rate Te**  
**Table 11. Pla**

Carrier Name:  
 Plan Type(s):  
 Market Segment:  
 Rate Effective Da

Plan Number
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Change in 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
38.7%	35.0%	0.0%	38.5%	28.7%	0.0%	0.0%	0.0%	0.0%	38.1%
Plan 1	44.6%	0.0%	0.0%	44.6%	0.0%	0.0%	0.0%	0.0%	44.6%
Plan 2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 3	41.6%	0.0%	0.0%	41.6%	0.0%	0.0%	0.0%	0.0%	41.6%
Plan 4	42.8%	0.0%	0.0%	42.8%	0.0%	0.0%	0.0%	0.0%	42.8%
Plan 5	43.1%	0.0%	0.0%	43.1%	0.0%	0.0%	0.0%	0.0%	43.1%
Plan 6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 12	38.7%	0.0%	0.0%	38.7%	0.0%	0.0%	0.0%	0.0%	38.7%
Plan 13	55.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	55.6%
Plan 14	26.0%	0.0%	0.0%	26.0%	0.0%	0.0%	0.0%	0.0%	26.0%
Plan 15	36.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	36.1%
Plan 16	44.4%	0.0%	0.0%	44.4%	0.0%	0.0%	0.0%	0.0%	44.4%
Plan 17	44.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	44.4%
Plan 18	44.4%	0.0%	0.0%	44.4%	0.0%	0.0%	0.0%	0.0%	44.4%
Plan 19	27.1%	0.0%	0.0%	0.0%	27.1%	0.0%	0.0%	0.0%	27.1%
Plan 20	35.0%	0.0%	0.0%	0.0%	35.0%	0.0%	0.0%	0.0%	35.0%
Plan 21	35.0%	35.0%	0.0%	0.0%	35.0%	0.0%	0.0%	0.0%	35.0%
Plan 22	44.5%	0.0%	0.0%	0.0%	44.5%	0.0%	0.0%	0.0%	44.5%
Plan 23	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 24	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 25	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 26	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 27	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 28	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 29	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 30	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



## PA Rate Template Part V Consumer Factors

**Table 12. Age and Tobacco Factors**

2017 Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-20	0.635			43	1.357	1.121
21	1.000	1.025		44	1.397	1.132
22	1.000	1.025		45	1.444	1.145
23	1.000	1.025		46	1.500	1.16
24	1.000	1.025		47	1.563	1.177
25	1.004	1.025		48	1.635	1.196
26	1.024	1.025		49	1.706	1.217
27	1.048	1.025		50	1.786	1.225
28	1.087	1.025		51	1.865	1.225
29	1.119	1.025		52	1.952	1.225
30	1.135	1.025		53	2.040	1.225
31	1.159	1.025		54	2.135	1.225
32	1.183	1.025		55	2.230	1.225
33	1.198	1.025		56	2.333	1.225
34	1.214	1.025		57	2.437	1.225
35	1.222	1.025		58	2.548	1.225
36	1.230	1.025		59	2.603	1.225
37	1.238	1.025		60	2.714	1.225
38	1.246	1.025		61	2.810	1.225
39	1.262	1.025		62	2.873	1.225
40	1.278	1.1		63	2.952	1.225
41	1.302	1.105		64+	3.000	1.225
42	1.325	1.112				

\*PA follows the federal default age curve.

**Table 13. Geographic Factors**

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Clarion, Crawford, Erie, Forest, McKean, Mercer, Venango, Warren	0.970	0.970
Rating Area 2	Cameron, Elk, Potter	0.970	0.970
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	0.970
Rating Area 5	Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset	0.970	0.970
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	1.040	1.040
Rating Area 7	Adams, Berks, Lancaster, York	1.040	1.040
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.020	1.020

**Table 14. Network Factors**

2017 Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
Community Blue - Closed Rx, No	Zone J (see attached memo)	0.814	0.841	08/17/2012
Community Blue - Closed Rx, No	Zone I (see attached memo)	N/A	0.916	08/17/2012
Community Blue - Closed Rx, HS	Zone I (see attached memo)	N/A	0.941	08/17/2012
Community Blue - Comprehensive	Zone L (see attached memo)	N/A	0.951	08/17/2012
Community Blue - Comprehensive	Zone M (see attached memo)	N/A	0.951	08/17/2012