State:

## Pennsy/vania

TOI/Sub-TOI:
Product Name:
Project Name/Number:

## Supporting Document Schedules

Satisfied - Item
Comments:
Attachment(s):
Item Status:
Status Date:

ACA Public Rate Filing PDF
A redacted version of the rate filing is attached for public disclosure. Two files are required due to file size limitations
REDACTED 1A-DP-23-HI Public PDF 081723 (1 of 2).pdf
REDACTED 1A-DP-23-HI Public PDF 081723 (2 of 2).pdf

## GIGHMARK.

August 17, 2023
Ms. Lindsi Swartz, MBA, MCM, Director
Bureau of Life, Accident \& Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120
Re: Highmark Inc. 2024 ACA Rate Filing (Individual Market)
Filing \# 1A-DP-23-HI (SERFF \# HGHM-133630406)

> This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Inc. 2024 Individual Market Rate Filing 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. Swartz:
This Filing includes the Highmark Inc. ("Highmark", "Company") Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2024.

As a result of the Department's review of this filing, the following changes have been made to the prior version of the filing:

- The statewide average premium assumptions used in the development of the projected risk adjustment transfer PMPM found in Attachment B have been updated to utilize an underlying assumed statewide average rate increase of $5.5 \%$ for 2023 and $4.2 \%$ for 2024.
- The estimated 2022 medical impact of the COVID-19 Capacity component found in Attachment G has been revised from (3.4\%) to (1.7\%).

The remainder of this cover letter and all of the supporting documents have been revised to reflect the changes described above.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department's 2024 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

## Requested Company Information

1. Company Name \& NAIC \#: Highmark Inc., NAIC \# 54771
2. Market: Individual
3. On or Off Exchange: The Company anticipates selling plans on and off the exchange.
4. Effective date of coverage: January 1, 2024
5. Average rate change requested: $\mathbf{1 0 . 0 \%}$ increase
6. Range of rate change requested: ( $\mathbf{2 . 3 \%}$ ) to $\mathbf{4 3 . 8 \%}$
7. Total additional annual revenue generated from the proposed rate change: $\mathbf{\$ 5 2 , 1 0 3 , 6 9 0}$
8. Product(s): EPO, PPO
9. Rating Areas and the change from 2023: Rating Areas 1, 2, 4, 5, 6, 7, 9

There are no changes in the covered Rating Areas from the 2023 rate filing.
10. Metal Levels and Catastrophic Plans: The Company anticipates selling Gold, Silver, Bronze, and Catastrophic plans in 2024
11. Current number of covered lives as of February 1, 2023: 57,538
12. Number of plans offered in 2024 and the change this represents from 2023: 96

The Company offered 90 plans in 2023. For 2024, the Company is offering 6 new plans in the Market.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the Market. Final offering decisions will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.
13. Corresponding contract form \#, SERFF and Binder ID\#s: The corresponding SERFF binder number is HGHM-PA24-125116297, affecting the following Company products and forms:

| Product Name / Type | Contract Form \& SERFF\# |
| :--- | :--- |
| my Direct Blue EPO | EPO/WDP-6; HGHM-133665360 |
| my Direct Blue EPO Premier | EPO/Premier/WDP-2; HGHM-133665387 |


| my Direct Blue EPO HDHP | EPO/HDHP/WDP-6; HGHM-133665388 |
| :--- | :--- |
| my Direct Blue Major Events EPO | CAT/EPO/WDP-4; HGHM-133665389 |
| my Direct Blue EPO Adult Dental and Vision | EPO/ADV/WDP-3; HGHM-133665390 |
| my Direct Blue EPO Premier Adult Dental <br> and Vision | EPO/Premier/ADV/WDP-2; <br> HGHM-133653361 |
| my Blue Access PPO | BA/PPO/WDP-3; HGHM-133665395 |
| my Blue Access PPO Premier | BA/PPO/Premier/WDP-2; HGHM-133665398 |
| my Blue Access PPO Adult Dental and Vision | BA/PPO/ADV/WDP-3; HGHM-133665367 |
| my Blue Access PPO Premier Adult Dental <br> and Vision | BA/PPO/Premier/ADV/WDP-2; <br> HGHM-133665399 |
| my Blue Access PPO HDHP | BA/PPO/HDHP/WDP-3; HGHM-133665368 |
| my Blue Access Major Events PPO | BA/CAT/PPO/WDP-2; HGHM-133665369 |
| my Blue Access PPO | BA/PPO/CDP-2; HGHM-133665327 |
| my Blue Access PPO Premier | BA/PPO/Premier/CDP-2; HGHM-133665328 |
| my Blue Access PPO HDHP | BA/HDHP/CDP-2; HGHM-133665351 |
| my Blue Access Major Events PPO | BA/CAT/PPO/CDP-2; HGHM-133665352 |
| my Blue Access PPO Adult Dental and Vision | BA/PPO/ADV/CDP-2; HGHM-133665353 |
| my Blue Access PPO Premier Adult Dental <br> and Vision | BA/PPO/Premier/ADV/CDP-2; <br> HGHM-133665331 |
| my Direct Blue EPO | EPO/CDP-4; HGHM-1336653222 |
| my Direct Blue EPO Premier | EPO/Premier/CDP-2; HGHM-133665324 |
| my Direct Blue EPO HDHP | EPO/HDHP/CDP-4; HGHM-133665347 |
| my Direct Blue Major Events EPO | CAT/EPO/CDP-4; HGHM-133665348 |
| my Direct Blue EPO Adult Dental and Vision | EPO/ADV/CDP-3; HGHM-133665326 |
| my Direct Blue EPO Premier Adult Dental <br> and Vision | EPO/Premier/ADV/CDP-3; <br> HGHM-133665349 |

## 14. HIOS Issuer ID \# and submission tracking number: HIOS Issuer ID \#33709, Company Filing \#1A-DP-23-HI (SERFF Filing \# HGHM-133630406)

## Additional Filing Disclosures

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. To assist in the Department's review, the Excel files have retained their formulas to the extent possible.

## Potential for Material Unforeseen Impacts

In accordance with the Department's updated recent rate filing guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of $\$ 60,000$ attachment point, $50 \%$ coinsurance rate, and $\$ 100,000$ reinsurance cap. If the final parameters should change from those described in this filing, a revised submission would be required.

Other assumptions in the filing account for the ongoing impact of COVID-19 and the lack of Federal CSR funding. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts, Medicaid redetermination policy impacts, or material developments in COVID-19 impacts. As a result, Highmark reserves the right to submit a revised filing.

## 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:

RTKL Representative
Director Privacy \& Data Ethics
Highmark Health
120 Fifth Avenue, Suite 2114
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.

Should you have any questions regarding the attached Filing, please feel free to contact me at $\square$ or via e-mail at:

Sincerely,


Director, Actuarial Services
Highmark Inc.

## Actuarial Memorandum

## 1. Basic Information and Data

## A. Company Information

The appropriate company information has been provided in Table 0. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Inc. ("Highmark", "Company")
- NAIC \#: 54771
- HIOS Issuer ID: 33709
- State: Pennsylvania
- Market: Individual
- Effective Date: $1 / 1 / 2024$
- SERFF Rate Filing \#: HGHM-133630406

In accordance with the Department's updated recent rate filing guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of $\$ 60,000$ attachment point, $50 \%$ coinsurance rate, and $\$ 100,000$ reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

Other assumptions in the filing account for the ongoing impact of COVID-19 and the lack of Federal CSR funding. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts, Medicaid redetermination policy impacts, or material developments in COVID-19 impacts. As a result, Highmark reserves the right to submit a revised filing.

## B. 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\# |
| :--- | :--- | :--- |
| 2023 | $9.1 \%$ | HGHM-133249726 |
| 2022 | $-1.8 \%$ | HGHM-132820364 |
| 2021 | $-0.7 \%$ | HGHM-132324142 |

Historical rate changes varied by plan due to updated cost sharing levels to meet federal $A V$ requirements as well as updates to AV and other pricing factors.

The proposed 2024 rate changes vary by plan. This is primarily due to updates in the pricing AV factors and benefit richness factors. The plan level rate changes can be found in Table 10.

As requested by the Department, a historical MLR Exhibit is included as Attachment H. MLR results reflect any amounts attributed to the applicable benefit year. As an example, Risk Adjustment paid in mid-2020 for the 2019 benefit year is attributed to the 2019 benefit year.

## C. Average Rate Change

The average rate changes as presented in the filing are:

- Table 10: 10.0\%
- Table 11: 10.0\%

Table 10 calculates the percentage change in the member weighted average rate for 2023 and the member weighted average rate for 2024. Table 11 calculates the percentage increase for each geographic rating area and then member weights the percentage increases.

Worksheet 2 of the URRT also shows a submission level rate change. This value is used in the development of the average rate change shown in the Federal Part II justification. A demonstration of this calculation is included in Attachment F.

## D. Membership Count

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

## E. Benefit/Cost Sharing Changes

The majority of Highmark's renewing 2024 plans contain cost sharing that differs from the 2023 offering.
The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the Supporting Documentation section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the Rate/Rule Schedule section in SERFF.

## F. 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 2022 calendar year results for all policies in the single risk pool, with run out through February 2023. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

Table 2 is populated with the experience period data as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by Highmark. 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:
- Two months 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.
- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H .
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes $\$ 0.15$ PMPM for the pediatric vision benefit.
- Estimated Risk Adjustment includes the transfer dollars and an estimate for the High Cost Risk Pool for the experience period. The Risk Adjustment transfer portion of the total is consistent with the results of the Department's RATEE analysis using the files dated May 3, 2023.


## G. 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.

## H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is $10.00 \%$. Additionally, there is an induced utilization adjustment of $0.10 \%$ per year applied to reach the overall trend of $10.11 \%$ shown in Table 3 column $G$. 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 the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. The significant changes observed in the volume, demographics and morbidity of the ACA population from 2019 to 2022 yield component trends that are generally not directly applicable for trend analysis. The trend components in Table 3 therefore represent the same blended average for all types of service and are applied to the aggregate experience for pricing.

A multi-year regression analysis was developed by the Company's valuation team to analyze the ACA individual population trend levels. The analysis was completed at the medical and pharmacy level, then combined to develop a total trend assumption. The regression tool removes components of trend that are more explainable from the observed trend rates and then uses regression analysis to isolate the underlying trend rate. Some of the more explainable variables include high dollar claims, workdays, provider contracting, demographics, and seasonality. The total trend is the sum of the explainable components and the estimated underlying trend rate. The valuation regression tool primarily informed the trend selection with the final requested trend also based on actuarial judgment.

## I. Historical Experience

Table 4 presents the most recent 48 months ( 4 calendar years) of Highmark data with run-out through February 2023. This data was not used to develop the trend in Table 3. Please see Section H for further details.

## 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 the methodologies discussed in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Please refer to the Part III Memorandum for further details.

Some of the items separately identified in Table 5 include:

- The Change in Morbidity adjustment of 1.023 is comprised of the following: the morbidity impact from claims experience and an adjustment to account for the impact of Covid-19. In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000 . Each of the components is described in more detail below.


## The Morbidity Impact from Claims Experience

This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

## Covid-19 Impact

In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:

1. Adjusted the claims in the base experience period to a non-COVID-19 baseline. This was done to stabilize the base from which claims are being projected. The base period adjustment accounts for the impacts of testing, treatment, vaccines, capacity constraints, and deferred/rescheduled/induced care. Claims in the base experience period were increased by a factor of 1.005 to remove the impact of COVID-19.
2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before
applying the anticipated impact of COVID-19 in the projection period. This was accomplished by applying a trend of $10.00 \%$ (which excludes any impact from COVID-19) to our adjusted BEP claims.
3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. The following components were accounted for:
a. COVID Testing ( $0.7 \%$ medical claim impact) - Proportional to new cases, which are assumed to diminish over time and be lower in the projection period than in previous years.
b. Vaccines ( $0.1 \%$ medical and 1.5\% drug claim impact) - The federal public health emergency ended on May 11, 2023, resulting in a shift in costs for the COVID-19 vaccine to the private market. Since COVID-19 vaccines will remain free as long as federally purchased supply is available, we expect costs to increase over time, starting at the end of 2023 and grading upward through 2025. Due to a decline in demand, we also assumed utilization will decrease through 2024.
c. Actuarial Judgement ( $-0.5 \%$ claims impact) - The Company reviewed the composite CY2024 COVID impact resulting from the components outlined above and elected to temper the adjustment in light of the inherent unpredictability of these estimates.
The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.010. Please see Attachment G for a more detailed calculation of the of these factors.

- The Change in Demographics adjustment of 1.019 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is a Change in Network adjustment of 1.005.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 0.979 reflects changes in pharmacy rebates and expected changes in hospital/physician settlements.

Please see Attachments A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The projected paid-to-allowed ratio is 0.867 . The formula found in Table 5 cell C28 was overwritten because, unlike the average factor found in Table 10 cell K16, the Company's paid-to-allowed factor is dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the rate development for this filing (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 profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data, and
outside expertise from actuarial consultants. Applying the federally prescribed transfer formula at the level of granularity available in Attachment B yields a projected gross risk adjustment transfer of \$26.00 PMPM on a billable member month basis. This amount is then converted to a total member month basis of $\$ 25.93$ PMPM in order to be used in the rate development. The expected risk adjustment receivable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be higher than the statewide average.

The $\$ 21.29$ PMPM value in cell C31 of Table 5 equals the $\$ 25.93$ PMPM value from Attachment B, a charge of (\$4.48) PMPM for the projected net impact of the High Cost Risk Pool program, and a further adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of $3.0 \%$ and multiplying by the percentage of total members expected to be on exchange of $89 \%$. This results in a percentage of $2.7 \%$. The PMPM of $\$ 21.60$ is calculated as $2.7 \%$ of the total required premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The projected incurred reinsurance recoveries of $\$ 34.86$ PMPM is found in cell C33 of Table 5. The reinsurance recoveries PMPM was developed by trending Highmark PA individual ACA CY2022 incurred claims by member to the CY2024 rating period, applying the parameters defined in Tab II.b, and calculating the amount of incurred claims expected to be reimbursed by the program. Highmark PA individual ACA business was considered due to its level of credibility. The modeling produced an estimated incurred claims savings of $4.5 \%$. This percentage was converted to a PMPM and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The Company intends to offer several plans that include benefits in addition to EHB. Thirty plans have an adult dental and vision benefit, and twenty-four plans have a hearing and an OTC benefit. The Company relied on cost estimates from other departments for the following non-EHB benefits:

- Adult dental benefit - United Concordia Dental (UCD) estimated this benefit to be worth $\$ 28.88$ PMPM for Western PA plans and \$27.09 PMPM for Central PA plans on a paid basis.
- Adult vision benefit - Davis Vision estimated this benefit to be worth $\$ 2.45$ PMPM on a paid basis.
- Hearing benefit - TruHearing estimated this benefit to be worth \$0.03 PMPM on a paid basis.
- OTC benefit - Fieldtex estimated this benefit to be worth $\$ 1.93$ PMPM on a paid basis.


## B. Retention Items

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

Administrative costs reflect internal costs that the Company is projected to incur in the rating period and are developed from standard expense allocation methods. Administrative expenses do not vary by plan.

The proposed rate development assumes an average broker commission of $\$ 9.03$ PMPM for 2024. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be $0.52 \%$.
The following is a summary of the Taxes \& Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to $0.0 \%$.
- Federal Income Tax is set to 0.0\%.
- Health Insurance Provider Fee is set to $0.0 \%$.
- Risk Adjustment User Fee is set to \$0.21 PMPM consistent with Federal regulations.
- Patient-Centered Outcomes Research Institute (PCORI) fee is set to \$0.29 PMPM.

The Profit/Contingency for all plans is set to $0 \%$.

## 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 2023 values are pulled from the prior year's filing, while the 2024 values represent our projection for 2024 assumed in the 2024 rate development.

## D. Components of Rate Change

Table 8 presents the components of change in the proposed 2024 Calibrated Plan Adjusted Index Rate (PMPM). Cell C73 is populated with the base period allowed charges found in the 2023 plan year rate filing (\$681.35).

Table 9 presents the data elements supporting the calculations in Table 8. The 2023 values are populated using the 2023 filed factors adjusted for the membership mix as of February 1, 2023.

## 3. Plan Rate Development

Table 10 shows the plan rate development for 2024. This table shows the plans that Highmark intends to offer in 2024, as well as all plans offered in the 2023 portfolio. The calibrated plan adjusted index rates for 2023 are calculated according to the instructions. The 2024 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

The benefit richness factors in column $L$ are populated with the factors found in Attachment $C$ and the corresponding supporting spreadsheet included with this rate filing. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent the pure induced utilization for each plan. The Company's induced utilization factors are based on the following state-defined formula: (Plan AV)^2-(Plan AV) + 1.24. The "Plan AV" is the product of the "Pricing AV" and "Non-Funding of CSR Adjustment." Each plan's factor was then normalized by the
average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in attachment C is 1.000 .

Note that the HHS Actuarial Value Calculator was unable to accommodate all of the Company'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 can be found as a separate attachment within the Supporting Documentation section in SERFF.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2023 rate of the discontinuing plan to the 2024 rate of the plan to which the member is being mapped.

Columns AG through AP are populated with the February 1, 2023 enrollment by 2024 plan and rating area.

## Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.23 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is $10.0 \%$.

## 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. The Company's factors for the rating period are unchanged from the currently approved factors.

## C. Network Factors

Please see Table 14 for a summary of the Company's network rating factors. The factors presented here represent the medical network factors from the prior approved rate filing (if applicable) and the projected medical network factors for the rating period.

The Company will no longer offer the my Direct Blue set of plans in four counties (Blair, Fayette, Greene, and Somerset) in which they are currently sold. Members in these plan/county combinations will be discontinued and mapped to the my Blue Access set of plans. Table 10 reflects the effective rate change
for members impacted by this transition. This change has an impact on both the Zone I and Zone AD medical network factors. Quantitative support for the revised medical network factors for these zones can be found in Table I. 1 and Table I. 2 of Attachment I.

The Company will continue to sell my Blue Access plans across all counties in Western PA, but will include Mercer County as part of Zone AC and not Zone AD effective $1 / 1 / 2024$. Members in Mercer County will be mapped to the corresponding Zone AC my Blue Access set of plans. Table 10 reflects the effective rate change for members in Mercer County who are impacted by this modification. The impact on the medical network factors for this change was assessed and deemed to be immaterial. Thus, no adjustment was incorporated.

Finally, the Company is updating the medical network factor for Zone N based on an analysis of recent facility cost reimbursement levels. Quantitative support for this change can be found in Table I. 3 of Attachment I.

The proposed medical network factors for the remaining service zones are unchanged from the factors used in the prior approved rate filing.

## D. Service Area Composition

The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

## 6. Actuarial Certifications

I, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of Highmark to accompany its rate filing (for calendar year 2024) 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 and 147.102),
- 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.

I certify that all factors, benefit and other changes from the prior approved filing have been disclosed in the 2024 PA Actuarial Memorandum Rate Exhibits.

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 2024 Rate Filing Justification.


Title: Actuarial Director, Individual Markets
Date: 08/17/2023

## Highmark Inc.

# d/b/a Highmark Blue Cross Blue Shield and Highmark Blue Shield Individual Market Product Portfolio 

## Supplemental Exhibits

| Attachment A | Change in Morbidity and Non-Morbidity Changes Calculations |
| :--- | :--- |
| Attachment B | Risk Adjustment Calculation |
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Highmark Inc.

## Individual Market

Attachment A - 'Change in Morbidity' \& 'Non-Morbidity Changes' Calculations

| Components of 'Change in Morbidity' | 2022 Member Distribution | 2022 Normalized Allowed PMPM | 2024 Member Distribution | 2022 Normalized Allowed PMPM | Morbidity Change Relative to Total |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Population Source |  |  |  |  |  |
| WPA - HMARK ACA |  |  | 33.0\% | \$379.31 | 1.041 |
| WPA - Other Highmark |  |  | 2.7\% | \$524.55 | 1.439 |
| WPA - Prior ACA |  |  | 0.2\% | \$275.12 | 0.755 |
| WPA - New-to-Blue |  |  | 6.5\% | \$390.69 | 1.072 |
| CPA - HMARK ACA |  |  | 43.0\% | \$349.94 | 0.960 |
| CPA - Other Highmark |  |  | 1.0\% | \$509.27 | 1.397 |
| CPA - Prior ACA |  |  | 0.6\% | \$216.17 | 0.593 |
| CPA - New-to-Blue |  |  | 13.0\% | \$360.44 | 0.989 |
| Morbidity Factor | 100.0\% | \$364.48 | 100.0\% | \$369.00 | 1.012 |
| Capitation and Dental Dampening Factor |  |  |  |  | 1.000 |
| Dampened Morbidity Factor |  |  |  |  | 1.012 |
| COVID-19 Adjustment Factor |  |  |  |  | 1.010 |
| Table 5 'Change in Morbidity' Factor |  |  |  |  | 1.023 |


| Components of 'Non-Morbidity Changes' | Factor |
| :--- | :---: |
| CY2022 Demographic Factor | 1.860 |
| CY2024 Demographic Factor | $\underline{1.895}$ |
| Change in Demographics | 1.019 |
| CY2022 Network Factor | 1.003 |
| CY2024 Network Factor | $\underline{1.009}$ |
| Change in Network | 1.005 |
| Change in Benefits | 1.000 |
| Change in Other | 0.979 |
| Table 5 'Non-Morbidity Changes' Factor | 1.003 |

## Attachment B - Risk Adjustment Calculation

Highmark Inc.
Individual Market
Attachment C - Induced Demand Calculation

| Induced Utilization Exhibit |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Plan ID <br> (1) | Metal Level <br> (2) | Projected Membership <br> (3) | Projected Allowed Claims <br> (4) | Projected Paid <br> Claims <br> (5) | Paid to Allowed Factor (6) | AV \& Cost Sharing Factor <br> (7) | (7)/(6) |
| $33709 P$ A0870012 | Gold | 48,480 | \$36,794,284 | \$32,496,746 | 0.883 | 0.890 | 1.008 |
| $33709 P A 1150005$ | Gold | 12,828 | \$10,190,964 | \$9,000,669 | 0.883 | 890 | 8 |
| $33709 P A 1430001$ | Gold | 23,424 | \$18,074,714 | \$16,325,277 | 0.903 | 0.923 | 1.022 |
| 33709PA1440001 | Gold | 10,668 | \$8,601,817 | \$7,769,255 | 0.903 | 0.923 | 1.022 |
| $33709 P A 0890004$ | Gold | 1,992 | \$1,476,404 | \$1,250,048 | 0.847 | 0.834 | 0.984 |
| $33709 P A 0870016$ | Gold | 1,368 | \$1,009,254 | \$847,007 | 0.839 | 0.822 | 0.980 |
| $33709 P A 1430002$ | Silver | 1,764 | \$1,419,716 | \$1,364,320 | 0.961 | 1.025 | 6 |
| $33709 P A 1440002$ | Silver | 1,164 | \$974,768 | \$936,734 | 0.961 | 1.025 | 1.066 |
| $33709 P A 0870015$ | Silver | 13,644 | \$10,665,024 | \$9,868,071 | 0.925 | 0.961 | 1.038 |
| $33709 P A 0870013$ | Silver | 1,248 | \$889,313 | \$692,041 | 0.778 | 0.737 | 0.946 |
| $33709 P A 1150003$ | Silver | 372 | \$280,061 | \$217,936 | 0.778 | 0.737 | 0.946 |
| $33709 P A 0870007$ | Bronze | 11,448 | \$7,971,259 | \$5,820,390 | 0.730 | 0.675 | 0.925 |
| $33709 P A 1150001$ | Bronze | 2,880 | \$2,128,922 | \$1,554,479 | 0.730 | 0.675 | 0.925 |
| $33709 P A 0890002$ | Bronze | 2,868 | \$2,007,389 | \$1,488,840 | 0.742 | 0.690 | 0.930 |
| $33709 P A 0870014$ | Bronze | 1,944 | \$1,322,747 | \$887,389 | 0.671 | 0.606 | 0.904 |
| 33709PA1040001 | Catastrophic | 768 | \$474,099 | \$295,251 | 0.623 | 0.555 | 0.891 |
| $33709 P A 1160004$ | Gold | 22,512 | \$20,111,321 | \$17,548,501 | 0.873 | 0.873 | 1.001 |
| $33709 P A 1170005$ | Gold | 8,748 | \$8,129,215 | \$7,093,295 | 0.873 | 0.873 | 1.001 |
| $33709 P A 1350001$ | Gold | 11,580 | \$10,509,125 | \$9,377,682 | 0.892 | 0.905 | 1.014 |
| 33709PA1360001 | Gold | 6,876 | \$6,481,550 | \$5,783,728 | 0.892 | 0.905 | 1.014 |
| $33709 P A 1180004$ | Gold | 2,832 | \$2,472,662 | \$2,068,362 | 0.836 | 0.818 | 0.978 |
| $33709 P A 1160008$ | Gold | 708 | \$615,423 | \$510,271 | 0.829 | 0.808 | 0.974 |
| $33709 P A 1350002$ | Silver | 444 | \$416,809 | \$391,770 | 0.940 | 0.986 | 1.049 |
| $33709 P A 1360002$ | Silver | 660 | \$641,580 | \$603,039 | 0.940 | 0.986 | 1.049 |
| $33709 P A 1160007$ | Silver | 5,652 | \$5,162,086 | \$4,671,707 | 0.905 | 0.926 | 1.023 |
| $33709 P A 1160002$ | Silver | 1,020 | \$854,219 | \$650,169 | 0.761 | 0.714 | 0.938 |
| $33709 P A 1170002$ | Silver | 348 | \$305,764 | \$232,725 | 0.761 | 0.714 | 0.938 |
| $33709 P A 1160001$ | Bronze | 3,168 | \$2,605,025 | \$1,879,221 | 0.721 | 0.665 | 0.921 |
| $33709 P A 1170001$ | Bronze | 1,284 | \$1,111,589 | \$801,882 | 0.721 | 0.665 | 0.921 |
| $33709 P A 1180001$ | Bronze | 2,856 | \$2,360,140 | \$1,729,399 | 0.733 | 0.678 | 0.926 |
| $33709 P A 1160006$ | Bronze | 960 | \$772,300 | \$511,876 | 0.663 | 0.597 | 0.901 |
| $33709 P A 1540001$ | Catastrophic | 288 | \$210,384 | \$129,442 | 0.615 | 0.547 | 0.890 |
| 33709PA1410004 | Gold | 29,784 | \$30,551,535 | \$26,658,301 | 0.873 | 0.873 | 1.001 |
| 33709PA1420004 | Gold | 11,544 | \$12,255,982 | \$10,694,182 | 0.873 | 0.873 | 1.001 |
| $33709 P A 1380001$ | Gold | 15,024 | \$15,650,630 | \$13,965,638 | 0.892 | 0.905 | 1.014 |
| 33709PA1390001 | Gold | 8,856 | \$9,536,306 | \$8,509,600 | 0.892 | 0.905 | 1.014 |
| $33709 P A 1370003$ | Gold | 3,600 | \$3,609,082 | \$3,018,967 | 0.836 | 0.818 | 0.978 |
| $33709 P A 1410007$ | Gold | 1,236 | \$1,233,620 | \$1,022,842 | 0.829 | 0.808 | 0.974 |
| $33709 P A 1380002$ | Silver | 588 | \$633,624 | \$595,561 | 0.940 | 0.986 | 1.049 |
| $33709 P A 1390002$ | Silver | 936 | \$1,039,826 | \$977,361 | 0.940 | 0.986 | 1.049 |
| $33709 P A 1410006$ | Silver | 7,236 | \$7,588,325 | \$6,867,462 | 0.905 | 0.926 | 1.023 |
| $33709 P A 1410003$ | Silver | 1,320 | \$1,269,300 | \$966,098 | 0.761 | 0.714 | 0.938 |
| $33709 P A 1420003$ | Silver | 456 | \$457,256 | \$348,029 | 0.761 | 0.714 | 0.938 |
| $33709 P A 1410001$ | Bronze | 3,996 | \$3,772,877 | \$2,721,690 | 0.721 | 0.665 | 0.921 |
| 33709PA1420001 | Bronze | 1,764 | \$1,742,116 | \$1,256,733 | 0.721 | 0.665 | 0.921 |
| $33709 P A 1370001$ | Bronze | 3,744 | \$3,552,517 | \$2,603,116 | 0.733 | 0.678 | 0.926 |
| $33709 P A 1410005$ | Bronze | 1,308 | \$1,208,210 | \$800,794 | 0.663 | 0.597 | 0.901 |
| $33709 P A 1550001$ | Catastrophic | 276 | \$231,498 | \$142,433 | 0.615 | 0.547 | 0.890 |
| $33709 P A 0940006$ | Gold | 89,400 | \$79,945,912 | \$71,836,302 | 0.899 | 0.915 | 1.019 |
| 33709PA1450001 | Gold | 15,636 | \$14,496,516 | \$13,026,008 | 0.899 | 0.915 | 1.019 |
| $33709 P A 1340001$ | Gold | 24,576 | \$22,347,940 | \$20,536,073 | 0.919 | 0.950 | 1.033 |
| 33709PA1400001 | Gold | 9,192 | \$8,654,142 | \$7,952,504 | 0.919 | 0.950 | 1.033 |
| $33709 P A 0950004$ | Gold | 5,256 | \$4,584,469 | \$3,948,802 | 0.861 | 0.856 | 0.994 |
| $33709 P A 0940010$ | Gold | 3,048 | \$2,645,711 | \$2,258,807 | 0.854 | 0.844 | 0.989 |
| $33709 P A 1340002$ | Silver | 6,480 | \$6,157,423 | \$6,020,011 | 0.978 | 1.056 | 1.080 |
| $33709 P A 1400002$ | Silver | 1,920 | \$1,882,433 | \$1,840,424 | 0.978 | 1.056 | 1.080 |
| 33709PA0940009 | Silver | 43,236 | \$39,460,398 | \$36,588,710 | 0.927 | 0.964 | 1.040 |
| $33709 P A 0940007$ | Silver | 960 | \$803,330 | \$635,938 | 0.792 | 0.755 | 0.953 |
| $33709 P A 1120003$ | Silver | 516 | \$451,045 | \$357,059 | 0.792 | 0.755 | 0.953 |
| $33709 P A 0940002$ | Bronze | 40,164 | \$32,796,004 | \$24,366,254 | 0.743 | 0.691 | 0.930 |
| $33709 P A 1120001$ | Bronze | 7,212 | \$6,175,721 | \$4,588,339 | 0.743 | 0.691 | 0.930 |
| 33709PA0950001 | Bronze | 6,792 | \$5,576,792 | \$4,208,582 | 0.755 | 0.706 | 0.935 |
| $33709 P A 0940008$ | Bronze | 10,968 | \$8,736,323 | \$5,962,545 | 0.683 | 0.619 | 0.907 |
| $33709 P A 0960001$ | Catastrophic | 1,452 | \$1,046,242 | \$656,264 | 0.627 | 0.560 | 0.892 |
| $33709 P A 0970006$ | Gold | 14,688 | \$12,859,822 | \$11,555,338 | 0.899 | 0.915 | 1.019 |
| $33709 P A 1130005$ | Gold | 2,556 | \$2,321,889 | \$2,086,360 | 0.899 | 0.915 | 1.019 |
| $33709 P A 1460001$ | Gold | 4,092 | \$3,643,319 | \$3,347,935 | 0.919 | 0.950 | 1.033 |
| 33709PA1470001 | Gold | 1,524 | \$1,405,887 | \$1,291,904 | 0.919 | 0.950 | 1.033 |
| 33709PA0980004 | Gold | 864 | \$737,838 | \$635,532 | 0.861 | 0.856 | 0.994 |
| $33709 P A 0970010$ | Gold | 456 | \$387,531 | \$330,859 | 0.854 | 0.844 | 0.989 |
| $33709 P A 1460002$ | Silver | 1,104 | \$1,027,131 | \$1,004,209 | 0.978 | 1.056 | 1.080 |
| $33709 P A 1470002$ | Silver | 324 | \$311,230 | \$304,285 | 0.978 | 1.056 | 1.080 |
| 33709PA0970009 | Silver | 7,104 | \$6,347,933 | \$5,885,969 | 0.927 | 0.964 | 1.040 |
| $33709 P A 0970007$ | Silver | 168 | \$137,640 | \$108,960 | 0.792 | 0.755 | 0.953 |
| $33709 P A 1130003$ | Silver | 84 | \$71,955 | \$56,961 | 0.792 | 0.755 | 0.953 |
| $33709 P A 0970002$ | Bronze | 6,744 | \$5,391,575 | \$4,005,746 | 0.743 | 0.691 | 0.930 |
| $33709 P A 1130001$ | Bronze | 1,176 | \$986,925 | \$733,250 | 0.743 | 0.691 | 0.930 |
| $33709 P A 0980001$ | Bronze | 1,140 | \$916,444 | \$691,603 | 0.755 | 0.706 | 0.935 |
| $33709 P A 0970008$ | Bronze | 1,752 | \$1,366,311 | \$932,508 | 0.683 | 0.619 | 0.907 |
| $33709 P A 0990001$ | Catastrophic | 228 | \$160,848 | \$100,893 | 0.627 | 0.560 | 0.892 |
| 33709PA1480004 | Gold | 33,372 | \$36,838,695 | \$33,101,825 | 0.899 | 0.915 | 1.019 |
| $33709 P A 1490004$ | Gold | 9,876 | \$11,226,594 | \$10,087,782 | 0.899 | 0.915 | 1.019 |
| $33709 P A 1520001$ | Gold | 9,912 | \$11,121,364 | \$10,219,696 | 0.919 | 0.950 | 1.033 |
| $33709 P A 1530001$ | Gold | 6,840 | \$7,894,430 | \$7,254,386 | 0.919 | 0.950 | 1.033 |
| $33709 P A 1500003$ | Gold | 3,108 | \$3,346,391 | \$2,882,391 | 0.861 | 0.856 | 0.994 |
| $33709 P A 1480007$ | Gold | 1,032 | \$1,105,780 | \$944,073 | 0.854 | 0.844 | 0.989 |
| $33709 P A 1520002$ | Siver | 180 | \$209,457 | \$202,737 | 0.968 | 1.038 | 1.072 |
| $33709 P A 1530002$ | Silver | 348 | \$415,572 | \$402,238 | 0.968 | 1.038 | 1.072 |
| $33709 P A 1480006$ | Silver | 7,104 | \$8,031,140 | \$7,484,448 | 0.932 | 0.972 | 1.043 |
| $33709 P A 1480003$ | Silver | 552 | \$567,779 | \$444,978 | 0.784 | 0.744 | 0.949 |
| 33709PA1490003 | Silver | 348 | \$371,064 | \$290,810 | 0.784 | 0.744 | 0.949 |
| 33709PA1480001 | Bronze | 13,428 | \$13,534,859 | \$10,055,915 | 0.743 | 0.691 | 0.930 |
| 33709PA1490001 | Bronze | 3,804 | \$3,985,518 | \$2,961,097 | 0.743 | 0.691 | 0.930 |
| $33709 P A 1500001$ | Bronze | 2,556 | \$2,590,636 | \$1,955,049 | 0.755 | 0.706 | 0.935 |
| 33709PA1480005 | Bronze | 1,788 | \$1,758,028 | \$1,199,855 | 0.683 | 0.619 | 0.907 |
| 33709PA1510001 | Catastrophic | 240 | \$213,468 | \$133,900 | 0.627 | 0.560 | 0.892 |
| Total |  | 703,764 | \$638,418,085 | \$553,422,448 | 0.867 | 0.867 | 1.000 |

Individual Market
Attachment C - Induced Demand Calculation

| Components of AV \& Cost Sharing Factor |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| HIOS Plan ID | Metal Level | Paid-toAllowed Ratio | Induced Utilization Factor | Avg. Benefit Richness | AV \& Cost Sharing Factor |
| $33709 P A 0870012$ | Gold | 0.883 | 1.137 | 1.128 | 0.890 |
| $33709 P A 1150005$ | Gold | 0.883 | 1.137 | 1.128 | 0.890 |
| 33709PA1430001 | Gold | 0.903 | 1.153 | 1.128 | 0.923 |
| $33709 P A 1440001$ | Gold | 0.903 | 1.153 | 1.128 | 0.923 |
| 33709PA0890004 | Gold | 0.847 | 1.110 | 1.128 | 0.834 |
| $33709 P A 0870016$ | Gold | 0.839 | 1.105 | 1.128 | 0.822 |
| $33709 P A 1430002$ | Silver | 0.961 | 1.203 | 1.128 | 1.025 |
| $33709 P A 1440002$ | Silver | 0.961 | 1.203 | 1.128 | 1.025 |
| $33709 P A 0870015$ | Siver | 0.925 | 1.171 | 1.128 | 0.961 |
| $33709 P A 0870013$ | Silver | 0.778 | 1.067 | 1.128 | 0.737 |
| $33709 P A 1150003$ | Silver | 0.778 | 1.067 | 1.128 | 0.737 |
| $33709 P A 0870007$ | Bronze | 0.730 | 1.043 | 1.128 | 0.675 |
| $33709 P A 1150001$ | Bronze | 0.730 | 1.043 | 1.128 | 0.675 |
| $33709 P A 0890002$ | Bronze | 0.742 | 1.048 | 1.128 | 0.690 |
| $33709 P A 0870014$ | Bronze | 0.671 | 1.019 | 1.128 | 0.606 |
| $33709 P A 1040001$ | Catastrophic | 0.623 | 1.005 | 1.128 | 0.555 |
| $33709 P A 1160004$ | Gold | 0.873 | 1.129 | 1.128 | 0.873 |
| $33709 P A 1170005$ | Gold | 0.873 | 1.129 | 1.128 | 0.873 |
| 33709PA1350001 | Gold | 0.892 | 1.144 | 1.128 | 0.905 |
| $33709 P A 1360001$ | Gold | 0.892 | 1.144 | 1.128 | 0.905 |
| 33709PA1180004 | Gold | 0.836 | 1.103 | 1.128 | 0.818 |
| $33709 P A 1160008$ | Gold | 0.829 | 1.098 | 1.128 | 0.808 |
| $33709 P A 1350002$ | Siver | 0.940 | 1.184 | 1.128 | 0.986 |
| $33709 P A 1360002$ | Siver | 0.940 | 1.184 | 1.128 | 0.986 |
| $33709 P A 1160007$ | Silver | 0.905 | 1.154 | 1.128 | 0.926 |
| $33709 P A 1160002$ | Silver | 0.761 | 1.058 | 1.128 | 0.714 |
| $33709 P A 1170002$ | Silver | 0.761 | 1.058 | 1.128 | 0.714 |
| $33709 P A 1160001$ | Bronze | 0.721 | 1.039 | 1.128 | 0.665 |
| $33709 P A 1170001$ | Bronze | 0.721 | 1.039 | 1.128 | 0.665 |
| $33709 P A 1180001$ | Bronze | 0.733 | 1.044 | 1.128 | 0.678 |
| $33709 P A 1160006$ | Bronze | 0.663 | 1.017 | 1.128 | 0.597 |
| $33709 P A 1540001$ | Catastrophic | 0.615 | 1.003 | 1.128 | 0.547 |
| 33709PA1410004 | Gold | 0.873 | 1.129 | 1.128 | 0.873 |
| $33709 P A 1420004$ | Gold | 0.873 | 1.129 | 1.128 | 0.873 |
| $33709 P A 1380001$ | Gold | 0.892 | 1.144 | 1.128 | 0.905 |
| 33709PA1390001 | Gold | 0.892 | 1.144 | 1.128 | 0.905 |
| $33709 P A 1370003$ | Gold | 0.836 | 1.103 | 1.128 | 0.818 |
| $33709 P A 1410007$ | Gold | 0.829 | 1.098 | 1.128 | 0.808 |
| $33709 P A 1380002$ | Silver | 0.940 | 1.184 | 1.128 | 0.986 |
| $33709 P A 1390002$ | Silver | 0.940 | 1.184 | 1.128 | 0.986 |
| $33709 P A 1410006$ | Silver | 0.905 | 1.154 | 1.128 | 0.926 |
| $33709 P A 1410003$ | Siver | 0.761 | 1.058 | 1.128 | 0.714 |
| $33709 P A 1420003$ | Silver | 0.761 | 1.058 | 1.128 | 0.714 |
| $33709 P A 1410001$ | Bronze | 0.721 | 1.039 | 1.128 | 0.665 |
| $33709 P A 1420001$ | Bronze | 0.721 | 1.039 | 1.128 | 0.665 |
| $33709 P A 1370001$ | Bronze | 0.733 | 1.044 | 1.128 | 0.678 |
| 33709PA1410005 | Bronze | 0.663 | 1.017 | 1.128 | 0.597 |
| $33709 P A 1550001$ | Catastrophic | 0.615 | 1.003 | 1.128 | 0.547 |
| $33709 P A 0940006$ | Gold | 0.899 | 1.149 | 1.128 | 0.915 |
| $33709 P A 1450001$ | Gold | 0.899 | 1.149 | 1.128 | 0.915 |
| $33709 P A 1340001$ | Gold | 0.919 | 1.165 | 1.128 | 0.950 |
| $33709 P A 1400001$ | Gold | 0.919 | 1.165 | 1.128 | 0.950 |
| $33709 P A 0950004$ | Gold | 0.861 | 1.121 | 1.128 | 0.856 |
| $33709 P A 0940010$ | Gold | 0.854 | 1.115 | 1.128 | 0.844 |
| $33709 P A 1340002$ | Silver | 0.978 | 1.218 | 1.128 | 1.056 |
| $33709 P A 1400002$ | Siver | 0.978 | 1.218 | 1.128 | 1.056 |
| $33709 P A 0940009$ | Siver | 0.927 | 1.173 | 1.128 | 0.964 |
| $33709 P A 0940007$ | Siver | 0.792 | 1.075 | 1.128 | 0.755 |
| $33709 P A 1120003$ | Siver | 0.792 | 1.075 | 1.128 | 0.755 |
| $33709 P A 0940002$ | Bronze | 0.743 | 1.049 | 1.128 | 0.691 |
| $33709 P A 1120001$ | Bronze | 0.743 | 1.049 | 1.128 | 0.691 |
| $33709 P A 0950001$ | Bronze | 0.755 | 1.055 | 1.128 | 0.706 |
| $33709 P A 0940008$ | Bronze | 0.683 | 1.023 | 1.128 | 0.619 |
| $33709 P A 0960001$ | Catastrophic | 0.627 | 1.006 | 1.128 | 0.560 |
| $33709 P A 0970006$ | Gold | 0.899 | 1.149 | 1.128 | 0.915 |
| $33709 P A 1130005$ | Gold | 0.899 | 1.149 | 1.128 | 0.915 |
| 33709PA1460001 | Gold | 0.919 | 1.165 | 1.128 | 0.950 |
| $33709 P A 1470001$ | Gold | 0.919 | 1.165 | 1.128 | 0.950 |
| $33709 P A 0980004$ | Gold | 0.861 | 1.121 | 1.128 | 0.856 |
| $33709 P A 0970010$ | Gold | 0.854 | 1.115 | 1.128 | 0.844 |
| $33709 P A 1460002$ | Silver | 0.978 | 1.218 | 1.128 | 1.056 |
| $33709 P A 1470002$ | Siver | 0.978 | 1.218 | 1.128 | 1.056 |
| $33709 P A 0970009$ | Silver | 0.927 | 1.173 | 1.128 | 0.964 |
| $33709 P A 0970007$ | Silver | 0.792 | 1.075 | 1.128 | 0.755 |
| $33709 P A 1130003$ | Siver | 0.792 | 1.075 | 1.128 | 0.755 |
| $33709 P A 0970002$ | Bronze | 0.743 | 1.049 | 1.128 | 0.691 |
| $33709 P A 1130001$ | Bronze | 0.743 | 1.049 | 1.128 | 0.691 |
| 33709PA0980001 | Bronze | 0.755 | 1.055 | 1.128 | 0.706 |
| 33709PA0970008 | Bronze | 0.683 | 1.023 | 1.128 | 0.619 |
| $33709 P A 0990001$ | Catastrophic | 0.627 | 1.006 | 1.128 | 0.560 |
| $33709 P A 1480004$ | Gold | 0.899 | 1.149 | 1.128 | 0.915 |
| 33709PA1490004 | Gold | 0.899 | 1.149 | 1.128 | 0.915 |
| $33709 P A 1520001$ | Gold | 0.919 | 1.165 | 1.128 | 0.950 |
| $33709 P A 1530001$ | Gold | 0.919 | 1.165 | 1.128 | 0.950 |
| $33709 P A 1500003$ | Gold | 0.861 | 1.121 | 1.128 | 0.856 |
| $33709 P A 1480007$ | Gold | 0.854 | 1.115 | 1.128 | 0.844 |
| $33709 P A 1520002$ | Siver | 0.968 | 1.209 | 1.128 | 1.038 |
| $33709 P A 1530002$ | Silver | 0.968 | 1.209 | 1.128 | 1.038 |
| $33709 P A 1480006$ | Silver | 0.932 | 1.177 | 1.128 | 0.972 |
| $33709 P A 1480003$ | Siver | 0.784 | 1.070 | 1.128 | 0.744 |
| $33709 P A 1490003$ | Silver | 0.784 | 1.070 | 1.128 | 0.744 |
| 33709PA1480001 | Bronze | 0.743 | 1.049 | 1.128 | 0.691 |
| $33709 P A 1490001$ | Bronze | 0.743 | 1.049 | 1.128 | 0.691 |
| $33709 P A 1500001$ | Bronze | 0.755 | 1.055 | 1.128 | 0.706 |
| $\begin{array}{\|} 33709 P A 1480005 \\ \text { 33709PA1510001 } \\ \hline \end{array}$ | Bronze Catastrophic | 0.683 0.627 | 1.023 1.006 | 1.128 <br> 1.128 | 0.619 0.560 |

Highmark Inc.

Individual Market
Attachment D - Broker Commission Calculation

| Table E. 1 - Age \& Tobacco Factors |  |  | Table E. 2 - Experience Period Membership |  |  | Table E. 3 - Projection Period Membership |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | HHS | Tobacco | Membership Mix |  |  | Membership Mix |  |  |
| Band | Age Factor | Factor | Non-Tobacco | Tobacco | Total | Non-Tobacco | Tobacco | Total |
| 0 | 0.765 | 1.000 | 0.56\% | 0.00\% | 0.56\% | 0.26\% | 0.00\% | 0.26\% |
| 1 | 0.765 | 1.000 | 0.36\% | 0.00\% | 0.36\% | 0.36\% | 0.00\% | 0.36\% |
| 2 | 0.765 | 1.000 | 0.30\% | 0.00\% | 0.30\% | 0.34\% | 0.00\% | 0.34\% |
| 3 | 0.765 | 1.000 | 0.31\% | 0.00\% | 0.31\% | 0.30\% | 0.00\% | 0.30\% |
| 4 | 0.765 | 1.000 | 0.32\% | 0.00\% | 0.32\% | 0.33\% | 0.00\% | 0.33\% |
| 5 | 0.765 | 1.000 | 0.33\% | 0.00\% | 0.33\% | 0.32\% | 0.00\% | 0.32\% |
| 6 | 0.765 | 1.000 | 0.32\% | 0.00\% | 0.32\% | 0.36\% | 0.00\% | 0.36\% |
| 7 | 0.765 | 1.000 | 0.30\% | 0.00\% | 0.30\% | 0.35\% | 0.00\% | 0.35\% |
| 8 | 0.765 | 1.000 | 0.31\% | 0.00\% | 0.31\% | 0.34\% | 0.00\% | 0.34\% |
| 9 | 0.765 | 1.000 | 0.32\% | 0.00\% | 0.32\% | 0.34\% | 0.00\% | 0.34\% |
| 10 | 0.765 | 1.000 | 0.30\% | 0.00\% | 0.30\% | 0.37\% | 0.00\% | 0.37\% |
| 11 | 0.765 | 1.000 | 0.35\% | 0.00\% | 0.35\% | 0.29\% | 0.00\% | 0.29\% |
| 12 | 0.765 | 1.000 | 0.32\% | 0.00\% | 0.32\% | 0.37\% | 0.00\% | 0.37\% |
| 13 | 0.765 | 1.000 | 0.36\% | 0.00\% | 0.36\% | 0.36\% | 0.00\% | 0.36\% |
| 14 | 0.765 | 1.000 | 0.39\% | 0.00\% | 0.39\% | 0.40\% | 0.00\% | 0.40\% |
| 15 | 0.833 | 1.000 | 0.44\% | 0.00\% | 0.44\% | 0.42\% | 0.00\% | 0.42\% |
| 16 | 0.859 | 1.000 | 0.44\% | 0.00\% | 0.44\% | 0.48\% | 0.00\% | 0.48\% |
| 17 | 0.885 | 1.000 | 0.48\% | 0.00\% | 0.48\% | 0.47\% | 0.00\% | 0.47\% |
| 18 | 0.913 | 1.000 | 0.52\% | 0.00\% | 0.52\% | 0.49\% | 0.00\% | 0.49\% |
| 19 | 0.941 | 1.000 | 0.87\% | 0.00\% | 0.87\% | 0.70\% | 0.00\% | 0.70\% |
| 20 | 0.970 | 1.000 | 0.87\% | 0.00\% | 0.87\% | 0.84\% | 0.00\% | 0.84\% |
| 21 | 1.000 | 1.025 | 1.04\% | 0.01\% | 1.04\% | 0.89\% | 0.01\% | 0.90\% |
| 22 | 1.000 | 1.025 | 1.02\% | 0.01\% | 1.03\% | 1.02\% | 0.00\% | 1.02\% |
| 23 | 1.000 | 1.025 | 0.93\% | 0.02\% | 0.94\% | 0.93\% | 0.01\% | 0.94\% |
| 24 | 1.000 | 1.025 | 0.91\% | 0.02\% | 0.93\% | 0.86\% | 0.01\% | 0.87\% |
| 25 | 1.004 | 1.025 | 1.04\% | 0.04\% | 1.08\% | 0.95\% | 0.03\% | 0.98\% |
| 26 | 1.024 | 1.025 | 2.49\% | 0.08\% | 2.57\% | 1.62\% | 0.06\% | 1.68\% |
| 27 | 1.048 | 1.025 | 1.73\% | 0.08\% | 1.81\% | 1.83\% | 0.08\% | 1.91\% |
| 28 | 1.087 | 1.025 | 1.55\% | 0.09\% | 1.64\% | 1.59\% | 0.08\% | 1.67\% |
| 29 | 1.119 | 1.025 | 1.44\% | 0.08\% | 1.51\% | 1.39\% | 0.10\% | 1.49\% |
| 30 | 1.135 | 1.025 | 1.46\% | 0.08\% | 1.54\% | 1.35\% | 0.07\% | 1.42\% |
| 31 | 1.159 | 1.025 | 1.39\% | 0.09\% | 1.49\% | 1.41\% | 0.08\% | 1.49\% |
| 32 | 1.183 | 1.025 | 1.48\% | 0.10\% | 1.58\% | 1.36\% | 0.09\% | 1.45\% |
| 33 | 1.198 | 1.025 | 1.36\% | 0.08\% | 1.44\% | 1.47\% | 0.10\% | 1.56\% |
| 34 | 1.214 | 1.025 | 1.35\% | 0.09\% | 1.44\% | 1.27\% | 0.08\% | 1.35\% |
| 35 | 1.222 | 1.025 | 1.33\% | 0.12\% | 1.45\% | 1.38\% | 0.08\% | 1.46\% |
| 36 | 1.230 | 1.025 | 1.29\% | 0.08\% | 1.38\% | 1.29\% | 0.11\% | 1.40\% |
| 37 | 1.238 | 1.025 | 1.45\% | 0.09\% | 1.54\% | 1.29\% | 0.08\% | 1.37\% |
| 38 | 1.246 | 1.025 | 1.37\% | 0.11\% | 1.48\% | 1.41\% | 0.09\% | 1.50\% |
| 39 | 1.262 | 1.025 | 1.42\% | 0.11\% | 1.53\% | 1.36\% | 0.12\% | 1.48\% |
| 40 | 1.278 | 1.100 | 1.37\% | 0.12\% | 1.49\% | 1.39\% | 0.09\% | 1.47\% |
| 41 | 1.302 | 1.105 | 1.46\% | 0.13\% | 1.59\% | 1.37\% | 0.11\% | 1.47\% |
| 42 | 1.325 | 1.112 | 1.36\% | 0.09\% | 1.45\% | 1.39\% | 0.11\% | 1.50\% |
| 43 | 1.357 | 1.121 | 1.46\% | 0.09\% | 1.55\% | 1.41\% | 0.09\% | 1.49\% |
| 44 | 1.397 | 1.132 | 1.45\% | 0.08\% | 1.53\% | 1.50\% | 0.09\% | 1.59\% |
| 45 | 1.444 | 1.145 | 1.32\% | 0.08\% | 1.40\% | 1.50\% | 0.10\% | 1.61\% |
| 46 | 1.500 | 1.160 | 1.27\% | 0.06\% | 1.33\% | 1.35\% | 0.08\% | 1.42\% |
| 47 | 1.563 | 1.177 | 1.48\% | 0.08\% | 1.56\% | 1.34\% | 0.07\% | 1.41\% |
| 48 | 1.635 | 1.196 | 1.57\% | 0.10\% | 1.67\% | 1.51\% | 0.08\% | 1.59\% |
| 49 | 1.706 | 1.217 | 1.57\% | 0.09\% | 1.66\% | 1.61\% | 0.09\% | 1.70\% |
| 50 | 1.786 | 1.225 | 1.66\% | 0.08\% | 1.74\% | 1.63\% | 0.09\% | 1.73\% |
| 51 | 1.865 | 1.225 | 2.02\% | 0.09\% | 2.12\% | 1.78\% | 0.08\% | 1.86\% |
| 52 | 1.952 | 1.225 | 1.93\% | 0.09\% | 2.02\% | 2.02\% | 0.11\% | 2.13\% |
| 53 | 2.040 | 1.225 | 2.00\% | 0.12\% | 2.12\% | 2.00\% | 0.09\% | 2.09\% |
| 54 | 2.135 | 1.225 | 2.01\% | 0.08\% | 2.09\% | 2.05\% | 0.11\% | 2.16\% |
| 55 | 2.230 | 1.225 | 2.33\% | 0.13\% | 2.46\% | 2.08\% | 0.10\% | 2.18\% |
| 56 | 2.333 | 1.225 | 2.51\% | 0.14\% | 2.65\% | 2.33\% | 0.14\% | 2.47\% |
| 57 | 2.437 | 1.225 | 2.75\% | 0.15\% | 2.90\% | 2.64\% | 0.13\% | 2.77\% |
| 58 | 2.548 | 1.225 | 2.96\% | 0.17\% | 3.13\% | 2.91\% | 0.15\% | 3.06\% |
| 59 | 2.603 | 1.225 | 3.27\% | 0.14\% | 3.41\% | 3.24\% | 0.19\% | 3.43\% |
| 60 | 2.714 | 1.225 | 3.65\% | 0.17\% | 3.82\% | 3.66\% | 0.14\% | 3.80\% |
| 61 | 2.810 | 1.225 | 4.15\% | 0.18\% | 4.33\% | 4.06\% | 0.21\% | 4.28\% |
| 62 | 2.873 | 1.225 | 5.20\% | 0.27\% | 5.47\% | 5.18\% | 0.23\% | 5.42\% |
| 63 | 2.952 | 1.225 | 6.01\% | 0.21\% | 6.22\% | 5.86\% | 0.28\% | 6.14\% |
| 64 | 3.000 | 1.225 | 3.94\% | 0.18\% | 4.12\% | 6.57\% | 0.24\% | 6.81\% |
|  |  |  | 95.52\% | 4.48\% | 100.00\% | 95.53\% | 4.47\% | 100.00\% |

Table E. 4 - Area Factors

| Rating | Experience Period |  | Projection Period |  |
| :---: | :---: | :---: | ---: | :---: |
| Area | Enrollment | Area Factor | Enrollment | Area Factor |
| 1 | $7.4 \%$ | 0.940 | $7.6 \%$ | 0.940 |
| 2 | $1.2 \%$ | 0.940 | $1.5 \%$ | 0.940 |
| 4 | $24.7 \%$ | 0.940 | $24.6 \%$ | 0.940 |
| 5 | $6.4 \%$ | 0.940 | $8.7 \%$ | 0.940 |
| 6 | $11.4 \%$ | 1.040 | $9.1 \%$ | 1.040 |
| 7 | $31.8 \%$ | 1.040 | $32.2 \%$ | 1.040 |
| 9 | $17.1 \%$ | 1.040 | $16.3 \%$ | 1.040 |
| Total | $100.0 \%$ | 1.000 | $100.0 \%$ | 0.998 |

Table E. 5 - 'Change in Demographics' Calculation

|  | Experience <br> Period | Projection <br> Period | Change in <br> Demographics |
| :--- | :---: | :---: | :---: |
| Average Age Factor | 1.847 | 1.887 |  |
| Average Tobacco Factor | 1.007 | 1.007 |  |
| Average Area Factor | $\underline{1.000}$ | $\underline{0.998}$ |  |
| Average Demographic Factor | 1.860 | 1.895 |  |
|  | $\underline{0.999}$ | $\underline{0.999}$ |  |
| Capitation Dampening | $\underline{1.859}$ | $\underline{1.894}$ | 1.019 |
| Final Demographic Factor |  |  |  |

## Highmark Inc.

Individual Market

## Attachment F - URRT Average Increase

| HIOS Plan ID | URRT Plan Category | URRT Current Enrollment | Current Enrollment in Renewing Plans |  | Current <br> Avg Rate |  | rojected <br> Avg Rate | Cumulative <br> Rate Change \% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 33709PA0870002 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| $33709 P A 0870007$ | Renewing | 1,535 | 1,535 | \$ | 509.19 | \$ | 526.66 | 3.43\% |
| 33709PA0870012 | Renewing | 4,646 | 4,646 | \$ | 664.82 | \$ | 694.34 | 4.44\% |
| $33709 P A 0870013$ | Renewing | 157 | 157 | \$ | 561.55 | \$ | 574.41 | 2.29\% |
| 33709PA0870014 | Renewing | 112 | 112 | \$ | 456.09 | \$ | 472.83 | 3.67\% |
| 33709PA0870015 | Renewing | 1,464 | 1,464 | \$ | 730.44 | \$ | 749.21 | 2.57\% |
| 33709PA0870016 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| $33709 P A 0890001$ | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA0890002 | Renewing | 346 | 346 | \$ | 529.64 | \$ | 537.74 | 1.53\% |
| 33709PA0890004 | Renewing | 257 | 257 | \$ | 628.15 | \$ | 650.01 | 3.48\% |
| 33709PA0940002 | Renewing | 3,828 | 3,828 | \$ | 572.00 | \$ | 628.40 | 9.86\% |
| 33709PA0940004 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA0940006 | Renewing | 6,924 | 6,924 | \$ | 746.84 | \$ | 832.35 | 11.45\% |
| 33709PA0940007 | Renewing | 75 | 75 | \$ | 630.80 | \$ | 686.18 | 8.78\% |
| 33709PA0940008 | Renewing | 622 | 622 | \$ | 512.33 | \$ | 563.10 | 9.91\% |
| 33709PA0940009 | Renewing | 3,644 | 3,644 | \$ | 800.04 | \$ | 876.60 | 9.57\% |
| 33709PA0940010 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA0950001 | Renewing | 634 | 634 | \$ | 594.96 | \$ | 641.84 | 7.88\% |
| 33709PA0950002 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA0950004 | Renewing | 393 | 393 | \$ | 705.62 | \$ | 778.23 | 10.29\% |
| 33709PA0960001 | Renewing | 136 | 136 | \$ | 412.81 | \$ | 468.17 | 13.41\% |
| 33709PA0970002 | Renewing | 950 | 950 | \$ | 581.66 | \$ | 615.28 | 5.78\% |
| 33709PA0970004 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA0970006 | Renewing | 1,244 | 1,244 | \$ | 759.45 | \$ | 814.89 | 7.30\% |
| 33709PA0970007 | Renewing | 17 | 17 | \$ | 641.45 | \$ | 671.79 | 4.73\% |
| 33709PA0970008 | Renewing | 100 | 100 | \$ | 520.98 | \$ | 551.35 | 5.83\% |
| 33709PA0970009 | Renewing | 372 | 372 | \$ | 813.55 | \$ | 858.21 | 5.49\% |
| 33709PA0970010 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA0980001 | Renewing | 147 | 147 | \$ | 605.01 | \$ | 628.42 | 3.87\% |
| 33709PA0980002 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA0980004 | Renewing | 81 | 81 | \$ | 717.53 | \$ | 761.95 | 6.19\% |
| 33709PA0990001 | Renewing | 21 | 21 | \$ | 419.78 | \$ | 458.36 | 9.19\% |
| 33709PA1040001 | Renewing | 87 | 87 | \$ | 371.68 | \$ | 398.22 | 7.14\% |
| 33709PA1120001 | Renewing | 461 | 461 | \$ | 609.55 | \$ | 658.98 | 8.11\% |
| 33709PA1120002 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1120003 | Renewing | 53 | 53 | \$ | 668.35 | \$ | 716.81 | 7.25\% |
| $33709 P A 1130001$ | Renewing | 140 | 140 | \$ | 619.21 | \$ | 645.84 | 4.30\% |
| 33709PA1130002 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1130003 | Renewing | 4 | 4 | \$ | 679.00 | \$ | 702.43 | 3.45\% |
| 33709PA1130005 | Renewing | 192 | 192 | \$ | 797.01 | \$ | 845.55 | 6.09\% |
| $33709 P A 1150001$ | Renewing | 268 | 268 | \$ | 548.69 | \$ | 559.12 | 1.90\% |
| 33709PA1150002 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1150003 | Renewing | 42 | 42 | \$ | 601.05 | \$ | 606.82 | 0.96\% |
| 33709PA1150005 | Renewing | 1,099 | 1,099 | \$ | 704.32 | \$ | 726.79 | 3.19\% |
| 33709PA1160001 | Renewing | 287 | 287 | \$ | 549.54 | \$ | 614.44 | 11.81\% |
| 33709PA1160002 | Renewing | 128 | 128 | \$ | 587.40 | \$ | 660.30 | 12.41\% |
| 33709PA1160004 | Renewing | 1,642 | 1,642 | \$ | 709.55 | \$ | 807.47 | 13.80\% |
| 33709PA1160005 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1160006 | Renewing | 66 | 66 | \$ | 494.30 | \$ | 552.33 | 11.74\% |
| 33709PA1160007 | Renewing | 258 | 258 | \$ | 751.76 | \$ | 856.18 | 13.89\% |
| 33709PA1160008 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| $33709 P A 1170001$ | Renewing | 96 | 96 | \$ | 589.04 | \$ | 646.88 | 9.82\% |
| 33709PA1170002 | Renewing | 34 | 34 | \$ | 626.90 | \$ | 692.72 | 10.50\% |
| 33709PA1170004 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1170005 | Renewing | 735 | 735 | \$ | 749.05 | \$ | 839.91 | 12.13\% |
| 33709PA1180001 | Renewing | 311 | 311 | \$ | 570.71 | \$ | 627.21 | 9.90\% |
| 33709PA1180003 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |


| HIOS Plan ID | URRT Plan Category | URRT Current Enrollment | Current Enrollment in Renewing Plans |  | Current <br> Avg Rate |  | rojected <br> Avg Rate | Cumulative Rate Change \% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 33709PA1180004 | Renewing | 364 | 364 | \$ | 672.04 | \$ | 756.52 | 12.57\% |
| 33709PA1340001 | Renewing | 2,279 | 2,279 | \$ | 791.24 | \$ | 865.54 | 9.39\% |
| 33709PA1340002 | Renewing | 585 | 585 | \$ | 879.01 | \$ | 962.34 | 9.48\% |
| 33709PA1350001 | Renewing | 1,092 | 1,092 | \$ | 750.44 | \$ | 838.84 | 11.78\% |
| 33709PA1350002 | Renewing | 16 | 16 | \$ | 802.74 | \$ | 914.00 | 13.86\% |
| 33709PA1360001 | Renewing | 731 | 731 | \$ | 789.94 | \$ | 871.30 | 10.30\% |
| 33709PA1360002 | Renewing | 42 | 42 | \$ | 842.24 | \$ | 946.43 | 12.37\% |
| 33709PA1370001 | Renewing | 85 | 85 | \$ | 641.80 | \$ | 720.23 | 12.22\% |
| 33709PA1370002 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1370003 | Renewing | 114 | 114 | \$ | 755.75 | \$ | 868.66 | 14.94\% |
| 33709PA1380001 | Renewing | 772 | 772 | \$ | 843.28 | \$ | 962.86 | 14.18\% |
| 33709PA1380002 | Renewing | 39 | 39 | \$ | 902.09 | \$ | 1,049.13 | 16.30\% |
| 33709PA1390001 | Renewing | 295 | 295 | \$ | 882.78 | \$ | 995.33 | 12.75\% |
| 33709PA1390002 | Renewing | 43 | 43 | \$ | 941.59 | \$ | 1,081.60 | 14.87\% |
| 33709PA1400001 | Renewing | 716 | 716 | \$ | 828.80 | \$ | 896.18 | 8.13\% |
| 33709PA1400002 | Renewing | 123 | 123 | \$ | 916.56 | \$ | 992.91 | 8.33\% |
| 33709PA1410001 | Renewing | 272 | 272 | \$ | 617.99 | \$ | 705.50 | 14.16\% |
| 33709PA1410002 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1410003 | Renewing | 49 | 49 | \$ | 660.56 | \$ | 758.12 | 14.77\% |
| 33709PA1410004 | Renewing | 1,701 | 1,701 | \$ | 797.93 | \$ | 927.11 | 16.19\% |
| 33709PA1410005 | Renewing | 34 | 34 | \$ | 555.87 | \$ | 634.19 | 14.09\% |
| 33709PA1410006 | Renewing | 601 | 601 | \$ | 845.40 | \$ | 983.12 | 16.29\% |
| 33709PA1410007 | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1420001 | Renewing | 62 | 62 | \$ | 657.49 | \$ | 737.97 | 12.24\% |
| 33709PA1420002 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1420003 | Renewing | 20 | 20 | \$ | 700.06 | \$ | 790.58 | 12.93\% |
| 33709PA1420004 | Renewing | 504 | 504 | \$ | 837.43 | \$ | 959.61 | 14.59\% |
| 33709PA1430001 | Renewing | 2,762 | 2,762 | \$ | 705.00 | \$ | 721.92 | 2.40\% |
| 33709PA1430002 | Renewing | 195 | 195 | \$ | 783.17 | \$ | 801.18 | 2.30\% |
| 33709PA1440001 | Renewing | 1,147 | 1,147 | \$ | 744.50 | \$ | 754.40 | 1.33\% |
| 33709PA1440002 | Renewing | 115 | 115 | \$ | 822.67 | \$ | 833.61 | 1.33\% |
| 33709PA1450001 | Renewing | 1,029 | 1,029 | \$ | 784.39 | \$ | 862.91 | 10.01\% |
| 33709PA1460001 | Renewing | 336 | 336 | \$ | 804.52 | \$ | 847.48 | 5.34\% |
| 33709PA1460002 | Renewing | 77 | 77 | \$ | 893.77 | \$ | 942.21 | 5.42\% |
| 33709PA1470001 | Renewing | 123 | 123 | \$ | 842.07 | \$ | 878.11 | 4.28\% |
| 33709PA1470002 | Renewing | 10 | 10 | \$ | 931.32 | \$ | 972.86 | 4.46\% |
| 33709PA1480001 | Renewing | 1,246 | 1,246 | \$ | 707.23 | \$ | 775.69 | 9.68\% |
| 33709PA1480002 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1480003 | Renewing | 60 | 60 | \$ | 758.05 | \$ | 834.99 | 10.15\% |
| 33709PA1480004 | Renewing | 2,559 | 2,559 | \$ | 923.42 | \$ | 1,027.49 | 11.27\% |
| 33709PA1480005 | Renewing | 104 | 104 | \$ | 633.45 | \$ | 695.08 | 9.73\% |
| 33709PA1480006 | Renewing | 583 | 583 | \$ | 980.89 | \$ | 1,091.34 | 11.26\% |
| $33709 P A 1480007$ | New | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1490001 | Renewing | 258 | 258 | \$ | 744.79 | \$ | 806.31 | 8.26\% |
| 33709PA1490002 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1490003 | Renewing | 36 | 36 | \$ | 795.60 | \$ | 865.61 | 8.80\% |
| 33709PA1490004 | Renewing | 707 | 707 | \$ | 960.97 | \$ | 1,058.03 | 10.10\% |
| 33709PA1500001 | Renewing | 262 | 262 | \$ | 735.63 | \$ | 792.27 | 7.70\% |
| 33709PA1500002 | Terminated | 0 | 0 | \$ | - | \$ | - | 0.00\% |
| 33709PA1500003 | Renewing | 201 | 201 | \$ | 872.45 | \$ | 960.65 | 10.11\% |
| 33709PA1510001 | Renewing | 28 | 28 | \$ | 510.41 | \$ | 577.94 | 13.23\% |
| 33709PA1520001 | Renewing | 879 | 879 | \$ | 977.12 | \$ | 1,067.99 | 9.30\% |
| 33709PA1520002 | Renewing | 25 | 25 | \$ | 1,048.46 | \$ | 1,166.73 | 11.28\% |
| 33709PA1530001 | Renewing | 572 | 572 | \$ | 1,014.67 | \$ | 1,098.58 | 8.27\% |
| 33709PA1530002 | Renewing | 29 | 29 | \$ | 1,086.01 | \$ | 1,197.33 | 10.25\% |
| 33709PA1540001 | Renewing | 26 | 26 | \$ | 404.47 | \$ | 465.54 | 15.10\% |
| 33709PA1550001 | Renewing | 22 | 22 | \$ | 454.84 | \$ | 534.57 | 17.53\% |
| Total |  | 57,538 | 57,538 | \$ | 733.45 | \$ | 799.17 | 8.96\% |

## Highmark Inc.

## Individual Market

## Attachment G - COVID Adjustment Calculation

|  | COVID-19 Impact |  |  |
| :---: | :---: | :---: | :---: |
|  | Medical | Drug | Total |
| CY2022 Adjustment |  |  |  |
| \% of Spend | 80.5\% | 19.5\% | 100.0\% |
| Category |  |  |  |
| Testing | 0.7\% | 0.5\% |  |
| Vaccines | 0.0\% | 0.4\% |  |
| Capacity | (1.7\%) | 0.0\% |  |
| Avoided Care | 0.0\% | 0.0\% |  |
| Total Impact | (0.9\%) | 0.9\% | (0.5\%) |
| CY2022 Adjustment Factor |  |  | 1.005 |
| CY2024 Adjustment |  |  |  |
| \% of Spend | 80.5\% | 19.5\% | 100.0\% |
| Category |  |  |  |
| Testing | 0.7\% | 0.0\% |  |
| Vaccines | 0.1\% | 1.5\% |  |
| Capacity | 0.0\% | 0.0\% |  |
| Avoided Care | 0.0\% | 0.0\% |  |
| Total Impact | 0.8\% | 1.5\% | 1.0\% |
| Actuarial Judgement |  |  | (0.5\%) |
| Total Impact after Actuarial Judgement |  |  | 0.5\% |
| CY2024 Adjustment Factor |  |  | 1.005 |
| Total COVID-19 Adjustment Factor |  |  | 1.010 |

Highmark Inc.

## Individual Market

## Attachment H-MLR Exhibit

|  | MLR |  | Member Months |  |
| :---: | :---: | :---: | :---: | :---: |
| Calendar Year | Actual | Pricing | Actual | Pricing |
| 2019 | $73.2 \%$ | $87.7 \%$ | 14,216 | 14,496 |
| 2020 | $77.1 \%$ | $86.2 \%$ | 356,553 | 230,148 |
| 2021 | $88.7 \%$ | $89.0 \%$ | 459,179 | 493,524 |
| 3-yr Total | $\mathbf{8 3 . 7 \%}$ | $\mathbf{8 8 . 1 \%}$ | $\mathbf{8 2 9 , 9 4 8}$ | $\mathbf{7 3 8 , 1 6 8}$ |

## Highmark Inc.

## Individual Market

## Attachment I-Network Factor Support

## Table 1.1 - Zone I Network Factor Development



Table I.2-Zone AD Network Factor Development



## Standard Questions

## 1. Membership:

a. If the projected membership for plan year 2024 significantly differs from the current 2/1/2023 membership, please explain why.

Response:
a. The projected membership for 2024 is not significantly different from the current membership in 2023.

## 2. Experience Period Claims:

a. Please confirm that all claims which are capitated have been removed from the experience period claims.
b. Please confirm that all non-EHB claims have been removed from the experience period claims.
c. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?

Response:
a. All capitation dollars are excluded from the experience period paid claims in Table 2. Capitation dollars are captured in the appropriate EHB Capitation and Non-EHB Capitation cells in Table 2.
b. All non-EHB claims have been removed from the experience period claims that are used to develop the Index Rate.


## 3. COVID:

a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.
b. If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.

Response:
a. Tables 2-4 of the PAAM Exhibits do not have any COVID adjustments. As discussed in Section 2.A of the PA Actuarial Memorandum, the COVID adjustments are included in the "Change in Morbidity" line of Table 5.
b. Attachment G of the PA Actuarial Memorandum provides quantitative support for the COVID adjustment factor. A detailed discussion of the development of this factor is included in Section 2.A of the PA Actuarial Memorandum.

## 4. Trend:

a. [SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5 A differ, please provide an explanation and exhibit in support of the variation.
b. [SG. Only] In Table 5A, if cells K32: M32 are left to equal J32, please explain why that is a reasonable assumption.

Response:
a. This question is not applicable to this filing.
b. This question is not applicable to this filing.

## 5. Table 6 - Retention:

a. Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of $21 \%$. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.
b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2024.
c. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee - Renewing, Open Enrollment Enrollee - New, Special Enrollment Period Enrollee - New, Special Enrollment Enrollee Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.

Response:
a. The value in Table 6, cell C57 is $0.00 \%$.
b. As stated in Section 2.B of the PA Actuarial Memorandum, the rate development assumes a risk adjustment user fee of \$0.21 PMPM for plan year 2024, which is consistent with Final Notice of Benefit and Payment Parameters.
c. $\square$
6. Pricing AVs:
a. Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims experience is not separated by metal level).
b. Please identify and support any differences between the company's metallic AV calculator results and the corresponding Pricing AVs.

Response:
a. Highmark's Pricing AV tool does not separate claims experience by metal level and the underlying claims experience is applied to the applicable cost sharing levels.
b. The differences in comparing the CMS metallic AV calculator to Highmark's corresponding Pricing AVs average approximately $10 \%$. These differences occur due to a number of factors such as the CMS metallic AV calculator is based on a completely different underlying population, assumptions regarding trends in deductible and copay tables, assumptions regarding mix of services, etc.

## 7. Expanded Bronze Plans:

a. Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.

Response:
a. Our expanded bronze plans satisfy the requirements as defined by 45 CFR 156.140(c) by either covering at least one major service, other than preventive services, before the deductible or meeting the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2). For plans satisfying the requirement by covering at least one major service before the deductible, several major services are covered prior to the deductible including primary care and specialty care. The coinsurance percentages and certifications of the values corresponding to these categories can be found in the AV screenshots and Certifications document provided as a separate attachment with the initial SERFF submission.

## 8. PAAM Exhibits - Consumer Factors:

a. Please provide quantitative and qualitative support for the proposed geographic rating area factors, if different from the previous year.
b. Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.

Response:
a. The proposed geographic rating area factors are unchanged from the currently approved factors.
b. Attachment I of the PA Actuarial Memorandum provides quantitative support for all the proposed network factors that are being adjusted from the currently approved factors. A detailed discussion of these adjustments is included in Section 5.C of the PA Actuarial Memorandum.

## 9. Public Health Emergency:

a. With the Public Health Emergency expected to end on May 11th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments, if applicable.
b. Furthermore, with the Public Health Emergency scheduled to end on May 11th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2024?
c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY24. Within your response please clarify if these services will be considered preventative and covered at $\mathbf{1 0 0 \%}$.

Response:
a. No rate change impact has been assumed for the enrollment changes associated with the ending of the Public Health Emergency. This is due to the continued uncertainty regarding the underlying morbidity of the members impacted and the volume of membership expected. Some initial studies have indicated this membership could be favorable to ACA plans, while other studies indicate it could be unfavorable. However, in PA we expect a 5-6\% increase in enrollment resulting from the PHE expiration. Therefore, as an example, a $+/-10 \%$ impact to morbidity for this population would result in a rate change of approximately $+/-0.5 \%$.
b. Please see the response to question 9 a above.
c. Highmark's medical policy review team is drafting coverage requirements for 2024 Covid vaccinations and testing. Policy is subject to updates and changes as needed to meet industry standards and regulatory/legal requirements. Current expectations are that in-network Covid vaccinations will be covered with no cost sharing and considered preventive. Expected coverage for Covid testing will follow cost share design/coverage of the plan for lab services with OTC Covid testing not covered.

## 10. MLR Exhibit:

a. Please complete table below which summarizes the most recent three years of complete MLR information.
i. Actual is the final information which was filed for the specified calendar year
ii. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2020 pricing information is from the plan year 2020 annual filing submitted in 2019)

|  | MLR |  | Member Months |  |
| :---: | :---: | :---: | :---: | :---: |
| Calendar Year | Actual | Projected | Actual | Projected |
| $\mathbf{2 0 1 9}$ |  |  |  |  |
| $\mathbf{2 0 2 0}$ |  |  |  |  |
| $\mathbf{2 0 2 1}$ |  |  |  |  |

b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.
c. Does the insurer expect to pay MLR rebates for the 3-year period above?

Response:
a. Attachment H of the PA Actuarial Memorandum contains the historical MLR Exhibit as requested.
b. The differences between Actual and Pricing MLRs vary by year. The 2019 variance was driven by the relatively small membership base. The 2020 variance was driven primarily by the COVID-19 pandemic. In 2021, there was no material MLR variance.

The Member Month differences also vary by year. In 2019, there was no material enrollment variance. The 2020 variance was driven by stronger-than-expected competitive positioning (particularly in rating regions 6,7 , and 9 ) and increased market size resulting from the COVID PHE (due to employment losses and an internal decision to not terminate existing members for non-payment). The 2021 variance was driven by a more aggressive than anticipated competitor response to our 2020 growth, leading to an unfavorable pricing position and less enrollment than expected.
c. This issuer paid MLR rebates for the MLR rebate year covering the 2019-2021 time period.

## 11. Plan of Withdrawal:

a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.
b. For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeffery Rohaly, wrohaly@pa.gov.

## Response:

a. Based on the guidance from the PA Insurance Department regarding Plan of Withdrawal requirements, it is Highmark's understanding that a Plan of Withdrawal is not applicable for the 2024 plans submitted. In the event that a plan is discontinued, all members are being renewed into other plans.

## PA Rate Template Part

Data Relevant to the Rate Filing
Table 0 . Identifying Information

|  |  |  | ${ }_{\text {to }}^{\text {to }}$ |
| :---: | :---: | :---: | :---: |
| Table 1. Number of Members |  |  |  |
|  | Member-months | Members | Member-months |
|  | Experience Period | $\begin{gathered} \text { Current Period } \\ \text { (as of 02-01-2023) } \end{gathered}$ | Projected Ration Period |
| Average Age | 44.6 | 45.0 | 45.3 |
| Total | 620,34 | 57,388 | 703,764 |
|  | 40,332 38469 | 3.859 <br> 3.403 | $\xrightarrow{45,400} 4$ |
|  | ${ }_{50,431}$ | 4,728 | 54,434 |
|  | ${ }_{46,5939}^{45,3}$ | 4,258 | ${ }_{\text {S1, }}^{51,79} 5$ |
|  | ${ }_{4}^{4,7,158}$ | 4,262 | ${ }_{5}^{50,976}$ |
|  | 47,36 | 4,355 | ${ }_{54,385}^{510}$ |
|  | ${ }^{62,575}$ | 5,588 | 70,170 |
|  | $\xrightarrow{90,254} \begin{aligned} & 123,101\end{aligned}$ | $\xrightarrow{7,873} 1$ | ${ }_{\substack{97,875 \\ 138,161}}$ |
|  | ${ }_{25,586}$ | ${ }_{3}^{1,817}$ | 47,911 |

Table 2. Experience Period Claims and Premiums


Table 3. Trend Components

| Senice Categor | Cost ${ }^{\text {P }}$ | Utiliation* | Induced Demand ${ }^{\text {a }}$ | Composite Trend | Weight |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Inpateent tosptal | 5.00\% | 4.76\% |  |  | 18.58\% |
| Outpatient tospital | 5.00\% | 4.76\% | 0.10\% | 10.11\% | 37.46\% |
| Profesional | 5.00\% | 4.76\% | 0.10\% | 10.11\% | 2284\% |
| Other Medical | 5.00\% | ${ }^{4.75 \%}$ | 0.10\% | 10.11\% | 1.63\% |
| ${ }_{\text {caper }}^{\text {capiation }}$ |  |  |  | 10.00\% | 0.02\% |
| Prescripion Orus | 5.00\% | 4.76\% | 0.10\% | $\frac{10.11 \%}{10.11 \%}$ | ${ }^{\text {1090.00\% }}$ |
| Monts of Trend |  |  |  | ${ }_{124} 2$ |  |
| TTeat Appile T Tend Projection Factor |  |  |  |  |  |



Table 4. Historical Experience

*Expess Completion Foctor sa s percerentoge

## 

Table 2b. Manual Experience Period Claims and Premium

| Earne Premium | ims | Ultimate Inurred Claims | Member Monts | $\underbrace{\text { (Member } \text { Hus) }}_{\text {Estimated Cost tharing }}$ | Alowed Claims (Nor.Capitated) | d | sscripion Drug Rebates* | Total EHB Capitation | n | Estimated Risk Adjustment | Estimated Reinsuance |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |

## Table 3b. Manual Irend Components

| Senice Category | Cost ${ }^{\text {t }}$ | Uutiration* | Induced demand* | Composite Trend | Weight |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | ${ }^{0.000 \%}$ |  |
|  |  |  |  | $0.00 \%$ |  |
| Other Medical |  |  |  | 0.00\% |  |
| Prescripion Dutus |  |  |  | 0.00\% |  |
| Tital Anuaut rend |  |  |  | $\frac{0.00 \%}{24}$ | -0.00\% |
| Total Applied Trend Projection fator |  |  |  | ${ }_{1}^{24}$ |  |

## Table 4b. Historical Manual Experience

| Month-Vear | Total Annual Premium | Incurred claims | Completion fastors* | Ultimate Incurred Clims | Members | Utimate Incurred PMPM | $\underbrace{\text { (Member }+ \text { Hus }}_{\text {Estimated Annual Cost Shasing }}$ | Prestripioio Drug Reates** |  | Allowed PMPM |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\xrightarrow[\substack{\text { Ian-19 } \\ \text { feb-19 }}]{ }$ |  |  |  | $\substack{\text { Hopvol } \\ \text { HoVVol }}$ |  | $\underbrace{\text { ent }}_{\substack{\text { Holvol } \\ \text { Hovol }}}$ |  |  |  | $\substack{\text { HovVOI } \\ \text { Hovol }}$ |
| Mar-19 |  |  |  | Hovol |  | Hov/0! |  |  |  | Hov/0! |
| ${ }_{\text {Apr-19 }}^{\text {Mar-19 }}$ |  |  |  | $\substack{\text { HovVO! } \\ \text { HoVVO! }}$ |  | $\substack{\text { Hopvol } \\ \text { HoVVO! }}$ |  |  |  | $\substack{\text { HovVOI } \\ \text { HoVVO! }}$ |
| Jum-19 |  |  |  | movol |  | movo! |  |  |  | movol |
| ${ }_{\text {Auser }}$ |  |  |  | $\substack{\text { HovVol } \\ \text { Hovolo }}$ |  | $\underset{\substack{\text { Hovvol } \\ \text { Hovol }}}{\text { cole }}$ |  |  |  |  |
| Sep-19 |  |  |  | $\substack{\text { HovVOI } \\ \text { HoVVO! }}$ |  | $\substack{\text { Hovvol } \\ \text { Hovol }}$ |  |  |  | $\substack{\text { HovVOI } \\ \text { HoVVO! }}$ |
| $\xrightarrow{\text { Norr19 }}$ |  |  |  | Hovol |  | Hovol |  |  |  | movo |
| ${ }^{\text {Deam- } 20}$ |  |  |  | $\xrightarrow{\text { Hipvol }}$ Hovol |  |  |  |  |  | $\underbrace{\substack{\text { HoVOO! }}}_{\text {movvol }}$ |
| $\underset{\substack{\text { feb-20 } \\ \text { Mar-20 }}}{\text { arem }}$ |  |  |  | HovVol |  | $\underset{\substack{\text { Hopvol } \\ \text { Hovol }}}{ }$ |  |  |  | Hovol |
| Apr-20 |  |  |  | Hov/01 |  | Hov/o! |  |  |  | HovVol |
| $\xrightarrow{\text { Mar-20 }}$ |  |  |  | $\substack{\text { HovVOI } \\ \text { HoVlo }}$ |  | $\underset{\substack{\text { movVo! } \\ \text { HoVOO! }}}{ }$ |  |  |  | $\underset{\substack{\text { Hoplol } \\ \text { HoVOO! }}}{ }$ |
| 1012 |  |  |  | Hovol |  | Hovo |  |  |  | movol |
| ${ }_{\text {Aub }}$ |  |  |  | $\substack{\text { Hipvol } \\ \text { Hovol }}$ |  | $\substack{\text { HovVol } \\ \text { tovol }}$ |  |  |  | $\substack{\text { HivVOI } \\ \text { HoVIO! }}$ |
| Ott20 |  |  |  | HovVo! |  | movo! |  |  |  | movo! |
| $\xrightarrow{\text { Noorc20 }}$ |  |  |  | $\substack{\text { Hovyl } \\ \text { Hovol }}$ |  | $\substack{\text { Hovvol } \\ \text { Hovol }}$ |  |  |  | ${ }_{\substack{\text { mover } \\ \text { Hovol }}}^{\text {mold }}$ |
| ${ }^{\text {Pam-2121 }}$ |  |  |  | HovVol |  | Hovol |  |  |  | HovVol |
| Mar-2] |  |  |  | Hov/ol |  | HovVo! |  |  |  | HovVol |
| ${ }_{\text {Apr } 21}^{\text {Mar } 21}$ |  |  |  | $\substack{\text { HipVol } \\ \text { Hovol }}$ |  | $\substack{\text { HovVO! } \\ \text { Hovol }}$ |  |  |  | $\substack{\text { HovVOI } \\ \text { HoVVO! }}$ |
| ${ }^{\text {Jun-212 }}$ |  |  |  | Hovo! |  | toivo |  |  |  | toivol |
| ${ }_{\text {Aug } 21}$ |  |  |  |  |  | $\substack{\text { HovVo! } \\ \text { Hovol }}$ |  |  |  | $\underbrace{\substack{\text { movol } \\ \text { Hovol }}}_{\text {movol }}$ |
| Seor-21 |  |  |  | $\substack{\text { Hoplol } \\ \text { Hovol }}$ |  | $\substack{\text { Hopvol } \\ \text { Hovol }}$ |  |  |  | movo |
| Nor 21 |  |  |  | $\substack{\text { HivV) } \\ \text { Hovolol }}$ |  | $\underset{\substack{\text { Hovvol } \\ \text { Hovol }}}{\text { and }}$ |  |  |  |  |
| Dec.21 |  |  |  | movV)! |  | Hovvol |  |  |  | HovV! |
| $\xrightarrow[\text { feb } 22]{ }$ |  |  |  | Hov/l |  | tovil |  |  |  | Hovilel |
| $\xrightarrow{\text { Aar-22 }}$ |  |  |  |  |  |  |  |  |  | $\substack{\text { HovVO) } \\ \text { HoVOI }}$ |
| Mar 22 |  |  |  | HovVo! |  | Hovvo! |  |  |  | Hovvo! |
| $\xrightarrow{\frac{1 u n-22}{}}$ |  |  |  | tovol |  | Hovile |  |  |  | $\substack{\text { movvol } \\ \text { Hovol }}$ |
| ${ }_{\text {Alv } 22}$ |  |  |  | $\substack{\text { HivVOI } \\ \text { HoVlol }}$ |  | $\substack{\text { Hovvol } \\ \text { Hovol }}$ |  |  |  | $\substack{\text { HovVol } \\ \text { Hovolo }}$ |
| $\xrightarrow{\text { Ootr } 22}$ |  |  |  | $\substack{\text { HovVol } \\ \text { Hovol }}$ |  |  |  |  |  | movol |
| ${ }_{\text {Nor } 22}$ |  |  |  | $\substack{\text { Hidvol } \\ \text { fovlol }}$ |  | $\substack{\text { Hevol } \\ \text { Hov/lol }}$ |  |  |  | ${ }_{\text {mole }}^{\substack{\text { movvol } \\ \text { Hovol }}}$ |

[^0]
## Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information

| Carrier Name: | HMARK | Attachment Point: | \$60,000 |
| :---: | :---: | :---: | :---: |
| Product(s): | EPO, PPO | Reinsurance Cap: | \$100,000 |
| Market Segment: | Individual | Coinsurance Rate: | 50\% |
| Rate Effective Date: | 01/01/2024 |  |  |
| Incurred Dates: | 1/1/2022 to 12/31/2022 | Proj. Incurred Claim Impact: | -4.3\% |


| Individual ACA Compliant Policies Only: Incurred Dates 1/1/2022 to 12/31/2022 |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Annual Incurred Claims Range |  | Unique Members | Member Months | Total Incurred Claims | Total Incurred Claims with Reinsurance |
| \$0 | \$29,999 |  |  |  | \$164,967,692 |
| \$30,000 | \$34,999 |  |  |  | \$12,982,291 |
| \$35,000 | \$39,999 |  |  |  | \$12,323,032 |
| \$40,000 | \$44,999 |  |  |  | \$10,329,455 |
| \$45,000 | \$49,999 |  |  |  | \$10,399,415 |
| \$50,000 | \$54,999 |  |  |  | \$8,229,129 |
| \$55,000 | \$59,999 |  |  |  | \$9,140,641 |
| \$60,000 | \$64,999 |  |  |  | \$8,251,573 |
| \$65,000 | \$69,999 |  |  |  | \$6,999,571 |
| \$70,000 | \$74,999 |  |  |  | \$6,549,638 |
| \$75,000 | \$79,999 |  |  |  | \$5,767,578 |
| \$80,000 | \$84,999 |  |  |  | \$5,129,465 |
| \$85,000 | \$89,999 |  |  |  | \$4,424,434 |
| \$90,000 | \$94,999 |  |  |  | \$3,050,331 |
| \$95,000 | \$99,999 |  |  |  | \$3,066,129 |
| \$100,000 | \$109,999 |  |  |  | \$6,486,430 |
| \$110,000 | \$119,999 |  |  |  | \$6,487,446 |
| \$120,000 | \$129,999 |  |  |  | \$6,098,280 |
| \$130,000 | \$139,999 |  |  |  | \$5,394,116 |
| \$140,000 | \$149,999 |  |  |  | \$5,748,837 |
| \$150,000 | \$159,999 |  |  |  | \$5,540,249 |
| \$160,000 | \$169,999 |  |  |  | \$4,653,325 |
| \$170,000 | \$179,999 |  |  |  | \$3,562,041 |
| \$180,000 | \$189,999 |  |  |  | \$3,962,879 |
| \$190,000 | \$199,999 |  |  |  | \$4,876,174 |
| \$200,000 | \$209,999 |  |  |  | \$5,390,405 |
| \$210,000 | \$219,999 |  |  |  | \$2,935,968 |
| \$220,000 | \$229,999 |  |  |  | \$2,036,939 |
| \$230,000 | \$239,999 |  |  |  | \$1,943,932 |
| \$240,000 | \$249,999 |  |  |  | \$2,710,185 |
| \$250,000 | \$259,999 |  |  |  | \$2,798,311 |
| \$260,000 | \$269,999 |  |  |  | \$1,969,112 |
| \$270,000 | \$279,999 |  |  |  | \$1,526,542 |
| \$280,000 | \$289,999 |  |  |  | \$1,846,575 |
| \$290,000 | \$299,999 |  |  |  | \$827,769 |
| \$300,000 | \$324,999 |  |  |  | \$5,323,468 |
| \$325,000 | \$349,999 |  |  |  | \$3,519,517 |
| \$350,000 | \$374,999 |  |  |  | \$2,073,928 |
| \$375,000 | \$399,999 |  |  |  | \$3,296,298 |
| \$400,000 | \$424,999 |  |  |  | \$1,163,414 |
| \$425,000 | \$449,999 |  |  |  | \$822,692 |
| \$450,000 | \$474,999 |  |  |  | \$1,762,048 |
| \$475,000 | \$499,999 |  |  |  | \$3,270,964 |
| \$500,000 | \$599,999 |  |  |  | \$5,281,331 |
| \$600,000 | \$699,999 |  |  |  | \$4,376,575 |
| \$700,000 | \$799,999 |  |  |  | \$5,027,961 |
| \$800,000 | \$899,999 |  |  |  | \$1,650,312 |
| \$900,000 | \$999,999 |  |  |  | \$939,211 |
| \$1,000,000+ |  |  |  |  | \$10,629,689 |
| Total |  | 69,055 | 620,344 | \$415,422,013 | \$397,543,294 |

Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Projection Period Information

| Carrier Name: | HMARK | Attachment Point: | \$60,000 |
| :---: | :---: | :---: | :---: |
| Product(s): | EPO, PPO | Reinsurance Cap: | \$100,000 |
| Market Segment: | Individual | Coinsurance Rate: | 50\% |
| Rate Effective Date: | 01/01/2024 |  |  |
|  |  | Proj. Incurred Claim Impact: | -4.5\% |
|  |  | Proj. Morbidity Impact: | 0.0\% |


| Reinsurance Program Impact Continuance Table Development - Plan Year 2024 |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Annual Incurred Claims Range |  | Unique Members | Member Months | Total Incurred Claims | Total Incurred Claims with Reinsurance |
| \$0 | \$29,999 |  |  |  | \$284,346,083 |
| \$30,000 | \$34,999 |  |  |  | \$24,378,788 |
| \$35,000 | \$39,999 |  |  |  | \$21,235,892 |
| \$40,000 | \$44,999 |  |  |  | \$19,071,217 |
| \$45,000 | \$49,999 |  |  |  | \$16,605,787 |
| \$50,000 | \$54,999 |  |  |  | \$15,768,941 |
| \$55,000 | \$59,999 |  |  |  | \$13,801,161 |
| \$60,000 | \$64,999 |  |  |  | \$12,185,758 |
| \$65,000 | \$69,999 |  |  |  | \$12,197,462 |
| \$70,000 | \$74,999 |  |  |  | \$11,790,363 |
| \$75,000 | \$79,999 |  |  |  | \$9,761,530 |
| \$80,000 | \$84,999 |  |  |  | \$8,909,636 |
| \$85,000 | \$89,999 |  |  |  | \$9,284,190 |
| \$90,000 | \$94,999 |  |  |  | \$7,922,610 |
| \$95,000 | \$99,999 |  |  |  | \$7,160,692 |
| \$100,000 | \$109,999 |  |  |  | \$11,531,123 |
| \$110,000 | \$119,999 |  |  |  | \$10,151,061 |
| \$120,000 | \$129,999 |  |  |  | \$9,825,482 |
| \$130,000 | \$139,999 |  |  |  | \$9,233,486 |
| \$140,000 | \$149,999 |  |  |  | \$10,717,335 |
| \$150,000 | \$159,999 |  |  |  | \$9,454,715 |
| \$160,000 | \$169,999 |  |  |  | \$7,123,342 |
| \$170,000 | \$179,999 |  |  |  | \$8,368,405 |
| \$180,000 | \$189,999 |  |  |  | \$8,254,742 |
| \$190,000 | \$199,999 |  |  |  | \$6,117,725 |
| \$200,000 | \$209,999 |  |  |  | \$5,718,913 |
| \$210,000 | \$219,999 |  |  |  | \$5,254,065 |
| \$220,000 | \$229,999 |  |  |  | \$7,990,955 |
| \$230,000 | \$239,999 |  |  |  | \$5,160,232 |
| \$240,000 | \$249,999 |  |  |  | \$6,315,209 |
| \$250,000 | \$259,999 |  |  |  | \$4,234,695 |
| \$260,000 | \$269,999 |  |  |  | \$3,157,671 |
| \$270,000 | \$279,999 |  |  |  | \$2,793,619 |
| \$280,000 | \$289,999 |  |  |  | \$4,513,493 |
| \$290,000 | \$299,999 |  |  |  | \$5,804,474 |
| \$300,000 | \$324,999 |  |  |  | \$6,437,731 |
| \$325,000 | \$349,999 |  |  |  | \$5,056,972 |
| \$350,000 | \$374,999 |  |  |  | \$5,817,918 |
| \$375,000 | \$399,999 |  |  |  | \$5,468,959 |
| \$400,000 | \$424,999 |  |  |  | \$4,262,141 |
| \$425,000 | \$449,999 |  |  |  | \$4,584,138 |
| \$450,000 | \$474,999 |  |  |  | \$4,401,466 |
| \$475,000 | \$499,999 |  |  |  | \$2,327,581 |
| \$500,000 | \$599,999 |  |  |  | \$9,681,858 |
| \$600,000 | \$699,999 |  |  |  | \$8,172,965 |
| \$700,000 | \$799,999 |  |  |  | \$6,546,300 |
| \$800,000 | \$899,999 |  |  |  | \$8,298,138 |
| \$900,000 | \$999,999 |  |  |  | \$2,820,203 |
| \$1,000,000+ |  |  |  |  | \$17,392,480 |
| Total |  | 114,415 | 1,028,317 | \$740,481,942 | \$707,409,702 |

PA Rate Template Part II

## Rate Development and Change

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date

## HMARK <br> ndividual

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


Table 6. Retention


Table 8. Components of Rate Change

| Rate Components | 2023 |  | 2024 |  | Difference |  | Percent Change |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| A. Calibrated Plan Adjusted Index Rate (PMPM) | \$ | 386.86 | \$ | 425.56 | \$ | 38.70 | 10.0\% |
| B. Base period allowed claims before normalization | \$ | 681.35 | \$ | 724.05 | \$ | 42.70 | 11.0\% |
| C. Normalization factor component of change | \$ | (363.19) | \$ | (388.61) | \$ | (25.42) | -6.6\% |
| D. Change in Normalized Allowed Claims Adjustment Components |  |  |  |  |  |  |  |
| D1. Base period allowed claims after normalization | \$ | 318.15 | \$ | 335.44 | \$ | 17.28 | 4.5\% |
| D2. URRT Trend | \$ | 48.10 | \$ | 71.27 | + | 23.17 | 6.0\% |
| D3. URRT Morbidity | \$ | (4.03) | \$ | 9.18 | \$ | 13.21 | 3.4\% |
| D4. URRT Other | \$ | 3.59 | \$ | 1.28 | \$ | (2.31) | -0.6\% |
| D5. Normalized URRT Risk Adjustment on an allowed basis | \$ | 9.17 | \$ | (11.38) | \$ | (20.55) | -5.3\% |
| D6. Normalized Exchange User Fee on an allowed basis | \$ | 10.56 | \$ | 11.55 | \$ | 0.99 | 0.3\% |
| D7. Normalized Reinsurance Recoveries on an allowed basis | \$ | (17.44) | \$ | (18.63) | \$ | (1.19) | -0.3\% |
| D8. Subtotal - Sum(D1:D7) | \$ | 368.10 | \$ | 398.70 | \$ | 30.61 | 7.9\% |
| E. Change in Allowable Plan Adjusted Level Components |  |  |  |  |  |  |  |
| E1. Network | \$ | 0.48 | \$ | 1.20 | \$ | 0.73 | 0.2\% |
| E2. Pricing AV | \$ | (53.62) | \$ | (55.15) | \$ | (1.53) | -0.4\% |
| E3. Benefit Richness | \$ | 37.64 | \$ | 43.63 | \$ | 5.98 | 1.5\% |
| E4. Catastrophic Eligibility | \$ | (0.16) | \$ | (0.17) | \$ | (0.02) | 0.0\% |
| E5. Subtotal - Sum(E1:E4) | \$ | (15.66) | \$ | (10.49) | \$ | 5.17 | 1.3\% |
| F. Change in Retention Components |  |  |  |  |  |  |  |
| F1. Administrative Expenses | \$ | 30.53 | \$ | 32.91 | \$ | 2.37 | 0.6\% |
| F2. Taxes and Fees | \$ | 0.25 | \$ | 0.26 | \$ | 0.01 | 0.0\% |
| F3. Profit and/or Contingency | \$ | - | \$ | - | \$ | - | 0.0\% |
| F4. Subtotal - Sum(F1:F3) | \$ | 30.78 | \$ | 33.17 | \$ | 2.38 | 0.6\% |
| G. Change in Miscellaneous Items | \$ | 3.64 | \$ | 4.19 | \$ | 0.55 | 0.1\% |
| H. Sum of Components of Rate Change (should approximate the change shown in line A) | \$ | 386.86 | \$ | 425.56 | \$ | 38.70 | 10.0\% |

For Informational Purposes only - No input required.

| Blended Base Period Unadjusted Claims before Normalization | $\mathbf{\$ 2 4 . 0 5}$ | <- Index Rate of Experience Period on URRT |
| :--- | :--- | ---: |
| Blended Earned Premium <br> Blended Loss Ratio | $\mathbf{4 1 3 , 8 6 7 , 9 9 1 . 8 2}$ |  |

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

| Effective Date | 01/01/2024 |  | 04/01/2024 |  | 07/01/2024 |  | 10/01/2024 |  | Total Single Risk Pool |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \# of Member Months Renewing in Quarter |  |  |  |  |  |  |  |  |  | - |
| Adjusted Projected Allowed EHB Claims PMPM | \$ | 900.47 | \$ | 900.47 | \$ | 900.47 | \$ | 900.47 | \$ | 900.47 |
| Months of Trend |  | - |  | 3 |  | 6 |  | 9 |  |  |
| Annual Trend |  | 10.11\% |  | 10.11\% |  | 10.11\% |  | 10.11\% |  |  |
| Single Risk Pool Projected Allowed Claims | \$ | 900.47 | \$ | 922.41 | \$ | 944.90 | \$ | 967.93 | \$ |  |
| Quarterly Trend Factor |  | 1.000 |  | 1.024 |  | 1.049 |  | 1.075 |  | 0.000 |

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

| Normalization Factors | 2023 |  | 2024 |  |
| :---: | :---: | :---: | :---: | :---: |
| Average Age Factor |  | 1.898 |  | 1.889 |
| Average Geographic Factor |  | 0.997 |  | 0.998 |
| Average Tobacco Factor |  | 1.007 |  | 1.007 |
| Average Benefit Richness (induced demand) |  | 1.120 |  | 1.128 |
| Average Network Factor |  | 1.003 |  | 1.009 |
| Market-Adjusted Projected Allowed Total Claims PMPM | \$ | 795.27 | \$ | 867.27 |
| Normalized Market-Adjusted Projected Allowed Total Claims PMPM | \$ | 371.35 | \$ | 401.79 |

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

|  | 2023 | 2024 |  |
| :---: | :---: | :---: | :---: |
| Paid-to-Allowed | 0.854 | 0.867 |  |
| URRT Trend (Total Applied Trend Factor) | 1.151 | 1.212 | <- URRT W1, S2 |
| URRT Morbidity | 0.989 | 1.023 | <- URRT W1, S2 |
| URRT "Other" | 1.010 | 1.003 | <-URRT W 1 , S2 |
| Risk Adjustment | 16.78 | \$ (21.29) | <- URRT W1, S3 |
| Exchange User Fee | 19.32 | \$ 21.60 | <-URRT W1, S3 |
| Reinsurance Recoveries | 31.92 | \$ 34.86 | <- URRT W1, S3 |
| Capitation | 0.15 | \$ 0.67 | <- URRT W1, S2 |
| Network | 1.001 | 1.003 |  |
| Pricing AV | 0.855 | 0.862 | <- For 2023 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment |
| Benefit Richness | 1.120 | 1.127 |  |
| Catastrophic Eligibility | 1.000 | 1.000 |  |
| Administrative Expenses | 7.89\% | 7.73\% |  |
| Taxes and Fees | 0.06\% | 0.06\% |  |
| Profit and/or Contingency | 0.00\% | 0.00\% |  |

## PA Rate Template Part III

Table 10. Plan Rates

| Carrier Name: <br> Product(s): |  | HMARK EPO, PPO |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Market Segment: |  | Individual |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Rate Effective Date: |  | 01/01/2024 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Base Period Start Date |  | 01/01/2022 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Date of Most Recent Membership: |  | 02/01/2023 |  |  |  |  |  |  |  | 45 CFR Part 156.8 (d) (2) Allowable Factors |  |  |  |  |  |  |
| Market Adjuste | Index Rate: | \$ 860.61 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan Number | HIOS Plan ID (standard Component | Product Type (HMO, POS, PPO, EPO, Indemnity, Other) | 1/1/2023 Plan Marketing Name | Existing, Modified, <br>  <br> Mapped, Discontinued <br> \& Not Mapped <br> (E,M,N,DM, DNM) for <br> 2024 | 1/1/2024 HIOS Plan ID <br> (If $1 / 1 / 2023$ Plan Discontinued \& Mapped) | Metallic Tier | $\left\lvert\, \begin{gathered} \text { Metallic Tier } \\ \substack{\text { Actuariar } \\ \text { Value }} \end{gathered}\right.$ | Standard AV, <br> Approach (1), <br> Approach (2) | $\begin{array}{\|c\|c\|} \hline \text { Exchange } \\ \text { On/off or } \\ \text { Off } \end{array}$ | Pricing AV (company- determined AV) | Benefit Richness <br> (induced <br> demand) | $\begin{gathered} \text { Benefits in } \\ \text { addition to } \mathrm{EHB} \end{gathered}$ | Provider Network | $\begin{array}{\|c\|} \text { Catastrophic } \\ \text { Eligibility } \end{array}$ | Non-Funding of CSR Adjustment | Pure Premium |
| Totals - Current Membership <br> Total - Projected Membership |  |  |  |  |  |  | 0.7580.760 |  |  | 0.862 | 0.9991.000 | 1.007 | 0.9941.000 | 1.0001.000 | 1.0331.033 | \$ 744.42 <br> s 751.57 |
|  |  |  |  |  |  |  | 0.864 | ${ }_{1}^{1.008}$ |  |  |  |  |  |  |  |  |  |  |  |  |
| Transitional Plans | TRANSITIONAL | N/A | TRANSITIONAL | DNM | TRANSITIONAL | N/A |  |  |  | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | V/A |
| Plan 1a | $33709 P$ A0870007 | EPO | my Direct Blue EPO Bronze 3800 | M |  | Expanded BrC | 0.647 | Approach (2) | On/off | 0.730 | 0.925 | 1.000 | 0.836 | 1.000 | 1.000 | 5485.91 |
| Plan 1b | $33709 P A 0870007$ | ${ }^{\text {EPO }}$ | my Direct Blue EPO Bronze 3800 | DM | 33709PA1410001 | Expanded Bra | 0.647 | Approach (2) | On/off | 0.721 | 0.921 | 1.000 | 1.138 | 1.000 | 1.000 | \$650.95 |
| Plan 2a | $33709 P$ A0870012 | EPO | my Direct Blue EPO Gold 0 | M |  | Gold | 0.806 | Approach (1) | on/off | 0.883 | 1.008 | 1.000 | 0.836 | 1.000 | 1.000 | \$640.64 |
| Plan 2b | $33709 P$ A0870012 | EPO | my Direct Blue EPo Gold 0 | ом | 33709PA1410004 | Gold | 0.806 | Approach (1) | on/off | 0.873 | 1.001 | 1.000 | 1.138 | 1.000 | 1.000 | \$855.43 |
| Plan 3a | $33709 P$ P0870013 |  | my Direct Blue EPO Silver 3500 | M |  | Silver | 0.72 | Approach (1) | off | 0.778 | 0.946 | 1.000 | 0.836 | 1.000 | 1.000 | \$529.97 |
| Plan 3b | $33709 P$ P0870013 | EPPO | my Direct Blue EPO Silver 3500 | DM | 33709PA1410003 | Silver | 0.72 | Approach (1) | off | 0.761 | 0.938 | 1.000 | 1.138 | 1.000 | 1.000 | \$699.49 |
| Plan 4a | 33709PA0870014 | ${ }_{\text {EPPO }}$ | my Direct Blue EPO Bronze 8900 | M |  | Bronze | 0.61 | Approach (2) | On/off | 0.671 | 0.904 | 1.000 | 0.836 | 1.000 | 1.000 | \$436.27 |
| Plan 4b | 33709PA0870014 | EPO | my Direct Blue EPO Bronze 8900 | DM | 33709PA1410005 | Bronze | 0.61 | Approach (2) | On/off | 0.663 | 0.901 | 1.000 | 1.138 | 1.000 | 1.000 | \$585.13 |
| Plan 5a | $33709 P A 0870015$ | ${ }_{\text {EPPO}}$ | my Direct Blue EPO Silver 5900 | M |  | Silver | 0.706 | Approach (1) | On/off | 0.752 | 1.038 | 1.000 | 0.836 | 1.000 | 1.230 | \$6991.24 |
| Pla 5b | $33709 P$ A0870015 | EPO | my Direct Blue EPO S Siver 5900 | ом | 33709PA1410006 | Silver | 0.706 | Approach (1) | On/off | 0.736 | 1.023 | 1.000 | 1.138 | 1.000 | 1.230 | 5907.06 |
| Plan 6 | $33709 P$ A0870016 | EPO | my Direct Blue EPO Gold 1500 | N |  | Gold | 0.781 | Approach (1) | on/off | 0.839 | 0.980 | 1.000 | 0.836 | 1.000 | 1.000 | \$591.75 |
| Plan 7a | $33709 P$ A0890002 | EPO | my Direct Blue EPPO Bronze 6900 HSA - custom Drug Benefit | M |  | Exaanded Bro | 0.648 | Standard AV | On/off | 0.742 | 0.930 | 1.000 | 0.836 | 1.000 | 1.000 | 5496.14 |
|  |  |  | my Direct Blue EPO Bronze 6900 HSA - |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 7 b | $33709 P A 0890002$ |  | Custom Drug Benefit | ом | 33709PA1370001 | Expanded Br- | 0.648 | Standard AV | On/off | 0.733 | 0.926 | 1.000 | 1.138 | 1.000 | 1.000 | \$664.50 |
| Plan 8 a | 33709PA0890004 | ${ }_{\text {EPO }}$ | my Direct Blue EPO Gold 1700 HSA | M |  | Gold | 0.788 | Approach (1) | On/off | 0.847 | 0.984 | 1.000 | 0.836 | 1.000 | 1.000 | \$599.76 |
| P Pla 8b | 33709PA0890004 |  | my Direct Blue EPO Gold 1700 HSA | DM | 33709PA1370003 | Gold | 0.788 | Approach (1) | On/off | 0.836 | 0.978 | 1.000 | 1.138 | 1.000 | 1.000 | \$801.48 |
|  | $33709 P$ P0940002 | EPPO | my Direct Blue EPO Bronze 3800 | M |  | Expanded Br- | 0.647 | Approach (2) | on/off | 0.743 | 0.930 | 1.000 | 0.975 | 1.000 | 1.000 | \$579.81 |
| Plan 10 | 33709PA0940006 | EPP | my Direct Blue EPO Gold 0 | M |  | Gold | 0.806 | Approach (1) | On/off | 0.899 | 1.019 | 1.000 | 0.975 | 1.000 | 1.000 | 5767.97 |
| Plan 11 | $33709 P \mathrm{Pa940007}$ | EPO | my Direct Blue EPO Silver 3500 | M |  | Silver | 0.72 | Approach (1) | Off | 0.792 | 0.953 | 1.000 | 0.975 | 1.000 | 1.000 | \$633.11 |
| $\begin{array}{\|l\|} \hline \text { Plan } 12 \\ \hline \text { Plan 13 } \\ \hline \end{array}$ | $33709 P$ P0940008 | EPO | my Direct Blue EPO Bronze 8900 | M |  | Bronze | 0.61 | Approach (2) | on/off | 0.683 | 0.907 | 1.000 | 0.975 | 1.000 | 1.000 | \$519.57 |
|  | 33709PA0940009 |  | my Direct Blue EPO Siver 5900 | M |  | Silver | 0.706 | Approach (1) | On/off | 0.754 | 1.040 | 1.000 | 0.975 | 1.000 | 1.230 | 5808.80 |
| Pran 14 | $33709 P$ A0940010 | ${ }_{\text {EPO }}$ | my Direct Blue EPO Gold 1500 | , |  | Gold | 0.781 | Approach (1) | on/off | 0.854 | 0.989 | 1.000 | 0.975 | 1.000 | 1.000 | \$708.27 |
| Plan 15 | 33709Pa095000 | Epo | my Direct Blue EPO Bronze 6900 HSA - | M |  | Exanded Br | 0648 | Standard $A V$ | Op/off | 075 | 0935 | 1000 | 097 | 1000 | 1000 |  |
|  | 33709PA0950004 | EPO | my Direct Blue EPO Gold 1700 HSA | M |  | ${ }^{\text {Expanded }}$ Sory | 0.788 | Approach (1) | On/off | 0.861 | ${ }_{0}^{0.9994}$ | 1.000 | ${ }_{0}^{0.975}$ | 1.000 | 1.000 | \$718.04 |
|  |  | EPO | my Direct Blue Major Events EPO |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 17 | 33709PA0960001 |  | Catastrophic 9100-3 Free PCP V Visits | M |  | Catastrophic | 0.6 | tandard AV | on/off | 0.627 | 0.892 | 1.000 | 0.975 | 0.920 | 1.000 | \$431.97 |
|  |  | EPO | my Direct Blue Lehigh Valley EPO |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 18 | $33709 P \mathrm{Pa970002}$ |  | Bronze 3800 | M |  | Expanded Br | 0.647 | Approach (2) | on/off | 0.743 | 0.930 | 1.000 | 0.954 | 1.000 | 1.000 | \$567.68 |
| Plan 19 | 33709PA0970006 | EPO | my Direct Blue Lehigh Valley EPO Gold | M |  | Gold | 0.806 | Approach (1) | On/off | 0.899 | 1.019 | 1.000 | 0.954 | 1.000 | 1.000 | \$751.89 |
| Plan 20 | $33709 P$ A0970007 | EPO | ${ }_{3}^{\text {my Direct Blue Lehigh Valley EPO Silver }}$ | M |  | Silver | 0.72 | Approach (1) | off | 0.792 | 0.953 | 1.000 | 0.954 | 1.000 | 1.000 | \$619.86 |
|  |  | EPO | my Direct Blue Lehigh valley EPO |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 21 | 33709PA0970008 |  | Bronze 8900 | M |  | Bronze | 0.61 | Approach (2) | On/off | 0.683 | 0.907 | 1.000 | 0.954 | 1.000 | 1.000 | \$508.69 |
| Plan 22 | $33709 P$ A0970009 | EpO | my Direct Blue Lehigh Valley EPO Silver 5900 | M |  | Silver | 0.706 | Approach (1) | on/off | 0.754 | 1.040 | 1.000 | 0.954 | 1.000 | 1.230 | 5791.87 |
|  |  | EPO |  |  |  | siver | 0.706 | Approach (1) | On/off | 0.754 | 1.040 | 1.000 | 0.954 |  |  | 5791.87 |
| Plan 23 | $33709 P$ A0970010 |  | my Dir 1500 | N |  | Gold | 0.781 | Approach (1) | On/off | 0.854 | 0.989 | 1.000 | 0.954 | 1.000 | 1.000 | \$693.45 |
| Plan 24 | 33709PA0980001 | EPO | my Direct Blue Lehigh Valley EPO Bronze 6900 HSA - Custom Drug |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | Bronze 6900 HSA - Custom Drug Benefit | M |  | Expanded Br | 0.648 | Standard AV | On/off | 0.755 | 0.935 | 1.000 | 0.954 | 1.000 | 1.000 | \$579.81 |
| Plan 25 | 37299P0980004 | EPO | my Direct Blue Lehigh Valley EPO Gold | , |  |  |  | (1) |  |  |  |  |  |  |  |  |
|  | 37709PA0990001 |  |  | m |  | Gold | 0.788 | Approach (1) | on/off | 0.861 | 0.994 | 1.000 | 0.954 | 1.000 |  | 5703.01 |
| Plan 26 |  | Epo | my Direct Blue Lehigh Valley Major |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | PCP Visits | M |  | Catastrophic | 0.6 | Standard AV | on/off | 0.627 | 0.892 | 1.000 | 0.954 | 0.920 | 1.000 | \$422.93 |
| Plan 27a | 33709PA1040001 | Epo | my Direct Blue Major Events EPO | M |  | Catastroohic | 0.6 | Standard AV | On/off | 0.623 | 0.891 | 1.000 | 0.836 | 0.920 | 1.000 |  |
|  | 3З79PA040001 | EPO |  | M |  | Catastrophic |  | Standard AV | on/orf |  | 0.891 |  |  |  |  | \$367.42 |
| Plan 27b | 33709PA1040001 |  | Catastrophic 9100-3 Free PCP Visits | ом | 33709PA1550001 | Catastrophic | 0.6 | Standard AV | on/off | 0.615 | 0.890 | 1.000 | 1.138 | 0.920 | 1.000 | \$493.22 |
| Plan 28 | $33709 P$ A1120001 | EPO | my Direct Blue EPO Bronze $3800+$ | M |  | Exaanded Br | 0.647 | Appraach (2) | On/off | 0.743 | 0.930 | 1.049 | 0.975 | 1.000 | 1.000 | 5688.05 |
|  |  | EPO | my Direct Blue EPO Silver $3500+$ Adult |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 29 | $33709 P A 120003$ |  | Dental and Vision | м |  | Silver | 0.72 | Approach (1) | Off | 0.792 | 0.953 | 1.045 | 0.975 | 1.000 | 1.000 | \$661.34 |


| Plan 30 | 33709PA1130001 | EPO | my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision | M |  | Expanded Bro | 0.647 | Approach (2) | On/off | 0.743 | 0.930 | 1.050 | 0.954 | 1.000 | 1.000 | \$595.91 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Plan 31 | 33709PA1130003 | EPO | my Direct Blue Lehigh Valley EPO Siver $3500+$ Adult Dental and Vision | M |  | Siver | 0.72 | Approach (1) | off | 0.792 | 0.953 | 1.046 | 0.954 | 1.000 | 1.000 | \$648.09 |
| Plan 32 | $33709 P \mathrm{P} 1130005$ | EPO | my Direct Blue Lehigh Valley EPO Gold | M |  | Gold | 0.806 | Approach (1) | On/off | 0.899 | 1.019 | 1.038 | 0.954 | 1.000 | 1.000 | 5780.13 |
|  |  |  | my Direct Blue EPO Bronze $3800+$ |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 33a | 33709PA1150001 | EPo | Adult Dental and V Vision | M |  | Expanded Br | 0.647 | Apprach (2) | on/off | 0.730 | 0.925 | 1.062 | 0.836 | 1.000 | 1.000 | \$515.86 |
| Plan 33b | 33709PA1150001 | EPO | $\begin{aligned} & \text { my Direct Blue EPP Bronze } 3800++ \\ & \text { Adult Dental and Visison } \end{aligned}$ | DM | 33709PA1420001 | Expanded Br | 0.647 | Approach (2) | On/off | 0.721 | 0.921 | 1.046 | 1.138 | 1.000 | 1.000 | \$680.90 |
| Plan 34a | 33709PA1150003 | EPO | my Direct Blue EPP Silver $3500+$ Adult Dental and Vision | M |  | Siver | 0.72 | Approach (1) | off | 0.778 | 0.946 | 1.056 | 0.836 | 1.000 | 1.000 | \$559.92 |
| Plan 34b | 33709PA1150003 | EPO | my Direct Blue EPP Silver $3500+$ Adult Dental and Vision | DM | 33709PA1420003 | Siver | 0.72 | Approach (1) | Off | 0.761 | 0.938 | 1.043 | 1.138 | 1.000 | 1.000 | \$729.44 |
|  |  |  | my Direct Blue EpO Gold $0+$ Adult |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 35a | 33709PA1150005 | EPO | Dental and Vision | M |  | Gold | 0.806 | Approach (1) | On/off | 0.883 | 1.008 | 947 | 0.836 | 1.000 | 1.000 | \$670.58 |
| Plan 35b | 33709PA1150005 | EPO | my Direct Blue EPO Gold $0+$ Adult Dental and Vision | DM | 33709PA1420004 | Gold | 0.806 | Approach (1) | On/off | 0.873 | 1.001 | 1.035 | 1.138 | 1.000 | 1.000 | \$885.38 |
| Plan 36 | 33709PA1160001 | PPO | my Blue Access PPO Bronze 3800 | M |  | Expanded Br | 0.647 | Approach (2) | On/off | 0.721 | 0.921 | 1.000 | 0.991 | 1.000 | 1.000 | \$566.93 |
| Plan 37 | 33709PA1160002 | PPO | my Blue Access PPO Silver 3500 | M |  | Silver | 0.72 | Appraach (1) | off | 0.761 | 0.938 | 1.000 | 0.991 | 1.000 | 1.000 | \$609.20 |
| Plan 38 | 33709PA1160004 | PPO | my Blue Access PPO Gold 0 | M |  | Gold | 0.806 | Apprach (1) | On/off | 0.873 | 1.001 | 1.000 | 0.991 | 1.000 | 1.000 | \$745.01 |
| Plan 39 | $33709 P A 1160006$ | PPO | my Blue Access PPO Bronze 8900 | M |  | Bronze | 0.61 | Approach (2) | On/off | 0.663 | 0.901 | 1.000 | 0.991 | 1.000 | 1.000 | \$509.60 |
| Plan 40 | 33709PA1160007 | PPo | my Blue Access PPO Silver 5900 | M |  | Silver | 0.706 | Apprach (1) | On/off | 0.736 | 1.023 | 1.000 | 0.991 | 1.000 | 1.230 | \$789.97 |
| Plan 41 | $33709 P \mathrm{P} 1160008$ | PPO | my Blue Access PPO Gold 1500 | N |  | Gold | 0.781 | Approach (1) | On/off | 0.829 | 0.974 | 1.000 | 0.991 | 1.000 | 1.000 | S688.82 |
| Plan 42 | 33709PA1170001 | PPo | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision | M |  | Expanded Brg | 0.647 | Approach (2) | On/off | 0.721 | 0.921 | 1.053 | 0.991 | 1.000 | 1.000 | \$596.87 |
| Plan 43 | $33709 P A 1170002$ | PPO | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | M |  | Silver | 0.72 | Approach (1) | off | 0.761 | 0.938 | 1.049 | 0.991 | 1.000 | 1.000 | \$639.15 |
|  |  |  | my Blue Access PPO Gold $0+$ Adult |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 44 | 33709PA1170005 | ppo | Dental and Vision | M |  | Gold | 0.806 | Approach (1) | on/off | 0.873 | 1.001 | 1.040 | 0.991 | 1.000 | 1.000 | \$774.95 |
|  |  |  | my Blue Access PPO Bronze 6900 HSA - |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 45 | 33709PA1180001 | ppo | Custom Drus Benefit | M |  | Expanded Brg | 0.648 | Standard AV | On/off | 0.733 | 0.926 | 1.000 | 0.991 | 1.000 | 1.000 | \$578.73 |
| Plan 46 | 33709PA1180004 | PPO | my Blue Access PPO Gold 1700 HSA | M |  | Gold | 0.788 | Approach (1) | On/off | 0.836 | 0.978 | 1.000 | 0.991 | 1.000 | 1.000 | \$698.02 |
| Plan 47 | 33709PA1340001 | EPO | my Direct Blue EPO Premier Gold 0 | M |  | Gold | 0.82 | Apprach (1) | On/off | 0.919 | 1.033 | 1.002 | 0.975 | 1.000 | 1.000 | \$798.63 |
| Plan 48 | $33709 \mathrm{PA1340002}$ | epo | my Direct Blue EPO Premier Siver 2900 | M |  | Siver | 0.716 | Approach (1) | on/off | 0.795 | 1.080 | 1.002 | 0.975 | 1.000 | 1.230 | \$887.89 |
| Plan 49 | 33709PA1350001 | PPo | my Blue Access PPO Premier Gold 0 | M |  | Gold | 0.82 | Approach (1) | On/off | 0.892 | 1.014 | 1.002 | 0.991 | 1.000 | 1.000 | \$773.97 |
| Plan 50 | 33709PA1350002 | PPo | my Blue Access PPO Premier Silver 2900 | M |  | Silver | 0.716 | Approach (1) | On/off | 0.764 | 1.049 | 1.002 | 0.991 | 1.000 | 1.230 | \$843.31 |
| Plan 51 | 33709PA1360001 | PPo | my Blue Access PPO Premier Gold $0+$ Adult Dental and Vision | M |  | Gold | 0.82 | Approach (1) | On/off | 0.892 | 1.014 | 1.0 | 991 | 1.000 | 000 | \$803.91 |
| Plan 52 | $33709 P \mathrm{P} 1360002$ | PPo | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | M |  | Silver | 0.716 | Approach (1) | On/off | 0.764 | 1.049 | 1.038 | 0.991 | 1.000 | 1.230 | \$873.25 |
|  |  |  | my Blue Access PPO Bronze 6900 HSA - |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 53a | 33709PA1370001 | ppo | Custom Drug Benefit | m |  | Expanded Br | 0.648 | Standard AV | on/off | 0.733 | 0.926 | 000 | 1.138 | . 000 | 1.000 | \$664.50 |
| Plan 53b | 33709PA1370001 | PPo | my Blue Access PPO Bronze 6900 HSA Custom Drug Benefit | DM | 33709PA1180001 | Expanded Br | 0.648 | Standard AV | On/off | 0.733 | 0.926 | 1.000 | 0.991 | 1.000 | 1.000 |  |
| Plan 54a | 33709PA1370003 | PPO | my Blue Access PPO Gold 1700 HSA | M |  | Gold | 0.788 | Approach (1) | On/off | 0.836 | 0.978 | 1.000 | 1.138 | 1.000 | 1.000 | \$801.48 |
| Plan 54b | 33709PA1370003 | PPO | my Blue Access PPO Gold 1700 HSA | DM | $33709 P A 1180004$ | Gold | 0.788 | Appraach (1) | On/off | 0.836 | 0.978 | 1.000 | 0.991 | 1.000 | 1.000 | \$698.02 |
| Plan 55a | 33709PA1380001 | PPo | my Blue Access PPo Premier Gold 0 | M |  | Gold | 0.82 | Apprach (1) | On/off | 0.892 | 1.014 | 1.002 | 1.138 | 1.000 | 1.000 | \$888.41 |
| Plan 55b | 33709PA1380001 | PPO | my Blue Access PPOP Premier Gold 0 | DM | 33709PA1350001 | Gold | 0.82 | Approach (1) | On/off | 0.892 | 1.014 | 1.002 | 0.991 | 1.000 | 1.000 | \$773.97 |
| Plan 56a | $33709 P \mathrm{~A} 1380002$ | PPo | my Blue Access PPO Premier Silver 2900 | M |  | Silver | 0.716 | Approach (1) | On/off | 0.764 | 1.049 | 1.002 | 1.138 | 1.000 | 1.230 | \$968.02 |
| Plan 56b | 337099 A 1380002 | PPO | my Blue Access PPO Premier Silver 2900 | dM | $33709 P A 1350002$ | Silver | 0.716 | Approach (1) | On/off | 0.764 | 1.049 | 1.002 | 0.991 | 1.000 | 1.230 | \$843.31 |
|  |  |  | my Blue Access PPo Premier Gold $0+$ Adult dental and Vision |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 57a | 33709PA1390001 | PPO |  | M |  | Gold | 0.82 | Approach (1) | On//ff | 0.892 | 1.014 | 1.036 | 1.138 | 1.000 | 1.000 | \$918.35 |
| Plan 57b | 33709PA1390001 | ppo | my Blue Access PPO Premier Gold $0+$ Adult Dental and Vision | DM | 33709PA1360001 | Gold | 32 | Approach (1) | On/off | 0.892 | 1.014 | 1.041 | 0.991 | 1.000 | 1.000 | \$803.91 |
| Plan 58a | 33709PA1390002 | PPO | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | m |  | Siver | 0.716 | Approach (1) | on/off | 0.764 | 1.049 | 1.033 | 1.138 | 1.000 | 1.230 | 5997.97 |
|  |  |  | my Blue Access PPO Premier Silver |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 58b | 33709PA1390002 | ppo | $2900+$ Adult Dental and Vision | DM | 33709PA1360002 | Silver | 0.716 | Approach (1) | On/off | 0.764 | 1.049 | 1.038 | 0.991 | 1.000 | 1.230 | \$873.25 |
| Plan 59 | 33709PA1400001 | EPO | my Direct Blue EPO Premier Gold $0+$ Adult Dental and Vision | M |  | Gold | 0.82 | Approach (1) | On/off | 0.919 | 1.033 | 1.038 | 0.975 | 1.000 | 1.000 | 5826.86 |
|  |  |  | my Direct Blue EPO Premier Siver 2900 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 60 | $33709 P \mathrm{PA} 1400002$ | EPO | + Adult Dental and Vision | M |  | Siver | 0.716 | Approach (1) | On/off | 0.795 | 1.080 | 1.034 | 0.975 | 1.000 | 1.230 | \$916.12 |
| Plan 61a | 33709PA1410001 | PPO | my Blue Access PPO Bronze 3800 | M |  | Expanded Bra | 0.647 | Approach (2) | On/off | 0.721 | 0.921 | 1.000 | 1.138 | 1.000 | 1.000 | S650.95 |
| Plan 61b | 33709PA1410001 | PPO | my Blue Access PPO Bronze 3800 | DM | 33709PA1160001 | Expanded Br | 0.647 | Approach (2) | On/off | 0.721 | 0.921 | 1.000 | 0.991 | 1.000 | 1.000 | \$566.93 |
| Plan 62a | 33709PA1410003 | PPo | my Blue Access PPo Silver 3500 | M |  | Siver | 0.72 | Approach (1) | Off | 0.761 | 0.938 | 1.000 | 1.138 | 1.000 | 1.000 | \$699.49 |
| Plan 62 b | $33709 P \mathrm{PA1410003}$ | PPO | my Blue Access PPO Siliver 3500 | DM | $33709 P \mathrm{PA160002}$ | Silver | 0.72 | Appraach (1) | Off | 0.761 | 0.938 | 1.000 | 0.991 | 1.000 | 1.000 | S609.20 |
| Plan 63a | 33709PA1410004 | PPO | my Blue Access PPo Gold 0 | M |  | Gold | 0.806 | Approach (1) | On/off | 0.873 | 1.001 | 1.000 | 1.138 | 1.000 | 1.000 | \$855.43 |
| Plan 63 b | 33709PA1410004 | PPo | my Blue Access PPo Gold 0 | DM | 33709PA1160004 | Gold | 0.806 | Appraach (1) | On/off | 0.873 | 1.001 | 1.000 | 0.991 | 1.000 | 1.000 | \$745.01 |
| Plan 64a | 33709PA1410005 | PPo | my Blue Access PPO Bronze 8900 | M |  | Bronze | 0.61 | Approach (2) | on/off | 0.663 | 0.901 | 1.000 | 1.138 | 1.000 | 1.000 | \$585.13 |
| Plan 64b | $33709 P \mathrm{PA} 1410005$ | PPO | my Blue Access PPO Bronze 8900 | DM | $33709 P A 1160006$ | Bronze | 0.61 | Approach (2) | On/off | 0.663 | 0.901 | 1.000 | 0.991 | 1.000 | 1.000 | \$509.60 |
| Plan 65a | 33709PA1410006 | PPO | my Blue Access PPo Silver 5900 | M |  | Silver | 0.706 | Approach (1) | On/off | 0.736 | 1.023 | 1.000 | 1.138 | 1.000 | 1.230 | \$907.06 |
| Plan 65b | 33709PA1410006 | PPO | my Blue Access PPO Silver 5900 | DM | 33709PA1160007 | Silver | 0.706 | Approach (1) | On/off | 0.736 | 1.023 | 1.000 | 0.991 | 1.000 | 1.230 | \$789.97 |
| Plan 66 | $33709 P \mathrm{~A} 1410007$ | PPo | my Blue Access PPO Gold 1500 | N |  | Gold | 0.781 | Appraach (1) | On/off | 0.829 | 0.974 | 1.000 | 1.138 | 1.000 | 1.000 | \$790.91 |
| Plan 67a | 33709PA1420001 | PPO | my Blue Access PPO Bronze $3800+$ | M |  | Expanded Brd | 0.647 | Approach (2) | On/off | 0.721 | 0.921 | 1.046 | 1.138 | 1.000 | 1.000 | \$680.90 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |


| Plan 67b | 33709PA1420001 | PPO |  | ом | 33709PA1170001 | Expanded Bre | 0.647 | Approach (2) | On/off | 0.721 | 0.92 | 1.053 | 0.99 | 1.000 | 1.000 | \$596.87 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Plan 68a | 33709PA142003 | PPO | my Blue Access PPO Silver $3500+$ Adult |  |  |  |  |  | of |  |  |  |  |  |  | \$729.4 |
|  | 3379PA1420003 |  | Dental and Vision |  |  | Stiver | 0.72 | Appraach (1) |  | 0.761 | 0.938 | 1.043 | 1.138 | 1.000 | 1.000 | \$729.44 |
| Plan 68b | 33709PA1420003 | ppo | Dental and Vision | ом | $33709 P \mathrm{P} 1170002$ | Siver | 0.72 | Approach (1) | off | 0.761 | 0.938 | 1.049 | 0.991 | 1.000 | 1.000 | S639.15 |
|  |  |  | my Blue Access PPO Gold $0+$ Adult |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 69a | 33709PA1420004 | ppo | Dental and Vision | м |  | Gold | 0.806 | Approach (1) | on/off | 873 | 1.001 | 035 | 1.138 | 1.000 | 1.000 | \$885.38 |
|  |  |  | my Blue Access PPO Gold $0+$ Adult |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 69b | 33709PA1420004 | ppo | Dental and Vision | DM | 33709PA1170005 | Gold | 0.806 | Approach (1) | On/off | 0.873 | 1.001 | 1.040 | 0.991 | 1.000 | 1.000 | \$774.95 |
| Plan 70a | 33709PA1430001 | EPO | my Direct Blue EPO Premier Gold 0 | M |  | Gold | 0.82 | Approach (1) | On/off | 0.903 | 1.022 | 1.003 | 0.836 | 1.000 | 1.000 | S666.10 |
| Plan 700 | 33709PA1430001 | EPO | my Direct Blue EPO Premier Gold 0 | ом | 33709PA1380001 | Gold | 0.82 | Appraach (1) | On/off | 0.892 | 1.014 | 1.002 | 1.138 | 1.000 | 1.000 | 5888.41 |
| Plan 71a | 33709PA1430002 | Epo | my Direct Blue EPO Premier Siver 2900 | M |  | Silver | 0.716 | Approach (1) | on/off | 0.781 | 1.066 | 1.003 | 0.836 | 1.000 | 230 | \$739.19 |
| Plan 71b | 33709PA143002 | Epo | my Direct Blue EPO Premier Siver 2900 | ом | 33709PA1380002 | Siver | 0.716 | Appraach (1) | on/off | 0.764 | 1.049 | 1.002 | 1.138 | 1.000 | 1.230 | \$968.02 |
| Plan 72a | 33709PA140001 | Epo | my Direct Blue EPO Premier Gold 0 + | M |  | Gold | 0.82 | Appraach (1) | On/off | 0.903 | 1.022 | 1.048 | 0.836 | 1.000 | 1.000 | 5696.04 |
|  |  |  | my Direct Blue EPO Premier Gold $0+$ |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 72b | 33709PA1440001 | EPO | Adult Dental and V Vision | ом | 33709PA1390001 | Gold | 0.82 | Approach (1) | on/off | 0.892 | 1.014 | 1.036 | 1.138 | . 000 | 1.000 | 5918.35 |
| Plan 73a | 337099 A 1440002 | EPO | my Direct Blue EPO Premier Silver 2900 | M |  | siver |  | porach (1) | On/off | 0.781 | 1.066 |  | 336 | 000 |  |  |
|  | 3309Pa 140002 |  |  |  |  | siver | 0.716 | Approach (1) | On/or | 0.781 | 1.066 | 1.043 | 0.836 | 1.000 | 1.230 | 9.13 |
| Plan 73b | $33709 P \mathrm{~A} 1440002$ | EPO | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | ом | $33709 P \mathrm{~A} 1390002$ | Siver | 0.716 | Appraach (1) | On/off | 0.764 | 1.049 | 1.033 | 1.138 | 1.000 | 1.230 | 5997.97 |
|  |  |  | my Direct Blue EPP Gold $0+$ Adult |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 74 | 33709PA1450001 | EPO | Dental and Vision | M |  | Gold | 0.806 | Approach (1) | On/off | 0.899 | 1.019 | 1.037 | 0.975 | 1.000 | 1.000 | \$796.20 |
| Plan 75 | 33709PA1460001 | EPO | my Direct Blue Lehigh Valley EPO Premier Gold 0 | м |  | Gold | 0.82 | Approach (1) | on/off | 0.919 | 1.033 | 1.002 | 0.954 | 1.000 | 1.000 | \$781.95 |
|  |  |  | my Direct Blue Lehigh Valley EPO |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 76 | 33709PA1460002 | EPO | Premier Silver 2900 | m |  | Silver | 0.716 | Approach (1) | on/off | 0.795 | 1.080 | 1.002 | 0.954 | 000 | 1.230 | \$869.35 |
|  |  |  | my Direct Blue Lehigh Valley EPO |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 77 | 33709PA1470001 | Epo | Vision | м |  | Gold | 0.82 | Appraach (1) | on/off | 0.919 | 1.033 | 1.039 | 0.954 | 1.000 | 1.000 | \$810.18 |
|  |  |  | my Direct Blue Lehig Valley EPO <br> Premier Silve 2900 + Adut Dental and |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 78 | 337099 A 1470002 |  | Premier Silver $2900+$ Adult Dental and |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 79 |  |  |  |  |  |  |  | Approach(1) | Onor |  |  |  |  |  | 1.230 | S897.58 |
| Plan 79 | 33709PA1480001 | PPO | my Blue Access PPo Bronze 3800 | M |  | Expanded Bry | 0.647 | Approach (2) | On/off | 0.743 | 0.930 | 1.000 | 1.203 | 1.000 | 1.000 | 5715.73 |
| Plan 80 | 33709PA 1480003 | ppo | my Blue Access PPO Silver 3500 | M |  | Siver | 0.72 | Appraach (1) | off | 0.784 | 0.949 | 1.000 | 1.203 | 1.000 | 1.000 | \$770.44 |
| Plan 81 | 33709PA 1480004 | ppo | my Blue Access PPo Gold 0 | M |  | Gold | 0.806 | Appraach (1) | On/off | 0.899 | 1.019 | 1.000 | 1.203 | 1.000 | 1.000 | \$998.00 |
| Plan 82 | 33709PA1480005 | PPO | my Blue Access PPO Bronze 8900 | M |  | Bronze | 0.61 | Approach (2) | On/off | 0.683 | 0.907 | 1.000 | 1.203 | 1.000 | 1.000 | \$641.35 |
| Plan 83 | 33709PA1480006 | ppo | my Blue Access PPO Silver 5900 | M |  | Silver | 0.706 | Apprach (1) | On/off | 0.758 | 1.043 | 1.000 | 1.203 | 1.000 | 1.230 | \$1,006.92 |
| Plan 84 | 33709PA 1480007 | PPO | my Blue Access PPO Gold 1500 | N |  | Gold | 0.781 | Approach (1) | On/off | 0.854 | 0.989 | 1.000 | 1.203 | 1.000 | 1.000 | 5874.31 |
|  |  |  | my Blue Access PPP Bronze $3800+$ |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 85 | 33709PA1490001 | ppo | Adult Dental and Vision | M |  | Expanded Bro | 0.647 | Approach (2) | on/off | 0.743 | 0.930 | 1.039 | 1.203 | 1.000 | 1.000 | \$743.96 |
|  |  |  | my Blue Access PPO Silver $3500+$ Adult |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 86 | 33709PA1490003 | PPO | Dental and Vision | M |  | Silver | 0.72 | Approach (1) | off | 0.784 | 0.949 | 1.037 | 1.203 | 1.000 | 1.000 | \$798.67 |
|  |  |  | my Blue Access PPO Gold $0+$ Adult |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 87 | 33709PA1490004 | PPO | Dental and Vision | M |  | Gold | 0.806 | Approach (1) | On/off | 0.899 | 1.019 | 1.030 | 1.203 | 1.000 | 1.000 | 5976.23 |
| Plan 88 | 33709PA1500001 | ppo | my Blue Access PPO Bronze 6900 HSA - custom Prus Benefit | M |  | Exanded Br |  | Standard $A V$ |  |  |  |  |  |  |  |  |
| Plan 89 | 33709PA1500003 | PPo | my Blue Access PPO Gold 1700 HSA | M |  | Gold | 0.788 | Standarat ${ }^{\text {a }}$ | On/Off | 0.861 | 0.994 | 1.000 | 1.203 | 1.000 | 1.000 | ${ }_{588636}$ |
|  |  |  | my Blue Access Major Events PPO |  |  |  |  | , |  |  |  |  |  |  |  |  |
| Plan 90 | 33709PA1510001 | ppo | Catastrophic 9100-3 Free PCP Visits | m |  | Catastrophic | 0.6 | Standard AV | on/off | 0.627 | 0.892 | 1.000 | 1.203 | 0.920 | 1.000 | \$533.22 |
| Plan 91 | 33709PA1520001 | PPO | my Blue Access PPO Premier Gold 0 | M |  | Gold | 0.82 | Approach (1) | On/off | 0.919 | 1.033 | 1.002 | 1.203 | 1.000 | 1.000 | 5985.40 |
|  |  |  | my Blue Access PPO Premier Silver |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 92 | 33709PA1520002 | PPO | 2900 | M |  | Silver | 0.716 | Approach (1) | on/off | 0.787 | 1.072 | 1.002 | 1.203 | 1.000 | 1.230 | \$1,076.46 |
| Plan 93 | 33709PA1530001 | PPO | my Blue Access PPO Premier Gold $0+$ | M |  | Gold | 0.82 | ( ${ }^{\text {a }}$ | On/off | 0.919 |  |  |  | 100 |  |  |
|  |  |  | my lue Access Ppo Premier Silver |  |  |  |  | Approain (1) |  | 0.919 |  |  | 1.203 | 1.000 | 1.000 | \$1,013.64 |
| Plan 94 | $33709 P A 1530002$ | ppo | $2900+$ Adult Dental and V Vision | м |  | Silver | 0.716 | Apprach (1) | on/off | 0.787 | 1.072 | 1.028 | 1.203 | 1.000 | 1.230 | \$1,104.69 |
|  |  |  | ${ }^{\text {my }}$ B Blue Access Major Events PPO |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plan 95 | 33709PA1540001 | PPO | Catastrophic $9100-3$ Free PCP Visits | м |  | Catastrophic | 0.6 | Standard AV | On/off | 0.615 | 0.890 | 1.000 | 0.991 | 0.920 | 1.000 | 5429.56 |
| Plan 96a | 33709PA1550001 | PPO | my Blue Access Major Events PPO | M |  | Catastroobic | 0.6 | dard AV |  |  |  |  |  |  |  |  |
|  | , |  | my Blue Access Major Events PPO |  |  | Catastrophic |  | Standardav |  | 0.615 | 0.890 | 1.000 | 1.138 | 0.920 | 1.000 | \$493.22 |
| Plan 96b | 33709PA1550001 | ppo | Catastrophic $9100-3$ Free PCP Visits | ом | 33709PA1540001 | Catastrophic | 0.6 | Standard AV | On/off | 0.615 | 0.890 | 1.000 | 0.991 | 0.920 | 1.000 | \$429.56 |
| Plan 97 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | \$0.00 |
| Plan 98 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 50.00 |
| Plan 99 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | \$0.00 |
| Plan 100 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | \$0.00 |
| Plan 101 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | \$0.00 |
| Plan 102 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | \$0.00 |
| Plan 103 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | \$0.00 |
| Plan 104 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 50.00 |
| Plan 105 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | S0.00 |
| Plan 106 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 50.00 |
| Plan 107 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | S0.00 |
| Plan 108 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | \$0.00 |
| Plan 109 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 50.00 |
| Plan 110 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 50.00 |





| s | 326.61 | s | 340.66 |
| :---: | :---: | :---: | :---: |
| s | 358.14 | 5 | 370.49 |
| \$ | 420.38 | s | 445.97 |
| \$ | 289.41 | s | 294.90 |
| \$ | 289.41 | s | 389.25 |
| \$ | 317.03 | s | 320.09 |
| \$ | 317.03 | s | 416.99 |
| \$ | 371.50 | s | 383.35 |
| \$ | 371.50 | s | 506.14 |
| s | 289.86 | 5 | 324.09 |
| S | 309.82 | s | 348.26 |
| S | 374.26 | s | 42.90 |
| \$ | 260.72 | 5 | 291.32 |
| S | 396.52 | 5 | 451.60 |
| s |  | s | 393.77 |
| s | 310.69 | s | 341.21 |
| s | 330.66 | s | 365.38 |
| \$ | 395.09 | s | 443.02 |
| \$ | 301.03 | s | 330.84 |
| S | 354.47 | s | 399.04 |
| s | 417.34 | s | 456.55 |
| \$ | 463.64 | s | 507.58 |
| s | 395.82 | s | 442.45 |
| \$ | 423.41 | s | 482.09 |
| s | 416.66 | s | 459.57 |
| s | 444.24 | s | 499.21 |
| \$ | 338.52 | s | 379.87 |
| \$ | 338.52 | s | 330.84 |
| S | 398.62 | s | 458.18 |
| \$ | 398.62 | s | 399.04 |
| S | 444.79 | s | 507.87 |
| S | 444.79 | 5 | 442.45 |
| s | 475.81 | s | 553.39 |
| s | . | s | 482.09 |
| s | 465.62 | s | 524.99 |
| s | 465.62 | s | 459.57 |
| s | 496.65 | s | 57.50 |
| s | 496.65 | s | 499.21 |
| s | 437.15 | s | 472.69 |
| \$ | 483.44 | s | 523.72 |
| \$ | 325.96 | s | 372.13 |
| \$ | 325.96 | s | 324.09 |
| S | 348.41 | s | 399.88 |
| S | 348.41 | s | 348.26 |
| \$ | 420.87 | s | 489.02 |
| S | 420.87 | 5 | 425.90 |
| S | 293.19 | s | 334.50 |
| \$ | 293.19 | s | 291.32 |
| \$ | 445.91 | 5 | 518.53 |
| s | 445.91 | s | 451.60 |
| \$ | - | s | 45.14 |
|  | 346.8 | s | 389.25 |

[^1]| . |  | . | . | . | 140 | . | . | . | 140 | 1 | yes |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| . | . | . | . | . | 4 | . | . | . | 4 | 1 | yes |
| . | . | . | . | . | 192 | . | . | . | 192 | 1 | yes |
| 31 | . | . | 174 | 21 | . | . | . | . | 226 | 1 | yes |
| . | . | . | 21 | 21 | . | . | . | . | 42 | 1 | yes |
| 6 | . | . | 30 | 1 | . | . | . | . | 37 | 1 | yes |
| . | . | . | 2 | 3 | . | . | . | . | 5 | 1 | yes |
| 170 | . | . | 609 | 124 | . | . | . | . | 903 | 1 | yes |
| . | . | . | 103 | 93 | . | . | . | . | 196 | 1 | yes |
| 27 | . | . | 260 |  | . | . |  | - | 287 | 1 | yes |
| 19 | - | - | 109 | - | . | - | . | . | 128 | 1 | yes |
| 188 | - | . | 1,454 | . | . | . |  | - | 1,642 | 1 | yes |
| 1 | . | . | 65 | . | . | . | . | . | 66 | 1 | yes |
| 24 | - | . | 234 | . | . | . |  | . | 258 | 1 | yes |
| . | . | . |  | . | . | . | . | . |  | 1 | yes |
| 10 | . | . | 86 | . | . | . |  | . | 96 | 1 | yes |
| 2 | . | . | 32 | . | . | . | . | . | 34 | 1 | yes |
| 58 | . | . | 677 | . | . | . | . | . | 735 | 1 | yes |
| 11 | . | . | 300 | . | . | . | . | . | 311 | 1 | yes |
| 20 | - | . | 344 | . | - | - | . | - | 364 | 1 |  |
| - | - | . | $\cdot$ | . | . | 1,265 | . | 1,014 | 2,279 | 1 | yes |
| - | . | . | . | . | $\cdot$ | 384 | . | 201 | 585 | 1 | yes |
| 174 | . | . | 918 | . | - | - | . | - | 1,992 | 1 | yes |
| 3 |  | . | 13 | . | . | . | . | . | 16 | 1 | yes |
| 62 | . | . | 669 | . | . | . | . | . | 731 | 1 | yes |
| 5 | . | . | 37 | . | . | . | . | . | 42 | 1 | yes |
| 9 | 14 | . | 25 | 26 | 3 | . |  | . | 77 | 1 | yes |
| 8 | - | . | . | . | . | . | . | . | 8 | 1 | yes |
| 18 | 4 | . | 55 | 33 | - | - | . | - | 110 | 1 | yes |
| 4 |  | - | 128 | 399 | 5 | . | - | . | 4 | 1 |  |
| $\stackrel{92}{29}$ | 119 | . | 128 | 399 | 5 | . | . | . | 743 29 | 1 | ${ }_{\text {yes }}^{\text {ves }}$ |
| 4 | 16 | . | 4 | 15 | . | . | . | . | 39 | 1 | yes |
| . | . | . | . | . | . | . | . | . | . | 1 | yes |
| 41 | 32 | . | 71 | 132 | 5 | . | . | . | 281 | 1 | yes |
| 14 |  | . | . | . | . |  |  | . | 14 | 1 | yes |
| 3 | 10 | . | 8 | 19 | . | . | . | . | 40 | 1 | yes |
| 3 | . | . | . | . | . | . | . | . | 3 | 1 | yes |
| . | . | . | . | . | . | 376 | . | 340 | 716 | 1 | yes |
| . | . | . | . | - | - | 87 | . | 36 | 123 | 1 | yes |
| 60 | 41 | . | 80 | 69 | 6 | - | . | - | 256 | 1 | yes |
| 16 | - | - | 2 | - | - | . | . | . | 16 | 1 | yes |
| 1 | 5 | . | 24 | 11 | 3 | - | , | - | 44 | 1 | yes |
| 236 | 373 | . | 374 | 573 | 35 | ? | , | - | 1,591 | 1 | yes |
| 110 |  |  |  |  |  | . |  | . | 110 | 1 | yes |
| 7 | 8 | . | 8 | 9 | $\checkmark$ | . | . | . | 32 | 1 | yes |
| 2 |  |  | 8 | 23 | 2 | - |  | - | 2 | 1 | res |
| ${ }_{2}^{49}$ | 183 | . | 85 | 236 | 22 | . |  | . | ${ }_{5}^{575}$ | 1 | yes |
| - | . | . | - | . | - | - | . | . | - | 1 | yes |
| 8 | 1 | . | 22 | 24 | . | . | . | . | 55 | 1 | yes |




| s | 346.80 | s | 341.21 |
| :---: | :---: | :---: | :---: |
| s | 369.25 | s | 416.99 |
| s |  | s | 365.38 |
| \$ | 441.71 | s | 506.14 |
| s | 441.71 | s | 443.02 |
| 5 | 371.86 | 5 | 380.78 |
| s | 371.86 | s | 507.87 |
| s | 413.09 | s | 422.57 |
| \$ | 413.09 | s | 553.39 |
| s | 392.69 | s | 397.90 |
| s | 392.69 | s | 524.99 |
| s | 433.92 | s | 439.69 |
| s | 433.92 | s | 570.50 |
| s | 413.73 | s | 455.16 |
| \$ | 424.35 | s | 447.01 |
| s | 471.42 | s | 496.97 |
| s | 444.15 | s | 463.15 |
| \$ | 491.23 | s | 513.11 |
| 5 | 373.03 | s | 409.16 |
| S | 399.83 | S | 440.43 |
| \$ | 487.06 | \$ | 541.94 |
| S | 334.12 | s | 366.64 |
| s | 517.37 | s | 575.62 |
| 5 | - | 5 | 499.81 |
| \$ | 392.84 | s | 425.30 |
| \$ | 419.64 | s | 456.57 |
| s | 506.87 | s | 558.08 |
| s | 388.01 | s | 417.90 |
| s | 460.17 | s | 506.70 |
| \$ | 269.22 | \$ | 304.82 |
| s | 515.39 | s | 563.32 |
| s | 553.01 | s | 615.38 |
| s | 535.19 | s | 579.46 |
| s | 572.82 | s | 631.51 |
| s | 213.34 | s | 245.56 |
| s | 239.91 | s | 281.96 |
| s | 239.91 | 5 | 245.56 |
| \$ | - | s |  |
| 5 | . | s | . |
| \$ |  | 5 |  |
| \$ | . | s | . |
| \$ | . | s |  |
| \$ |  | s |  |
| s | - | s |  |
| \$ | . | s | . |
| \$ | . | s |  |
| s |  | 5 |  |
| 5 |  | s | . |
| \$ |  | s |  |
| \$ | . | s |  |


| 7 |  | . |  |  | . |  | . |  | 7 | 1 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 6 | 2 | . | 6 | 5 | 1 | . | . | . | 20 | 1 |  |
|  | . | . |  | . | . | . | . | . |  | 1 | yes |
| 66 | 58 | . | 126 | 203 | 13 | . | . | . | 466 | 1 |  |
| 38 | . | . | . | . | . | . | . | . | 38 | 1 | yes |
| 795 | . | . | 1,461 | 236 | . | . | . | . | 2,492 | 1 |  |
|  | - | . | 154 | 116 | . | . | . | . | 270 | 1 | ye |
| 41 | - | . | 119 | 22 | . | . | . | . | 182 | 1 | ves |
|  | . | . | 11 | 2 | . | . | . | . | 13 | 1 |  |
| 262 | . | . | 626 | 116 | . | . | . | . | 1,004 | 1 | yes |
| . | . | . | 85 | 58 | . | . | . | . | 143 | 1 | yes |
| 40 | . | . | 52 | 11 | . | . | . | . | 103 | 1 | yes |
|  | . | . | 6 | 6 | . | . | . | . | 12 | 1 | yes |
|  | . | . | . | . | . | 608 | . | 421 | 1,029 | 1 | ves |
|  | . | . | . | . | 336 | . | . | . | 336 | 1 | yes |
|  | . | . |  |  | 77 | . | . | . | 77 | 1 | yes |
|  | . | . | . | . | 123 | . | . | . | 123 | 1 | ves |
|  | . | . | . | . | 10 | . | . | . | 10 | 1 | yes |
| . | - | . | . | - | 189 | 899 | . | 158 | 1,246 | 1 | yes |
| . | - | - | - | $\cdot$ | 11 | 29 | - | 20 | 60 | 1 | yes |
| - | - | . | . | - | 462 | 1,775 | - | 322 | 2,559 | 1 | yes |
|  | - | - | - | - | 14 131 | 81 374 | - | 9 78 | 104 583 | 1 | yes |
| . | - | ! | ! | - |  |  | - | 18 |  | 1 | ${ }_{\text {ves }}^{\text {ves }}$ |
| . | . | . | . | . | 50 | 165 | . | 43 | 258 | 1 | yes |
| . | . | . | . | . | 20 | 8 | . | 8 | 36 | 1 | yes |
| . | . | . | . | . | 178 | 394 | . | 135 | 707 | 1 | yes |
|  | . | . | . | . | 63 | 147 | . | 52 | 262 | 1 | yes |
| . | . | - | . | . | 71 | 99 | . | 31 | 201 | 1 | yes |
| . | - | . | . | - | 5 | 17 | . | 6 | 28 | 1 | yes |
|  | - | . | - | - | 261 | 470 | - | 148 | 879 | 1 | yes |
|  |  | . | . | . | 12 | 12 | . | 1 | 25 | 1 | yes |
| . | . | . | . | . | 163 | 290 | . | 119 | 572 | 1 | yes |
|  | . | . | . | . | 10 | 15 | . | 4 | 29 | 1 | yes |
| 3 | - | . | 23 | . | . | . | . | . | 26 | 1 | yes |
| 2 | 1 | . | 7 | 9 | 1 |  | . |  | 20 | 1 | yes |
| 2 | . | . | . | . | . | - | . | . | 2 | 1 |  |
|  |  |  |  |  |  |  |  |  |  | 0 |  |
|  |  |  |  |  |  |  |  |  |  | 0 |  |
|  |  |  |  |  |  |  |  |  | - | 0 |  |
|  |  |  |  |  |  |  |  |  | - | 0 |  |
|  |  |  |  |  |  |  |  |  | - | 0 |  |
|  |  |  |  |  |  |  |  |  | - | 0 |  |
|  |  |  |  |  |  |  |  |  | . | 0 |  |
|  |  |  |  |  |  |  |  |  | . | 0 |  |
|  |  |  |  |  |  |  |  |  |  | 0 |  |
|  |  |  |  |  |  |  |  |  | - | 0 | 0 |
|  |  |  |  |  |  |  |  |  | - |  | 0 |

## PA Rate Template Part IV A - Individual

Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User
Carrier Name:
Product(s):
Markensenent:
Rate Effective Date:

\section*{| HMARK |
| :--- |
| EPO, PPO | <br> 01/01/2024}


| Plan Number | $\underset{\text { component) }}{\text { HIOS Plan ID (Stand }}$ | 1/1/2023 Plan Marketing Name | Discontinued, New, Modified, Existing (D,N,M,E) for 2024 | $1 / 1 / 2024$ Plan HIOS Plan ID (If $1 / 1 / 2023$ Plan Discontinued \& Mapped) | Metallic Tier | $\begin{aligned} & \text { Exchange } \\ & \text { On/off or } \end{aligned}$ off |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |




|  | 25 |  | 25 |  |  |  | 252 |  | 252 |  |  |  |  |  |  |  |  |  | 252.46 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 5 | 252.46 | \$ | 252.46 | s |  | s | 252.46 | S | 25.46 | S | 279.3 | S | 279.32 | \$ |  | \$ | 279.3 | S | 252 |
|  | 329.62 |  | 329.6 | S |  |  | 329.62 |  | 329.62 |  | 364.69 |  | 364.69 |  |  | S | 364. |  |  |
|  | 329.62 | S | 329.62 | s |  | S | 329.6 | 5 | 329.62 | 5 | 364.6 | S | 364.6 |  |  | S | 364 |  |  |
|  | 278.4 |  | 278.42 | \$ |  |  | 278.42 | s | 278.42 | S | 308.04 | \$ | 308.0 | \$ |  |  | 308 |  |  |
|  | 278.42 |  | 278.42 | 5 |  |  | 278.42 | S | 278.42 | 5 | 308.04 | 5 | 308.04 | S |  | 5 | 308.0 | S |  |
|  | 226.14 |  | 226.14 | S |  |  | 226.14 | 5 | 226.14 | 5 | 250.19 | \$ | 250.19 | S |  | 5 | 250.1 | 5 |  |
|  | 226.1 |  | 226.1 | 5 |  |  | 226.14 | S | 226.14 | 5 | 250.19 | ¢ | 250.19 |  |  | S | 250 |  |  |
| 5 | 362.1 | \$ | 362.1 | 5 |  |  | 362.16 | S | 362.16 | 5 | 400.69 | \$ | 400.69 |  |  | S | 400. |  |  |
|  | 362.1 |  | 362.1 | 5 |  |  | 362.16 |  | 362.1 |  | 400.6 |  | 400.6 |  |  |  | 400 |  |  |
| 5 |  |  |  | 5 |  |  |  | S |  | S |  |  |  | s |  |  |  |  |  |
| 5 | 262.60 |  | 262.6 | S |  |  | 262.60 | S | 262.60 | \$ | 290.54 | ¢ | 290 |  |  | 5 | 290.54 |  |  |
|  | 262.6 |  | 262.6 | s |  |  | 262.60 | \$ | 262.60 | 5 | 290.54 | \$ | 290.5 | \$ |  | 5 | 290. |  | 262. |
|  | 311.4 |  | 311.4 | 5 |  |  | 311.44 | 5 | 311.4 | 5 | 344.5 | S | 344.5 | \$ |  | 5 | 344. |  |  |
|  | 311. |  | 311.4 |  |  |  | 311. | 5 | 311.4 | 5 | 344.5 | 5 | 344. |  |  |  | 344 |  |  |
| 5 | 283.6 | S | 283.6 | S |  |  | 283.6 | 5 | 283. | 5 | 313.7 | 5 | 313. | S |  | 5 | 313 |  |  |
|  | 370 |  | 370 | s |  |  | 370.2 |  | 370. |  | 409.6 |  | 409.6 |  |  |  | 409 |  |  |
| 5 | 312 | S | 312.7 | 5 |  | 5 | 312.7 | 5 | 312.7 | 5 | 346.03 | \$ | 346.03 | S |  | S | 346.0 |  | 346.0 |
|  | 254.02 |  | 254.02 | 5 |  |  | 254.02 |  | 254.02 |  | 281.04 |  | 281.04 |  |  |  | 281.0 |  |  |
|  | 396.67 |  | 396.67 | s |  |  | 396.67 | S | 396.67 | 5 | 438.86 | S | 438.86 |  |  | 5 | 438. |  |  |
|  |  |  |  | 5 |  |  |  | S |  | 5 |  | 5 |  | s |  | 5 |  | S |  |
|  | 294 |  | 294.9 |  |  |  | 294. |  | 294 | 5 | 326. | 5 | 326 |  |  |  | 326 |  |  |
| 5 | 349.8 | S | 349.8 | 5 |  |  | 349.8 | 5 | 349, | 5 | 387. | S | 387. | S |  | s | 387 |  |  |
|  | 204.6 |  | 204.68 | S |  |  | 204.6 |  | 204.6 |  | 226.4 |  | 226. |  |  |  |  |  |  |
| \$ | 288.3 | S | 288.39 | s |  | \$ | 288.3 | S | 288.3 | 5 | 319.0 | S | 319.0 | s |  | 5 | 319.0 | \$ | 319 |
|  | 376.5 | S | 376.5 | \$ |  |  | 376.5 |  | 376.54 |  | 416.6 |  | 416.6 |  |  |  | 416.0 |  |  |
|  | 318. |  | 318.0 | 5 |  |  | 318.0 | 5 | 318.04 | 5 | 351.8 | 5 | 351.8 |  |  |  | 351 |  |  |
| 5 | 258.37 | 5 | 258.3 | 5 |  | S | 258.3 | 5 | 258.3 | 5 | 285.7 | 5 | 285.7 | s |  |  | 285 |  |  |
|  | 403.36 |  | 403.36 |  |  |  | 403.3 |  | 403.3 |  | 446.2 |  | 446.2 |  |  |  | 446 |  |  |
| s |  | \$ |  | 5 |  | s |  | s |  | S |  | S |  | s |  | 5 |  | S |  |
| 5 | 299 |  | 299.9 |  |  |  | 299.97 |  | 299.97 |  | 331.88 |  |  |  |  |  |  |  |  |
| 5 | 355. | S | 355.7 | S |  | s | 355. | \$ | 355. | 5 | 393. | S | 393 | s |  | 5 | 393 | s |  |
|  | 208.1 | S | 208.1 | \$ |  |  | 208.1 | 5 | 208. | S | 230 | 5 | 230. | S |  | 5 | 230 |  |  |
|  | 184. |  | 184.2 | S |  |  | 184.2 | 5 | 184. | 5 | 203.8 | 5 | 203.8 |  |  | S | 203 |  |  |
| 5 | 184.2 | 5 | 184.28 | 5 |  |  | 184.2 | 5 | 184.2 | 5 | 203.8 |  | 203.8 |  |  |  | 203. |  |  |
|  | 302.2 |  | 302.22 | 5 |  |  | 302.2 |  | 302.2 |  | 334,37 |  | 334. |  |  |  |  |  |  |
| \$ | 331.3 | \$ | 331.3 | 5 |  |  | 331.3 | \$ | 331.3 | 5 | 366.6 |  | 366.6 | \$ |  |  | 366.6 |  |  |
|  | 307.0 |  | 307.0 | 5 |  |  | 307.0 |  | 307.0 |  | 339.6 |  | 339.6 |  |  |  |  |  |  |
| \$ | 336.6 | 5 | 336.6 | 5 |  |  | 336.6 | 5 | 336.6 | 5 | 372. | 5 | 372 | S |  | 5 |  | S |  |
| \$ | 395.16 | \$ | 395.1 | s |  |  | 395.1 | 5 | 395.1 | S | 437.2 | \$ | 437.2 |  |  | S | 437. |  |  |
|  | 272.05 |  | 272.0 | s |  |  | 272.05 | S | 272.0 |  | 300.9 |  | 300. |  |  | 5 | 300. | \$ |  |
| 5 | 272.05 | 5 | 272.05 | 5 |  |  | 272.0 |  | 272.0 |  | 300.9 |  | 300.99 |  |  |  | 300.9 |  |  |
|  | 298.0 |  | 298.0 | s |  |  | 298.0 |  | 298.0 |  | 329.7 | S | 329.7 |  |  |  | 329.1 |  |  |
| \$ | 298.0 | s | 298.0 | s |  | \$ | 298.0 | \$ | 298.0 | S | 329.7 | S | 329.71 | \$ |  | \$ | 329.7 | S | 298. |
|  | 349.2 | 5 | 349.2 | 5 |  |  | 349.2 |  | 349.2 |  | 386. |  | 386.3 |  |  | \$ | 386 |  |  |
|  | 349.2 | S | 349.2 | 5 |  | 5 | 349.21 | 5 | 349.2 | 5 | 386.3 | 5 | 386.3 | \$ |  | S | 386.3 | S |  |
| 5 | 272.4 | S | 272.4 | S |  |  | 272.4 | 5 | 272.4 | 5 | 301. | \$ | 301.4 |  |  | S | 301 |  |  |
|  | 291.3 |  | 291.2 |  |  |  | 291.2 |  | 291.2 |  | 322.2 |  | 322.21 |  |  |  | 322 |  |  |
|  | 351.8 | S | 351.80 | s |  |  | 351.8 |  | 351.8 |  | 389.2 |  | 389.23 | \$ |  |  | 389.2 |  |  |
|  | 245.0 |  | 245.0 | s |  |  | 245.08 | 5 | 245.0 |  | 27.1 |  | 271.1 | 5 |  | S | 271.1 |  |  |
|  | 372.7 | S | 372.7 | S |  | 5 | 372.73 | \$ | 372.7 | 5 | 412.3 | S | 412.3 | 5 |  | S | 412 |  |  |
|  |  | S |  | s |  |  |  | \$ |  | 5 |  | S |  | \$ |  | S |  | S |  |
|  | 292.05 |  | 292.05 | s |  | \$ | 292.0 | \$ | 292.0 | 5 | 323.1 | S | 323.12 | \$ |  | S | 323.12 | S | 292 |
|  | 310.8 |  | 310.82 | 5 |  |  | 310.8 | 5 | 310.8 | 5 | 343.8 |  | 343.8 | 5 |  | 5 | 343. |  |  |
|  | 371.3 |  | 371.38 | 5 |  |  | 371.38 |  | 371.38 |  | 410.89 |  | 410.89 |  |  | S | 410.89 |  |  |
| \$ | 282.96 | \$ | 282.96 | s |  |  | 282.96 | S | 282.96 | S | 313.07 |  | 313.07 | S |  | S | 313.07 |  | 282 |
|  | 333.2 | \$ | 333.2 | 5 |  |  | 333.2 | \$ | 333.2 | 5 | 368.6 | \$ | 368.6 | \$ |  | \$ |  |  |  |
|  | 3923 |  | 3923 | \$ |  | ¢ | 392.3 |  |  | 5 | 434.0 | S | 434.0 |  |  | $\frac{3}{s}$ |  |  |  |



|  | 435.82 |  | 435.82 |  |  |  | 435.82 |  | 435.82 |  |  |  |  |  |  |  | 482 |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 372.07 | s | 372.0 | s |  |  | 372.07 | S | 372.07 | 5 | 411.65 | 5 | 411.65 | $\$$ |  | 5 | 411.6 |  |  |
|  | 398.00 | S | 398.00 | s |  | 5 | 398.00 | 5 | 398.00 | 5 | 440.34 | S | 440.34 |  |  | s | 440. | \$ |  |
|  | 391.6 |  | 391.6 | 5 |  |  | 391.66 |  | 391.66 | 5 | 433.32 | \$ | 433.32 |  |  |  | 433. |  |  |
| 5 | 417.5 | \$ | 417.5 | 5 |  | \$ | 417.59 | 5 | 417.59 | 5 | 462.01 | 5 | 462.0 | S |  | s | 462.0 | \$ | 417 |
|  | 318.2 |  | 318.21 | 5 |  |  | 318.2 | 5 | 318.21 | 5 | 352.0 | 5 | 352.0 |  |  | 5 | 352. |  |  |
|  | 318.2 | 5 | 318.21 | 5 |  | S | 318.2 | 5 | 318.21 | 5 | 352.06 | 5 | 352.0 |  |  | S | 352. |  |  |
|  | 374.7 |  | 374.71 | S |  |  | 374.71 |  | 374.71 | S | 414.5 | \$ | 414.5 |  |  |  | 414. |  |  |
| S | 374.7 | s | 374.71 | s |  | \$ | 374.71 | s | 374.71 | S | 414.5 | \$ | 414.5 |  |  |  | 414. |  | 374 |
|  | 418.1 |  | 418.1 | 5 |  | S | 418.10 | 5 | 418.10 | 5 | 462.5 | 5 | 462.5 |  |  |  | 462. |  |  |
|  | 418.1 |  | 418.1 | s |  |  | 418.1 | 5 | 418.10 | 5 | 462.5 | \$ | 462.5 |  |  |  | 462 |  |  |
| 5 | 447. | \$ | 447.2 | 5 |  | 5 | 447.26 | S | 447.26 | 5 | 494.8 | 5 | 494.8 | \$ |  | 5 | 494. |  |  |
|  |  |  |  | s |  |  |  | s |  | 5 |  | \$ |  |  |  | s |  |  |  |
| 5 | 437.6 | 5 | 437.6 | s |  | 5 | 437.6 | 5 | 437. | 5 | 484. | 5 | 484 |  |  | 5 | 484 | $\$$ | 438. |
|  |  | S | 437.6 | s |  |  | 437.69 |  | 437.69 | 5 | 484.23 | S | 484.23 |  |  |  | 484 |  |  |
| \$ | 466.8 | \$ | 466.8 | \$ |  | \$ | 466.85 | \$ | 466.85 | S | 516.5 | \$ | 516.5 |  |  |  | 516. |  |  |
| 5 | 466.8 | \$ | 466.8 | 5 |  | 5 | 466.8 | \$ | 466.85 | 5 | 516.5 | \$ | 516.5 | \$ |  | 5 | 516. |  |  |
| 5 | 410.9 |  | 410.9 | 5 |  |  | 410.92 | 5 | 410.92 | 5 | 454.6 | 5 | 454.6 |  |  |  | 454. |  |  |
| 5 | 454.4 | S | 454.4 | 5 |  | S | 454.4 | S | 454.4 | 5 | 502.7 | 5 | 502.7 | \$ |  | S | 502 |  |  |
|  | 306. |  | 306.4 |  |  |  | 306. |  | 306.40 |  | 339.0 |  | 339.0 |  |  |  |  |  |  |
| \$ | 306.4 | \$ | 306.40 | 5 |  | \$ | 306.4 | \$ | 306.4 | 5 | 339.0 | \$ | 339. | \$ |  | s | 339 | s | 306. |
|  | 327.5 |  | 327.51 | 5 |  |  | 327.5 |  | 327.5 |  | 362.3 |  | 362 |  |  |  | 362 |  |  |
| 5 | 327.5 | S | 327.5 | 5 |  | S | 327 | \$ | 327.5 | 5 | 362 | 5 | 362 | \$ |  | 5 | 362 |  |  |
|  | 395.6 | \$ | 395.6 | 5 |  |  | 395.6 |  | 395.6 | 5 | 437.11 | \$ | 437. |  |  |  | 437 |  |  |
| 5 | 395.6 |  | 395.6 | 5 |  |  | 395 | S | 395.6 | 5 | 437.7 | 5 | 437. |  |  | S | 437 |  |  |
| 5 | 275.6 | 5 | 275.6 | 5 |  | 5 | 275. | S | 275.6 | 5 | 304.9 | 5 | 304 |  |  |  | 304 |  |  |
|  | 275 |  | 275.6 |  |  |  | 275.6 |  | 275.6 | 5 | 304.9 | 5 | 304 |  |  |  | 304 |  |  |
| 5 | 419.1 | s | 419.1 | \$ |  | S | 419.1 | \$ | 419.1 | 5 | 463.7 | \$ | 463.7 | \$ |  | ¢ | 463 |  | 420.8 |
|  | 419.15 |  | 419.15 | \$ |  |  | 419.15 |  | 419.1 |  | 463.7 |  | 463.7 |  |  |  | 463. |  |  |
| 5 |  |  |  | 5 |  | S |  | 5 |  | 5 |  | s |  |  |  | 5 |  |  |  |
|  | 325.9 | S | 325.9 | S |  | 5 | 325.99 |  | 325.9 | 5 | 360.6 | S | 360.6 |  |  |  | 360 |  |  |
| 5 | 325. |  | 325.9 | 5 |  |  | 325.9 | S | 325.9 | 5 | 360.6 | \$ | 360.6 |  |  | S | 360 |  |  |
|  | 347.0 | \$ | 347.0 | 5 |  | 5 | 347.0 | S | 347.09 | S | 384.0 | 5 | 384.0 |  |  | 5 | 384 |  |  |
|  |  |  |  | 5 |  |  |  | S |  | S |  |  |  |  |  |  |  |  |  |
| 5 | 415.2 | \$ | 415.2 | 5 |  | S | 415.2 | S | 415.2 | 5 | 459.3 | 5 | 459 | s |  | ¢ | 459 |  |  |
|  | 415.2 | 5 | 415.2 | \$ |  | 5 | 415.2 |  | 415.2 | S | 459.3 | \$ |  |  |  |  | 459.3 |  |  |
| \$ | 349.5 | S | 349.5 | 5 |  | 5 | 349.5 | S | 349.5 | 5 | 386.7 | 5 | 386 | 5 |  | 5 | 386 |  |  |
|  | 349.5 |  | 349.5 | 5 |  | 5 | 349.5 |  | 349.5 | 5 | 386.73 |  | 386.7 |  |  |  | 386 |  |  |
|  | 388. |  | 388.3 |  |  |  | 388.3 |  | 388.3 | 5 | 429.6 | 5 | 429.6 |  |  |  | 429 |  |  |
| \$ | 388. | s | 388. | s |  | \$ | 388. | s | 388 | 5 | 429.1 | \$ | 429.6 |  |  |  | 429. |  |  |
|  | 369. |  | 369. |  |  |  | 369 |  | 369 | 5 | 408. | S | 408.4 | s |  |  | 408 |  |  |
| 5 | 369.1 | 5 | 369.1 | 5 |  | 5 | 369.1 | S | 369 | 5 | 408.4 | 5 | 408.4 | 5 |  | 5 | 408. |  |  |
|  | 4078 | ¢ | 407.8 | 5 |  | ¢ | 407.8 |  | 407.8 | 5 | 451.2 | 5 | 451.2 |  |  |  | 451 |  |  |
| \$ | 407.8 | s | 407.8 | s |  | s | 407.8 | S | 407.8 | 5 | 451.2 | \$ | 451.2 | \$ |  |  | 451 |  |  |
|  | 388.9 | S | 388.9 | 5 |  | ¢ | 388.9 | 5 | 388.9 | S | 430.2 | 5 | 430.2 |  |  | 5 | 430.2 |  |  |
|  | 398.8 |  | 398.8 |  |  | 5 | 398.8 |  | 398.8 |  | 441.3 |  | 441.3 |  |  |  | 441 |  |  |
| 5 | 443.1 | s | 443.1 | s |  | s | 443.1 |  | 443.1 | 5 | 490.2 | S | 490.2 | 5 |  | 5 | 490.2 |  |  |
|  | 417.5 | \$ | 417.5 | \$ |  | \$ | 417.5 |  | 417.5 | S | 461.9 | \$ | 461.1 |  |  |  |  |  |  |
| 5 | 461.7 | 5 | 461.76 | S |  | 5 | 461.7 | S | 461.7 | S | 510.8 | S | 510.8 | 5 |  | S | 510.8 |  |  |
|  | 350.6 | s | 350.6 | 5 |  | 5 | 350.6 |  | 350.6 | S | 387. | S | 387 |  |  |  |  |  |  |
| 5 | 375.8 | S | 375.8 | 5 |  | S | 375.8 | \$ | 375.8 | 5 | 415.8 | 5 | 415.8 | 5 |  | S | 415. |  |  |
| \$ | 457.8 | 5 | 457.8 | 5 |  | \$ | 457.8 | S | 457.8 | S | 506.5 | 5 | 506.5 |  |  | S | 506. |  |  |
|  | 314.0 |  | 314.0 | 5 |  |  | 314.0 |  | 314.0 | 5 | 347.4 |  | 347.4 |  |  |  |  |  |  |
| 5 | 486.33 | S | 486.33 | 5 |  | 5 | 486.3 |  | 486.3 | S | 538.0 | S | 538.0 | S |  | s | 538.0 |  |  |
| 5 |  | ¢ |  | 5 |  | 5 |  | S |  | 5 |  | 5 |  | s |  | s |  |  |  |
| \$ | 369.27 | s | 369.27 | s |  | \$ | 369.2 | S | 369.2 | S | 408.5 | S | 408.5 | s |  | s | 408.5 | \$ |  |
|  | 394.4 | S | 394.4 | 5 |  | s | 394.4 |  | 394.46 |  | 436.4 | \$ | 436.4 |  |  |  | 436 |  |  |
|  | 476.4 | S | 476.46 | 5 |  | 5 | 476.4 |  | 476. |  | 527.1 | 5 | 527.14 | S |  | 5 | 527.1 | \$ |  |
| \$ | 364.7 | 5 | 364.73 | 5 |  | \$ | 364.7 | S | 364.7 | S | 403.5 | 5 | 403.5 |  |  | 5 | 403. |  |  |
|  | 432.5 |  | 432.5 | S |  |  | 432.5 |  | 432. |  | 478.5 |  | 478. | s |  | S | 478.5 |  |  |
| 5 | 253.07 | 5 | 253.0 | 5 |  | 5 | 253.0 | S | 253.07 | 5 | 279.99 | S | 279.9 | s |  | S | 279.9 |  |  |
| 5 | 484.4 | \$ | 484.4 | 5 |  | S | 484.4 | S | 484. | 5 | 536.0 | S | 536. | s |  | S | 536. | \$ |  |
|  | 519.8 | 5 | 519.8 | s |  | 5 | 519.8 | S | 519.8 | S | 575.1 | S | 575.1 | s |  | s | 575.1 | S | 575. |
| \$ | 503.0 | \$ | 503.0 | \$ |  | \$ | 503.0 | \$ | 503.08 | \$ | 556. | \$ | 556. | \$ |  | ¢ | 556. | \$ |  |
|  | 538.45 | 5 | 538.45 | 5 |  | 5 | 538.4 | S | 538.4 | 5 | 595.7 | 5 | 595.7 | 5 |  | 5 | 595.7 | 5 | 595 |
|  | 200.5 | 5 | 200.5 | 5 |  | \$ | 200.5 | S | 200.54 | 5 | 221.8 | 5 | 221. |  |  | 5 | 221. | \$ |  |
|  | 225.52 |  | 225.52 | s |  |  | 225.52 |  | 225.52 | S | 249.5 | \$ | 249.5 | s |  | s | 249. | \$ |  |
|  | 225.52 | \$ | 225.52 | s |  | 5 | 225.52 | \$ | 225.52 | S | 249.51 | \$ | 249.51 | s |  | \$ | 249.51 | \$ | 225.12 |
|  |  | \$ |  | s |  | ¢ |  | s |  | S |  | 5 |  | s |  | 5 |  | \$ |  |
|  |  |  |  | s |  | ¢ |  | \$ |  | s |  | s |  | s |  | s |  | s |  |
|  |  | s |  | s |  | s |  | s |  | 5 |  | \$ |  |  |  | s |  | s |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |




|  |  |  | 261.11 |  |  |  | 261.11 |  | 261.11 |  | 28 |  | 288.89 |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| S | 349.8 | 5 | 399.8 | s |  | S | 349.80 | 5 | 349.8 | S | 387.01 | s | 387.01 |  |  | s | 387.0 | $5$ |  |
|  | 344.2 |  | 34 | 5 |  |  | 344 |  | 344 | S | 380.8 | $\$$ | 380 | $5$ |  |  | 380.88 |  |  |
| s | 459.6 | 5 | 459.6 | s |  | S | 459.68 | s | 459.6 | S | 508.5 | s | 508. |  |  |  | 508 |  |  |
|  | 284.7 | 5 | 284.7 | \$ |  | \$ | 284.79 | 5 | 284.7 | 5 | 315.0 |  | 315. |  |  |  | 315.09 |  |  |
|  | 375.88 | 5 | 375.88 | s |  | 5 | 375.88 | 5 | 375.88 | S | 415.87 |  | 415.8 |  |  |  | 415. |  |  |
|  | 234.44 | S | 234.44 | \$ |  | S | 234.44 | S | 234.44 | 5 | 259.38 |  | 259.38 |  |  |  | 259.3 |  |  |
|  | 314.4 | 5 | 314.43 | 5 |  | S | 314.43 | 5 | 314.4 | S | 347.88 | S | 347.8 | 5 |  |  | 347 |  |  |
| \$ | 371.4 | 5 | 371.45 | 5 |  | \$ | 371.45 | S | 371.45 | \$ | 410.96 | S | 410.96 |  |  | \$ | 410.9 | S | 371.4 |
|  | 487.42 |  | 487.42 | 5 |  | 5 | 487.42 |  | 487.42 |  | 539.27 | S | 539.27 | S |  |  |  |  |  |
| S | 317.9 | 5 | 317.9 | s |  | S | 317.92 | S | 317.9 | S | 351.8 |  | 351 |  |  |  | 351 |  |  |
| \$ | 266.6 | 5 | 266.61 | s |  | \$ | 266.61 | S | 266.61 | S | 294.97 | S | 294.97 | S |  |  | 294 |  |  |
|  | 357.0 | S | 357.08 | s |  | S | 357.08 | S | 357.08 | 5 | 395.07 | \$ | 395.07 |  |  |  | 395.0 |  |  |
| \$ | 322.29 | 5 | 322.29 | s |  | \$ | 322.29 | S | 322.29 | 5 | 356.57 | S | 356.57 | s |  | 5 | 356.5 |  |  |
|  | 430.6 |  | 430.69 | 5 |  | S | 430.69 | S | 430.69 | 5 | 476.51 | S | 476.5 |  |  |  | 476 |  |  |
| 5 | 311.5 | 5 | 311.57 | 5 |  | S | 31.1 .57 | 5 | 31.15 | 5 | 344.72 | S | 344.7 | S |  | S | 344. |  |  |
|  | 412.6 |  | 412 | S |  | S | 412.68 |  | 412.68 |  | 456.58 |  | 456.5 |  |  |  | 456 |  |  |
| \$ | 340.21 | 5 | 340. | s |  | S | 340.21 | S | 340.2 | S | 376.4 | s | 376.1 |  |  |  | 376. |  |  |
|  | 27. |  | 279.20 | 5 |  | S | 279.20 |  | 279.20 |  | 308.90 | S | 308.9 | S |  |  |  |  |  |
|  | 434.6 |  | 434.62 | 5 |  | S | 434.62 | S | 434.62 | 5 | 480.85 | \$ | 480.8 | s |  |  | 480 |  |  |
| S | 380.6 | 5 | 380.60 | 5 |  | \$ | 380.60 | 5 | 380.60 | 5 | 421.09 | S | 421.0 |  |  | S | 421 |  |  |
|  | 318.2 |  | 318.23 |  |  | \$ | 318.23 | S | 318.23 | 5 | 352.0 | S | 352. |  |  |  | 352 |  |  |
| 5 | 385.8 | 5 | 385.8 | 5 |  | S | 385.85 | 5 | 385.85 | 5 | 426.90 | 5 | 426.90 | 5 |  |  | 426 |  |  |
|  | 232.12 |  | 232.12 | S |  |  | 232.12 |  | 232.12 |  | 256.82 |  | 256.82 |  |  |  |  |  |  |
|  | 305.0 | S | 305.05 | s |  | \$ | 305.05 | S | 305.05 | S | 337.50 | s | 377.5 | s |  | s | 337 | 5 | 337.5 |
|  | 404.04 |  | 404.04 | \$ |  |  | 404.04 |  | 404.04 |  | 447.03 | 5 | 447.03 | 5 |  |  |  |  |  |
|  | 333.0 |  | 333.09 | 5 |  | S | 333.09 | s | 333.09 | \$ | 368.53 | s | 368.53 |  |  |  | 368. |  | 368.5 |
| S | 273.3 | S | 273.35 | 5 |  | S | 273.35 | 5 | 273.35 | 5 | 302.43 | ¢ | 302.43 | s |  | 5 | 302 |  |  |
|  | 425.5 |  | 425.52 | s |  |  | 425.52 | S | 425.52 | \$ | 470.7 | s | 470.7 |  |  |  | 470 |  |  |
| \$ | 372.64 | 5 | 372.64 | 5 |  | S | 372.64 | 5 | 372.64 | 5 | 412.28 | S | 412.28 | S |  | 5 | 412.28 | 5 |  |
|  | 311.57 |  | 311.57 | 5 |  |  | 311.57 |  | 311.5 |  | 344.72 | S | 344.2 | S |  |  |  |  |  |
|  | 377.7 | s | 377. | s |  | S | 377.77 | 5 | 377.7 | S | 417.9 | \$ | 417.9 | S |  | S | 417 |  |  |
|  | 227.27 |  | 227.27 | s |  | S | 227.27 |  | 227.2 | 5 | 251.44 | S | 251.4 | S |  | 5 | 251. |  | 251.44 |
|  | 197.4 |  | 197.44 | \$ |  | S | 197.44 | S | 197.44 | 5 | 218.4 | 5 | 218.4 |  |  | 5 | 218 |  |  |
|  | 265.04 |  | 265.04 | S |  | S | 265.04 | 5 | 265.04 | 5 | 293.23 | 5 | 293.23 |  |  | 5 | 293.23 |  |  |
|  | 326.74 |  | 326.74 | 5 |  |  | 326.74 |  | 326.74 |  | 361.50 | S | 361.50 | s |  |  |  |  |  |
| \$ | 355.3 | ¢ | 355.38 | s |  | s | 355.38 | S | 355.38 | S | 393.19 | S | 393.19 | s |  | 5 | 393.1 | S | 393.1 |
|  | 320 |  | 320.22 | 5 |  |  | 320.22 |  | 320.22 |  | 354.2 | ¢ | 354.2 | 5 |  |  |  |  |  |
|  | 348.2 | S | 348.26 | 5 |  | ¢ | 348.26 | 5 | 348.26 | S | 388.31 | \$ | 385.31 | S |  | 5 | 385 | 5 |  |
| \$ | 419.21 | S | 419.21 | 5 |  | S | 419.21 | S | 419.21 | \$ | 463.81 | S | 463.81 | S |  | S | 463. | S |  |
| 5 | 277.2 | 5 | 277.2 | 5 |  | S | 277.20 | S | 277.20 | 5 | 306.69 | S | 306.69 | S |  | S | 306. | S |  |
|  | 365.89 | 5 | 365.89 | 5 |  | S | 365.89 | 5 | 365.89 | 5 | 404.82 | 5 | 404.82 | 5 |  | 5 | 404.82 |  | 365 |
|  | 300.8 | 5 | 300.88 | s |  | 5 | 300.88 |  | 300.88 |  | 332.8 | s | 332.89 |  |  |  |  | s |  |
|  | 391.97 | 5 | 391.97 | \$ |  | \$ | 391.97 | S | 391.97 | \$ | 433.67 | \$ | 43.67 | s |  | \$ | 433. | S | 391 |
|  | 360.35 | \$ | 360.35 | 5 |  | 5 | 360.35 | 5 | 360.3 | S | 398.6 | ¢ | 398. | S |  |  |  | \$ |  |
|  | 475.7 | 5 | 475.77 | 5 |  | S | 475.77 | 5 | 475.77 | S | 526.39 | 5 | 526.39 | S |  | 5 | 526.3 | 5 |  |
| S | 304.65 | s | 304.65 | 5 |  | S | 304.65 | S | 304.65 | 5 | 337.06 | S | 337.06 | S |  | 5 | 337. | S |  |
| S | 327.3 |  | 327.37 |  |  |  | 327.37 |  | 327.37 |  | 362.1 | S | 362.19 | S |  |  | 362 |  |  |
| \$ | 400.34 | 5 | 400.34 | 5 |  | S | 400.34 | S | 400.34 | S | 442.93 | S | 442.93 | S |  | \$ | 442.93 | 5 | 400 |
| 5 | 273.8 | 5 | 273.8 | s |  | 5 | 273.84 | 5 | 273.84 | S | 302.9 | S | 302. | S |  |  | 302 |  |  |
|  | 424.50 | 5 | 424.50 | 5 |  | ¢ | 424.50 | 5 | 424.50 | 5 | 469.66 | \$ | 469.66 | S |  | 5 | 469.6 | \$ |  |
|  | 370.15 | 5 | 370.15 | 5 |  | s | 370.15 | S | 370.15 | 5 | 409.52 | S | 409.52 | S |  | S | 409. | 5 |  |
|  | 320.74 | 5 | 320.74 | \$ |  | \$ | 320.74 | 5 | 320.74 | 5 | 354.86 | \$ | 354.86 | S |  | \$ | 354.86 |  | 320.7 |
|  | 343.46 | s | 343.46 | 5 |  | 5 | 343.46 |  | 343.46 | 5 | 379.99 | S | 379.99 | S |  | 5 | 379.99 | 5 | 343 |
|  | 416.43 | 5 | 416.43 | 5 |  | \$ | 416.43 | S | 416.43 | 5 | 460.74 | S | 460.74 | S |  | S | 460. |  | 416.4 |
|  | 310.99 | S | 310.99 | 5 |  | S | 310.99 | S | 310.99 | S | 344.07 | S | 344.07 | S |  | \$ | 344.07 | S | 310.99 |
| \$ | 375.0 | S | 375.0 | 5 |  | s | 375.09 | 5 | 375.09 | S | 415.00 | S | 415.0 | s |  | s | 415. | 5 |  |
|  | 429.1 | s | 429.1 |  |  | S | 429.15 | S | 429.15 | S | 474.8 | S | 474.8 |  |  | S | 474 |  |  |



| $5.9 \%$ | $15.5 \%$ | $0.0 \%$ | $9.8 \%$ | $16.0 \%$ | $7.6 \%$ | $10.2 \%$ | $0.0 \%$ | $10.1 \%$ | $10.0 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |



|  | 477.1 |  | 477. |  |  |  |  |  |  |  |  |  | $527.88$ |  |  |  | 527.88 |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 415.90 |  | 415.90 | s |  | S | 415 | S | 415.90 | 5 | 460 | S | 460.15 | $\$$ |  | $\$$ | 460 |  |  |
|  | 453.16 | S | 453.16 | 5 |  | S | 453.16 | 5 | 453.16 | 5 | 501.3 | S | 501.37 |  |  |  | 501 |  |  |
| \$ | 432.0 |  | 432.0 | 5 |  | \$ | 432.00 | 5 | 432.0 | 5 | 477 | s | 477 | s |  | s | 477.95 |  | 432.00 |
|  | 469.25 | S | 469.25 | 5 |  | S | 469.25 | 5 | 469.25 | \$ | 519.18 | s | 519.18 |  |  |  | 519.18 |  | 469.25 |
| S | 357.08 | 5 | 357.08 | 5 |  | S | 357.08 | 5 | 357.08 | S | 395.07 | S | 395.07 |  |  | s | 395.07 | s | 358. |
|  | 310.99 |  | 310.99 | 5 |  | 5 | 310.9 | 5 | 310.9 | 5 | 344.00 | s | 344.0 | S |  |  | 344. |  |  |
|  | 430.6 | S | 430.6 | s |  | S | 430.6 | S | 430.6 | $\$$ | 476.5 |  | 476. |  |  |  | 476 |  |  |
|  | 375.0 | S | 375.0 | \$ |  | S | 375.0 | S | 375. | 5 | 415.0 |  | 415 | S |  |  | 415 | s |  |
|  | 477.4 |  | 477.4 | 5 |  | 5 | 477.40 | 5 | 477.4 | 5 | 528.1 |  | 528.1 |  |  |  | 528. |  |  |
|  | 415.9 | 5 | 415.9 | 5 |  | 5 | 415.90 | 5 | 415.9 | 5 | 460 |  | 460.15 |  |  |  | 460 |  |  |
|  | 520.18 |  | 520.18 | s |  | S | 520.18 | S | 520.18 | \$ | 575.5 | S | 575.5 |  |  |  | 575 |  |  |
| \$ | 453.16 | \$ | 453.16 | \$ |  | \$ | 453.16 | S | 453.16 | S | 501.3 | s | 501.3 | s |  | \$ | 501.37 | S |  |
|  | 493.4 |  | 493.49 | 5 |  | 5 | 493.49 |  | 493.4 | 5 | 545.9 |  | 545.9 |  |  |  |  |  |  |
| s | 432.0 | 5 | 432.0 | 5 |  | s | 432.0 | S | 432.0 | S | 477.9 | S | 477.95 |  |  | S | 477.9 | 5 | 432 |
|  | 536.27 |  | 536.27 | s |  | S | 536.27 | 5 | 536.27 | 5 | 593.3 |  | 593.32 |  |  |  | 593.32 |  |  |
|  | 469.25 | S | 469.25 | 5 |  | \$ | 469.25 | 5 | 469.25 | 5 | 519.18 | S | 519.18 |  |  |  | 519 |  | 469.25 |
|  | 444.3 | 5 | 444.3 | 5 |  | 5 | 444.33 | 5 | 444.33 | 5 | 491.5 | 5 | 491.5 | S |  | 5 | 491 |  |  |
|  | 492. |  | 492.23 | 5 |  | \$ | 492.2 | 5 | 492.2 | 5 | 544.6 | ¢ | 544. |  |  |  | 544 |  |  |
| \$ | 349.8 | 5 | 349.8 | 5 |  | \$ | 349.8 | 5 | 349.8 | ¢ | 387.0 | ¢ | 387. | s |  | 5 | 387 | s | 350.67 |
|  | 304.6 |  | 304.6 | \$ |  |  | 304.6 |  | 304.6 | 5 | 337.0 |  | 337.0 |  |  |  | 337 |  |  |
| 5 | 375 | 5 | 375. | 5 |  | S | 375.8 | 5 | 375.8 | 5 | 415.8 |  | 415. |  |  |  | 415 |  | 378.6 |
|  | 327.3 |  | 327.37 | 5 |  |  | 327.37 | 5 | 327.3 | 5 | 362 |  | 362. |  |  |  |  |  |  |
|  | 459.6 |  | 459.6 | 5 |  | \$ | 459.68 | 5 | 459.6 | \$ | 508.5 | \$ | 508.5 |  |  |  | 508 |  |  |
| \$ | 400.34 | S | 400.34 | S |  | S | 400.34 | S | 400.34 | \$ | 442.9 | S | 442.3 | S |  | \$ | 442 | S | 400.34 |
|  | 314 |  | 314.43 | 5 |  | S | 314.43 |  | 314.43 | 5 | 347.8 |  | 347. |  |  |  | 347 |  |  |
| S | 273.8 | 5 | 273.84 | 5 |  | 5 | 273.84 | 5 | 273.84 | \$ | 302.9 | \$ | 302 | s |  | S | 302 | 5 |  |
|  | 487 |  | 487.4 | s |  | S | 487.42 | s | 487.42 | 5 | 539.2 | s | 539,27 |  |  |  |  |  |  |
| S | 424.5 | 5 | 424.5 | 5 |  | s | 424.50 | 5 | 424.5 | ¢ | 469.6 | S | 469. | s |  |  | 469 |  | 424. |
|  | 425.01 |  | 425 | 5 |  |  | 425.01 |  | 425.01 | 5 | 470.2 |  | 470.2 |  |  |  |  | S |  |
|  | 365. |  | 365.8 | 5 |  | \$ | 365.89 | 5 | 365.8 | 5 | 404.8 | S | 404.8 | S |  |  | 404 |  |  |
| \$ | 320.7 | S | 320.7 | S |  | \$ | 320.74 | 5 | 320.74 | \$ | 354.8 | \$ | 354.8 | s |  | S | 354 | S | 320.7 |
|  | 391 |  | 391.9 | 5 |  | \$ | 391.9 | S | 391.9 | 5 | 433. | 5 | 433. |  |  |  | 433 |  |  |
| $5$ | 343.46 |  | 343.46 | 5 |  | S | 343.46 | 5 | 343.46 | 5 | 379.9 | S | 379.99 | S |  |  | 379.99 | 5 |  |
|  | 475.7 |  | 475.77 | s |  |  | 475.77 | s | 475.77 | S | 526.39 | s | 526.3 |  |  |  |  |  |  |
| S | 416.4 | S | 416.43 | 5 |  | S | 416.43 | s | 416.43 | ¢ | 460.74 | ¢ | 460.74 | s |  | s | 460.74 | s | 416 |
|  | 357.9 |  | 357.94 | 5 |  |  | 357.94 | 5 | 357.94 | S | 396.0 | ¢ | 396.02 | s |  |  | 396.1 |  |  |
|  | 477. |  | 477.40 | s |  | S | 477.40 | 5 | 477.40 | S | 528.1 | s | 528.1 | 5 |  |  | 528 |  |  |
| 5 | 397.21 | S | 397.2 | S |  | S | 397.2 | 5 | 397.2 | 5 | 439.4 | S | 439.4 | S |  | 5 | 439 |  |  |
|  | 52.13 |  | 520 | \$ |  | S | 520.11 | S | 520 | 5 | 575.5 | S | 575. |  |  |  | 575 | 5 |  |
| 5 | 374.03 |  | 374.03 | 5 |  | s | 374.03 | 5 | 374.03 | \$ | 413.8 | S | 413.8 | 5 |  |  | 413 |  | 374. |
|  | 493.49 |  | 493.49 | s |  |  | 493.49 | s | 493.4 | 5 | 545.9 |  | 545.9 |  |  |  |  |  |  |
|  | 413.3 | 5 | 413.30 | s |  | ¢ | 413.30 | s | 413.30 |  | 457.2 | s | 457.2 | s |  | 5 | 457. | s |  |
|  | 536.2 |  | 536.27 | S |  | S | 536.27 | \$ | 536.2 | \$ | 593.3 | \$ | 593.3 | s |  | 5 | 593. |  |  |
|  | 427.85 | 5 | 427.85 | S |  | S | 427.85 | 5 | 427.85 | 5 | 473.3 | S | 473.37 | S |  | 5 | 473. | 5 |  |
| 5 | 420.19 |  | 420.19 | 5 |  | 5 | 420.19 | 5 | 420.1 | 5 | 464.89 | S | 464.89 | S |  |  | 464. |  |  |
|  | 467.16 |  | 467.16 | 5 |  |  | 467.16 | 5 | 467.1 | \$ | 516.8 | S | 516.85 | S |  | \$ | 516 | 5 |  |
| 5 | 435.3 | S | 435.36 | s |  | s | 435.36 | s | 435.36 | S | 481.68 | S | 481.68 | s |  | \$ | 481.6 |  | 481.6 |
|  | 482 |  | 482.33 | s |  |  | 482.33 | 5 | 482.33 | ¢ | 533.64 |  | 533.6 |  |  |  | 533. |  |  |
|  | 384.61 | 5 | 384.61 | S |  | S | 384.61 | S | 384.61 | 5 | 425.52 | S | 425.52 | S |  | 5 | 425.52 | 5 |  |
| 5 | 414.01 | S | 414.01 | 5 |  | S | 414.01 | 5 | 414.01 | ¢ | 458.05 | S | 458.0 | 5 |  | 5 | 458. |  |  |
| \$ | 509.42 | 5 | 509.42 | 5 |  | s | 509.42 | 5 | 509.42 | ¢ | 563.61 | s | 563.61 | 5 |  | S | 563.6 | 5 | 563.6 |
|  | 344.64 | 5 | 344.64 | 5 |  | S | 344.64 | S | 344.64 | \$ | 381.31 | S | 381.3 | 5 |  | \$ | 381.3 |  |  |
|  | 541.0 |  | 541.08 | 5 |  | s | 541.08 | 5 | 541.08 | 5 | 598.65 | S | 598.65 | 5 |  | 5 | 598.65 | s |  |
| \$ | 469.8 | 5 | 469.82 | 5 |  | ¢ | 469.82 | 5 | 469.82 | 5 | 519.80 | s | 519.80 |  |  | S | 519.80 | S |  |
|  | 399.7 |  | 399.78 | 5 |  | S | 399.78 | 5 | 399.7 | 5 | 442.3 | \$ | 442.31 | 5 |  | \$ | 442 | S | 442.31 |
|  | 429.18 | 5 | 429.18 | 5 |  | S | 429.18 | S | 429.18 | 5 | 474.83 | \$ | 474.83 | 5 |  | 5 | 474.83 | S | 474. |
|  | 524.59 |  | 524.59 | 5 |  | S | 524.59 | 5 | 524.5 | 5 | 580.4 | S | 580.4 | 5 |  | 5 | 580 |  |  |
| 5 | 392.8 |  | 392.83 | S |  | S | 392.83 | 5 | 392.83 | S | 434.62 | S | 434.6 | 5 |  | 5 | 434.6 | S | 434.6 |
| \$ | 476.3 | 5 | 476.30 | s |  | S | 476.30 | S | 476.30 | \$ | 526.97 | S | 526.9 | S |  | S | 526.9 |  | 526 |
| 5 | 286.5 | 5 | 286.5 | 5 |  | S | 286.5 | 5 | 286.5 | 5 | 317.0 | S | 317.0 | 5 |  | 5 | 317. | s | 317, |
|  | 529.5 | 5 | 529.52 | 5 |  | \$ | 529.52 | 5 | 529.5 | \$ | 585.8 | \$ | 585.8 | s |  | \$ | 585. | s | 585. |
|  | 578.4 | 5 | 578.45 | \$ |  | S | 578.45 | S | 578.4 | 5 | 639.9 | S | 639.9 | s |  | \$ | 639 | S | 639.99 |
|  | 544.69 | 5 | 544.69 | \$ |  | S | 544.69 | \$ | 544.69 | \$ | 602.64 | \$ | 602.64 | 5 |  | 5 | 602.6 | S | 602.6 |
|  | 593.62 | 5 | 593.62 | 5 |  | 5 | 593.62 | 5 | 593.6 | 5 | 656.7 | 5 | 656.7 | S |  | 5 | 656 |  |  |
|  | 230.8 |  | 230.83 | 5 |  | \$ | 230.83 | 5 | 230.83 | S | 255.39 | S | 255.39 | 5 |  | 5 | 255.3 | S | 23.83 |
|  | 265.04 | s | 265.04 | \$ |  | 5 | 265.04 | 5 | 265.04 | \$ | 293.23 | S | 293.23 |  |  | S | 293 |  |  |
| \$ | 230.83 | \$ | 230.83 | \$ |  | ¢ | 30.83 | S | 230.83 | ¢ | 255.3 | \$ | 255.39 | \$ |  | 5 |  | S | 230.83 |
|  |  | s |  | 5 |  | S |  | S |  | ¢ |  | S |  | S |  | 5 |  | 5 |  |
|  |  | S |  | S |  | S |  | 5 |  | S |  | \$ |  | S |  | S |  | S |  |
|  |  | \$ |  | \$ |  | \$ |  | s |  | \$ |  | \$ |  | s |  | \$ |  | S |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |




| 14 | 65 | 110 | 2 | . | . | . | 42 | Match | . | . |  | \| Match |  | . | $\cdot$ | - | - | $\square$ |  | - | - |  |  |  |  | Match |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | - | $\cdot$ | . | . | $\cdot$ | - | Match | - | . | . | Match | - | . | - | - | . | $\cdots$ | - | - | . | - | - | . | - | Match |
| 138 | 404 | 155 | 9 | . | - | . | 150 | Match | . | . | . | Match | . | . | . | . | . | . | . | . | . | . | . | . | - | Match |
|  |  |  | - | - | - | - | - | Match | - | - | , | Match | - | - | - | - | - | . | . | - | - | - | - | - | - | Match |
| . | 18 | 8 | . | . | - | - | - | Match | . | . | . | Match | - | . | - | - | . | - | - | - | - | - | - | . | - | Match |
| - |  |  | - | . | . | . | - | Match | - | . | . | Match | - | . | . | . | . | . | - | . | . | . | . | . | $\cdots$ | Match |
| 3 | 9 | 2 | 1 | . | . | - |  | Match | , | . |  | Match |  | . | - | - | . |  | - |  | . |  | - |  |  | Match |
|  |  |  | - | . | - | . |  | Match | . | . |  | Match |  | . | . | - | . | - | . | - | - | - | - |  | - | Match |
| 66 | 256 | 38 | 7 | . | - | - | 63 | Match | - | - | . | Match | - | - | - | - | - | - | - | - | . | . | $\cdot$ | - | - | Match |
| - |  | - | - | . | . | . | - | Match | . | . | . | Match | . | . | . | . | . | $\cdot$ | . | $\cdot$ | - | - | . | . | - | Match |
|  |  |  | . | . | . | . | - | Match | . | . | . | Match | . | . | . | - | . | - | - | - | - | - | . | . | - | Match |
| 2 | 41 | 3 | . | - | . | - |  | Match | . | $\cdot$ |  | Match | - | - | - | $\cdot$ | $\cdot$ | - | - | - |  | - | $\cdot$ |  |  | Match |
|  |  | - | - | - | - | . |  | Match | - | - | . | Match | - | - | . | - | . | - | - | - | - | - | - | - | - | Match |
| 4 | 20 | 13 | - | - | - | - |  | Match | - | . |  | Match | - | . | - | - | - | . | - |  | - |  | - |  |  | Match |
|  |  |  | . | . | . | . | - | Match | - | . |  | Match | - | . | - | . | . | . | . | - | . | - | . | - |  | Match |
| . | - | - | - | - | - | . | . | Match | . | $\cdot$ |  | Match | . | - | - | - | - | . | - | - | - | - | - | - | - | Match |
|  | - | - | . | . | $\cdot$ | . | - | Match | . | . |  | Match |  | . | . | . | . |  |  | - | . | - | . |  |  | Match |
| . | - | . | . | . | . | . | - | Match | . | . | . | Match | - | . | . | . | . | . |  | . | . | . | . | . | - | Match |
|  | . | . | . | . | - | , | . | Match Match | . | - |  | Match | - | . | - | . | - | , | . | - | . | - | - | . |  | Match |
| . | : | : | . | . | . | . | . | Match | . | . |  | Match |  | . | . | . | : | . | . | . | . | . | . |  |  | Match |
| - |  | . | - | - | $\cdots$ | - | - | Match | - | . | . | Match | - | . | . | . | - | . | $\cdots$ | . | . | . | - | - | $\cdots$ | $\pm \begin{aligned} & \text { Match } \\ & \text { Match }\end{aligned}$ |
| . | . | - | . | . | - | . | - | Match | . | . | . | Match | . | . | - | . | - | - | . | - | . | - | - | . | . | Match |
| , |  |  | - | - | - | - |  | Match | - | . |  | Match |  | - | - | - | - | - | - | - | - | - | $\cdot$ |  | - | Match |
| . | - | - | - | - | - | . | - | Match | - | . | . | Match | - | - | - | - | - | - | - | . | . | . | - | . | - | Match |
|  | . | - | . | . | . | . | - | Match | . | . |  | Match | . | . | . | . | . | . | . | - | . | . | - |  | - | Match |
| - | . | $\cdots$ | . | . | - | . | - | Match | . | . | - | Match | - | . | - | - | - | . |  | - | - | - | - | - |  | Match |
| - | - |  | - | - | - | . | - | Match | - | . |  | Match |  | - | - | - | - | - | - | . | . | - | - |  |  | Match |
| - | $\cdot$ | - | - | . | - | - | - | Match | . | . | . | Match | - | - | - | - | - | $\cdots$ | - | - | - | - | $\cdots$ | - | $\cdots$ | Match |
| - | $\cdot$ | - | - | . | $\cdot$ | - | - | Match | . | . | . | Match | - | . | . | - | - | - | - | - | . | - | $\cdot$ | . |  | Match |
|  |  |  | . | . |  | . |  | Match | . | . |  | Match | . | . | , | . | . | , | . | - | - | - |  |  |  | Match |
| $\cdot$ | . | - | . | - | $\cdot$ | . | - | Match | - | . | . | Match | - | - | - | $\cdot$ | $\cdot$ | - | - | . | - | - | $\cdot$ | . | $\cdots$ | Match |
|  | . | - | . | . | . | . | - | Match | . | . |  | Match |  | . | . | . | . | . |  | . |  | . |  |  |  | Match |
| 2 | 3 | 1 | . | . | . | - | 2 | Match | . | . | . | Match | - | . | . | $\cdot$ | . | $\cdot$ | - | . | . | . | - | - | - | Match |
|  |  |  |  |  |  |  |  | Match |  |  |  | Match |  | . | . | . |  |  |  |  |  |  |  |  |  | Match |
| . | . | . | - | . | - | - | . | Match | - | . | . | Match | . | - | - | - | - | . | - | - | - | - | $\cdot$ | - | - | Match |
| - |  |  | - | - | $\cdot$ | . | - | Match | - | . |  | Match |  | - | - | - |  |  |  | - |  | - |  |  |  | Match |
| - | . | . | . | . | . | . | - | Match | . | . | . | Match | . | . | - | . | . | . | . | - | . | . | . | . |  | Match |
| - | . | - | $\cdot$ | - | - | - | - | Match | - | - | - | Match | - | - | - | - | - | - | - | - | - | $\cdot$ | $\cdot$ | - | - | Match |
|  |  |  | . | . | . | . | - | Match | . |  |  | Match |  | . | . | . | . | . | . | . |  | . |  |  |  | Match |
| 3 | 11 | 13 | 3 | - | - | - | 1 | Match | $\cdot$ | . | . | Match | - | - | - | - | - | - | - | - | - | $\cdot$ | $\cdot$ | $\cdot$ | $\cdots$ | Match |
|  |  |  |  |  |  |  |  | Match | . |  |  | Match |  | . |  |  |  |  |  |  |  |  |  |  |  |  |
| - | 1 | 4 | - | $\cdot$ | $\cdot$ | - | 1 | Match | - | $\cdot$ | . | Match | - | - | . | $\cdot$ | $\cdot$ | . | - | - | - | $\cdot$ | $\cdot$ | $\cdot$ | - | Match |
|  |  |  | 4 | : | $\cdots$ | . |  | Match | . | : |  | Match |  |  | - | . | . | : |  | . |  |  |  |  |  | Match |
| 20 | 87 | 42 | 4 | . | : | . |  |  | . | - | . | Match | . | . | . | . |  | . |  | . | . |  |  |  |  |  |
| . | - | 27 | . | . | - | . | - | Match | - | . |  | Match | . | . | - | . | - | . | - | - | - | - | - | . | - | Match |
| . | - | 19 | . | . | - | . | - | Match | - | . | . | Match | - | - | - | - | - | - | - | - | - | - | - | - | - | Match |
| . | . | 188 | . | - | - | . | . | Match | . | . |  | Match | . | . | . | . | . | . | . | - | . | . | . | . | - | Match |
| . | . | 1 | . | . | . | . | - | Match | . | . | . | Match | . | . | - | . | - | . | . |  | - | - | - | - | - | Match |
| . | . | 24 | . | . | . | . | . | Match | . | . |  | Match |  | - | . | . | . | . | . | . | - | - | . | . |  | Match |
| - | ? | 10 | - | - | ? | $\cdots$ | $\cdots$ | ${ }_{\text {Match }}^{\text {Match }}$ | - | $\cdots$ | . | Match | - | - | - | - | $\cdots$ | . | - | - | - | - | - | - |  | Match |
| . | . |  | . | . | . | . | - | Match | . |  |  | Match | . | . | . | . | - | . | . | . | . | - | . | . | - | Match |
| . | - | 58 | . | - | - | . | - | Match | . |  |  | Match | - | - | - | - | $\cdot$ | - | - | - | . | - | $\cdot$ | - |  | Match |
| $\cdot$ | - | 11 | . | . | . | . | - | Match | . | . | . | Match | . | . | . | . | . | - | - | . | $\cdot$ | . | . | . | $\cdots$ | Match |
|  |  |  |  | . | . | . |  | $\xrightarrow{\text { Match }}$ Match | . | . | . | $1 \begin{aligned} & \text { Match } \\ & \text { Match }\end{aligned}$ | . | . | . | - |  |  |  |  |  | - |  |  |  | Match <br> Match |


|  | . |  | . | . | . | . | . | Match | . | . | . | Match | . | . | . | . | . | . | . | . | . |  | . |  |  | Match |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | . | 174 | . | . | - | . | - | Match | . | . | - | Match | . | - | . | . | . | . | . | . | . | . | . | . | , | Match |
| . | . | 3 | . | . | . | . | . | Match | . | . | - | Match | . | . | . | . | . | . | . | . | . | . | . | . | . | Match |
| . | . | 62 | . | . | . | . | . | Match | . | . | - | Match | . | . | . | . | . | . | . | . | . | . | . | . | . | Match |
|  | - | 5 | . | - | . | - | - | Match | . | - | - | Match | . | . | . | . | . | . | . | . |  |  | . |  |  | Match |
| . | 2 |  | . | 2 | - | 4 | 1 | Match | 1 | 7 | 6 | Match | . | . | . | . | . | . | . | . | . | . | . | . | . | Match |
|  |  | . | - | $\cdot$ | 8 | $\cdot$ |  | Match |  | - |  | Match | - | . | . | - | . | . | - | - | . |  | . | . | . | Match |
|  | 17 | - | - | - |  | 1 | $\cdot$ | Match | - | 3 | 1 | Match | - | . | . | . | . | . | - | . | . | . | - | - | - | Match |
| - |  | . | - | - | 4 | - | - | Match | - |  |  | Match | - | . | . | . | . | . | . | - | - |  | . | . |  | Match |
| 8 | 58 | . | 2 | 14 | - | 7 | 3 | Match | 9 | 95 | 15 | Match | . | - | . | - | . | . | . | . | - | . | - | . | . | Match |
| - | - | - | - | $\cdot$ | 29 | - | - | Match | - | - | - | Match | . | . | . | - | $\cdot$ | . | . | . | $\cdot$ |  | - | . | . | Match |
|  | 1 | . | . | 1 | $\cdot$ | - | 2 | Match | 1 | 9 | 6 | Match | . | . | . | . | . | , | . | . |  |  | - |  |  | Match |
| - | - | - | . | - | . | - | - | Match | $\cdot$ | - | - | Match | - | - | - | - | . | . | - | . | - | . | - | . | . | Match |
| 2 | 23 | . |  | 7 |  | 5 | 4 | Match | 4 | 14 | 14 | Match | . |  | . | . | . |  | . | . | . |  | . |  |  | Match |
|  |  | - | - | - | 14 | - |  | Match | - |  |  | Match | - | . | . | - | - | . | - | - | - | . | - | - | . | Match |
| 1 | 2 | - | . | . | - | . | . | Match | - | 7 | 3 | Match | - | - | . | . | . | . | - | . | - |  | - | - | . | Match |
|  | - | . | . | - | 3 | - | - | Match | . | $\cdot$ | - | Match | . | - | . | - | . | - | . | . | . | . | . | - | - | Match |
| . | - | . | . | - | - | . | . | Match | . | - | . | Match | . | . | . | - | . | . | . | . | - | . | . | - | . | Match |
|  |  |  |  |  | - |  |  | Match | . |  | - | Match | . | . | . | - | . | . | . | - | . |  | . | . |  | Match |
| . | 13 | - | - | 23 | - | 13 | 11 | Match | . | 24 | 17 | Match | . | . | . | - | . | . | . | . | . | . | . | . | . | Match |
|  |  |  |  |  | 16 |  |  | Match |  |  |  | Match | . |  | . |  | . | . | . | . |  |  | . |  |  | Match |
|  | . | - | . | 1 |  | - | - | Match | $\cdots$ | 2 | 3 | Match | - | . | . | - | . | . | - | . | . | . | - | . | . | Match |
|  | - | - | $\cdots$ | - | 5 | - | - | Match | - | $\cdot$ |  | Match | - | - | . | - | $\cdot$ | - | - | - | - |  | - | - | . | Match |
| 34 | 58 | - | 2 | 89 |  | 16 | 37 | Match | 39 | 216 | 118 | Match | - | - | - | - | - | - | - | - | - |  | - | - | - | Match |
|  |  | - |  | , | 110 | $\cdot$ |  | Match | , |  |  | Match | - | - | $\cdot$ | - | $\cdot$ | - | - | - | - |  | - | $\cdot$ | - | Match |
|  | 5 | . | . | 1 |  | . | 1 | Match | . | 5 | 3 | Match | . | . | . | . | . | . | . | . | . |  | . |  |  | Match |
| - |  | . | - | $\cdot$ | 2 | - | - | Match | - |  |  | Match | . | . | . | . | . | . | . | . | . | . | . | . | - | Match |
| 7 | 16 |  | 1 | 15 |  | 5 | 5 | Match | 18 | 89 | 76 | Match | - |  | . | . | . | - | . | - | . |  | - | . |  | Match |
|  |  |  |  |  | 26 |  |  | Match |  |  |  | Match | - | . | - | - | . | . | - | . | . |  | - | . | . | Match |
| - | - | - | . | - | $\checkmark$ | $\cdot$ | - | Match | - | - | - | Match | - | . | . | - | . | . | . | . | . |  | . | . | . | Match |
| 1 | - | - | - | 3 | - | 3 | 1 | Match | - | 1 | - | Match | - | - | - | - | $\cdot$ | . | - | . | - |  | - | - |  | Match |
| - |  | - | - | - | 7 | - | - | Match | - | - | - | Match | . | - | . | . | . | . | . | . | . |  | . | - | . | Match |
|  | 2 | - | . | 2 | - | 2 | - | Match | . | . | 2 | Match | - | . | . | - | . | . | . | . | . |  | - | . |  | Match |
|  |  | - | - |  | - |  | - | Match | - | - |  | Match | . | . | . | . | . | . | . | . | $\cdots$ | . | . | . | . | Match |
| 4 | 26 |  |  | 22 |  | 5 | 9 | Match | 5 | 33 | 20 | Match | - | - | . | . | $\cdot$ | . | . | - | . |  | . | . |  | Match |
|  |  |  | - | $\cdot$ | 38 | $\cdot$ |  | Match | - | - | - | Match | - | - | - | - | - | . | - | . | . | . | . | . |  | Match |
| 90 | 488 | 130 | 9 | $\cdots$ | - | . | 78 | Match | . | . | . | Match | . | . | . | . | . | . | . | . | . |  | - | - | . | Match |
| ${ }^{-}$ |  |  |  | . | - | . |  | Match | . | , | . | Match | . | . | . | . | . | . | - | . |  |  |  |  |  | Match |
| 5 | 17 | 16 | $\bigcirc$ | $\because$ | . | $\square$ | 3 | Match | $\square$ | $\square$ | $\div$ | Match | - | - | . | - | - | - | . | - | - | . | - | - | - | Match |
|  |  |  |  | . | - | - |  | Match | - | - |  | Match | - |  | - | - | . |  | - | . | . |  | - | - |  | Match |
| 22 | 185 | 31 | 2 | . | . | . | 22 | Match | . | . |  | Match | . |  | . | . | . | . | . | . | . | - | - | . | - | Match |
| 6 | 24 | 3 | $\cdots$ | . | . | . |  | Match | - | . | . | Match | . | . | . | . | . | \% | . | . | . |  | . | - |  |  |
|  |  |  | - | - | - | . | - | Match | - | - | . | Match | . | . | . | . | - | . | . | . | . |  | - | . |  | Match |
|  | . |  | . | - | . | - | - | Match | - | - | . | Match | . | - | . | - | . | . | - | . | - |  | . | - |  | Match |
| - | - | - | - | . | - | . | - | Match | . | $\cdots$ | . | Match | . | . | . | . | . | . | . | . | . | . | . | . | . | Match |
|  | $\cdot$ | - | - | . | - | - |  | Match | - | . |  | Match | - | - | - | - | - | . | - | . | - |  | . |  |  | Match |
| . | - | - | - | . | - | - | . | Match | - | , | . | Match | - | - | . | - | . | . | . | . | . |  | . | . | . | Match |
|  | . |  | - | . | - | . |  | Match |  |  |  | Match | . |  | . | . | . | . | . | - |  |  | . | . |  | Match |
| . | . | . | . | . | . | . | - | Match | - | . | - | Match | - | - | . | - | - | . | . | . | . | . | - | - | . | Match |
| - | . |  | - | . | - | . | - | Match | - | - | . | Match | - | . | . |  | - | . | - | - |  |  | . | . |  | Match |
| . | . | - | . | . | - | . | . | Match | . | . | - | Match | - | - | . | . | . | - | - | - | . |  | . | . |  | Match |
| . | . | . | . | . | . | . | . | Match | . | . | . | Match | . |  | . | . | . | . | . | . | . | . | . | . | . | Match |
| - | - |  | . | . | - | - | - |  | $\cdots$ |  | , |  | - | , | - | - |  | . | , | - | - |  | , | - | - | $\frac{\text { Match }}{\text { Match }}$ |
| - | - | - | . | . | . | - | - | Match | . | . | . | Match | - | - | . | - | - | . | - | . | - |  | . | . | . | Match |
| . | . | . | . | . | . | . | . | Match | . | - | . | Match | . | - | . | - | . | . | . | . | . | . | . | . | . | Match |
|  | . |  | . | . | . | . | . | Match | - | . | . | Match | . | . | . | . | . | . | - | . | . |  | . | . | . | Match |
| - | . | - | . | . | . | . | . | Match | . | . | . | Match | . | . | . | . | . | . | - | . | . |  | . | . | . | Match |
| . | - | - | - | . | - | . | - | Match | - | . | . | Match | - | . | - | . | - | - | - | - | - |  | - | - | - | Match |
|  |  |  |  | . |  | . |  | Match |  | . |  | Match | . |  | . | . | - | . | - | . | , |  | . | . |  | Match |
| . | . | - | . | . | . | . | . | Match | . | . | - | Match | - | . | . | . | . | . | - | . | . |  | . | . | . | Match |
| - | - | - | - | . | - | . | - | Match | - | . | . | Match | - | - | - | - | . | - | - | - | . | , | - | . | - | Match |
| . | . | . | . | . | . | . | . | Match | . | . | - | Match | . | . | . | . | . | - | . | - | . |  | . | . | . | Match |
|  | . |  | . | . | . | . | . | Match | . | . | . | Match | . |  | . | . | . | . | . | . | . |  | . | . | . | Match |
|  | 1 |  | . |  |  | 1 |  | Match | . | 1 |  | $\pm$ | - |  | - |  | - |  | - |  | - |  | . | - | - | Match |
| - |  | . | . | - | 2 | - | . | Match | - | - | - | Match | - | . | . | . | . | . | - | . | . | . | . | . | - | Match |
|  |  |  |  |  |  |  |  | Match |  |  |  | Match |  |  |  |  |  |  |  |  |  |  |  |  |  | Match |
|  |  |  |  |  |  |  |  | Match |  |  |  | Match |  |  |  |  |  |  |  |  |  |  |  |  |  | Match |
|  |  |  |  |  |  |  |  | Match |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |




| 428 | 64 | 121 | 105 | - | $\cdot$ | $\cdot$ | . | 131 | 179 | Match | . | - | 99 | . | . | $\cdot$ | - | Match | . | $\cdot$ | - | $\cdot$ | $\cdot$ | . | . | . | $\cdot$ | - | Match |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | 63 | 32 | . | . |  |  | Match | . | 32 |  | . | . | - | 48 | Match | . | . | . | - | . |  |  |  | - | - | Match |
| 646 | 243 | 368 | 336 |  | - | - | . | 287 | 526 | Match | - |  | 492 | . | . | . |  | Match | . | . | . | - | . | . | . | . | . | - | Match |
|  |  |  |  | 384 | 85 | - | - |  |  | Match | - | 134 |  | . | - | - | 289 | Match | - | - | - | - | - | - | - | . | - | - | Match |
| 34 | 6 | 25 | 18 |  | - | - | . | 13 | 22 | Match | . |  | 2 | . | . | - |  | Match | - | - | . | - | . | . | - | . | - | - | Match |
|  |  |  |  | 5 | 1 | . | . |  |  | Match | . | 2 |  | . | . |  | 3 | Match | - | - | . | - | . | . | - | . | - | - | Match |
| 24 | 3 | 11 | 6 | - | - | - | . | 5 | 8 | Match | . |  | 18 | - | - | - | - | Match | - | - | - | - | - | - | - | - | - | - | Match |
|  | - | - | - | 8 | 1 | - | - | - | - | Match | - | 6 | , | . | - | - | 5 | Match | - | - | - | - | - | - | - | - | - | - | Match |
| 151 | 99 | 94 | 72 |  |  | - | . | 43 | 123 | Match | . |  | 238 | . | . | - |  | Match | - | - | - | - | - | - | - | - | - | - | Match |
| - | - |  | - | 91 | 42 | - | . | - | $\cdot$ | Match | - | 20 | - | - | . | - | 61 | Match | - | - | . | - | - | - | - | - | - | - | Match |
|  |  |  |  |  |  | . | . | - | - | Match | . |  | - | . | . | . |  | Match | . | - | - | - | - | - | - | - |  | - | Match |
| 65 | 10 | 40 | 20 | . | - | - | . | 23 | 62 | Match | . |  | 19 | . | . | - |  | Match | . | - | - | - | - | - | - | - | - | - | Match |
|  |  |  |  | 20 | 8 | - | . |  |  | Match | . | 13 |  | . | - | - | 13 | Match | . | - | - | - | - | - | - | - | - | - | Match |
| 108 | 4 | 20 | 26 | - | - | . | - | 12 | 20 | Match | - |  | 7 | . | . | - | - | Match | . | - | . | - | $\cdots$ | . | - | - | - | - | Match |
| $\cdots$ | $\cdot$ | , |  | 5 | 2 | $\cdots$ | . | , | $\cdots$ | Match | - | 8 | - | . | . | . | 7 | Match | - | . | - | - | - | - | - | - | - | - | Match |
| . |  |  | . | $\cdot$ | - | $\because$ |  | - |  | Match |  |  | - | . |  |  |  | Match | - | - | - | - | - | - | - |  |  |  | Match |
| . | - | - | . | . | . | - | - | - | $\cdot$ | Match | - | . | - | . | . | - | $\cdot$ | Match | - | . | - | - | - | - | - | - | - | - | Match |
| . | . | . | . | . | . | - | . | . | - | Match | - | . | - | . | - | . | - | Match | . | . | . | - | - | - | - | - | - | - | Match |
| . | . |  | . | . | . | . | . | . |  | Match | . |  | . | . | . | . | . | Match | . | - | - | - | - | . |  |  | - | - | Match |
| - | - | - | - | - | - | - | - | - | - | Match | - | - | - | - | - | - | . | Match | - | . | - | - | - | - | - | $\cdot$ | - | - | Match |
| - | $\cdot$ | - | - | - | . | - | . | . | - | Match | - | - | - | . | - | - | - | Match | - | - | - | - | - | - | - | . | - | - | Match |
| . | . | . | . | . | . | . | . | . | - | Match | . | . | . | . | . | . | . | Match | . | . | . | . | . | - | . | . | $\cdot$ | . | Match |
| - |  |  | . | - | . | - | . |  |  | Match | . |  | - | . | - | - |  | Match | - | - | - | . | - | - | - |  |  |  | Match |
| - | - | - | - | - | - | - | . | - | - | Match | . | . | . | . | . | . | - | Match | - | - | - | - | - | - | - | - | - | - | Match |
|  |  |  |  | - | . | - |  | . |  | Match |  |  |  | . |  |  |  | Match | - | - | 427 | . | . | 344 |  | 179 | - |  | Match |
| . | - | . | . | . | - | - | . | . | - | Match | . | . | - | . | - | . | $\cdot$ | Match | - | - | 593 | - | - | 417 | - | 234 | - | - | Match |
| - | - | - | - | - | - | - | - | . |  | Match | - | . | - | . | . | - | . | Match | - | . | 7 | - | - |  | - |  | - | - | Match |
| - | - | - | - | - | - | - | - | - | - | Match | - | $\cdot$ | - | - | - | - | - | Match | - | - | 57 | - | - | 29 | - | 14 | - | - | Match |
| . | - | - | . | , | - | . | - | . | - | Match | - | - | - | . | - | - | . | Match | - | - | 148 | - | - | 147 | - | 77 | - | - | Match |
| . | . |  | . | - | . | - | . | . |  | Match | . |  | - | . | . | - |  | Match | . | - |  | . | - |  | - |  | - | - | Match |
| - | - | - | . | - | - | - | . | - | - | Match | - | . | - | . | . | - | - | Match | - | - | 66 | - | - | 49 | - | 32 | - | - | Match |
|  |  |  |  | - | - | . |  |  |  | Match | - |  | - | . |  |  |  | Match | - | - | 37 | - | - | 31 |  | 13 |  |  | Match |
| $\checkmark$ | - | - | - | - | - | - | - | - | - | Match | - | . | . | - | - | - | - | Match | - | - | 12 | - | - | 6 | - | 3 | - | - | Match |
| 16 |  | 11 | 13 | - | - | . | . |  |  | Match | - |  | 8 | . | . | - |  | Match | - | . |  |  |  |  |  |  |  |  |  |
| $\cdot$ | - | - | - | 2 | 2 | . | . | - | - | Match | . | 6 | - | . | - | . |  | Match | . | , | - |  | - |  |  |  |  |  |  |
| . | . | . | - | - | - |  |  | - |  | Match |  |  |  | . |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| , | , | , | . | - | - | , | . | . | - | Match | . | . | . | . | . | . | . | Match | . | - | 75 | - | . | 44 | - | 21 | - |  | Match |
| . |  | . | . |  | . | . | . | . |  | Match | . | . | - | . | . |  | . | Match | . | . | 75 | - |  |  |  | 21 |  |  |  |
|  |  |  | - |  |  | . | - |  |  | $\pm$ | - | - | . | . | - | - |  |  | - | - | ${ }_{81}^{1}$ | - | - | 84 | - | 27 | - |  |  |
| 55 | 7 | 17 | 22 | - | - | - | - | 35 | 38 | Match | . | - | 21 | . | . | . | - | Match | . | - | $\cdot$ | - | - |  | - |  | - | - | Match |
|  | - |  |  | 15 | 6 | $\cdots$ | - | - | - | Match | - | 8 | $\checkmark$ | . | - | - | 13 | Match | - | - | - | T | - | - | - | - | - | - | Match |
| 13 | - | 3 | 2 | - | $\cdot$ | . | - | 5 |  | Match | - |  | 1 | . | - | . |  | Match | - | - | - | - | - | - | - | - | $\cdot$ | - | Match |
|  |  |  |  | - | 2 | - | - |  |  | Match | . | 1 |  | - | - | - | 2 | Match | - | - | - | - | - | - | - | - | - | - | Match |
| 208 | 45 | 90 | 72 | $\cdot$ |  | - | - | 86 | 108 | Match | - |  | 124 | - | - | - |  | Match | - | - | - | - | - | - | - | - | - | - | Match |
|  |  |  |  | 75 | 28 | . | . |  |  | Match |  | 38 |  | . |  |  | 55 | Match | - | - | . | - | - | - |  | - | - |  | Match |
| 126 | 4 | 30 | 41 | - | - | - | $\cdot$ | 35 | 24 | Match | . |  | . | - | - | . | - | Match | - | , | $\cdot$ | , | - | - | - | - | - | - | Match |
| 48 |  | 15 | 11 | . | . |  |  |  |  | Match | . |  |  | . | . |  |  | Match |  | . |  | . |  |  |  |  |  |  |  |
| 622 | 108 | 114 | 171 | . | $\cdot$ | - | $\cdot$ | 152 | 287 | Match | $\cdot$ |  | - | - | - | - | - | Match |  | - | - | $\cdots$ | $\cdot$ | - | $\cdot$ | $\cdot$ | $\cdot$ |  | Match |
| 37 <br> 92 |  |  |  | . | . | . | - |  |  | Match | . | . | . | . | $\div$ | . | . | $\frac{\text { Match }}{\text { Match }}$ | . | . | . | - | $\cdots$ | $\cdots$ | - | - | - | - | $\frac{\text { Match }}{\text { Match }}$ |
| 92 | 34 | 29 | 28 | . | . | . | . | 22 | 29 |  | . |  | . | . | - | . |  | Match Match | . | - | - | - | . |  | - |  |  |  |  |
| 45 | 4 | 4 | 13 | . | - | - | . | 10 | 10 | Match | - | . | - | . | - | - | - | Match | - | - | - | - | - | . | - | - | - | - | Match |
| 16 |  | 4 | 2 | - | . | . | . | 7 | 3 | Match | . | . | - | . | . | . | - | Match | - | - | - | - | . | . | - | - | - | - | Match |
| 356 | 41 | ${ }_{5}^{53}$ | 65 | - | $\cdot$ | $\cdots$ | - | 62 | 100 | Match | - | - | - | . | - | - | - | Match | $\cdot$ | . | - | $\cdot$ | $\cdot$ | - | - | - | - | $\cdots$ | Match |
| 75 138 | ${ }_{4}$ | 171 42 | $\frac{22}{26}$ | $\cdots$ | . | $\cdots$ | - | 7 28 | 23 106 | Match | - |  | - | - | - | - | - | Match | $\div$ | - | - | - | - | - | - | . | - | $\cdots$ | Match |
|  |  |  |  |  |  |  |  |  |  | Match |  |  |  |  |  |  |  | Match |  |  |  |  |  |  |  |  |  |  | Match |





| - | . | . | - | Match | . | . | . | . | - | Match | . |  |  |  | . | . |  | Match |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| . | . | . | - | Match | . | . | . | . | - | Match | . | . | . | . | . | . | . | Match |
| . | . | . | - | Match | . | . | . | . | - | Match | . | . | . | . | . | . |  | Match |
| - | . | . | - | Match | . | . | . | . | - | Match | . | . | . |  | . | . | - | Match |
| . | . | . | - | Match | . | . | . | . | . | Match | . | . | . | . | . | . | . | Match |
| . | . | . | . | Match | . | . | . | . | - | Match | . | . | . | . | . | . | . | Match |
| . | . | . | . | Match | . | . | . | . | . | Match | . | . | . | . | . | . | . | Match |
| . | - | - | - | Match | - | . | - | - | - | Match | - | . | - |  | . | - | . | Match |
| . | . | . | - | Match | . | . | . | . | - | Match | . | . | . | . | - | . | . | Match |
| - | . | . | - | Match | . | . | . | . | - | Match | . | . | . | . | - | . | - | Match |
| . | . |  |  | Match | . | . | . | . |  | Match |  |  |  |  | . | . | . | Match |
| . | - | - | - | Match | - | - | - | - | - | Match | . | . | . | . | - | - | . | Match |
| - | - | - | - | Match | . | . | - | - | - | Match | - | - | - | . | - | . | - | Match |
| . | . | . | - | Match | . | . | . | . | - | Match | . | . | . | . | . | . | . | Match |
|  |  |  |  | Match | . | . | . | - | - | Match |  |  |  |  | - |  |  | Match |
| 47 | 861 | 1,537 | 176 | Match | - | . | - | - | - | Match | 351 | 335 | 295 | . | - | 169 | 57 | Match |
| 247 | 1,350 | 1,551 | 888 | Match | . | . | - | . |  | Match | 883 | 810 | 583 |  | - | 459 | 153 | Match |
|  | 11 | 29 |  | Match | - | . | - | - | - | Match | 2 | 13 | 8 | . | - | 2 |  | Match |
| 29 | 197 | 193 | 123 | Match | - | . | - | . | - | Match | 27 | 20 |  | - | - | 18 |  | Match |
| 131 | 416 | 536 | 679 | Match | - | . | - | - | - | Match | 566 | 557 | 361 | - | - | 316 | 82 | Match |
|  |  |  |  | Match | - | - | - | - | - | Match |  |  |  | . | - |  |  | Match |
| 12 | 129 | 251 | 44 | Match | - | . | . | - | - | Match | 68 | 51 | 37 | - | - | 35 |  | Match |
| 18 | 92 | 141 | 42 | Match | . | . | . | . | - | Match | 16 | 34 | 30 | - | - | 18 | 2 | Match |
| 2 | 35 | 62 | 12 | Match | . | . |  | - | - | Match | 8 | 12 | 1 | . | - | 4 |  | Match |
| - |  | $\cdot$ |  | Match | - | . | - | - | - | Match |  |  |  | . | - |  | . | Match |
| . | . | - | . | Match | . | . | . | . | . | Match | . | . | - | . | - | . | - | Match |
| - | - |  | - | Match | - | - |  | . | - | Match | - | - | - | . | - | - |  | Match |
| - | - | - | - | Match | - | - | . | - | . | Match | $\cdot$ | - | - | . | - | . | - | Match |
| - | - | - | - | Match | - | - | - | . | - | Match | - | . | - | - | - | - |  | Match |
| - | . | . | - | Match | - | . | . | . | - | Match | - | . | . | . | - | . | - | Match |
| - | - |  | - | Match | . | . | . | . | - | Match | - | - | . | . | - | . |  | Match |
| - | - | - | - | Match | - | - | . | - | - | Match | . | - | - | - | - | - | - | Match |
| - | - | - | - | Match | - | - | - | - | - | Match | - | - | . | - | - | - | - | Match |
| - | - | - | - | Match | - | . | . | , | - | Match |  | - |  | - | - | - |  | Match |
| $\cdot$ | $\bigcirc$ | - | - | Match | . | - | - | . | - | Match | - | - | - | - | - | - | , | Match |
| 7 | 122 | 153 | 59 | Match | - | - | - | . |  | Match | 34 | 47 | 24 | - |  | 12 |  | Match |
| - | 6 | 20 | 4 | Match | - | - | - | - | - | Match | 7 | 4 | 7 | - | - | 4 | 1 | Match |
| - |  |  |  | Match | - | . | . | . |  | Match |  |  | - | . | . |  |  | Match |
| - | . | - | - | Match | - | - | - | - | - | Match | . | - | - | - | - | - | - | Match |
| - | - | - | - | Match | - | - | - | - | - | Match | - | - | - | - | - | - | - | Match |
| . | - | - | - | Match | . | . | . | - | - | Match | . | - | . | - | - | . | - | Match |
| . | - | - | - | Match | - | . | . | - | N | Match | - | - | - | - | - | - | - | Match |
| . | - |  |  | Match | - | . |  | . |  | Match | - | - | . | - | - | - |  | Match |
| - | - | - | - | Match | - | - | - | - | N | Match | - | - | - | - | - | - | - | Match |
| - | - | . | - | Match | - |  | . | - | N | Match | - | - | . | . | - | . | - | Match |
| - | - | . | - | Match | - | - | . | - | $\cdots$ | Match | - | - | - | - | - | - | - | Match |
| - | - | - | - | Match | $\cdot$ | $\cdot$ | , | $\cdot$ | N | Match | $\cdot$ |  |  |  |  |  |  |  |
| . | - | - | - | Match | - | - | - | , | N | Match | - | - | - | : | . | : | - | Match |
|  |  |  |  | Match Match |  |  | . | - |  | Match Match |  | : | . | . | . | . | . | $\pm \begin{aligned} & \text { Match } \\ & \text { Match }\end{aligned}$ |
| - | - | . | - | Match | . | . | . | . |  | Match | . | - | - | . | - | - | . | Match |
| . | - | - | - | Match | . | . | - | - | , | Match | - | . | . | . | - | . | . | Match |
| . | - | - | - | Match | - | . | . | - | - | Match | . | - | . | . | - | - | - | Match |
| . | . | . | - | Match | . | . | . | - | N | Match | - | . | - | . | - | - | - | Match |
| - | - | - | - | Match | - | . | . | $\cdot$ |  | Match | . | . | . | . | . | $\cdot$ | - | Match |
| - | - | - | - | Match | - |  | - | - |  | Match |  |  |  | - | - | - | - | Match |
| 9 |  |  |  | Match | . | . | . | - | , | Match |  |  |  | . | . |  |  | Match |
| 69 | 402 | 520 |  | Match | . |  |  |  |  | Match |  | 286 | 288 |  |  | 149 |  | Match |


| 24 | 111 | 141 | 108 | Match | . | . | . | . | . | Match | 58 | 45 | 54 | . | . | 24 | 20 | Match |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Match | . | . | . | . | . | Match |  |  |  | . | - |  |  | Match |
| . | . | . | - | Match | . | . | . | . | . | Match | . | . | . | . | . | . | . | Match |
| . | . | . | - | Match | . | . | . | . | . | Match | - | - | . | . | - | - | - | Match |
| - | . | . | - | Match | . | . | . | . | . | Match | . | . | . | . | . | - | - | Match |
| - | - | . | - | Match | - | . | - | . | - | Match | - | - | . | - | - | - | - | Match |
| - | - | - | - | Match | - | - | - | . | - | Match | - | - | - | - | - | - | - | Match |
| - | - | - | - | Match | - | - | - | . | - | Match | - | - | - | - | - | - | - | Match |
| . | - | - | - | Match | - | . | . | . | . | Match | - | - | . | . | - | - | - | Match |
| . | . | - | - | Match | . | . | . | . | . | Match | - | - | - | - | - | - | - | Match |
| - | - | - | - | Match | - | . | . | - | . | Match | - | - | - | - | - | - | - | Match |
|  |  |  |  | Match | - | . | - | . |  | Match | - | . | . | . | . | - |  | Match |
| . | - | - | - | Match | - | . | . | - | - | Match | - | - | - | - | - | - | - | Match |
| . | . | . | - | Match | - | . | - | . | . | Match | . | . | . | . | . | . |  | Match |
| . | - | - | - | Match | - | - | - | - | . | Match | - | - | . | - | . | $\cdot$ | - | Match |
| - | - | - | - | Match | . | . | - | . | - | Match | - | - | - | - | - | - | - | Match |
| - | - | - | - | Match | - | - | - | . | - | Match | - | , | - | - | - | . | - | Match |
| 26 | 103 | 113 | 134 | Match | . | . | - | . | - | Match | 96 | 114 | 61 | . | - | 54 | 15 | Match |
| 12 | 17 | 6 | 52 | Match | . |  |  | . |  | Match | 10 | 6 | 7 | . | . | 13 |  | Match |
| - | $\cdot$ | - | - | Match | - | - | - | . | - | Match | - |  | - | - | - |  | - | Match |
|  |  |  |  | Match | - | - | - | . | - | Match | - |  | . |  | - | - |  | Match |
| . | . | - | - | Match | . | . | . | . | . | Match | . | - | - | - | . | . | - | Match |
| - | - | - | - | Match | - | - | - | - | - | Match | $\cdot$ | - | - | - | - | . | - | Match |
| - | - | - | - | Match | - | . | - | - | - | Match | - | - | - | - | - | . | - | Match |
| - | - | - | - | Match | . | - | . | - | - | Match | - | - | - | - | - | $\cdot$ | - | Match |
|  | . | - | - | Match | . | . | , | - | . | Match | - | . | . | . | . | . | - | Match |
| - | - | - | - | Match | - | . | $\cdots$ | - | . | Match | - | . | . | - | . | $\cdot$ | - | Match |
|  |  |  |  | Match | - | - | - | . | . | Match | . | . |  | . | - | - |  | Match |
| - | - | - | - | Match | - | . | - | - | - | Match | . | . | . | - | . | . | - | Match |
| - | - | - | - | Match | . | . | - | - | - | Match | . | . | - | - | . | . | - | Match |
| - | - | - | - | Match | - | - | - | - | - | Match | $\cdot$ | - | . | . | - | - | - | Match |
| - | . | - | - | Match | . | - | - | - | - | Match | - | - | - | - | - | . | - | Match |
| . | . | - | - | Match | . | . | - | . | - | Match | - | - | . | - | - | . | - | Match |
| . | . | . | - | Match | . | . | - | - | - | Match | - | - | . | . | . | . | . | Match |
| - | - |  |  | Match | - | - | - | . | - | Match | - | . |  | - | . | - | - | Match |
| . | . | - | - | Match | . | . | - | . | - | Match | - | . | . | - | . | . | - | Match |
| - | - | . | - | Match | . | - | . | - | . | Match | . | - | - | . | . | . | - | Match |
| - | - | . | - | Match | . | - | - | - | - | Match | - | - | - | - | . | . | - | Match |
| - | - | - | - | Match | . | . | - | $\cdot$ | - | Match | . | . | - | . |  | . | . |  |
| - | - | - | - | Match | . | . | - | . | - | Match | - | - | . | . | - | . | - | Match |
| . | . | - | . | Match | . | . | . | - | - | Match | - | - | . | - | . | - |  | Match |
| - | . | - | $\cdots$ | Match | . | : | . | . | . | $\frac{\text { Match }}{\text { Match }}$ | . | . | - | - | . | . |  | Match |
| - | - |  | - | Match | . | . | . | - | - | Match | - | - |  | - | - |  |  | Match |
| 26 | 181 | 220 | 181 | Match | - | - | - | - | - | Match | 146 | 106 | 61 | - | - | 92 | 16 | Match |
| - | - |  | - | Match | - | . | - | $\cdots$ | . | Match | - | - |  | . | . | - | - | Match |
| . | - | - | - | Match | - | . | - | - | - | Match | - | - | . | - | - | - | . | Match |
| - | - | - | - | Match | . | . | - | . | - | Match | - | - | - | - | . | . | - | Match |
|  |  |  |  | Match | - | . | - | . | - | Match |  |  |  |  |  |  |  | Match |
| 115 | 198 | 91 | 495 | Match | - | - | - | - | - | Match | 27 | 19 | 12 | 9 | 15 | 69 | 7 | Match |
| 261 | $\stackrel{6}{329}$ | $\begin{array}{r}8 \\ 180 \\ \hline\end{array}$ | 1005 | Match |  | - |  | - | - |  | ${ }_{8}^{67}$ | $\stackrel{4}{64}$ | $\stackrel{2}{49}$ |  |  | ${ }_{31}^{81}$ |  |  |
| 261 | 329 | 180 | 1,005 | Match | $\cdot$ | - | - |  | - | Match | 87 | 64 | 49 | 28 | 52 | 31 | 11 | Match |
| 7 | 38 50 | ${ }_{14}^{16}$ | 20 | Match | . | . | . | $\cdots$ | - | Match | ${ }^{2}$ |  |  |  | 1 | 4 |  | Match |
| 67 | 50 | 14 | 243 | Match | - | : | : | $\cdots$ | - | $\frac{\text { Match }}{\text { Match }}$ | 9 | 13 |  | 20 | 20 |  |  | Match |
| 16 | 37 | 14 | 98 | Match | - | . | . | - | . | Match | 24 | 7 | 2 | 5 | - | 3 | 2 | Match |
| 1 | - | 2 |  | Match | . | . | - | - | - | Match | - | 3 | - | 1 | 2 | 2 | - | Match |
| 45 | 80 | 50 | 219 | Match | - | . | $\cdots$ | . | - | Match | 41 | 47 | 16 |  | 7 | 15 | 5 | Match |
| 26 | 21 | 32 | 68 | Match | - | . | - | . | . | Match | 14 | 12 | 7 | 1 | 1 | 14 | 3 | Match |
| 6 | 18 | 28 | 47 | Match | - | . | . | - | - | Match | 2 | 15 | 3 |  | 1 |  | 2 | Match |
| 16 | 5 | 5 |  | Match | . | . | . | . | . | Match | 1 | 1 | 1 |  |  | , |  | Match |
| 46 | 100 | 55 | 269 | Match | - | - | - | - | - | Match | 35 | 42 | 26 | 12 | 14 | 15 | 4 | Match |
|  |  |  |  | Match | . | . | . | . | . | Match |  | 1 |  |  |  |  |  | Match |
| 20 | 61 | 42 | 167 | Match | - | - | . | . | - | Match | 40 | 34 | 13 | 4 | 7 | 18 | 3 | Match |
| 3 |  |  | 12 | Match |  |  |  |  | . | Match | 3 |  |  |  | 1 |  |  |  |
|  | . | . |  | Match | - | - | - | : | - | $\pm \begin{aligned} & \text { Match } \\ & \text { Match }\end{aligned}$ | - | ! | : | . | - | - | - | Match |
| . | . | - | - | Match | . | - | . | . | - | Match | - | . | . | - | - | . | - | Match |
|  |  |  |  | Match |  |  |  |  |  | Match |  |  |  |  |  |  |  | Match |
|  |  |  |  | Match |  |  |  |  |  | Match |  |  |  |  |  |  |  | Match |
|  |  |  |  | Match Match |  |  |  |  |  | Match |  |  |  |  |  |  |  | M $\begin{aligned} & \text { Match } \\ & \text { Match }\end{aligned}$ |

PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

| Projection Period Age and Tobacco Factors |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Age <br> Band | Age <br> Factor | Tobacco <br> Factor | Age <br> Band | Age <br> Factor | Tobacco <br> Factor |
| 0-14 | 0.765 |  | 40 | 1.278 | 1.100 |
| 15 | 0.833 |  | 41 | 1.302 | 1.105 |
| 16 | 0.859 |  | 42 | 1.325 | 1.112 |
| 17 | 0.885 |  | 43 | 1.357 | 1.121 |
| 18 | 0.913 |  | 44 | 1.397 | 1.132 |
| 19 | 0.941 |  | 45 | 1.444 | 1.145 |
| 20 | 0.970 |  | 46 | 1.500 | 1.160 |
| 21 | 1.000 | 1.025 | 47 | 1.563 | 1.177 |
| 22 | 1.000 | 1.025 | 48 | 1.635 | 1.196 |
| 23 | 1.000 | 1.025 | 49 | 1.706 | 1.217 |
| 24 | 1.000 | 1.025 | 50 | 1.786 | 1.225 |
| 25 | 1.004 | 1.025 | 51 | 1.865 | 1.225 |
| 26 | 1.024 | 1.025 | 52 | 1.952 | 1.225 |
| 27 | 1.048 | 1.025 | 53 | 2.040 | 1.225 |
| 28 | 1.087 | 1.025 | 54 | 2.135 | 1.225 |
| 29 | 1.119 | 1.025 | 55 | 2.230 | 1.225 |
| 30 | 1.135 | 1.025 | 56 | 2.333 | 1.225 |
| 31 | 1.159 | 1.025 | 57 | 2.437 | 1.225 |
| 32 | 1.183 | 1.025 | 58 | 2.548 | 1.225 |
| 33 | 1.198 | 1.025 | 59 | 2.603 | 1.225 |
| 34 | 1.214 | 1.025 | 60 | 2.714 | 1.225 |
| 35 | 1.222 | 1.025 | 61 | 2.810 | 1.225 |
| 36 | 1.230 | 1.025 | 62 | 2.873 | 1.225 |
| 37 | 1.238 | 1.025 | 63 | 2.952 | 1.225 |
| 38 | 1.246 | 1.025 | 64+ | 3.000 | 1.225 |
| 39 | 1.262 | 1.025 |  |  |  |

[^2]

Table 13. Geographic Factors

| Geographic Area Factors |  |  |  |
| :---: | :---: | :---: | :---: |
| Area | Counties | Current <br> Factor | Proposed Factor |
| Rating Area 1 | Clarion, Crawford, Erie, Forest, Warren, Mercer, McKean, Venango | 0.940 | 0.940 |
| Rating Area 2 | Cameron, Elk, Potter | 0.940 | 0.940 |
| Rating Area 3 |  |  |  |
| Rating Area 4 | Allegheny, Armstrong, Beaver, Butler, Washington, Westmoreland, Fayette, Greene, Indiana, Lawrence | 0.940 | 0.940 |
| Rating Area 5 | Cambria, Bedford, Blair, Clearfield, Huntingdon, Jefferson, Somerset | 0.940 | 0.940 |
| Rating Area 6 | Centre, Lehigh, Northampton, Schuylkill, Columbia, Mifflin, Montour, Northumberland, 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, Lebanon, Perry, Fulton, Juniata | 1.040 | 1.040 |

Table 14. Network Factors

| Projection Period Network Factors |  |  |  |  |  |  |  |  |
| :--- | :--- | ---: | ---: | ---: | :---: | :---: | :---: | :---: |
| Network Name | Rating Area | Current <br> Factor | Proposed <br> Factor | Approval <br> Date |  |  |  |  |
| ACA Select | Zone I (see Plan Design Summary) | 0.850 | 0.810 | $05 / 16 / 2017$ |  |  |  |  |
| KHPW | Zone AC (see Plan Design Summary) | 1.000 | 1.000 | $11 / 05 / 1982$ |  |  |  |  |
| KHPW | Zone AD (see Plan Design Summary) | 1.150 | 1.180 | $11 / 05 / 1982$ |  |  |  |  |
| PremierBlue Shield Preferred | Zone F (see Plan Design Summary) | 1.260 | 1.260 | $12 / 1993 \& 8 /$ |  |  |  |  |
| ACA Select | Zone N (see Plan Design Summary) | 1.000 | 0.955 | $05 / 16 / 2017$ |  |  |  |  |
| ACA Select | Zone O (see Plan Design Summary) | 0.980 | 0.980 | 42871 |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

## PA Rate Template Part VI - Rate Change Summary

## Table 15. Rate Change Summary Information

## Overview

Initial Requested Average Rate Change:
Revised Requested Average Rate Change
0.161285914
$9.99 \%$
$-2.27 \%$
$43.82 \%$
57,538

Maximum Requested Rate Change:
Mapped Members
Available in Rating Areas:

## Key Information

Jan. 2022 - Dec. 2022 Financial Experience

Premium
Claims
Administrative Expenses
Taxes \& Fees
Company Made After Taxes

| $\$$ | $424,432,472.63$ |
| :--- | ---: |
| $\$$ | $368,057,237.36$ |
| $\$$ | $30,800,764.83$ |
| $\$$ | $9,093,230.73$ |
| $\$$ | $16,481,239.71$ |

The company expects its annual medical costs to increase

The primary drivers of the rate increase are cost and utilization trend.

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

HMARK
EPO, PPO Individual

01/01/2024

## How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2024:

## Claims:

Administrative Expenses: 8\%
Taxes \& Fees: $3 \%$
$0 \%$

















|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| HIOS Plan ID (On Exchange) $\gg$HIOS Plan ID (off Exhange) |  |  | 33709PA0940006 |  | 33709PA1450001 |  | 33709PA1450001 |  | 33709PA1340001 |  | 33709PA1340001 |  | 33709PA1400001 |  | 33709PA1400001 |  | 33709PA0950004 |  | 33709PA0950004 |  |
|  |  |  | 33709PA | 40006 | 33709PA | 50001 | 33709PA | 50001 | 33709PA | 40001 | 33709PA | 40001 | 33709PA | 00001 | 33709PA | 00001 | $33709 P \mathrm{P}$ | 50004 | 33709PA | 50004 |
| Plan Marketing Name => | my Direct Blue EPO Gold 0 |  | my Direct Blue EPO Gold 0 |  | my Direct Blue EPO Gold 0 + Adult Dental and Vision |  | my Direct Blue EPO Gold 0 + Adult Dental and Vision |  | my Direct Blue EPO Premier Gold 0 |  | my Direct Blue EPO Premier Gold 0 |  | my Direct Blue EPO Premier <br> Gold 0 + Adult Dental and <br> Vision |  | my Direct Blue EPO Premier <br> Gold 0 + Adult Dental and <br> Vision |  | $\underset{\text { my Direct Blue EPO Gold } 1700}{\text { HSA }}$ |  | my Direct Blue EPO Gold 1700HSA |  |
| Form \# => | EPO/CDP-4 |  | EPO/CDP-4 |  | EPO/ADV/CDP-3 |  | EPO/ADV/CDP-3 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Rating Area => | Area 7 |  | Area 9 |  | Area 7 |  | Area 9 |  | $\frac{\text { EPO/Premie//CDP-2 }}{\text { Area }} 7$ |  | Area 9 |  | Area 7 |  | $\frac{\text { EPO/Premier/ADV/CDP-3 }}{\text { Area }}$ |  | Area 7 |  | Area 9 |  |
| Network => |  |  | 0 |  | $\bigcirc$ |  | Gold |  | Gold |  | - |  | Gold |  | Gold |  | - |  |  |  |
| Metal => | Gold |  | Gold50 |  | Gold |  |  |  | Gold |  |  |  |  |  |  |  |  |
| Deductible => |  |  | \$0 | Gold50 |  |  |  | \$0$80 \%$ |  | S0$80 \%$ |  | cold <br> 50 |  | $\frac{51,700}{80 \%}$ |  | Gold |  |
| Coinsurance => | 70\% |  |  |  | S070 |  | \% ${ }_{\text {\$20 PCP }}$ |  |  |  |  |  | \$0 |  | $\begin{aligned} & 50 \\ & \hline 80 \% \end{aligned}$ |  | \$ $\$ 1,700$ |  |
| Copays $=>$ | ${ }_{\text {\% }}^{\text {720 PCP }}$ |  | $\stackrel{\text { 70\% }}{\text { \$20 PCP }}$ |  | \$20 PCP |  |  |  |  |  | $\xrightarrow{\text { \$0\% }}$ |  |  |  |  |  |  |  | \$15 |  | $\mathbf{8 0 \%}$ <br> $\$ 20$ after Ded. PCP |  | $\frac{80 \%}{\$ 20 \text { after Ded. PCP }}$ |  |
| OOP Maximum $=>$ | \$20 PCP |  | \$7,500 |  | \$7,500 |  | \$7,500 |  | \$6,550 |  | \$6,550 |  | \$6,550 |  | \$6,550 |  | \$5,700 |  | \$5,700 |  |
| Pediatric Dental (Yes/No) $=>$ | Yes |  | Yes |  | Yes |  | Yes |  | Yes |  | Yes |  | Yes |  | Yes |  |  |  |  |  |
| Age Band | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |  |  | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Yes  Yes  <br> Non-Tobacco Tobacco Non-Tobacto  |  |  |  |
| 0-14 | \$349.28 | \$349.28 | \$349.28 | \$349.28 | \$362.13 | \$362.13 | \$362.13 | \$362.13 | \$363.23 | \$363.23 | \$363.23 | \$363.23 | \$376.07 | \$376.07 | \$376.07 | \$376.07 | \$326.58 | \$326.58 | \$326.58 | \$326.58 |
| 15 | \$380.33 | \$380.33 | \$380.33 | \$380.33 | \$394.32 | \$394.32 | \$394.32 | \$394.32 | \$395.52 | \$395.52 | \$395.52 | \$395.52 | \$409.49 | \$409.49 | \$409.49 | \$409.49 | \$355.61 | \$355.61 | \$355.61 | \$355.61 |
| 16 | \$392.20 | \$392.20 | \$392.20 | \$392.20 | \$406.62 | \$406.62 | \$406.62 | \$406.62 | \$407.86 | \$407.86 | \$407.86 | \$407.86 | \$422.28 | \$422.28 | \$422.28 | \$422.28 | \$366.71 | \$366.71 | \$366.71 | \$366.71 |
| 17 | \$404.07 | \$404.07 | \$404.07 | \$404.07 | \$418.93 | \$418.93 | \$418.93 | \$418.93 | \$420.21 | \$420.21 | \$420.21 | \$420.21 | \$435.06 | \$435.06 | \$435.06 | \$435.06 | \$377.81 | \$377.81 | \$377.81 | \$377.81 |
| 18 | \$416.86 | \$416.86 | \$416.86 | \$416.86 | \$432.19 | \$432.19 | \$432.19 | \$432.19 | \$433.50 | \$433.50 | \$433.50 | \$433.50 | \$448.82 | \$448.82 | \$448.82 | \$448.82 | \$389.76 | \$389.76 | \$389.76 | \$389.76 |
| 19 | \$429.64 | \$429.64 | \$429.64 | \$429.64 | \$445.44 | \$445.44 | \$445.44 | \$445.44 | \$446.80 | \$446.80 | \$446.80 | \$446.80 | \$462.59 | \$462.59 | \$462.59 | \$462.59 | \$401.71 | \$401.71 | \$401.71 | \$401.71 |
| 20 | \$442.88 | \$442.88 | \$442.88 | \$442.88 | \$459.17 | \$459.17 | \$459.17 | \$459.17 | \$460.57 | \$460.57 | \$460.57 | \$460.57 | \$476.84 | \$476.84 | \$476.84 | \$476.84 | \$414.09 | \$414.09 | \$414.09 | \$414.09 |
| 21 | \$456.58 | \$467.99 | \$456.58 | \$467.99 | \$473.37 | \$485.20 | \$473.37 | \$485.20 | \$474.81 | \$486.68 | \$474.81 | \$486.68 | \$491.59 | \$503.88 | \$491.59 | \$503.88 | \$426.90 | \$437.57 | \$426.90 | \$437.57 |
| 22 | \$456.58 | \$467.99 | \$456.58 | \$467.99 | \$473.37 | \$485.20 | \$473.37 | \$485.20 | \$474.81 | \$486.68 | \$474.81 | \$486.68 | \$491.59 | \$503.88 | \$491.59 | \$503.88 | \$426.90 | \$437.57 | \$426.90 | \$437.57 |
| 23 | \$456.58 | \$467.99 | \$456.58 | \$467.99 | \$473.37 | \$485.20 | \$473.37 | \$485.20 | \$474.81 | \$486.68 | \$474.81 | \$486.68 | \$491.59 | \$503.88 | \$491.59 | \$503.88 | \$426.90 | \$437.57 | \$426.90 | \$437.57 |
| 24 | \$456.58 | \$467.99 | \$456.58 | \$467.99 | \$473.37 | \$485.20 | \$473.37 | \$485.20 | \$474.81 | \$486.68 | \$474.81 | \$486.68 | \$491.59 | \$503.88 | \$491.59 | \$503.88 | \$426.90 | \$437.57 | \$426.90 | \$437.57 |
| 25 | \$458.41 | \$469.87 | \$458.41 | \$469.87 | \$475.26 | \$487.14 | \$475.26 | \$487.14 | \$476.71 | \$488.63 | \$476.71 | \$488.63 | \$493.56 | \$505.90 | \$493.56 | \$505.90 | \$428.61 | \$439.33 | \$428.61 | \$439.33 |
| 26 | \$467.54 | \$479.23 | \$467.54 | \$479.23 | \$484.73 | \$496.85 | \$484.73 | \$496.85 | \$486.21 | \$498.37 | \$486.21 | \$498.37 | \$503.39 | \$515.97 | \$503.39 | \$515.97 | \$437.15 | \$448.08 | \$437.15 | \$448.08 |
| 27 | \$478.50 | \$490.46 | \$478.50 | \$490.46 | \$496.09 | \$508.49 | \$496.09 | \$508.49 | \$497.60 | \$510.04 | \$497.60 | \$510.04 | \$515.19 | \$528.07 | \$515.19 | \$528.07 | \$447.39 | \$458.57 | \$447.39 | \$458.57 |
| 28 | \$496.30 | \$508.71 | \$496.30 | \$508.71 | \$514.55 | \$527.41 | \$514.55 | \$527.41 | \$516.12 | \$529.02 | \$516.12 | \$529.02 | \$534.36 | \$547.72 | \$534.36 | \$547.72 | \$464.04 | \$475.64 | \$464.04 | \$475.64 |
| 29 | \$510.91 | \$523.68 | \$510.91 | \$523.68 | \$529.70 | \$542.94 | \$529.70 | \$542.94 | \$531.31 | \$544.59 | \$531.31 | \$544.59 | \$550.09 | \$563.84 | \$550.09 | \$563.84 | \$477.70 | \$489.64 | \$477.70 | \$489.64 |
| 30 | \$518.22 | \$531.18 | \$518.22 | \$531.18 | \$537.27 | \$550.70 | \$537.27 | \$550.70 | \$538.91 | \$552.38 | \$538.91 | \$552.38 | \$557.95 | \$571.90 | \$557.95 | \$571.90 | \$484.53 | \$496.64 | \$484.53 | \$496.64 |
| 31 | \$529.18 | \$542.41 | \$529.18 | \$542.41 | \$548.64 | \$562.36 | \$548.64 | \$562.36 | \$550.30 | \$564.06 | \$550.30 | \$564.06 | \$569.75 | \$583.99 | \$569.75 | \$583.99 | \$494.78 | \$507.15 | \$494.78 | \$507.15 |
| 32 | \$540.13 | \$533.63 | \$540.13 | \$553.63 | \$560.00 | \$574.00 | \$560.00 | \$574.00 | \$561.70 | \$575.74 | \$561.70 | \$575.74 | \$581.55 | \$596.09 | \$581.55 | \$596.09 | \$505.02 | \$517.65 | \$505.02 | \$517.65 |
| 33 | \$546.98 | \$560.65 | \$546.98 | \$560.65 | \$567.10 | \$581.28 | \$567.10 | \$581.28 | \$568.82 | \$583.04 | \$568.82 | \$583.04 | \$588.92 | \$603.64 | \$588.92 | \$603.64 | \$511.43 | \$524.22 | \$511.43 | \$524.22 |
| 34 | \$554.29 | \$568.15 | \$554.29 | \$568.15 | \$574.67 | \$589.04 | \$574.67 | \$589.04 | \$576.42 | \$590.83 | \$576.42 | \$590.83 | \$596.79 | \$611.71 | \$596.79 | \$611.71 | \$518.26 | \$531.22 | \$518.26 | \$531.22 |
| 35 | \$557.94 | \$571.89 | \$557.94 | \$571.89 | \$578.46 | \$592.92 | \$578.46 | \$592.92 | \$580.22 | \$594.73 | \$580.22 | \$594.73 | \$600.72 | \$615.74 | \$600.72 | \$615.74 | \$521.67 | \$534.71 | \$521.67 | \$534.71 |
| 36 | \$561.59 | \$575.63 | \$561.59 | \$575.63 | \$582.25 | \$596.81 | \$582.25 | \$596.81 | \$584.02 | \$598.62 | \$584.02 | \$598.62 | \$604.66 | \$619.78 | \$604.66 | \$619.78 | \$525.09 | \$538.22 | \$525.09 | \$538.22 |
| 37 | \$565.25 | \$579.38 | \$565.25 | \$579.38 | \$586.03 | \$600.68 | \$586.03 | \$600.68 | \$587.81 | \$602.51 | \$587.81 | \$602.51 | \$608.59 | \$623.80 | \$608.59 | \$623.80 | \$528.50 | \$541.71 | \$528.50 | \$541.71 |
| 38 | \$568.90 | \$583.12 | \$568.90 | \$583.12 | \$589.82 | \$604.57 | \$589.82 | \$604.57 | \$591.61 | \$606.40 | \$591.61 | \$606.40 | \$612.52 | \$627.83 | \$612.52 | \$627.83 | \$531.92 | \$545.22 | \$531.92 | \$545.22 |
| 39 | \$576.20 | \$590.61 | \$576.20 | \$590.61 | \$597.39 | \$612.32 | \$597.39 | \$612.32 | \$599.21 | \$614.19 | \$599.21 | \$614.19 | \$620.39 | \$635.90 | \$620.39 | \$635.90 | \$538.75 | \$552.22 | \$538.75 | \$552.22 |
| 40 | \$583.51 | \$641.86 | \$583.51 | \$641.86 | \$604.97 | \$665.47 | \$604.97 | \$665.47 | \$606.81 | \$667.49 | \$606.81 | \$667.49 | \$628.25 | \$691.08 | \$628.25 | \$691.08 | \$545.58 | \$600.14 | \$545.58 | \$600.14 |
| 41 | \$594.47 | \$656.89 | \$594.47 | \$656.89 | \$616.33 | \$681.04 | \$616.33 | \$681.04 | \$618.20 | \$683.11 | \$618.20 | \$683.11 | \$640.05 | \$707.26 | \$640.05 | \$707.26 | \$555.82 | \$614.18 | \$555.82 | \$614.18 |
| 42 | \$604.97 | \$672.73 | \$604.97 | \$672.73 | \$627.22 | \$697.47 | \$627.22 | \$697.47 | \$629.12 | \$699.58 | \$629.12 | \$699.58 | \$651.36 | \$724.31 | \$651.36 | \$724.31 | \$565.64 | \$628.99 | \$565.64 | \$628.99 |
| 43 | \$619.58 | \$694.55 | \$619.58 | \$694.55 | \$642.36 | \$720.09 | \$642.36 | \$720.09 | \$644.32 | \$722.28 | \$644.32 | \$722.28 | \$667.09 | \$747.81 | \$667.09 | \$747.81 | \$579.30 | \$649.40 | \$579.30 | \$649.40 |
| 44 | \$637.84 | \$722.03 | \$637.84 | \$722.03 | \$661.30 | \$748.59 | \$661.30 | \$788.59 | \$663.31 | \$750.87 | \$663.31 | \$750.87 | \$686.75 | \$777.40 | \$686.75 | \$777.40 | \$596.38 | \$675.10 | \$596.38 | \$675.10 |
| 45 | \$659.30 | \$754.90 | \$659.30 | \$754.90 | \$683.55 | \$782.66 | \$683.55 | \$782.66 | \$685.63 | \$785.05 | \$685.63 | \$785.05 | \$709.86 | \$812.79 | \$709.86 | \$812.79 | \$616.44 | \$75.82 | \$616.44 | \$705.82 |
| 46 | \$684.87 | \$794.45 | \$684.87 | \$794.45 | \$710.06 | \$823.67 | \$710.06 | \$823.67 | \$712.22 | \$826.18 | \$712.22 | \$826.18 | \$737.39 | \$855.37 | \$737.39 | \$855.37 | \$640.35 | \$742.81 | \$640.35 | \$742.81 |
| 47 | \$713.63 | \$839.94 | \$713.63 | \$839.94 | \$739.88 | \$870.84 | \$739.88 | \$870.84 | \$742.13 | \$873.49 | \$742.13 | \$873.49 | \$768.36 | \$904.36 | \$768.36 | \$904.36 | \$667.24 | \$785.34 | \$667.24 | \$785.34 |
| 48 | \$766.51 | \$892.83 | \$766.51 | \$892.83 | \$773.96 | \$925.66 | \$773.96 | \$925.66 | \$776.31 | \$928.47 | \$776.31 | \$928.47 | \$803.75 | \$961.28 | \$803.75 | \$961.28 | \$697.98 | \$834.78 | \$697.98 | \$834.78 |
| 49 | \$778.93 | \$947.96 | \$778.93 | \$947.96 | \$807.57 | \$982.81 | \$807.57 | \$982.81 | \$810.03 | \$985.81 | \$810.03 | \$985.81 | \$838.65 | \$1,020.64 | \$838.65 | \$1,020.64 | \$728.29 | \$886.33 | \$728.29 | \$886.33 |
| 50 | \$815.45 | \$998.93 | \$815.45 | \$998.93 | \$845.44 | \$1,035.66 | \$845.44 | \$1,035.66 | \$848.01 | \$1,038.81 | \$848.01 | \$1,038.81 | \$877.98 | \$1,075.53 | \$877.98 | \$1,075.53 | \$762.44 | \$933.99 | \$762.44 | \$933.99 |
| 51 | \$851.52 | \$1,043.11 | \$851.52 | \$1,043.11 | \$882.84 | \$1,081.48 | \$882.84 | \$1,081.48 | \$885.52 | \$1,084.76 | \$885.52 | \$1,084.76 | \$916.82 | \$1,123.10 | \$916.82 | \$1,123.10 | \$796.17 | \$975.31 | \$796.17 | \$975.31 |
| 52 | \$891.24 | \$1,091.77 | \$891.24 | \$1,091.77 | \$924.02 | \$1,131.92 | \$924.02 | \$1,131.92 | \$926.83 | \$1,135.37 | \$926.83 | \$1,135.37 | \$959.58 | \$1,175.49 | \$959.58 | \$1,175.49 | \$833.31 | \$1,020.80 | \$833.31 | \$1,020.80 |
| 53 | \$931.42 | \$1,140.99 | \$931.42 | \$1,140.99 | \$965.67 | \$1,182.95 | \$965.67 | \$1,182.95 | \$968.61 | \$1,186.55 | \$968.61 | \$1,186.55 | \$1,002.84 | \$1,228.48 | \$1,022.84 | \$1,228.48 | \$870.88 | \$1,066.83 | \$870.88 | \$1,066.83 |
| 54 | \$974.80 | \$1,194.13 | \$974.80 | \$1,194.13 | \$1,010.64 | \$1,238.03 | \$1,010.64 | \$1,238.03 | \$1,013.72 | \$1,241.81 | \$1,013.72 | \$1,241.81 | \$1,049.54 | \$1,285.69 | \$1,049.54 | \$1,285.69 | \$911.43 | \$1,116.50 | \$911.43 | \$1,116.50 |
| 55 | \$1,018.17 | \$1,247.26 | \$1,018.17 | \$1,247.26 | \$1,055.62 | \$1,293.13 | \$1,055.62 | \$1,293.13 | \$1,058.83 | \$1,297.07 | \$1,058.83 | \$1,297.07 | \$1,096.25 | \$1,342.91 | \$1,096.25 | \$1,342.91 | \$951.99 | \$1,166.19 | \$951.99 | \$1,166.19 |
| 56 | \$1,065.20 | \$1,304.87 | \$1,065.20 | \$1,304.87 | \$1,104.37 | \$1,352.85 | \$1,104.37 | \$1,352.85 | \$1,107.73 | \$1,356.97 | \$1,107.73 | \$1,356.97 | \$1,146.88 | \$1,404.93 | \$1,146.88 | \$1,404.93 | \$995.96 | \$1,220.05 | \$995.96 | \$1,220.05 |
| 57 | \$1,122.69 | \$1,363.05 | \$1,112.69 | \$1,363.05 | \$1,153.60 | \$1,413.16 | \$1,153.60 | \$1,413.16 | \$1,157.11 | \$1,417.46 | \$1,157.11 | \$1,417.46 | \$1,198.00 | \$1,467.55 | \$1,198.00 | \$1,467.55 | \$1,040.36 | \$1,274.44 | \$1,040.36 | \$1,274.4 |
| 58 | \$1,163.37 | \$1,425.13 | \$1,163.37 | \$1,425.13 | \$1,206.15 | \$1,477.53 | \$1,206.15 | \$1,477.53 | \$1,209.82 | \$1,482.03 | \$1,209.82 | \$1,482.03 | \$1,252.57 | \$1,534.40 | \$1,252.57 | \$1,534.40 | \$1,087.74 | \$1,332.48 | \$1,087.74 | \$1,332.48 |
| 59 | \$1,188.48 | \$1,455.89 | \$1,188.48 | \$1,455.89 | \$1,232.18 | \$1,509.42 | \$1,232.18 | \$1,509.42 | \$1,235.93 | \$1,514.01 | \$1,235.93 | \$1,514.01 | \$1,279.61 | \$1,567.52 | \$1,279.61 | \$1,567.52 | \$1,111.22 | \$1,361.24 | \$1,111.22 | \$1,361.24 |
| 60 | \$1,239.16 | \$1,517.97 | \$1,239.16 | \$1,517.97 | \$1,284.73 | \$1,573.79 | \$1,284.73 | \$1,573.79 | \$1,288.63 | \$1,578.57 | \$1,288.63 | \$1,578.57 | \$1,334.18 | \$1,634.37 | \$1,34.18 | \$1,634.37 | \$1,158.61 | \$1,419.30 | \$1,158.61 | \$1,419.30 |
| 61 | \$1,282.99 | \$1,571.66 | \$1,282.99 | \$1,571.66 | \$1,30.17 | \$1,629.46 | \$1,330.17 | \$1,629.46 | \$1,334.22 | \$1,634.42 | \$1,334.22 | \$1,634.42 | \$1,381.37 | \$1,692.18 | \$1,381.37 | \$1,692.18 | \$1,199.59 | \$1,469.50 | \$1,199.59 | \$1,469.50 |
| 62 | \$1,311.75 | \$1,606.89 | \$1,311.75 | \$1,606.89 | \$1,359.99 | \$1,665.99 | \$1,359.99 | \$1,665.99 | \$1,364.13 | \$1,671.06 | \$1,364.13 | \$1,671.06 | \$1,412.34 | \$1,730.12 | \$1,412.34 | \$1,730.12 | \$1,266.48 | \$1,502.44 | \$1,226.48 | \$1,502.44 |
| 63 | \$1,347.82 | \$1,651.08 | \$1,347.82 | \$1,651.08 | \$1,397.39 | \$1,711.80 | \$1,397.39 | \$1,711.80 | \$1,401.64 | \$1,717.01 | \$1,401.64 | \$1,717.01 | \$1,451.17 | \$1,777.68 | \$1,451.17 | \$1,777.68 | \$1,260.21 | \$1,543.76 | \$1,260.21 | \$1,543.76 |
| 64+ | \$1,369.74 | \$1,677.93 | \$1,369.74 | \$1,677.93 | \$1,420.11 | \$1,739.63 | \$1,420.11 | \$1,739.63 | \$1,424.43 | \$1,744.93 | \$1,424.43 | \$1,744.93 | \$1,474.77 | \$1,806.59 | \$1,474.77 | \$1,806.59 | \$1,280.70 | \$1,568.86 | \$1,280.70 | \$1,568.86 |










| $\begin{array}{r} \text { Company Name: } \\ \text { Market: } \\ \text { Product: } \\ \text { Effective Date of Rates: } \end{array}$ |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| HIOS Plan ID (On Exchange)=> HIOS Plan ID (Off Exchange)=> | $33709 P$ A1480005 |  | 33709PA1480005 |  | 33709PA1480005 |  | $33709 P A 1510001$ |  | $33709 P A 1510001$ |  | $33709 P A 1510001$ |  |
|  | 33709PA | 80005 | 33709PA | 80005 | 33709PA | 80005 | 33709PA | 10001 | 33709PA | 10001 | 33709PA | 10001 |
| Plan Marketing Name => | my Blue Access PPO Bronze <br> 8900 |  | my Blue Access PPO Bronze 8900 |  | my Blue Access PPO Bronze 8900 |  | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits |  | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits |  | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits |  |
| Form \# => | BA/PPO/CDP-2 |  | BA/PPO/CDP-2 |  | BA/PPO/CDP-2 |  | BA/CAT/PPO/CDP-2 |  | BA/CAT/PPO/CDP-2 |  | BA/CAT/PPO/CDP-2 |  |
| Rating Area $=>$ | Area 6 |  | Area 7 |  | Area 9 |  | Area 6 |  | Area 7 |  | Area 9 |  |
| Network $\Rightarrow$ | F |  | F |  | F |  | F |  |  |  | F |  |
| Metal $=>$ | Bronze |  | ${ }_{\text {Bronze }}$ |  | Bronze |  | Catastrophic |  | Catastrophic |  | Catastrophic <br> $\$ 9,450$ |  |
| Deductible $=>$ |  |  | \$8,900 |  |  |  | $\frac{\text { \$9,450 }}{100 \%}$ |  | $\frac{59,450}{100 \%}$ |  |  |  |
| Coinsurance $=>$ | 100\% |  |  |  |  |  |  |  |  |  |  |
| Copays => |  |  | N/A |  | N/A |  | $\frac{100 \%}{\text { So (Visits } 1-3) \text {; then } 100 \% \text { after }}$ |  |  |  | $\frac{-31) \text { then } 10}{\$ 9,450}$ |  | $100 \%$\$0 (Visits $1-3$ ); then $100 \%$ after |  |
| OOP Maximum => | N/A |  | \$8,900 |  | \$8,900 |  | $\frac{50 \text { (Visits } 1-3) \text {; then 100\% after }}{\$ 9,450}$ |  | \$9,450 |  |  |  |
| Pediatric Dental (Yes/No) => | $\$ 8,900$Yes |  | Yes |  | Yes |  | Yes |  |  |  |  |  |
| Age Band | Non-Tobacco Tobacco |  | Non-Tobactol Tobacco |  | Non-Tobacto Tobacco |  | Non-Tobacco Tobacco |  | $\begin{array}{\|c\|} \hline \text { Ye: } \\ \hline \text { Non-Tobacco } \end{array}$ | Tobacco | Non-Tobacto ${ }^{\text {a }}$ Tobacco |  |
| 0-14 | \$291.70 | \$291.70 | \$291.70 | \$291.70 | \$291.70 | \$291.70 | \$242.52 | \$242.52 | \$242.52 | \$242.52 | \$242.52 | ${ }_{\text {Tobacco }}^{524252}$ |
| 15 | \$317.63 | \$317.63 | \$317.63 | \$317.63 | \$317.63 | \$317.63 | \$264.08 | \$264.08 | \$264.08 | \$264.08 | \$264.08 | \$264.08 |
| 16 | \$327.55 | \$327.55 | \$327.55 | \$327.55 | \$327.55 | \$327.55 | \$272.32 | \$272.32 | \$272.32 | \$272.32 | \$272.32 | \$272.32 |
| 17 | \$337.46 | \$337.46 | \$377.46 | \$337.46 | \$337.46 | \$337.46 | \$280.56 | \$280.56 | \$280.56 | \$280.56 | \$280.56 | \$280.56 |
| 18 | \$348.14 | \$348.14 | \$348.14 | \$348.14 | \$348.14 | \$348.14 | \$289.44 | \$289.44 | \$289.44 | \$289.44 | \$289.44 | \$289.44 |
| 19 | \$358.81 | \$358.81 | \$358.81 | \$358.81 | \$358.81 | \$358.81 | \$298.32 | \$298.32 | \$298.32 | \$298.32 | \$298.32 | \$298.32 |
| 20 | \$369.87 | \$369.87 | \$369.87 | \$369.87 | \$369.87 | \$369.87 | \$307.51 | \$307.51 | \$307.51 | \$307.51 | \$307.51 | \$307.51 |
| 21 | \$381.31 | \$390.84 | \$381.31 | \$390.84 | \$381.31 | \$390.84 | \$317.02 | \$324.95 | \$317.02 | \$324.95 | \$317.02 | \$324.95 |
| 22 | \$381.31 | \$390.84 | \$381.31 | \$390.84 | \$381.31 | \$390.84 | \$317.02 | \$324.95 | \$317.02 | \$324.95 | \$317.02 | \$324.95 |
| 23 | \$381.31 | \$390.84 | \$381.31 | \$390.84 | \$381.31 | \$390.84 | \$317.02 | \$324.95 | \$317.02 | \$324.95 | \$317.02 | \$324.95 |
| 24 | \$381.31 | \$390.84 | \$381.31 | \$390.84 | \$381.31 | \$390.84 | \$317.02 | \$324.95 | \$317.02 | \$324.95 | \$317.02 | \$324.95 |
| 25 | \$382.84 | \$392.41 | \$382.84 | \$392.41 | \$382.84 | \$392.41 | \$318.29 | \$326.25 | \$318.29 | \$326.25 | \$318.29 | \$326.25 |
| 26 | \$390.46 | \$400.22 | \$390.46 | \$400.22 | \$390.46 | \$400.22 | \$324.63 | \$332.75 | \$324.63 | \$332.75 | \$324.63 | \$332.75 |
| 27 | \$399.61 | \$409.60 | \$399.61 | \$409.60 | \$399.61 | \$409.60 | \$332.24 | \$340.55 | \$332.24 | \$340.55 | \$332.24 | \$340.55 |
| 28 | \$414.48 | \$424.84 | \$414.48 | \$424.84 | \$414.48 | \$424.84 | \$344.60 | \$353.22 | \$344.60 | \$353.22 | \$344.60 | \$353.22 |
| 29 | \$426.69 | \$437.36 | \$426.69 | \$437.36 | \$426.69 | \$437.36 | \$354.75 | \$363.62 | \$354.75 | \$363.62 | \$354.75 | \$363.62 |
| 30 | \$432.79 | \$443.61 | \$432.79 | \$443.61 | \$432.79 | \$443.61 | \$359.82 | \$368.82 | \$359.82 | \$368.82 | \$359.82 | \$368.82 |
| 31 | \$441.94 | \$452.99 | \$441.94 | \$452.99 | \$441.94 | \$452.99 | \$367.43 | \$376.62 | \$367.43 | \$376.62 | \$367.43 | \$376.62 |
| 32 | \$451.09 | \$462.37 | \$451.09 | \$462.37 | \$451.09 | \$462.37 | \$375.03 | \$384.41 | \$375.03 | \$384.41 | \$375.03 | \$384.41 |
| 33 | \$456.81 | \$468.23 | \$456.81 | \$468.23 | \$456.81 | \$468.23 | \$379.79 | \$389.28 | \$379.79 | \$389.28 | \$379.79 | \$389.28 |
| 34 | \$462.91 | \$474.48 | \$462.91 | \$474.48 | \$462.91 | \$474.48 | \$384.86 | \$394.48 | \$384.86 | \$394.48 | \$384.86 | \$394.48 |
| 35 | \$465.96 | \$477.61 | \$465.96 | \$477.61 | \$465.96 | \$477.61 | \$387.40 | \$397.09 | \$387.40 | \$397.09 | \$387.40 | \$397.09 |
| 36 | \$469.01 | \$480.74 | \$469.01 | \$480.74 | \$469.01 | \$480.74 | \$389.93 | \$399.68 | \$389.93 | \$399.68 | \$389.93 | \$399.68 |
| 37 | \$472.06 | \$483.86 | \$472.06 | \$483.86 | \$472.06 | \$483.86 | \$392.47 | \$402.28 | \$392.47 | \$402.28 | \$392.47 | \$402.28 |
| 38 | \$475.11 | \$486.99 | \$475.11 | \$486.99 | \$475.11 | \$486.99 | \$395.01 | \$404.89 | \$395.01 | \$404.89 | \$395.01 | \$404.89 |
| 39 | \$481.21 | \$493.24 | \$481.21 | \$493.24 | \$481.21 | \$493.24 | \$400.08 | \$410.08 | \$400.08 | \$410.08 | \$400.08 | \$410.08 |
| 40 | \$487.31 | \$536.04 | \$487.31 | \$536.04 | \$487.31 | \$536.04 | \$405.15 | \$445.67 | \$405.15 | \$445.67 | \$405.15 | \$445.67 |
| 41 | \$496.47 | \$548.60 | \$496.47 | \$548.60 | \$496.47 | \$548.60 | \$412.76 | \$456.10 | \$412.76 | \$456.10 | \$412.76 | \$456.10 |
| 42 | \$505.24 | \$561.83 | \$505.24 | \$561.83 | \$505.24 | \$561.83 | \$420.05 | \$467.10 | \$420.05 | \$467.10 | \$420.05 | \$467.10 |
| 43 | \$517.44 | \$580.05 | \$517.44 | \$580.05 | \$517.44 | \$580.05 | \$430.20 | \$482.25 | \$430.20 | \$482.25 | \$430.20 | \$482.25 |
| 44 | \$532.69 | \$603.01 | \$532.69 | \$603.01 | \$532.69 | \$603.01 | \$442.88 | \$501.34 | \$442.88 | \$501.34 | \$442.88 | \$501.34 |
| 45 | \$550.61 | \$630.45 | \$550.61 | \$630.45 | \$550.61 | \$630.45 | \$457.78 | \$524.16 | \$457.78 | \$524.16 | \$457.78 | \$524.16 |
| 46 | \$571.97 | \$663.49 | \$571.97 | \$663.49 | \$571.97 | \$663.49 | \$475.53 | \$551.61 | \$475.53 | \$551.61 | \$475.53 | \$551.61 |
| 47 | \$595.99 | \$701.48 | \$595.99 | \$701.48 | \$595.99 | \$701.48 | \$495.50 | \$583.20 | \$495.50 | \$583.20 | \$495.50 | \$583.20 |
| 48 | \$623.44 | \$745.63 | \$623.44 | \$745.63 | \$623.44 | \$745.63 | \$518.33 | \$619.92 | \$518.33 | \$619.92 | \$518.33 | \$619.92 |
| 49 | \$650.51 | \$791.67 | \$650.51 | \$791.67 | \$650.51 | \$791.67 | \$540.84 | \$658.20 | \$540.84 | \$658.20 | \$540.84 | \$658.20 |
| 50 | \$681.02 | \$834.25 | \$681.02 | \$834.25 | \$681.02 | \$834.25 | \$566.20 | \$693.60 | \$566.20 | \$693.60 | \$566.20 | \$693.60 |
| 51 | \$711.14 | \$871.15 | \$711.14 | \$871.15 | \$711.14 | \$871.15 | \$591.24 | \$724.27 | \$591.24 | \$724.27 | \$591.24 | \$724.27 |
| 52 | \$744.32 | \$911.79 | \$744.32 | \$911.79 | \$744.32 | \$911.79 | \$618.82 | \$758.05 | \$618.82 | \$758.05 | \$618.82 | \$758.05 |
| 53 | \$777.87 | \$952.89 | \$777.87 | \$952.89 | \$777.87 | \$952.89 | \$646.72 | \$792.23 | \$646.72 | \$792.23 | \$646.72 | \$792.23 |
| 54 | \$814.10 | \$997.27 | \$814.10 | \$997.27 | \$814.10 | \$997.27 | \$676.84 | \$829.13 | \$676.84 | \$829.13 | \$676.84 | \$829.13 |
| 55 | \$850.32 | \$1,041.64 | \$850.32 | \$1,041.64 | \$850.32 | \$1,041.64 | \$706.95 | \$866.01 | \$706.95 | \$866.01 | \$706.95 | \$866.01 |
| 56 | \$889.60 | \$1,089.76 | \$889.60 | \$1,089.76 | \$889.60 | \$1,089.76 | \$739.61 | \$906.02 | \$739.61 | \$906.02 | \$739.61 | \$906.02 |
| 57 | \$929.25 | \$1,138.33 | \$929.25 | \$1,138.33 | \$929.25 | \$1,138.33 | \$772.58 | \$946.41 | \$772.58 | \$946.41 | \$772.58 | \$946.41 |
| 58 | \$971.58 | \$1,190.19 | \$971.58 | \$1,190.19 | \$971.58 | \$1,190.19 | \$807.77 | \$989.52 | \$807.77 | \$989.52 | \$807.77 | \$989.52 |
| 59 | \$992.55 | \$1,215.87 | \$992.55 | \$1,215.87 | \$992.55 | \$1,215.87 | \$825.20 | \$1,010.87 | \$825.20 | \$1,010.87 | \$825.20 | \$1,010.87 |
| 60 | \$1,034.88 | \$1,267.73 | \$1,034.88 | \$1,267.73 | \$1,034.88 | \$1,267.73 | \$860.39 | \$1,053.98 | \$860.39 | \$1,053.98 | \$860.39 | \$1,053.98 |
| 61 | \$1,071.48 | \$1,312.56 | \$1,071.48 | \$1,312.56 | \$1,071.48 | \$1,312.56 | \$890.83 | \$1,091.27 | \$890.83 | \$1,091.27 | \$890.83 | \$1,091.27 |
| 62 | \$1,095.50 | \$1,341.99 | \$1,095.50 | \$1,341.99 | \$1,095.50 | \$1,341.99 | \$910.80 | \$1,115.73 | \$910.80 | \$1,115.73 | \$910.80 | \$1,115.73 |
| 63 | \$1,125.63 | \$1,378.90 | \$1,125.63 | \$1,378.90 | \$1,125.63 | \$1,378.90 | \$935.84 | \$1,146.40 | \$935.84 | \$1,146.40 | \$935.84 | \$1,146.40 |
| $64+$ | \$1,143.93 | \$1,401.31 | \$1,143.93 | \$1,401.31 | \$1,143.93 | \$1,401.31 | \$951.06 | \$1,165.05 | \$951.06 | \$1,165.05 | \$951.06 | \$1,165.05 |

Highmark Inc.
Individual
Plan Design Summary

| HIOS Plan ID | Plan Marketing Name | Product | Metal | $\begin{aligned} & \text { Con/off } \\ & \text { Exxhange } \end{aligned}$ | Network | Rating Area | Counties Covered |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $33709 P A 0870012$ | my Direct Blue EPO Gold 0 | EPO | Gold | On/off |  | 1,4,5 | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest,Warren, Washingto, Westoreland,Allegheny, Armstrong, Beaver, Buter, Cambria, Clarion, Crawford, Erie, Forest, |
|  |  |  |  |  |  |  |  |
| $33709 P A 1150005$ | my Direct Blue Epo Gold 0 + Adult Dental and Vision | EPO | Gold | On/off | 1 | 1,4,5 | Warren, Washington, Westmoreland <br> Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, |
|  |  | EPO | Gold |  | ' |  |  |
| 33709PA1430001 | my Direct Blue EPO Premier Gold 0 |  |  | on/off |  | 1,4,5 | Warren, Washington, Westmoreland |
| 33709PA1440001 | EPO Premier Gold 0 + Adult Dental and V Vision | Epo | gold | on/off |  | 1,4,5 | Warren, Washington, Westmoreland <br> Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, |
|  |  |  |  |  |  |  |  |
| 337099 A0890004 | my Direct Blue EPO Gold 1700 HSA | Epo | Gold | on/off |  | 1,4,5 | Warren, Washington, Westmoreland Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland |
| $33709 P A 0870016$ | 1500 | Epo | Gold | on/off |  | 1,4,5 |  |
| O9PA1430002 | my Direct Blue Epo Premier Siver 290 | Epo | Silver | on/off | 1 | 1,4,5 | Warren, Washington, Westmoreland <br> Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, |
|  |  |  |  |  |  |  | Warren, Washington, Westmoreland Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, |
| 33709PA1440002 | my Direct Bue EPO Premier Silver $2900+$ Adult Dental and Vision | epo | Siver | on/off |  | 1,4,5 | Warren, Washington, Westmoreland Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, |
| 33709PA087001 |  |  |  |  |  | 1,4,5 |  |
|  | my Direct Blue EPO Siver 70 | EPO | Siver | On/off | । |  | Warren, Washington, Westmoreland <br> Allegheny, Armstrong Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, |
| $33709 P 90870013$ | my Direct Blue EPO Silver 3500 | Epo | Siver | off |  | 1,4,5 | Allegheny, Ars, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland |
|  |  |  |  |  |  |  | Warren, Washington, Westmoreland <br> Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, <br> Warren Washington, Westmoreland |
| 50003 | my | EPO | Siver | off |  | 1,4,5 |  |
| $33709 P A 0870007$ | my Direct Blue EPO Bronze 3800 | Epo | Bronze | on/off |  | 1,4,5 |  |
|  |  |  |  |  |  |  | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland |
| 33709PA1150001 | my Direct Bue EPo Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/off |  | 1,4,5 |  |
|  | ect Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | on/off |  | 1,4,5 | Allegheny, Armstrong, Beaver, Butter, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland |
| $33709 P A 0890002$ |  |  |  |  |  |  |  |
| 33709PA0870014 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | on/off |  | 1,4,5 | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland |
|  |  |  |  |  |  |  | Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland |
| 337099 P1040001 33709PA1160004 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits my Blue Access PPO Gold 0 |  | Catastrophic | on/off | ACAC | 1,4,5 | Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland |
| 33709PA1170005 | my Blue Access PPo Gold 0 0 + Adul Dental and Visionmy Blue Acess Ppo Premie Gold 0 | ${ }_{\text {PPO }}^{\text {PPO }}$ | ${ }_{\text {cold }}^{\text {Gold }}$ | On/off On/off |  | 1,4 1,4 |  |
| 33709PA1350001 |  | ${ }_{\text {Ppo }}{ }^{\text {Ppo }}$ | Gold | On/offOn/off |  | ${ }_{1,4}^{1,4}$ | Allegheny, Armstrong, Beaver, Butter, Erie, Mercer, Washington, Westmoreland Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland |
| $33709 P \mathrm{PA} 1360001$ | my Blue Access Ppo Premier Gold 0 my lue Acess Ppo femier cold $0+$ Adult Dental and V Vision |  | Gold |  | ${ }^{\text {AC }}$ | 1,41,4 | Alleghen, Armstron, Beaver, Buter, Erie, Mercer, Washington, Westmoreland |
| 33709PA1180004 $33709 P A 1160008$ | my Blue Access Ppo Gold 17700 HSAmy Blue Acess Ppo gold 1500 | ${ }_{\text {Ppo }}^{\text {PPO }}$ |  | On/off | Ac |  | Allegheny, Armstrong, Beaver, Buter, Erie, Mercer, Washington, WestmorelandAlegheny Armstrong Beaver, Butter, Frie Mercer, Washinton, Westmoreland |
|  |  |  | Gold | On/offOn/off |  |  |  |
| $33709 P \mathrm{PA} 1350002$ | my Blue Access PPO Premier Siver 2900 | PPO | Silver |  | AC | 1,4 | Allegheny, Armstrong, Beaver, Buter, Erie, Mercer, Washington, Westmoreland Allegheny, Armstrong, Beaver, Buter, Eri, Merce, Washingon, Westmoreland |
| 337099 A1360002 | my Blue Access PPo Premier Silver $2900+$ Adult Dental and V Visionmy | ppo | Silver | On/off | AC | 1,4 | Allegheny, Armstrong, Beaver, Buter, Erie, Mercer, Washington, Westmoreland |
| ${ }^{33709 P A 1160007}$ |  | PPO | Siver | On/off | AC | 1,4 | Allegheny, Armstrong, Beaver, Buterer, Erie, Mercer, Washington, Westmoreland |
| $33709 P A 1160002$ | my Blue Access PPo Siver 3500 my Blue Access Ppo siver $3500+$ Adut Dental and Vision | PPO | Silver | off | AC | 1,4 | Allegheny, Armstrong, Beaver, Buter, Erie, Mercer, Washingto, Westmoreland |
| 33709PA1170002 33709PA160001 | my Blue Access Ppo Siver $3500+$ Adult Dental and Vision my Blue Acess Ppo Bronze 3800 | ${ }_{\text {PPOO}}$ | Siver Bronze | Off | AC AC | 1,4 1,4 | Allegheny, Armstrong, Beaver, Butter, Erie, Mercer, Washington, Westmoreland |
| 33709PA1170001 | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision | pPo | Bronze | On//off | AC | 1,4 | Allegheny, Armstrong, Beaver, Butter, Erie, Mercer, Washington, Westmoreland |
| $33709 P A 1180001$ | my Blue Access PPo Bronze 7100 HSA - Custom Drug Benefit | ppo | Bronze | on/off | AC | 1,4 | Allegheny, Armstrong, Beaver, Buter, Erie, Mercer, Washington, Westmoreland |
| ${ }^{33709 P A 1160006}$ | my Blue Access PPO Bronze 8900 | PPO | Bronze | on/off | AC | 1,4 | Allegheny, Armstrong, Beaver, Butter, Erie, Mercer, Washington, Westmoreland |
| 33709PA1540001 | my Blue Access Major Events PPO Catastrophic $9450-3$ Free PCP Visits | pPo | Catastrophic | on/off | AC | 1,4 | Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
| $33709 P \mathrm{PA} 1410004$ | my Blue Access PPo Gold 0 | ppo | Gold | On/off | ${ }^{\text {a }}$ | 1,2,4,5,6 | Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren |
|  |  |  |  |  |  |  |  |
| 33709PA1420004 | my Blue Access PPo Gold $0+$ Adult Dental and Vision | po | Gold | On/off | ${ }^{\text {a }}$ | 1,2,4,5,6 | Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
|  |  |  |  |  |  |  | Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, |
| $33709 P A 1380001$ | my Blue Access PPo Premier Gold 0 | ppo | Gold | on/off | ${ }^{\text {a }}$ | 1,2,4,5,6 | Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
|  |  |  |  |  |  |  | Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset |
| 33709PA1390001 | Blue Access Ppo Premier Gold 0 + Adult Dental and Visio | ppo | Gold | On/off | ${ }^{\text {AD }}$ | 1,2,4,5,6 | Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
|  |  |  |  |  |  |  | Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrenence Mcrean, Potter, Somerset, |
| $33709 P A 1370003$ | e Access PPo Gold 170 | ppo | Gold | on/off | ${ }^{\text {a }}$ | 1,2,4,5,6 | Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
|  |  |  |  |  |  |  |  |
| 337 | my Blue Access Ppo Gold 1500 | ppo | Gold | on/off | ${ }^{\text {AD }}$ | 1,2,4,5,6 | Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
|  |  |  |  |  |  |  | Forest, Greene, , Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Potter, Somerset, |
| $33709 P \mathrm{PA} 1380002$ | my Blue Access PPO Premier Siver 2900 | ppo | Silver | on/off | ${ }^{\text {AD }}$ | 1,2,4,5,6 | Venango, Warren <br> Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
| 33709PA139002 | my Bue Access PPo Premier Silver $2900+$ Adult Dental and Vision | ppo | Siver | on/ | AD |  | Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, |
|  |  |  |  |  |  |  | Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, |
| $33709 P 81410006$ | my Blue Access PPO Siver 7000 | ppo | Silver | On/off | ${ }^{\text {AD }}$ | 1,2,4,5,6 | Venango, Warren |
|  |  |  |  |  |  |  | Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, |
| ${ }^{33709 P A 1410003}$ | Iue Access PPO Silver 3500 | PPO | Siver | off | ${ }^{\text {AD }}$ | 1,2,4,5,6 | Venango, Warren |
|  |  |  |  |  |  |  |  |
| $33709 P \mathrm{P} 1420003$ | le Access PPo Silver $3500+$ Adult Dental and Vision | ppo | Silver | off | ${ }^{\text {a }}$ | 1,2,4,5,6 | Venango, Warren <br> Bedford, Blair Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette |
|  |  |  |  |  |  |  | Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Potter, Somerset, |
| 33709PA1410001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off | AD | 1,2,4,5,6 |  |


| 33709PA1420001 | my Blue Access Ppo Bronze $3800+$ Adult Dental and V Vision | ppo | Bronze | On/off | ${ }^{\text {AD }}$ | 1,2,4,5,6 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 33709PA1370001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off | ${ }^{\text {a }}$ | 1,2,4,5,6 | Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Potter, Somerse Venango, Warren |
|  |  |  |  |  |  |  | Befford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette |
| 33709PA1410005 | my Bue Access Ppo Bronze | Ppo | Bron | on | ${ }^{\text {ad }}$ | , 6 | Bedford, Blirir CambForest, reene, Hun何 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| 33799PA1550001 | my Blue Access Major Even | ppo | Catastrophic | On/off | ${ }^{\text {ad }}$ | 1,2,4,5,6 | Venango, Warren <br> Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York |
| $33709 P \mathrm{Pa9440006}$ | my Direct Blue EPO Gold 0 | EPO | Gold | On/off | 0 | 7,97,9 |  |
| 33709PA 1450001 | my Direct Blue EPO Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off | $\bigcirc$ |  | Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York |
| $33709 P \mathrm{PA} 1340001$ | my Direct Blue EPO Premier Gold 0 | Epo | Gold | On/off | - | 7,9 | Adams, Berks, Cumberland, Dauphin, Frankiin, Lancaster, Lebanon, Perry, York |
| 33709PA1400001 | my Direct Sue EPP Premie Gold $0+$ Adult Dental and Visionmy | EPO | Gold | on/off | - | 7,9 | Adams, Berks, Cumberland, Dauphin, Frankin Lancaster, Lebanon, Perry, York |
| $33709 P A 0950004$ |  | EPO | Gold | on/off | - | 7,9 |  |
| 337099 P0940010 | my Direct Blue EPO Gold 1700 HSA my Direct Blue EPO Gold 1500 | EPO | Gold | On/off | - | 7,9 | Adams, Berks, Cumberland, Dauphin, Franklinin Lancaster, Lebanon, Perry, York Adams, arks, |
| $33709 P \mathrm{PA} 1340002$ | my Direct Blue EPO Premier Siver 2900 | EPO | Silver | On/off | - | 7,9 | Adams, Berks, Cumberland, Dauphin, Frankin Lancaster, Lebanon, Perry, York |
| $33709 P$ P1 1400002 | my Direct Blue EPO Premier Siver $2900+$ Adult Dental and Vision | EPO | Silver | on/off | - | 7,9 |  |
| $337099 \mathrm{Pa9440099}$ | my Direct Blue EPO Siver 7000my Direct Blue PPO Siver 3500 | EPO | Siver | on/off | - | 7,9 |  |
| 337099 Pa 0940007 |  | EPO | Silver | Off | - | 7,9 | Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York |
| $33709 P A 1120003$ | my Direct Blue Epo Siliver $3500+$ Adult Dental and V Vision | EPO | Siver | Off | - | 7,9 | Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York |
| $33709 P \mathrm{Pa940002}$ | my Direct Blue EPP Brorze 3800 | EPO | Bronze | On/off | - | 7,9 |  |
| $33709 P A 1120001$ | my Direct Blue EPO Bronze 3800+ Adult Dental and Vision | EPO | Bronze | On/off | - | 7,9 |  |
| 33709PA0950001 |  | EPO | Bronze | on/off | - | 7,9 |  |
| $33709 P$ P0940008 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/off | - | 7,9 | Adams, Berks, Cumberland, Dauphin, Franklin Lenctaster, Lebanon, Perry, York |
| 33799PA0960001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off | $\bigcirc$ | 7,9 | Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York Lehigh, Northampton, Schuykill |
| 33709980970006 | my Direct Blue Lehigh Valley EPOGold 0 | EPO | Gold | on/off | N | 6 |  |
| $33709 P \mathrm{PA1130005}$ | my Direct Blue Lehig V Valley EPO Gold 0 + Adult Dental and Visiomy Direct Bue Lehigh Valley PPO Premie Gold 0 | EPO | Gold | on/off | N | 6 | Lehigh, Northampton, schuykilil Lehigh, Northampton, scuyvkill |
| $33709 P \mathrm{PA} 1460001$ |  | EPO | Gold | On/off |  | ${ }_{6}$ | Lehigh, Northampton, Schuykill |
| 337709PA1470001 33709PA098000 | my Direct Blue Lehigh Valley EPOP Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off | N | ${ }_{6}^{6}$ |  |
| 337099PA0980004 33709PAO970010 | my Direct Blue Lehigh Valley EPO Gold 1700 HSA | ${ }_{\text {EPO }}^{\text {EPO }}$ | Gold Gold | On/off | N N | 6 |  |
| 33709PA1460002 |  | EPO | Silver | On/off | N | 6 | Lehigh, Northampton, Schuyklill Leiight, Northampton, Schuykill |
| $33709 P \mathrm{PA} 1470002$ | my Direct Blue Lehigh valley EPO Premier Silver $2900+$ Adult Dental and Vision | EPO | Silver | On/off | N | 6 | Lehigh, Northampton, Schuykkill |
| 33709PA0970009 | my Direct Blue Lehigh Valley EPP Silver 7000 | EPO | Siver | on/off |  |  | \|lele |
| $33709 P A 0970007$ |  | EPO | Silver | off | N | 6 | Lene |
| 33709PA1130003 |  | EPO | Silver | off | N | ${ }^{6}$ |  |
| 33709PA0970002 | my Direct Blue Lehigh valley EPO Bronze 3800 | EPO | Bronze | on/off | N | 6 | Lehigh, Northampton, Schuykkill |
| 33709PA1130001 |  | EPO | Bronze | on/off | N | 6 |  |
| 33709PA098000133709PA0970008 |  | $\begin{gathered} \text { EPO } \\ \text { EPO } \end{gathered}$ | $\begin{gathered} \text { Bronze } \\ \text { Catastrophic } \end{gathered}$ | On/off | N | ${ }_{6}$ |  |
|  |  |  |  | $\begin{aligned} & \text { On/off } \\ & \text { on/off } \end{aligned}$ | N | ${ }_{6}^{6}$ |  |
|  |  |  |  |  |  |  | , |
| 9PA1480004 | my Blue Access Ppo Gold 0 | ppo | Gold | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| 33709PA1490004 | my Blue Access Ppo Gold $0+$ Adutt Dental and Vision | ppo | Gold | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
| 33709PA1520001 |  |  |  |  |  |  | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
|  | my Blue Access Ppo Premier Gold 0 | ppo | Gold | on/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
| 33709PA1530001 |  |  |  |  |  |  |  |
|  | my Blue Access PPO Premier Gold $0+$ Adutt Dental and Vision | Ppo | Gold | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| 33709PA1500003 | my Blue Access PPO Gold 1700 HSA | Ppo | Gold | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| 33709PA1480007 | my Blue Access Ppo Gold 1500 | PPO | Gold | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| 33709PA1520002 | my Blue Access PPO Premier Siver 2900 | Ppo | Silver | on/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| 33709PA1530002 | my Blue Access Ppo Premier Silver $2900+$ Adult Dental and Vision | ppo | Silver | on/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| 99PA1480006 | my Blue | ppo | Silver | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| 33709PA1480003 | my Blue Access Ppo Siver 3500 | Ppo | Silver | off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry <br> Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| 33709PA1490003 | lue Access Ppo Silver $3500+$ Adult dental and Vision | ppo | Silver | off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, |
|  |  |  |  |  |  |  |  |
| 33709PA1480001 | my Blue Access PPO Bronze 3800 | PPO | ronze | on/off | F | 6,7,9 | Frankin, Fulton, Juniata, Lebanon, Perry |
| 33799PA1490001 |  |  |  |  |  |  | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
|  | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision | ppo | onze | On/off | F | 6,7,9 | Frakkin, Futto, Juniata, Lebanon, Perry |
|  |  |  |  |  |  |  | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| 33709PA1500001 | my Blue Access Ppo Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off | F | 6,7,9 | Eranklin, Futton, Juniata, Leeanon, Perry |
|  |  |  |  |  |  |  | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| 33709PA1480005 | e Access Ppo Bronze 8900 | Ppo | Bronze | On/off | F | 6,7,9 | Franklin, Fulton, Juniata, Lebanon, Perry |
|  |  |  |  |  |  |  | Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, |
| $33709 P \mathrm{P} 1510001$ | 1 my Blue Access Major Events PPO Catastrophic $9450-3$ Free PCP V Visits | ppo | Catastrophic | On/off |  | 6,7,9 | Frankiin, Fulton, Juniata, Lebanon, Perry |



Company Name Highmark inc.
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

|  | 02-01-2023 Number of Covered Lives by Rating County |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| HIOS Plan ID | Plan Marketing Name | Product | Metal | $\begin{gathered} \text { On/Off } \\ \text { Exchange } \end{gathered}$ |
| 33709PA0870012 | my Direct Blue EPO Gold 0 | EPO | Gold | On/Off |
| 33709PA1150005 | my Direct Blue EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA1430001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/Off |
| 33709PA1440001 | my Direct Blue EPO Premier Gold 0+ Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA0890004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/Off |
| 33709PA0870016 | my Direct Blue EPO Gold 1500 | EPO | Gold | On/Off |
| 33709PA1430002 | my Direct Blue EPO Premier Siver 2900 | EPO | Silver | On/Off |
| 33709PA1440002 | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/Off |
| 33709PA0870015 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/Off |
| 33709PA0870013 | my Direct Blue EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1150003 | my Direct Blue EPO Silver 3500 + Adult Dental and Vision | EPO | Silver | off |
| 33709PA0870007 | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/Off |
| 33709PA1150001 | my Direct Blue EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/Off |
| 33709PA0890002 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/Off |
| 33709PA0870014 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/Off |
| 33709PA1040001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/Off |
| 33709PA1160004 | my Blue Access PPO Gold 0 | PPO | Gold | On/Off |
| 33709PA1170005 | my Blue Access PPO Gold $0+$ + dullt Dental and Vision | ppo | Gold | On/Off |
| 33709PA1350001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/Off |
| 33709PA1360001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1180004 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/Off |
| 33709PA1160008 | my Blue Access PPO Gold 1500 | pPO | Gold | On/Off |
| 33709PA1350002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/Off |
| 33709PA1360002 | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | PPO | Silver | On/Off |
| 33709PA1160007 | my Blue Access PPO Silver 7000 | PPO | Silver | On/Off |
| 33709PA1160002 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| 33709PA1170002 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1160001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/Off |
| 33709PA1170001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/Off |
| 33709PA1180001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/Off |
| 33709PA1160006 | my Blue Access PPO Bronze 8900 | ppo | Bronze | On/Off |
| 33709PA1540001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | PPO | Catastrophic | On/Off |
| 33709PA1410004 | my Blue Access PPO Gold 0 | PPO | Gold | On/Off |
| 33709PA1420004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1380001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/Off |
| 33709PA1390001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1370003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/Off |
| $33709 P A 1410007$ | my Blue Access PPO Gold 1500 | PPO | Gold | On/Off |
| 33709PA1380002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/Off |
| 33709PA1390002 | my Blue Access PPO Premier Silver $2900+$ Adult Dental and Vision | PPO | Silver | On/Off |
| 33709PA1410006 | my Blue Access PPO Silver 7000 | PPO | Silver | On/Off |
| 33709PA1410003 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| 33709PA1420003 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1410001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/Off |
| 33709PA1420001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/Off |
| 33709PA1370001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/Off |
| 33709PA1410005 | my Blue Access PPO Bronze 8900 | PPO | Bronze | On/Off |
| 33709PA1550001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | pPO | Catastrophic | On/Off |
| 33709PA0940006 | my Direct Blue EPO Gold 0 | EPO | Gold | On/Off |
| 33709PA1450001 | my Direct Blue EPO Gold $0+$ Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA1340001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/Off |
| 33709PA1400001 | my Direct Blue EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA0950004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/Off |
| 33709PA0940010 | my Direct Blue EPO Gold 1500 | EPO | Gold | On/Off |
| 33709PA1340002 | my Direct Blue EPO Premier Siver 2900 | EPO | Silver | On/Off |
| 33709PA1400002 | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/Off |
| 33709PA0940009 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/Off |
| 33709PA0940007 | my Direct Blue EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1120003 | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off |
| 33709PA0940002 | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/Off |
| 33709PA1120001 | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/Off |
| 33709PA0950001 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/Off |
| 33709PA0940008 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/Off |
| 33709PA0960001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/Off |
| 33709PA0970006 | my Direct Blue Lehigh Valley EPO Gold 0 | EPO | Gold | On/Off |
| 33709PA1130005 | my Direct Blue Lehigh Valley EPO Gold $0+$ Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA1460001 | my Direct Blue Lehigh Valley EPO Premier Gold 0 | EPO | Gold | On/Off |
| 33709PA1470001 | my Direct Blue Lehigh Valley EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/Off |
| 33709PA0980004 | my Direct Blue Lehigh Valley EPO Gold 1700 HSA | EPO | Gold | On/Off |
| 33709PA0970010 | my Direct Blue Lehigh Valley EPO Gold 1500 | EPO | Gold | On/Off |
| 33709PA1460002 | my Direct Blue Lehigh Valley EPO Premier Silver 2900 | EPO | Silver | On/Off |
| 33709PA1470002 | my Direct Blue Lehigh Valley EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/Off |
| 33709PA0970009 | my Direct Blue Lehigh Valley EPO Silver 7000 | EPO | Silver | On/Off |
| $33709 P A 0970007$ | my Direct Blue Lehigh Valley EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1130003 | my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision | EPO | Silver | Off |
| 33709PA0970002 | my Direct Blue Lehigh Valley EPO Bronze 3800 | EPO | Bronze | On/Off |
| 33709PA1130001 | my Direct Blue Lehigh Valley EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/Off |
| 33709PA0980001 | my Direct Blue Lehigh Valley EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/Off |
| 33709PA0970008 | my Direct Blue Lehigh Valley EPO Bronze 8900 | EPO | Bronze | On/Off |
| 33709PA0990001 | my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/Off |
| 33709PA1480004 | my Blue Access PPO Gold 0 | pPO | Gold | On/Off |
| 33709PA1490004 | my Blue Access PPO Gold 0 0 Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1520001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/Off |
| 33709PA1530001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1500003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/Off |
| 33709PA1480007 | my Blue Access PPO Gold 1500 | PPO | Gold | On/Off |
| 33709PA1520002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/Off |
| 33709PA1530002 | my Blue Access PPO Premier Silver $2900+$ Adult Dental and Vision | PPO | Silver | On/Off |
| 33709PA1480006 | my Blue Access PPO Silver 7000 | PPO | Silver | On/Off |
| 33709PA1480003 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| 33709PA1490003 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1480001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/Off |
| 33709PA1490001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/Off |
| 33709PA1500001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/Off |
| 33709PA1480005 | my Blue Access PPO Bronze 8900 | PPO | Bronze | On/Off |
| 33709PA1510001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | PPO | Catastrophic | On/Off |

$33709 P A 1430001$ my Direct Blue EPO Premier Gold O
$3709 \mathrm{PA0890004}$ my Direct Blue EPO Gold 1700 HSA
3709 PA1430002 my Direct Blue EPO Premier Silver 2900
my Direct Blue EPO Premier Silver 2900 + Adult Dental and Visio

| $33709 P A 0870013$ | my Direct Blue EPO Silver 3500 |
| :--- | :--- | :--- |

33709PA1150003 my Direct Blue EPO Silver $3500+$ Adult Dental and Vision
$3709 P A 1150001$ my Direct Blue
my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit
my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits

| $33709 P A 1170005$ | $\begin{array}{l}\text { my Blue Access PPO Gold 0 } 0+\text { Adult } \\ \text { 33709PA135000 }\end{array}$ |
| :--- | :--- |
| my Blue Access PPO Premier Gold 0 |  |

33709 PA1360001 my Blue Access PPO Premier Gold 0 + Adult Dental and Vision
my Blue Access PPO Gold 1700 HS
$33709 P A 1350002$ my Blue Access PPO Premier Silver 2900
33709 PA1160007 my Blue Access PPO Silver 7000
33709 PA1170002 my Blue Access PPO Silver 3500 + Adult Dental and Vision
33709 PA1160001 my Blue Access PPO Bronze 3800
$709 P A 1160006$ my Blue Access PPO Bronze 8900
$3709 P A 1410004$ my Blue Access PPO Gold O
ntal and Vision
my Blue Access PPO Premier Gold O

| $3709 P A 1370003$ | $\begin{array}{l}\text { my Blue Access PPO Gold } 1700 \text { HSA } \\ \text { my Blue Access PPO Gold } 1500\end{array}$ |
| :--- | :--- |
| $3709 P A 141000$ |  |

A130002 By Bucces P. Pemier Silver 2900
33709PA1410006 $\quad$ my Blue Access PPO Silver 7000

33709PA1420003 | my Blue Access PPO Silver 3500 + Adult Dental and Vision |
| :--- | :--- |

PA1370001 mv Blue Access PPO Bronze 7100 HSA - Custom Drus Benefit

| 33709PA1550001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits |
| :--- | :--- | :--- |

3709PA0940006 my Direct Blue EPO Gold 0
33709 PA1340001 my Direct Blue EPO Premier Gold 0
$33709 P A 0950004$ my Direct Blue EPO Gold 1700 HSA
$3709 P A 0940010$ my Direct Blue EPO Gold 1500
3709Pa130002 my Direct Blue EPO Premier Siver 2900
$33709 \mathrm{PAO9940009}$ my Direct Blue EPO Silver 7000
3709 PA1120003 my Direct Blue EPO Silver $3500+$ Adult Dental and Vision
3709Pa1120001 my Diret Be EP Bre 3800
my Direct Blue EPO Bronze 8900
3709PA0970006 my Direct Blue Lehigh Valley EPO Gold 0
my Direct Blue Lenigh Valley EPO Gold O + Adurt Dental and Vision
3709146001 my Direct Blue Lehigh Valley EPO Premier Gold O
$33709 P A 0980004$ my Direct Blue Lehigh Valley EPO Gold 1700 HSA
$3709 P A 1460002$ my Direct Blue Lehigh Valley EPO Premier Silver 2900
$33709 P A 1470002$ my Direct Blue Lehigh Valley EPO Premier Silver 2900 + Adult Dental and Visio 33709 PA0970007 my Direct Blue Lehigh Valley EPO Silver 3500
33709 PA1130003 my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision
my Direct Bue Lehigh Valley EPO Bronze 3800
my Direct Blue Lehigh Valley EPO Bronze 7100 HSA - Custom Drug Beneft


| $33709 P A 1480004$ | my Blue Access PPO Gold O |
| :--- | :--- | :--- |
| 33709PA1490004 | my Blue Access PPO Gold $0+$ Adult Dental and Vision |

3709PA1520001 $m y$ Blue Access PPO Premier Gold O

Gold 150
PPA1520002 my Blue Access PPO Premier Silver 2900

| 33709PA1480006 | my Blue Access PPP Premier Silv |
| :--- | :--- |
| my Blue Access PPO Silver 7000 |  |

Access PPO Silver 3500
3309 PA1480001 my Blue Access PPO Bronze 3800
my bue Access PPO Bronze 3800 + Adutt Dental and Vision
3709PA1480005 $\begin{aligned} & \text { my Blue Access PPO Bronze } 8900\end{aligned}$

| $33709 P A 1510001$ | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits |
| :--- | :--- |

Rating area 3

| Bradord | Carbon | Cinton | Lackawana | Lureme | Lrcoming | Morroe | Pike |  | Sllivan | Susquenana | rioga | Wayne |  | Wroming |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

 | $\begin{array}{l}\text { 33709PA1150005 }\end{array}$ | $\begin{array}{l}\text { my Direct Blue EPO Gold 0 + Adult Dental and Vision } \\ \text { 3y Direct } \\ \text { 33709PA1430001 } \\ \text { my Direct Blue EPO Premier Gold 0 }\end{array}$ |
| :--- | :--- | 33709PA1430001 my Direct Blue EPO Premier Gold O

| 33709PA1440001 | my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision |
| :--- | :--- | :--- |
| $33709 P A 0890004$ | my Direct Blue EPO Gold 1700 HSA |


| 33709PA0890004 | my Direct Blue EPO Gold 1700 Hs |
| :--- | :--- |
| 33709PA0870016 |  |
| my Direct Blue EPO Gold 1500 |  |


| $33709 P A 1430002$ | my Direct Blue EPO Gold 1500 |
| :--- | :--- | :--- |
| my Direct Blue EPO Premier Silver 290 |  |


| $33709 P A 1430002$ | $\begin{array}{l}\text { my Direct Blue EPO Premier Silver } 2900 \\ \text { 33709PA1440002 } \\ \text { my Direct Blue EPO Premier Silver } 2900 \\ \text { + Adult Dental and Vision }\end{array}$ |
| :--- | :--- |


| 33709PA1440002 | my Direct Blue EPO Premier Siv |
| :--- | :--- |
| 33709PA0870015 | my Direct Blue EPO Silver 7000 |
| 33709PA0870013 | my Diret Ble EPO Siver 3500 |


| 33709PA0870013 | my Direct Blue EPO Silver 3500 |
| :--- | :--- |
| 33709PA1150003 | my Direct Blue EPO Silver 3500 + Adult Dental and Vision |

$33709 P A 0870007$ my Direct Blue EPO Bronze 3800

| 33709PA1150001 |
| :--- | :--- |
| 33709PA0890002 | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision

33709PA0870014 my Direct Blue EPO Bronze 8900
33709PA1040001 my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits
$33709 P A 1160004$ my Blue Access PPO Gold 0

| 33709 PA1170005 | my Blue Access PPO Gold $0+$ Adult Dental and Vision |
| :--- | :--- |
| 33709 PA1350001 | my Blue Access PPO Premier |

33709PA1350001 ${ }^{\text {my }}$ my Bue Access PPO Premier Gold 0

| 33709PA1360001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision |
| :--- | :--- | :--- |
| 33709PA1180004 | my Blue Access PPO Gold 1700 HSA |

33709PA1160008 my Blue Access PPO Gold 1500

| $33709 P A 1350002$ | my Blue Access PPO Gold 1500 |
| :--- | :--- |
| my Blue Access PPO Premier Silver 2900 |  |

$33709 P A 1360002$ my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision
33709 PA1160007 my Blue Access PPO Silver 7000
33709PA1160002 my Blue Access PPO Silver 3500
$33709 P A 1170002$ my Blue Access PPO Silver 3500 + Adult Dental and Vision
$33709 P A 1160001$ my Blue Access PPO Bronze 3800

| $33709 P$ P1170001 | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision |
| :--- | :--- |
| 33709PA17 |  |

$33709 P A 1180001$ my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit
33709 PA1160006 my Blue Access PPO Bronze 8900
33709PA1540001 my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits 33709PA1410004 my Blue Access PPO Gold O
33709PA1380001 mV Ble Access PPO Premie Galdt Dental and Vision
$\begin{array}{ll}\text { 33709PA1380001 } & \text { my Blue Access PPO Premier Gold 0 } \\ 33709 P A 1390001 & \\ \text { my Blue Access PPO Premier Gold }\end{array}$

| 33709PA1390001 | my Blue Access PPO Premier Gold 0 $0+$ Adult Dental and Vision |
| :--- | :--- |
| 33709PA1370003 | my Blue Access PPO Gold 1700 HSA |

33709 PA1410007
$33709 P A 1380002$ my Blue Access PPO Premier Silver 2900
33709 PA1390002 my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision

| 33709PA1410006 | my Blue Access PPO Silver 7000 |
| :--- | :--- | :--- |
| 33709PA1410003 | my Blue Access PPO Silver 3500 |

33709 PA1410003 my Blue Access PPO Siver 3500

33709 PA1410001 my Blue Access PPO Bronze 3800

| 33709PA1420001 | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision |
| :--- | :--- |
| 33709PA1370001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug |


| $33709 P A 1370001$ | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit |
| :--- | :--- |
| 33709PA1410005 |  |
| my Blue Access PPO Bro |  |


| 33799PA1550001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits |
| :--- | :--- |

33709PA0940006 my Direct Blue EPO Gold 0

| $33709 P A 1450001$ | my Direct Blue EPO Gold 0 + Adult D |
| :--- | :--- |
| 33709PA1340001 | my Direct Blue EPO Premier Gold 0 |

33709PA1400001 $\quad$ my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision
33709PA0950004 my Direct Blue EPO Gold 1700 HSA
33709 PA0940010 my Direct Blue EPO Gold 1500
$33709 P A 1340002$ my Direct Blue EPO Premier Silver 2900
$33709 P A 1400002$ my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision
33709PA0940009 $\quad$ my Direct Blue EPO Silver 7000

| $33709 P A 0940007$ | $\begin{array}{l}\text { my Direct Blue EPO Silver } 3500 \\ \text { 3y } \\ \text { 33709PA112000 }\end{array}$ |
| :--- | :--- |
| my Direct Blue EPO Silver $3500+$ Adult Dental and Vision |  |

$33709 P A 0940002$ my Direct Blue EPO Bronze 3800
$33709 \mathrm{PA1120001}$ my Direct Blue EPO Bronze 3800 + Adult Dental and Vision
$33709 P A 0950001$ my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit
33709PA0940008 my Direct Blue EPO Bronze 8900
$33709 P$ A0960001 my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits
33709PA0970006 my Direct Blue Lehigh Valley EPO Gold 0
33709PA1130005 my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision
33709PA1460001 my Direct Blue Lehigh Valley EPO Premier Gold 0
$33709 P A 1470001$ my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision
33709PA0980004 my Direct Blue Lehigh Valley EPO Gold 1700 HSA
$33709 P A 0970010$ my Direct Blue Lehigh Valley EPO Gold 1500

| $33709 P A 1470002$ | my Direct Blue Lehigh Valley EPO Premier Silver 2900 + Adult Dental and Vision |
| :--- | :--- | :--- |

$33709 P A 0970009$ my Direct Blue Lehigh Valley EPO Silver 7000

| 33709PAO970009 |  |
| :--- | :--- |
| 33709PA0970007 | my Direct Blue Lehigh Valley EPO Silver 7000 |
| my Direct Blue Lehigh Valley EPO Silver 3500 |  |

33709 PA1130003 my Direct Blue Lehigh Valley EPO Silver $3500+$ Adult Dental and Vision
33709 PA0970002 my Direct Blue Lehigh Valley EPO Bronze 3800
$33709 P A 1130001$ my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision
33709PA0980001
33709PA0970008
33709PA0990001 Direct Blue Lehigh Valley EPO Bronze 8900

| 33709PA1480004 | my Blue Access PPO Gold 0 |
| :--- | :--- |
| 33709PA1490000 | my Blue Access PPO Gold 0 + Adult Dental and Vision |


| 33709PA1490004 | my Blue Access PPO Gold 0 + Adult D |
| :--- | :--- |
| 33709PA1520001 |  |
| my Blue Access PPO Premier Gold 0 |  |

33709PA1520001 my Blue Access PPO Premier Gold O
33709PA1330001 my Blue Access PPO Premier Gold 0 + Adult Dental and Vision
$33709 P A 1480007$ my Blue Access PPO Gold 1500
33709PA1520002 my Blue Access PPO Premier Silver 2900

33709 PA1530002 | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision |
| :--- | :--- |

$33709 P A 1480006$ my Blue Access PPO Silver 7000
33709 PA1480003 my Blue Access PPO Silver 3500
33709 PA1490003 my Blue Access PPO Silver 3500 + Adult Dental and Vision
33709 PA1480001 my Blue Access PPO Bronze 3800
$33709 P A 1490001$ my Blue Access PPO Bronze 3800 + Adult Dental and Vision
33709PA1500001 my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit
33709 PA1480005 my Blue Access PPO Bronze 8900

| $33709 P A 1510001$ | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits |
| :--- | :--- | :--- |



RATING AREA 4

| 4,902 | 996 | 1,716 | 1,580 | 1,016 | 402 | 445 | 293 | 1,478 | 2,277 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Allegheny | Armstrong | Beaver | Butler | Fayette | Greene | Indiana | Lawrence | Washington | Westmoreland |
| \$344.26 | \$344.26 | \$344.26 | \$344.26 |  |  |  |  | \$344.26 | \$344.26 |
| \$360.35 | \$360.35 | \$360.35 | \$360.35 |  |  |  |  | \$360.35 | \$360.35 |
| \$357.94 | \$357.94 | \$357.94 | \$357.94 |  |  |  |  | \$357.94 | \$357.94 |
| \$374.03 | \$374.03 | \$374.03 | \$374.03 |  |  |  |  | \$374.03 | \$374.03 |
| \$322.29 | \$322.29 | \$322.29 | \$322.29 |  |  |  |  | \$322.29 | \$322.29 |
| \$317.99 | \$317.99 | \$317.99 | \$317.99 |  |  |  |  | \$317.99 | \$317.99 |
| \$397.21 | \$397.21 | \$397.21 | \$397.21 |  |  |  |  | \$397.21 | \$397.21 |
| \$413.30 | \$413.30 | \$413.30 | \$413.30 |  |  |  |  | \$413.30 | \$413.30 |
| \$371.45 | \$371.45 | \$371.45 | \$371.45 |  |  |  |  | \$371.45 | \$371.45 |
| \$284.79 | \$284.79 | \$284.79 | \$284.79 |  |  |  |  | \$284.79 | \$284.79 |
| \$300.88 | \$300.88 | \$300.88 | \$300.88 |  |  |  |  | \$300.88 | \$300.88 |
| \$261.11 | \$261.11 | \$261.11 | \$261.11 |  |  |  |  | \$261.11 | \$261.11 |
| \$277.20 | \$277.20 | \$277.20 | \$277.20 |  |  |  |  | \$277.20 | \$277.20 |
| \$266.61 | \$266.61 | \$266.61 | \$266.61 |  |  |  |  | \$266.61 | \$266.61 |
| \$234.44 | \$234.44 | \$234.44 | \$234.44 |  |  |  |  | \$234.44 | \$234.44 |
| \$197.44 | \$197.44 | \$197.44 | \$197.44 |  |  |  |  | \$197.44 | \$197.44 |
| \$400.34 | \$400.34 | \$400.34 | \$400.34 |  |  |  |  | \$400.34 | \$400.34 |
| \$416.43 | \$416.43 | \$416.43 | \$416.43 |  |  |  |  | \$416.43 | \$416.43 |
| \$415.90 | \$415.90 | \$415.90 | \$415.90 |  |  |  |  | \$415.90 | \$415.90 |
| \$432.00 | \$432.00 | \$432.00 | \$432.00 |  |  |  |  | \$432.00 | \$432.00 |
| \$375.09 | \$375.09 | \$375.09 | \$375.09 |  |  |  |  | \$375.09 | \$375.09 |
| \$370.15 | \$370.15 | \$370.15 | \$370.15 |  |  |  |  | \$370.15 | \$370.15 |
| \$453.16 | \$453.16 | \$453.16 | \$453.16 |  |  |  |  | \$453.16 | \$453.16 |
| \$469.25 | \$469.25 | \$469.25 | \$469.25 |  |  |  |  | \$469.25 | \$469.25 |
| \$424.50 | \$424.50 | \$424.50 | \$424.50 |  |  |  |  | \$424.50 | \$424.50 |
| \$327.37 | \$327.37 | \$327.37 | \$327.37 |  |  |  |  | \$327.37 | \$327.37 |
| \$343.46 | \$343.46 | \$343.46 | \$343.46 |  |  |  |  | \$343.46 | \$343.46 |
| \$304.65 | \$304.65 | \$304.65 | \$304.65 |  |  |  |  | \$304.65 | \$304.65 |
| \$320.74 | \$320.74 | \$320.74 | \$320.74 |  |  |  |  | \$320.74 | \$320.74 |
| \$310.99 | \$310.99 | \$310.99 | \$310.99 |  |  |  |  | \$310.99 | \$310.99 |
| \$273.84 | \$273.84 | \$273.84 | \$273.84 |  |  |  |  | \$273.84 | \$273.84 |
| \$230.83 | \$230.83 | \$230.83 | \$230.83 |  |  |  |  | \$230.83 | \$230.83 |
|  |  |  |  | \$459.68 | \$459.68 | \$459.68 | \$459.68 |  |  | $\begin{array}{llll}\$ 459.68 & \$ 459.68 & \$ 459.68 & \$ 459.68 \\ \$ 475.77 & \$ 475.77 & \$ 475.77 & \$ 475.77\end{array}$ $\begin{array}{llll}\$ 475.77 & \$ 475.77 & \$ 475.77 & \$ 475.77 \\ \$ 477.40 & \$ 477.40 & \$ 477.40 & \$ 477.40\end{array}$ $\begin{array}{llll}\$ 477.40 & \$ 477.40 & \$ 477.40 & \$ 477.40 \\ \$ 493.49 & \$ 493.49 & \$ 493.49 & \$ 493.49\end{array}$

$\begin{array}{llll} & \$ 425.01 & \$ 425.01 & \$ 425.01 \\ & \$ 425.01\end{array}$
$\begin{array}{llll}\$ 520.18 & \$ 520.18 & \$ 520.18 & \$ 520.18 \\ \$ 536.27 & \$ 536.27 & \$ 536.27 & \$ 536.27\end{array}$
$\begin{array}{llll} & \$ 38.42 & \$ 3467.42 & \$ 536.27 \\ \$ 487.42 & \$ 486.27 & \$ 487\end{array}$
$\begin{array}{llll}\$ 375.88 & \$ 375.88 & \$ 375.88 & \$ 375.48 \\ \$ 391.97 & \$ 391.97 & \$ 391.97 & \$ 31.97\end{array}$
$\begin{array}{llll}\$ 391.97 & \$ 391.97 & \$ 391.97 & \$ 391.97 \\ \$ 349.80 & \$ 349.80 & \$ 349.80 & \$ 349.80\end{array}$
$\begin{array}{llll}\$ 349.80 & \$ 349.80 & \$ 349.80 & \$ 349.80 \\ \$ 365.89 & \$ 365.89 & \$ 365.89 & \$ 365.89\end{array}$
$\begin{array}{llll}\$ 3514.43 & \$ 314.43 & \$ 314.43 & \$ 357.08 \\ \$ 314.43\end{array}$
\$265.04 \$265.04 \$265.04 \$265.04

Company Name Highmark In
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

|  | 02-01-2023 Number of Covered Lives by Rating County |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange |
| 33709PA0870012 | my Direct Blue EPO Gold 0 | EPO | Gold | On/off |
| 33709PA1150005 | my Direct Blue EPO Gold 0 + Adult Dental and Vision | EPO | Go | On/off |
| 33709PA1430001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/off |
| 33709PA1440001 | my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA0890004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/off |
| 33709PA0870016 | my Direct Blue EPO Gold 1500 | EPO | Gold | On/off |
| $33709 P A 1430002$ | my Direct Blue EPO Premier Siver 2900 | EPO | Silver | On/off |
| $33709 P A 1440002$ | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/off |
| 33709PA0870015 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/Off |
| 33709PA0870013 | my Direct Blue EPO Silver 3500 | EPO | Silver | Off |
| $33709 P A 1150003$ | my Direct Blue EPO Silver 3500 + Adult Dental and Vision | EPO | Silver | Off |
| $33709 P A 0870007$ | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/off |
| 33709PA1150001 | my Direct Blue EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/off |
| 33709PA0890002 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/off |
| 33709PA0870014 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/off |
| 33709PA1040001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/Off |
| 33709PA1160004 | my Blue Access PPO Gold 0 | PPO | Gold | On/Off |
| 33709PA1170005 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1350001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |
| 33709PA1360001 | my Blue Access PPO Premier Gold $0+$ Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1180004 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |
| 33709PA1160008 | my Blue Access PPO Gold 1500 | PPO | Gold | On/off |
| $33709 P A 1350002$ | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |
| 33709PA1360002 | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | PPO | Silver | On/Off |
| $33709 P A 1160007$ | my Blue Access PPO Silver 7000 | PPO | Silver | On/Off |
| $33709 P A 1160002$ | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| $33709 P A 1170002$ | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1160001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off |
| 33709PA1170001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/off |
| 33709PA1180001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off |
| 33709PA1160006 | my Blue Access PPO Bronze 8900 | PPO | Bronze | On/off |
| 33709PA1540001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | PPO | Catastrophic | On/off |
| 33709PA1410004 | my Blue Access PPO Gold 0 | PPO | Gold | On/off |
| 33709PA1420004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |
| 33709PA1380001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |
| 33709PA1390001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1370003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |
| $33709 P A 1410007$ | my Blue Access PPO Gold 1500 | PPO | Gold | On/off |
| 33709PA1380002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |
| 33709PA1390002 | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | PPO | Silver | On/Off |
| 33709PA1410006 | my Blue Access PPO Silver 7000 | PPO | Silver | On/off |
| $33709 P A 1410003$ | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| 33709PA1420003 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1410001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off |
| 33709PA1420001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/off |
| $33709 P A 1370001$ | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off |
| 33709PA1410005 | my Blue Access PPO Bronze 8900 | PPO | Bronze | On/off |
| 33709PA1550001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | PPO | Catastrophic | On/off |
| 33709PA0940006 | my Direct Blue EPO Gold 0 | EPO | Gold | On/Off |
| 33709PA1450001 | my Direct Blue EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA1340001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/off |
| 33709PA1400001 | my Direct Blue EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA0950004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/off |
| 33709PA0940010 | my Direct Blue EPO Gold 1500 | EPO | Gold | On/off |
| 33709PA1340002 | my Direct Blue EPO Premier Siver 2900 | EPO | Silver | On/off |
| $33709 P A 1400002$ | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/off |
| 33709PA0940009 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/off |
| $33709 P A 0940007$ | my Direct Blue EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1120003 | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off |
| 33709PA0940002 | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/Off |
| $33709 P A 1120001$ | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/off |
| 33709PA0950001 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/off |
| 33709PA0940008 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/off |
| $33709 P A 0960001$ | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off |
| 33709PA0970006 | my Direct Blue Lehigh Valley EPO Gold 0 | EPO | Gold | On/off |
| 33709PA1130005 | my Direct Blue Lehigh Valley EPO Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA1460001 | my Direct Blue Lehigh Valley EPO Premier Gold 0 | EPO | Gold | On/off |
| 33709PA1470001 | my Direct Blue Lehigh Valley EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA0980004 | my Direct Blue Lehigh Valley EPO Gold 1700 HSA | EPO | Gold | On/off |
| 33709PA0970010 | my Direct Blue Lehigh Valley EPO Gold 1500 | EPO | Gold | On/off |
| 33709PA1460002 | my Direct Blue Lehigh Valley EPO Premier Silver 2900 | EPO | Silver | On/off |
| $33709 P A 1470002$ | my Direct Blue Lehigh Valley EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/off |
| 33709PA0970009 | my Direct Blue Lehigh Valley EPO Silver 7000 | EPO | Silver | On/Off |
| $33709 P A 0970007$ | my Direct Blue Lehigh Valley EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1130003 | my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision | EPO | Silver | off |
| $33709 P A 0970002$ | my Direct Blue Lehigh Valley EPO Bronze 3800 | EPO | Bronze | On/off |
| 33709PA1130001 | my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/off |
| 33709PA0980001 | my Direct Blue Lehigh Valley EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/off |
| 33709PA0970008 | my Direct Blue Lehigh Valley EPO Bronze 8900 | EPO | Bronze | On/off |
| 33709PA0990001 | my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off |
| 33709PA1480004 | my Blue Access PPO Gold 0 | PPO | Gold | On/off |
| 33709PA1490004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1520001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |
| 33709PA1530001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1500003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |
| $33709 P A 1480007$ | my Blue Access PPO Gold 1500 | PPO | Gold | On/off |
| 33709PA1520002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |
| 33709PA1530002 | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | PPO | Silver | On/off |
| 33709PA1480006 | my Blue Access PPO Silver 7000 | PPO | Silver | On/off |
| 33709PA1480003 | my Blue Access PPO Silver 3500 | ppo | Silver | Off |
| 33709PA1490003 | my Blue Access PPO Siver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1480001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off |
| 33709PA1490001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/off |
| 33709PA1500001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off |
| 33709PA1480005 33709PA1510001 | my Blue Access PPO Bronze 8900 my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | PPO | $\underset{\text { Bronze }}{\text { Catastrophic }}$ | On/off On/off |

RATING AREA 5
RATING AREA 5

| 82 | 446 | 901 | 1,537 | 181 | 288 | 693 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Bedford | Blair | Clearfield | Cambria | Huntingdon | Jefferson | Somerset |


| \$459.68 | \$459.68 | \$459.68 | \$459.68 | \$459.68 | \$459.68 | \$459.68 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$475.77 | \$475.77 | \$475.77 | \$475.77 | \$475.77 | \$475.77 | \$475.77 |
| \$477.40 | \$477.40 | \$477.40 | \$477.40 | \$477.40 | \$477.40 | \$477.40 |
| \$493.49 | \$493.49 | \$493.49 | \$493.49 | \$493.49 | \$493.49 | \$493.49 |
| \$430.69 | \$430.69 | \$430.69 | \$430.69 | \$430.69 | \$430.69 | \$430.69 |
| \$425.01 | \$425.01 | \$425.01 | \$425.01 | \$425.01 | \$425.01 | \$425.01 |
| \$520.18 | \$520.18 | \$520.18 | \$520.18 | \$520.18 | \$520.18 | \$520.18 |
| \$536.27 | \$536.27 | \$536.27 | \$536.27 | \$536.27 | \$536.27 | \$536.27 |
| \$487.42 | \$487.42 | \$487.42 | \$487.42 | \$487.42 | \$487.42 | \$487.42 |
| \$375.88 | \$375.88 | \$375.88 | \$375.88 | \$375.88 | \$375.88 | \$375.8 |
| \$391.97 | \$391.97 | \$391.97 | \$391.97 | \$391.97 | \$391.97 | \$391.97 |
| \$349.80 | \$349.80 | \$349.80 | \$349.80 | \$349.80 | \$349.80 | \$349.80 |
| \$365.89 | \$365.89 | \$365.89 | \$365.89 | \$365.89 | \$365.89 | \$365.89 |
| \$357.08 | \$357.08 | \$357.08 | \$357.08 | \$357.08 | \$357.08 | \$357.08 |
| \$314.43 | \$314.43 | \$314.43 | \$314.43 | \$314.43 | \$314.43 | \$314.43 |
| \$265.04 | \$265.04 | \$265.04 | \$265.04 | \$265.04 | \$265.04 | \$265.0 |

Company Name Highmark inc.
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

|  | 02-01-2023 Number of |
| :---: | :---: |
| HIOS Plan ID | Plan Marketing Name |
| $33709 P A 0870012$ | my Direct Blue EPO Gold 0 |
| 33709PA1150005 | my Direct Blue EPO Gold 0 + Adult Dental and Vision |
| 3709PA1430001 | my Direct Blue EPO Premier Gold 0 |
| 3709PA1440001 | my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision |
| $33709 P A 0890004$ | my Direct Blue EPO Gold 1700 HSA |
| $33709 P A 0870016$ | my Direct Blue EPO Gold 1500 |
| $33709 P A 1430002$ | my Direct Blue EPO Premier Silver 2900 |
| $33709 P A 1440002$ | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision |
| 33709PA0870015 | my Direct Blue EPO Silver 7000 |
| 33709PA0870013 | my Direct Blue EPO Silver 3500 |
| $33709 P A 1150003$ | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision |
| $33709 P A 0870007$ | my Direct Blue EPO Bronze 3800 |
| 33709PA1150001 | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision |
| $33709 P A 0890002$ | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit |
| 33709PA0870014 | my Direct Blue EPO Bronze 8900 |
| 33709PA1040001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Fremer | 33709 PAO 870014 my Direct Blue EPO Bronze 8900


| $33709 P A 1040001$ | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits |  |
| :--- | :--- | :--- |
| $33709 P A 1160004$ |  |  |
| my |  |  | 33709PA1160004 my Blue Access PPO Gold O

33709PA1170005 my Blue Access PPO Gold 0 + Adult Dental and Vision 33709PA1360001 my lue Access PPO Premier Gold O $33709 P A 1180004$ my Blue Access PPO Gold 1700 HSA 33709 PA1160008 my Blue Access PPO Gold 1500 33709PA1350002 my Blue Access PPO Premier Silver 2900 $33709 P A 1360002$ my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision 33709PA1160007 my Blue Access PPO Silver 7000 33709PA1160002 my Blue Access PPO Silver 3500 $33709 P A 1170002$ my Blue Access PPO Silver 3500 + Adult Dental and Vision \begin{tabular}{l|l}
$33709 P A 1160001$ \& my Blue Access PPO Bronze 3800 <br>
$33709 P A 1170001$ \&

 

33709PA1170001 \& my Blue Access PPO Bronze 3800 + Adult Dental and Vision <br>
33709PA1180001 \& my Bue Access PPO Bronze 7100 HSA

 $33709 P A 1180001$ my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit 

33709PA1160006 <br>
33709PA1540001 \& my Blue Access PPO Bronze 8900 <br>
my Blue Access Major Events PPO
\end{tabular}

| 33709PA154000 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits |
| :--- | :--- |
| 33709PA1410000 | my Blue Access PPO Gold 0 | 33709 A1410004 my Bue Access PPO Gold O

$33709 P$ A1380001 my Blue Access PPO Premier Gold Dental and Vision

| 33709PA1380001 | my Blue Access PPO Premier Gold 0 |
| :--- | :--- |
| 33709PA1390001 |  |
| my Blue Access PPO Premier Gold 0 |  |


| 33709PA1390001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision |
| :--- | :--- |
| 33709PA1370003 | my Blue Access PPO Gold 1700 HSA | $33709 P A 1410007$ my Blue Access PPO Gold 1500

33709PA1380002 my Blue Access PPO Premier Silver 2900

33709 PA1390002 my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | $33709 P A 1410006$ | my Blue Access PPO Silver 7000 |
| :--- | :--- |
| $33709 P A 1410003$ |  |
| my Ble Access PPO Siver 3500 |  | 33709PA1410003 $\quad$ my Blue Access PPO Silver 3500

33709 PA1420003 my Blue Access PPO Silver 3500 + Adult Dental and Vision | $33709 P A 1410001$ | my Blue Access PPO Bronze 3800 |
| :--- | :--- |
| $33709 P A 1420001$ | my Blue Access PPO Bronze 3800 |

| 33709PA1420001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision |
| :--- | :--- |
| 33709pA1370001 | my Blue Access PPO Bronze 7100 HSA Cus | | $33709 P A 1370001$ | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit |
| :--- | :--- |
| $33709 P A 1410005$ | my Blue Access PPO Bronze 8900 |

33709PA1550001 my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits 33709PA0940006 my Direct Blue EPO Gold 0
33709 PA1450001 my Direct Blue EPO Gold 0 + Adult Dental and Vision
33709PA1340001 my Direct Blue EPO Premier Gold 0

33709 PA1400001 my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision 33709 PA0950004 my Direct Blue EPO Gold 1700 HSA 33709PA0940010 my Direct Blue EPO Gold 1500 33709 PA1340002 my Direct Blue EPO Premier Silver 2900 33709PA1400002 my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | $33709 P A 0940009$ | my Direct Blue EPO Silver 7000 |
| :--- | :--- |
| 33709PA0940007 | my Direct Blue EPO Silver 3500 |

33709PA1120003 | my Direct Blue EPO Silver 3500 + Adult Dental and Vision |
| :--- | :--- | 33709 PAO940002

$33709 P A 1120001$ my Direct Blue EPO Bronze $3800+$ Adult Dental and Vision
33709PA0950001 my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit 33709 PA0940008 my Direct Blue EPO Bronze 8900
33709PA0960001 my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits 33709PA0970006 my Direct Blue Lehigh Valley EPO Gold 0
33709PA1130005 my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision 33709PA1460001 my Direct Blue Lehigh Valley EPO Premier Gold O
33709PA1470001 my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision 33709PA0980004 my Direct Blue Lehigh Valley EPO Gold 1700 HSA 33709PA0970010 my Direct Blue Lehigh Valley EPO Gold 1500
33709PA1470002 my Dre Ble Liver 2900

| $33709 P$ P1470002 | my Direct Blue Lehigh Valley EPO Premier Silver 2900 + Adult Dental and Vision |
| :--- | :--- | :--- |
| 337090 |  | | $33709 P A 0970007$ | my Direct Blue Lehigh Valley EPO Silver 3500 |
| :--- | :--- |

33709PA1130003 my Direct Blue Lehigh Valley EPO Silver $3500+$ Adult Dental and Vision 33709PA0970002 my Direct Blue Lehigh Valley EPO Bronze 3800
$33709 P A 1130001$ my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision 33709 PA0980001 my Direct Blue Lehigh Valley EPO Bronze 7100 HSA - Custom Drug Benef 33709PA0970008 my Direct Blue Lehigh Valley EPO Bronze 8900
33709PA0990001 my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9450-3 Free PCP Visits 33709PA1480004 my Blue Access PPO Gold 0

| $33709 P A 1490004$ | my Blue Access PPO Gold 0 + Adult Dental and Vision |
| :--- | :--- | :--- |
| $33709 P A 1520001$ | my Blue Access PPO Premir Gold | 33709PA1520001 my Blue Access PPO Premier Gold 0


| $33709 P A 1530001$ | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision |
| :--- | :--- |
|  |  |
| $33709 P A 1500003$ |  |
| my B Bue Access PPO Gold 1700 HSA |  | 33709PA1480007 my Blue Access PPO Gold 1500

33709 PA1520002 my Blue Access PPO Premier Silver 2900
$33709 P A 1530002$ my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision
33709 PA1480006 my Blue Access PPO Silver 7000

33709PA1480003 | my Blue Access PPO Silver 3500 |
| :--- | :--- |

33709 PA1490003 my Blue Access PPO Silver 3500 + Adult Dental and Vision
33709PA1480001 my Blue Access PPO Bronze 3800
33709PA1490001 my Blue Access PPO Bronze 3800 + Adult Dental and Vision

| 33709PA1500001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit |
| :--- | :--- | :--- |


| $33799 P A 1480005$ | my Blue Access PPO Bronze 8900 |
| :--- | :--- |
|  |  |
| 33709 P15 |  |


| 33709PA1510001 | $\begin{array}{l}\text { my } \\ \text { my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits }\end{array}$ |
| :--- | :--- | :--- |

red Lives by Rating County

| Company Name Market | Highmark Inc. |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  | Rating area 7 |  |  |  | rating area 8 |  |  |  |  |
|  | 02-01-2023 Number of Covered Lives by Rating County |  |  |  | 1,270 | 4,984 | 6,008 | 5,454 | 0 | 0 | 0 | 0 | 0 |
| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | Adams | Berks | Lancaster | York | Bucks | Chester | Delaware | Montgomery | Philadelphia |
| $33709 P A 0870012$ | my Direct Blue EPO Gold 0 | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA1150005 | my Direct Bue EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1430001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1440001 | my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA0890004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0870016$ | my Direct Blue EPO Gold 1500 | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1430002 | my Direct Blue EPO Premier Silver 2900 | EPO | Silver | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1440002$ | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA0870015 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0870013$ | my Direct Blue EPO Silver 3500 | EPO | Silver | Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1150003$ | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0870007$ | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1150001 | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0890002$ | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0870014$ | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1040001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1160004$ | my Blue Access PPO Gold 0 | ppo | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1170005$ | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1350001$ | my Blue Access PPO Premier Gold 0 | ppo | Gold | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA1360001 | my Blue Access PPO Premier Gold $0+$ Adult Dental and Vision | PPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1180004 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA1160008 | my Blue Access PPO Gold 1500 | PPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1350002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1360002$ | my Blue Access PPO Premier Siver 2900 + Adult Dental and Vision | pPo | Silver | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1160007$ | my Blue Access PPO Silver 7000 | PPO | Silver | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1160002$ | my Blue Access PPO Silver 3500 | PPO | Silver | Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1170002$ | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1160001$ | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1170001 | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision | PPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1180001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1160006$ | my Blue Access PPO Bronze 8900 | PPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1540001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | PPO | Catastrophic | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1410004 | my Blue Access PPO Gold 0 | PPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1420004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA1380001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA1390001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1370003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1410007$ | my Blue Access PPO Gold 1500 | PPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1380002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |  |  |  |  |  |  |  |  |  |
| 33709 PA 1390002 | my Blue Access PPO Premier Silver $2900+$ Adult Dental and Vision | PPO | Silver | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA1410006 | my Blue Access PPO Silver 7000 | PPO | Silver | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P$ P1410003 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |  |  |  |  |  |  |  |  |  |
| 33709PA1420003 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | off |  |  |  |  |  |  |  |  |  |
| 33709PA1410001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1420001 | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision | PPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1370001$ | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1410005$ | my Blue Access PPO Bronze 8900 | PPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1550001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | pPo | Catastrophic | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA0940006 | my Direct Blue EPO Gold 0 | EPO | Gold | On/Off | \$456.58 | \$456.58 | \$456.58 | \$456.58 |  |  |  |  |  |
| 33709PA1450001 | my Direct Blue EPO Gold 0 0 Adult Dental and Vision | EPO | Gold | On/off | \$473.37 | \$473.37 | \$473.37 | \$473.37 |  |  |  |  |  |
| 33709PA1340001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/Off | \$474.81 | \$474.81 | \$474.81 | \$474.81 |  |  |  |  |  |
| 33709PA1400001 | my Direct Blue EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/Off | \$491.59 | \$491.59 | \$491.59 | \$491.59 |  |  |  |  |  |
| 33709PA0950004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/Off | \$426.90 | \$426.90 | \$426.90 | \$426.90 |  |  |  |  |  |
| $33709 P A 0940010$ | my Direct Blue EPO Gold 1500 | EPO | Gold | On/off | \$421.09 | \$421.09 | \$421.09 | \$421.09 |  |  |  |  |  |
| $33709 P A 1340002$ | my Direct Blue EPO Premier Silver 2900 | EPO | Silver | On/Off | \$527.88 | \$527.88 | \$527.88 | \$527.88 |  |  |  |  |  |
| $33709 P A 1400002$ | my Direct Blue EPO Premier Siver 2900 + Adult Dental and Vision | EPO | Silver | On/Off | \$544.66 | \$544.66 | \$544.66 | \$544.66 |  |  |  |  |  |
| 33709PA0940009 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/Off | \$480.85 | \$480.85 | \$480.85 | \$480.85 |  |  |  |  |  |
| $33709 P A 0940007$ | my Direct Blue EPO Silver 3500 | EPO | Silver | Off | \$376.41 | \$376.41 | \$376.41 | \$376.41 |  |  |  |  |  |
| $33709 P A 1120003$ | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off | \$393.19 | \$393.19 | \$393.19 | \$393.19 |  |  |  |  |  |
| $33709 P A 0940002$ | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/Off | \$344.72 | \$344.72 | \$344.72 | \$344.72 |  |  |  |  |  |
| $33709 P A 1120001$ | my Direct Blue EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/off | \$361.50 | \$361.50 | \$361.50 | \$361.50 |  |  |  |  |  |
| 33709PA0950001 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/Off | \$352.09 | \$352.09 | \$352.09 | \$352.09 |  |  |  |  |  |
| 33709PA0940008 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/off | \$308.90 | \$308.90 | \$308.90 | \$308.90 |  |  |  |  |  |
| 33709PA0960001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/Off | \$256.82 | \$256.82 | \$256.82 | \$256.82 |  |  |  |  |  |
| $33709 P A 0970006$ | my Direct Blue Lehigh Valley EPO Gold 0 | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1130005$ | my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1460001 | my Direct Blue Lehigh Valley EPO Premier Gold 0 | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA1470001 | my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA0980004 | my Direct Blue Lehigh Valley EPO Gold 1700 HSA | EPO | Gold | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0970010$ | my Direct Blue Lehigh Valley EPO Gold 1500 | EPO | Gold | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1460002$ | my Direct Blue Lehigh Valley EPO Premier Silver 2900 | EPO | Siver | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1470002$ | my Direct Blue Lehigh Valley EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0970009$ | my Direct Blue Lehigh Valley EPO Silver 7000 | EPO | Silver | On/off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0970007$ | my Direct Blue Lehigh Valley EPO Silver 3500 | EPO | Siver | Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1130003$ | my Direct Blue Lehigh Valley EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0970002$ | my Direct Blue Lehigh Valley EPO Bronze 3800 | EPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 1130001$ | my Direct Blue Lehigh Valley EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA0980001 | my Direct Blue Lehigh Valley EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| $33709 P A 0970008$ | my Direct Blue Lehigh Valley EPO Bronze 8900 | EPO | Bronze | On/Off |  |  |  |  |  |  |  |  |  |
| 33709PA0990001 | my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off |  |  |  |  |  |  |  |  |  |
| 33709PA1480004 | my Blue Access PPO Gold 0 | PPO | Gold | On/off | \$563.61 | \$563.61 | \$563.61 | \$563.61 |  |  |  |  |  |
| 33709PA1490004 | my Blue Access PPO Gold $0+$ Adult Dental and Vision | PPO | Gold | On/off | \$580.40 | \$580.40 | \$580.40 | \$580.40 |  |  |  |  |  |
| $33709 P A 1520001$ | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off | \$585.85 | \$585.85 | \$585.85 | \$585.85 |  |  |  |  |  |
| 33709PA1530001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/Off | \$602.64 | \$602.64 | \$602.64 | \$602.64 |  |  |  |  |  |
| 33709PA1500003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off | \$526.97 | \$526.97 | \$526.97 | \$526.97 |  |  |  |  |  |
| $33709 P A 1480007$ | my Blue Access PPO Gold 1500 | PPO | Gold | On/Off | \$519.80 | \$519.80 | \$519.80 | \$519.80 |  |  |  |  |  |
| $33709 P A 1520002$ | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off | \$639.99 | \$639.99 | \$639.99 | \$639.99 |  |  |  |  |  |
| $33709 P A 1530002$ | my Blue Access PPO Premier Silver $2900+$ Adult Dental and Vision | PPO | Silver | On/Off | \$656.78 | \$656.78 | \$656.78 | \$656.78 |  |  |  |  |  |
| 33709PA1480006 | my Blue Access PPO Siver 7000 | PPO | Silver | On/Off | \$598.65 | \$598.65 | \$598.65 | \$598.65 |  |  |  |  |  |
| $33709 P A 1480003$ | my Blue Access PPO Silver 3500 | PPO | Silver | off | \$458.05 | \$458.05 | \$458.05 | \$458.05 |  |  |  |  |  |
| $33709 P 41490003$ | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | off | \$474.83 | \$474.83 | \$474.83 | \$474.83 |  |  |  |  |  |
| 33709PA1480001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/Off | \$425.52 | \$425.52 | \$425.52 | \$425.52 |  |  |  |  |  |
| 33709PA1490001 | my Blue Access PPO Bronze $3800+$ Adult Dental and Vision | PPO | Bronze | On/off | \$442.31 | \$442.31 | \$442.31 | \$442.31 |  |  |  |  |  |
| $33709 P A 1500001$ | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off | \$434.62 | \$434.62 | \$434.62 | \$434.62 |  |  |  |  |  |
| 33709PA1480005 33709PA1510001 | my Blue Access PPO Bronze 8900 my Blue Access Major Events PPO Catastrophic $9450-3$ Free PCP Visits | PPO | Bronze <br> Catastrophic | On/Off On/Off | \$381.31 | \$381.31 $\$ 317.02$ | \$381.31 | \$381.31 $\$ 317.02$ |  |  |  |  |  |

$\begin{array}{ll}\text { Company Name } & \begin{array}{l}\text { Highmark in } \\ \text { Market }\end{array} \\ \text { Individual }\end{array}$
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNT

|  | 02-01-2023 Number of Covered Lives by Rating County |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| HIOS Plan ID | Plan Marketing Name | Product | Metal | on/off Exchange |
| $33709 P A 0870012$ | my Direct Blue EPO Gold 0 | EPO | Gold | On/off |
| 33709PA1150005 | my Direct Blue EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA1430001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/off |
| 33709PA1440001 | my Direct Blue EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA0890004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/off |
| 33709PA0870016 | my Direct Blue EPO Gold 1500 | EPO | Gold | On/off |
| 33709PA1430002 | my Direct Blue EPO Premier Silver 2900 | EPO | Silver | On/off |
| 33709PA1440002 | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/off |
| 33709PA0870015 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/off |
| 33709PA0870013 | my Direct Blue EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1150003 | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off |
| $33709 P A 0870007$ | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/off |
| 33709PA1150001 | my Direct Blue EPO Bronze $3800+$ Adult Dental and Vision | EPO | Bronze | On/off |
| 33709PA0890002 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/off |
| 33709PA0870014 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/off |
| 33709PA1040001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off |
| 33709PA1160004 | my Blue Access PPO Gold 0 | PPO | Gold | On/off |
| 33709PA1170005 | my Blue Access PPO Gold $0+$ Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1350001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |
| 33709PA1360001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1180004 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |
| 33709PA1160008 | my Blue Access PPO Gold 1500 | PPO | Gold | On/off |
| 33709PA1350002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |
| 33709PA1360002 | my Blue Access PPO Premier Silver $2900+$ Adult Dental and Vision | PPO | Silver | On/off |
| $33709 P A 1160007$ | my Blue Access PPO Silver 7000 | PPO | Silver | On/off |
| 33709PA1160002 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| 33709PA1170002 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1160001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off |
| 33709PA1170001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/off |
| 33709PA1180001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off |
| $33709 P A 1160006$ | my Blue Access PPO Bronze 8900 | ppo | Bronze | On/off |
| 33709PA1540001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | ppo | Catastrophic | On/off |
| 33709PA1410004 | my Blue Access PPO Gold 0 | PPO | Gold | On/off |
| 33709PA1420004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1380001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |
| 33709PA1390001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1370003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |
| $33709 P A 1410007$ | my Blue Access PPO Gold 1500 | PPO | Gold | On/off |
| 33709PA1380002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |
| 33709PA1390002 | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | PPO | Silver | On/off |
| 33709PA1410006 | my Blue Access PPO Silver 7000 | PPO | Silver | On/off |
| 33709PA1410003 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| 33709PA1420003 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1410001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off |
| 33709PA1420001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | PPO | Bronze | On/off |
| 33709PA1370001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off |
| 33709PA1410005 | my Blue Access PPO Bronze 8900 | ppo | Bronze | On/off |
| 33709PA1550001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | pPo | Catastrophic | On/off |
| 33709PA0940006 | my Direct Blue EPO Gold 0 | EPO | Gold | On/off |
| 33709PA1450001 | my Direct Blue EPO Gold 0 + Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA1340001 | my Direct Blue EPO Premier Gold 0 | EPO | Gold | On/off |
| 33709PA1400001 | my Direct Blue EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA0950004 | my Direct Blue EPO Gold 1700 HSA | EPO | Gold | On/off |
| 33709PA0940010 | my Direct Blue EPO Gold 1500 | EPO | Gold | On/off |
| 33709PA1340002 | my Direct Blue EPO Premier Siver 2900 | EPO | Silver | On/off |
| $33709 P A 1400002$ | my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/off |
| 33709PA0940009 | my Direct Blue EPO Silver 7000 | EPO | Silver | On/off |
| $33709 P A 0940007$ | my Direct Blue EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1120003 | my Direct Blue EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off |
| 33709PA0940002 | my Direct Blue EPO Bronze 3800 | EPO | Bronze | On/off |
| 33709PA1120001 | my Direct Blue EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/off |
| 33709PA0950001 | my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/off |
| 33709PA0940008 | my Direct Blue EPO Bronze 8900 | EPO | Bronze | On/off |
| 33709PA0960001 | my Direct Blue Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off |
| 33709PA0970006 | my Direct Blue Lehigh Valley EPO Gold 0 | EPO | Gold | On/off |
| 33709PA1130005 | my Direct Blue Lehigh Valley EPO Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA1460001 | my Direct Blue Lehigh Valley EPO Premier Gold 0 | EPO | Gold | On/off |
| 33709PA1470001 | my Direct Blue Lehigh Valley EPO Premier Gold $0+$ Adult Dental and Vision | EPO | Gold | On/off |
| 33709PA0980004 | my Direct Blue Lehigh Valley EPO Gold 1700 HSA | EPO | Gold | On/off |
| 33709PA0970010 | my Direct Blue Lehigh Valley EPO Gold 1500 | EPO | Gold | On/off |
| 33709PA1460002 | my Direct Blue Lehigh Valley EPO Premier Silver 2900 | EPO | Silver | On/off |
| 33709PA1470002 | my Direct Blue Lehigh Valley EPO Premier Silver 2900 + Adult Dental and Vision | EPO | Silver | On/off |
| 33709PA0970009 | my Direct Blue Lehigh Valley EPO Silver 7000 | EPO | Silver | On/off |
| 33709PA0970007 | my Direct Blue Lehigh Valley EPO Silver 3500 | EPO | Silver | Off |
| 33709PA1130003 | my Direct Blue Lehigh Valley EPO Silver $3500+$ Adult Dental and Vision | EPO | Silver | Off |
| 33709PA0970002 | my Direct Blue Lehigh Valley EPO Bronze 3800 | EPO | Bronze | On/off |
| 33709PA1130001 | my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision | EPO | Bronze | On/off |
| 33709PA0980001 | my Direct Blue Lehigh Valley EPO Bronze 7100 HSA - Custom Drug Benefit | EPO | Bronze | On/off |
| 33709PA0970008 | my Direct Blue Lehigh Valley EPO Bronze 8900 | EPO | Bronze | On/off |
| 33709PA0990001 | my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9450-3 Free PCP Visits | EPO | Catastrophic | On/off |
| 33709PA1480004 | my Blue Access PPO Gold 0 | PPO | Gold | On/off |
| 33709PA1490004 | my Blue Access PPO Gold 0 + Adult Dental and Vision | PPO | Gold | On/off |
| 33709PA1520001 | my Blue Access PPO Premier Gold 0 | PPO | Gold | On/off |
| 33709PA1530001 | my Blue Access PPO Premier Gold 0 + Adult Dental and Vision | pPo | Gold | On/off |
| 33709PA1500003 | my Blue Access PPO Gold 1700 HSA | PPO | Gold | On/off |
| $33709 P A 1480007$ | my Blue Access PPO Gold 1500 | pPo | Gold | On/off |
| 33709PA1520002 | my Blue Access PPO Premier Silver 2900 | PPO | Silver | On/off |
| 33709PA1530002 | my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision | PPO | Silver | On/off |
| 33709PA1480006 | my Blue Access PPO Silver 7000 | PPO | Silver | On/off |
| 33709PA1480003 | my Blue Access PPO Silver 3500 | PPO | Silver | Off |
| 33709PA1490003 | my Blue Access PPO Silver $3500+$ Adult Dental and Vision | PPO | Silver | Off |
| 33709PA1480001 | my Blue Access PPO Bronze 3800 | PPO | Bronze | On/off |
| 33709PA1490001 | my Blue Access PPO Bronze 3800 + Adult Dental and Vision | pPo | Bronze | On/off |
| 33709PA1500001 | my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit | PPO | Bronze | On/off |
| 33709PA1480005 | my Blue Access PPO Bronze 8900 | ppo | Bronze | On/off |
| 33709PA1510001 | my Blue Access Major Events PPO Catastrophic 9450-3 Free PCP Visits | pPO | Catastrophic | On/off |


| 2,826 | 2,704 | 1,964 | 86 | 121 | 1,562 | 432 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Cumberland | Dauphin | Franklin | Fulton | Juniata | Lebanon | Perry |


| \$456.58 | \$456.58 | \$456.58 | \$456.58 | 456.58 |
| :---: | :---: | :---: | :---: | :---: |
| \$473.37 | \$473.37 | \$473.37 | \$473.37 | 473.37 |
| \$474.81 | \$474.81 | \$474.81 | \$474.81 | 474.81 |
| \$491.59 | \$491.59 | \$491.59 | \$491.59 | 491.59 |
| \$426.90 | \$426.90 | \$426.90 | \$426.90 | 426.9 |
| \$421.09 | \$421.09 | \$421.09 | \$421.09 | 421.09 |
| \$527.88 | \$527.88 | \$527.88 | \$527.88 | 527.88 |
| \$544.66 | \$544.66 | \$544.66 | \$544.66 | 544.66 |
| \$480.85 | \$480.85 | \$480.85 | \$480.85 | 480.85 |
| \$376.41 | \$376.41 | \$376.41 | \$376.41 | 376.41 |
| \$393.19 | \$393.19 | \$393.19 | \$393.19 | 393.19 |
| \$344.72 | \$344.72 | \$344.72 | \$344.72 | 344.72 |
| \$361.50 | \$361.50 | \$361.50 | \$361.50 | 361. |
| \$352.09 | \$352.09 | \$352.09 | \$352.09 | 352.0 |
| \$308.90 | \$308.90 | \$308.90 | \$308.90 | 308. |
| \$256.82 | \$256.82 | \$256.82 | \$256.82 | 256.82 |


| \$56 | \$563.61 | \$563.61 | \$563.61 | \$563.61 | \$563.61 | . 61 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$580.40 | \$580.40 | \$580.40 | \$580.40 | \$580.40 | \$580.40 | 50.4 |
| \$585.85 | \$585.85 | \$585.85 | \$585.85 | \$585.85 | \$585.85 | 585.85 |
| \$602.64 | \$602.64 | \$602.64 | \$602.64 | \$602.64 | \$602.64 | 2.64 |
| \$526.97 | \$526.97 | \$526.97 | \$526.97 | \$526.97 | \$526.97 | 26.97 |
| \$519.80 | \$519.80 | \$519.80 | \$519.80 | \$519.80 | \$519.80 | 519.8 |
| \$639.99 | \$639.99 | \$639.99 | 339.99 | \$639.99 | \$639.99 | . 99 |
| 56.78 | \$656.78 | 556.78 | \$656.78 | \$656.78 | \$656.78 | 656.78 |
| \$598.65 | \$598.65 | \$598.65 | \$598.65 | \$598.65 | \$598.6 | 598.6 |
| 58.05 | \$458.05 | \$458.0 | \$458.0 | \$458.0 | \$458.0 | 458. |
| \$474.83 | \$474.83 | \$474.83 | \$474.8 | \$474.83 | \$474.8 | 474.8 |
| \$425.52 | \$425.52 | \$425.52 | \$425.52 | \$425.52 | \$425.5 | 425.52 |
| \$442.31 | \$442.31 | \$442.31 | \$442.31 | \$442.31 | \$442.31 | 442.31 |
| \$434.62 | \$434.62 | \$434.62 | \$434.62 | \$434.62 | \$434.62 | 434.6 |
| \$381.31 | \$381.31 | \$381.31 | \$381.31 | \$381.31 | \$381.31 | 381.31 |
| . 02 | \$317.02 | 317.0 | \$317.02 | \$317 | \$31 | 317 |

## 2023 Service Area

## Issuer: Highmark Inc.

Market: Individual


[^3]
## 2024 Service Area

## Issuer: Highmark Inc.

Market: Individual


[^4]
## TIIGHMNRK.

June 21, 2023

Ms. Lorraine Badarzynski, Actuary
Bureau of Life, Accident \& Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120
Re: Highmark Inc. 2024 ACA Rate Filing (Individual Market)
Highmark Filing \# 1A-DP-23-HI (SERFF Filing \# HGHM-133630406)
Dear Ms. Badarzynski:
Enclosed are responses to your June 9, 2023 questions regarding SERFF Filing \# HGHM133630406. We have included your questions along with our responses for your convenience.

Should you have any further questions regarding this Filing, please feel free to contact me at $\square$ or via e-mail at:

Sincerely,


Actuarial Manager, Individual Markets
Highmark Inc.

1. Please fill in the marketing name on Table 10 and Table 11 for those plans that are blank.

Response:
Given that we will be submitting revised filing documents by July $14^{\text {th }}$ in order to incorporate the proposed reinsurance parameters, we intend to make this update to Table 10 and Table 11 at the same time. By making these updates simultaneously, we can minimize the number of versions of this document that are produced. Please let us know if the Department has any concerns with this approach.
2. Please confirm that you have tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

Response:
We have tested and confirmed that the rates in Table 11 of the PAAM Exhibits, the PA Plan Design Summary and Rate Tables, the Federal Rates Template, and in the binder are identical.
3. The Department is interested in the issuer's estimate of the drivers of the rate changes. What portion of the indicated rate change from Table 11 is due to changes in various components such as reinsurance, utilization trend, unit cost trend, expenses, morbidity, benefits, risk adjustment, or other relevant factors?

Response:
Please see the attached exhibit labeled Q3 Response for a summary of the estimated drivers of the rate change from Table 11.
4. Section 1H of the PA Actuarial Memorandum indicates that the regression analysis primarily informed the trend selection with the final requested trend also based on actuarial judgement. The following questions relate to the trend assumption:
a. Please describe how the regression analysis was used to inform trend and if it was used to inform utilization, unit cost, and severity/mix portion of the trend. For the components of trend not using the regression analysis method, please describe how those components were determined.
b. Please provide a detailed exhibit displaying the quantitative development of the trend estimates produced by the regression analysis and the results produced by the regression analysis performed, separately for medical (by benefit cost category or at the level for which utilization assumptions were being determined) and pharmacy services.
c. Please explain why the particular trend assumption was chosen over another. For example, if the regression analysis suggested that the annual trend assumption should equal $6 \%$, but the Company ultimately selected $7 \%$, please explain how it was determined that the $\mathbf{7 \%}$ assumption is more appropriate than $6 \%$.
d. Please provide an exhibit displaying what explicit adjustments, including the $\mathbf{0 . 1 0 \%}$ Induced Demand, were made to the results of the regression analysis to arrive at the final proposed trend assumptions (e.g., an adjustment was applied to the results of the regression analysis to capture anticipated changes in the pharmacy formulary).
e. Please provide support for the approach of assuming that the trends should be equal across all benefit cost categories (i.e., instead of assuming separate inpatient, outpatient, professional, capitation and pharmacy trends).
f. Please explain what adjustments, if any, were made to account for the impact of COVID- 19 when developing the annual trend assumption utilized in the rate development.

Response:
a. Please see the exhibit labeled Q4a Response for the development of the trend estimates produced by the regression analysis. The medical and pharmacy trends are developed separately as shown in the exhibit but were combined in the filing submission because the final trend applied was a total trend. An assumed Cost trend of $5 \%$ was assigned based on historical and projected cost trend patterns with the remaining trend component assigned to Utilization.
b. Please see the exhibit labeled Q4a Response for the development of the trend estimates produced by the regression analysis. Shaded in gray is the time period used for the regressions.
c. The only adjustments made to the regression trend output were actuarial judgment and the induced demand factor. These adjustments are described in the exhibit labeled Q4c Response.
d. Please see the attached exhibit labeled Q5 Response for the development of the induced utilization assumption. The only other explicit adjustment was actuarial judgment described the in the response to Question 4c.
e. The regression analysis was performed on the medical and Rx component data only, not by benefit cost category, so benefit cost category level results are not available. The medical and Rx results were combined to produce one overall trend.
f. The trend in the filing submission was developed excluding Covid-19. Please see the response to Question 7 below for more details on Covid-19 factor development.
5. Please provide a detailed quantitative exhibit displaying the development of the induced utilization assumption that is included in the trend assumptions and shown in Table 3 of the PA Rate Template file. In providing your response, please provide an exhibit displaying the development of the average induced demand factors underlying the 2021 experience and projected 2023 populations.

Response:
Please see the attached exhibit labeled Q5 Response for the development of the induced utilization assumption that is included in Table 3 of the PA Rate Template file. Please note that for the purposes of this response, we have assumed that the references to 2021 and 2023 in the question were intended to be 2022 and 2024.
6. The following questions relate to the morbidity adjustment:
a. Please provide a quantitative exhibit displaying the development of the 2022 Normalized Allowed PMPM shown in column D in Attachment A. Please demonstrate all calculations.
b. Please provide support for and include a quantitative exhibit displaying the development of the assumed 2024 Member Distribution shown in Attachment A.
c. Please provide a detailed quantitative exhibit displaying the development of the 2022 Normalized Allowed PMPM shown in column F in Attachment A. Please demonstrate all calculations.

Response:
a. Please see the attached exhibit labeled Q6a Response for the development of the 2022 normalized allowed PMPM (column D) in Attachment A.
b. Please see the attached exhibit labeled Q6b Response for the development of the assumed 2024 member distribution shown in Attachment A. The development starts with the actual member distribution by region and population source as of the 2023 snapshot date. Based on the
product/plan changes from 2023 to 2024, our internal Sales Department estimated that the WPA/CPA mix would change from $43 \% / 57 \%$ to $42 \% / 58 \%$. We used this anticipated regional mix for 2024 to calculate the projected 2024 member distribution as shown in the exhibit by maintaining roughly the same population source mix within each region. The assumed values that were incorporated into Attachment A reflect very minor adjustments in order to use more rounded assumptions.
c. Please see the attached exhibit labeled Q6c Response for the development of the 2022 normalized allowed PMPMs (column F) in Attachment A. The composite PMPM is derived using the 2/1/2023 enrollment profile which is categorized into the following sources:

Renewal

- This represents our 2022 ACA members that re-enrolled in HMARK. The normalized allowed PMPM was calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.
Other Highmark
- This represents the 2022 members from other Highmark markets such as group markets that enrolled in HMARK. The normalized PMPM was calculated by reviewing its allowed claims, adjusted for benefit differential if needed and then normalized for demographic, network, and benefit richness factors.
Prior ACA
- This represents our 2021 ACA members that lapsed in 2022 and now reenrolled in HMARK. We reviewed their 2021 ACA claims, trended to 2022, and used this as starting point to approximate the 2022 allowed claims. The normalized allowed PMPM was then calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.
New
- This represents the catch-all category of the remaining members that enrolled in HMARK. The adjusted allowed claims PMPM for the "New" segment was set such that its normalized allowed PMPM would be 3\% higher than the "Renewal" segment.

Since the underlying claims only reflected the claims experience of the 2/1/2023 active enrollment, we added a death load adjustment to the underlying allowed PMPMs to capture the incremental claims of terminated members due to death as developed from historical experience. In conjunction with the claim adjustment, we also adjusted the risk scores as discussed further in the response to Question 11c below. These adjustments are necessary to account for the fact that the underlying claim projection is based on the active enrollment snapshot as of $2 / 1 / 2023$. Absent this adjustment, the claim projection and risk scores would be artificially low because they would exclude the experience associated with members who lapse due to death each year.

## 7. The following questions pertain to the COVID-19 adjustment factor:

a. Please provide a detailed quantitative exhibit displaying the development of the Company's adjustments to reflect the impact of COVID-19 on claims in 2022 due to testing, COVID-19 treatment, vaccines, and deferred care for each of the Western and Central regions, respectively. In providing your response, for each region, please include the actual 2022 monthly claims experience that was considered, the estimated claims experience that was developed to estimate a 2022 non-COVID-19 baseline, and the detailed figures/adjustments that were utilized to develop the estimated claims experience for the 2022 non-COVID-19 baseline. Additionally, please provide a list of identifiers such as ICD codes by category used to identify COVID-19 claims.
b. Please provide a detailed quantitative exhibit displaying the development of the Company's adjustments to reflect the impact of COVID-19 on claims in 2024 due to testing, COVID-19 treatment, vaccines, and deferred care for each of the Western and Central regions, respectively. Specifically, please explain why the Company expects that the Centra PA region will see an increase in deferred care due to COVID-19 in 2024 compared to the WPA region that expects to see a decline in the same period.
c. Please provide an explanation of the 'Capacity' impact listed in Attachment G.
d. Please explain the why an additional adjustment of the expected 2024 COVID adjustment by $\mathbf{- 0 . 5 \%}$ due to actuarial judgement is reasonable.

Response:
a. Please see the attached exhibit labeled Q7a Response for the development of the Company's 2022 adjustment to claims for COVID-19. The impact of Capacity / Avoided Care is net of Treatment Costs. The CPT/HCPCS codes used to identify COVID testing and vaccine claims are provided in Table 3.
b. Please see the attached exhibit labeled Q7b Response for the development of the Company's 2024 adjustment to claims for COVID-19. As shown in the exhibit, the impacts to the Western PA and Central PA regions are very similar.
c. The "Capacity" adjustment is Highmark's estimate of how much the calendar year 2022 base experience is suppressed because of member behavior during the COVID epidemic and because of provider capacity constraints related to staffing shortages. Neither of these issues are expected to persist in 2024.
d. Given the complexity of assessing Covid impacts, a range of reasonable impacts around a point estimate can be considered. Highmark's internal team provided a point estimate projection of 2024 that was adjusted lower based on knowledge regarding recently emerging Covid costs/impacts declining in late 2022 into early 2023.
8. Please provide a quantitative exhibit displaying the development of the average 2022 and 2024 network factors used in the development of the "Changes in Network" Index Rate Adjustment shown in Attachment $\mathbf{A}$.

Response:
Please see the attached exhibit labeled Q8 Response for the development of the average 2022 and 2024 network factors. As demonstrated in Attachment A of the rate filing, these two factors are used to develop the "change in network" factor shown in Table 5 of the PA Rate Template file.
9. Please provide a detailed quantitative exhibit displaying the 0.979 "Change in Other" Index Rate adjustment shown in Table 5 of the PA Rate Template file. In providing your response, please break out the estimated impact due to changes in pharmacy rebates and expected changes in hospital/physician settlements separately.

Response:
Please see the attached exhibit labeled Q9 Response for the development of the "Change in Other" factor.
10. Please provide a detailed quantitative exhibit displaying the 'Capitation and Dental Dampening Factor' shown in Attachment A and Table E. 5 of Attachment E.

Response:
Please see the attached exhibit labeled Q10 Response for the development of the Capitation Dampening factor shown in Attachment E. The dampening factor shown in Attachment A is a very technical nuance of the rate development. Its derivation occurs at a precise, granular point in the underlying rate development which is not easily demonstrated outside the context of the entire rate model. Additionally, it is important to note that the dampening factor in Attachment A is essentially 1.0 (to four decimal places) and thus does not materially impact the rate development.
11. The following questions relate to the risk transfer assumption:
a. Please provide a detailed quantitative exhibit displaying the development of the Companyspecific average PLRS, ARF, GCF, ID, AV, and premium PMPM assumptions underlying the projected 2024 risk adjustment transfer, as shown in Attachment B. In providing your response, please include the average PLRS, ARF, GCF, ID, AV, and premium PMPM underlying the RATEE file that will be used by CMS to calculate risk transfers for 2021. Additionally, please provide a comparison of the 2024 factors being projected vs. the 2022 factors underlying the RATEE file and provide justification to the extent the projected 2024 factors are different than the $\mathbf{2 0 2 2}$ factors.
b. Please provide a detailed quantitative exhibit displaying the development of the market wide average PLRS, ARF, GCF, ID, AV, and premium PMPM assumptions underlying the projected 2024 risk adjustment transfer, as shown in Attachment B. Additionally, please provide a comparison of the $\mathbf{2 0 2 4}$ factors being projected vs. the $\mathbf{2 0 2 1}$ factors shown in the Interim 2022 risk adjustment transfer report and provide justification to the extent the projected 2024 factors are different than the 2022 interim factors.
c. To the extent that a portion of the Company's morbidity adjustment reflects anticipated changes in morbidity specific to the Company's internal book of business (i.e., in addition to, or rather than, any changes in the morbidity of the overall PA Individual ACA market), please explain how the morbidity adjustment was considered in the development of the Company's risk adjustment transfer assumption.
d. Please provide a detailed quantitative exhibit displaying the anticipated receipt and assessment associated with the high-cost risk pool component of the projected risk transfer results.

Response:
a. Please see the attached exhibit labeled Q11a Response for the development of the Companyspecific assumptions underlying the projected 2024 risk transfer. The Company-specific PLRS, ARF, GCF, IDF, and AV assumptions shown in Attachment B and used to develop the projected 2024 risk transfer were developed for the population of members that comprised the normalized allowed PMPM development discussed in the response to Question 6c above.

The exhibit labeled Q11a Response also includes the relevant factors underlying the RATEE file that CMS will use to calculate risk transfers for 2022. Please note that the GCF value is listed as "unknown" because this factor cannot be derived without access to all of the other issuer RATEE files in the market. The 2024 factors are similar to the 2022 factors. Small differences exist because the 2024 population is anticipated to be slightly different than the 2022 population.
b. The statewide factors included in rows 13 and 18 of Attachment B for the 2024 projection were developed by starting with information from the following sources: (1) the PID's 2022 RATEE study released on May 8, 2023, (2) the PID's 1Q2023 Enrollment Survey released on April 26, 2023, and (3) the CMS Interim Summary Report for 2022 released on March 17, 2023. The attached exhibit labeled Q11b Response demonstrates how we used the information from these sources to derive the 2024 statewide average estimates shown in Attachment B. Most of the
assumed 2024 statewide factors are identical to our best estimates of the 2022 or 2023 statewide factors. The only exceptions are the statewide average premium assumptions. We anticipate that the statewide average premium will be approximately $19 \%$ higher in 2024 compared to 2022 due to rate increase requests for the 2023 and 2024 benefit years.

Table 3 shows a comparison of the 2024 factors being projected vs. the 2022 factors shown in the CMS Interim Report. In general, the factors being used for 2024 are similar to the factors from the Interim Report. Where differences exist, it is because we are using more accurate and/or more recent data to develop our estimates. For example, using results from the PID RATEE analysis is preferable to the CMS Interim Report because they are based on actual EDGE Server submissions by all plans with run-out through the April 2023 deadline.
c. The Company-specific PLRS factors shown in the attached exhibit labeled Q11a Response were developed using the 2022 HHS-HCC risk adjustment model. The risk scores were increased by $3.0 \%$ in conjunction with the death load claim adjustment discussed in the response to Question 6 c above. We selected a $3.0 \%$ risk score load based on a review of the data.
d. Please see the attached exhibit labeled Q11d Response for the development of the high cost risk pool component of the projected risk transfer results. We relied upon estimates from an external actuarial consulting company's study to inform our selection of an appropriate percentage of premium charge for 2024. The external study was based upon data collected by issuers across the country and included over 164 million submitted member months. Given the extremely volatile and unpredictable nature of claims in excess of the $\$ 1$ million attachment point, as a simplifying assumption we assumed there would be no anticipated reimbursements in 2024. Instead, we selected a percentage of premium charge that was lower than what could have been reasonably supported by the external study.

Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 3

| Rate Change Driver | Estimated <br> Impact |
| :--- | :---: |
|  |  |
| Change in base claims trended to 2023 | $2.2 \%$ |
| Trend (2023 to 2024) | $10.0 \%$ |
| Morbidity/COVID | $4.9 \%$ |
| Risk Adjustment | $(5.4 \%)$ |
| Reinsurance Claim Impact | $5.0 \%$ |
| Retention | $(0.6 \%)$ |
| Other | $(0.3 \%)$ |
| Total Rate Change (Table 11) | $16.1 \%$ |

Highmark Inc.
Individual Market


Highmark Inc.
Individual Market


## Highmark Inc.

## Individual Market

Response to Objection 1 - Question 4c

| Description | WPA Medical | $\begin{gathered} \text { WPA } \\ \mathrm{Rx} \end{gathered}$ | CPA <br> Medical | $\begin{gathered} \hline \text { CPA } \\ R x \end{gathered}$ | Total | Notes |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2024 Mix | 42\% | 42\% | 58\% | 58\% |  | Please see Attachment A from filing submission |
| 2022 Allowed 12-Month PMPM With Covid | \$ 419.01 | \$ 155.10 | \$ 547.36 | \$ 173.49 | \$ 659.22 | Source is supporting monthly PMPMs streams with Covid included. |
| 2024 Allowed 12-Month PMPM With Covid | \$ 522.81 | \$ 187.46 | \$ 689.67 | \$ 213.67 | \$ 822.25 | Source is supporting monthly PMPMs streams with Covid included. |
| 2022 Covid Adjustment |  |  |  |  | 1.019 | Please see Attachment G from filing submission |
| 2024 Covid Adjustment |  |  |  |  | 1.010 | Please see Attachment G from filing submission (prior to actuarial judgment) |
| 2022 Allowed 12-Month PMPM Without Covid |  |  |  |  | \$ 671.99 | Increase Claims to Remove Covid in 2022 |
| 2024 Allowed 12-Month PMPM Without Covid |  |  |  |  | \$ 814.11 | Decrease Claims to Remove Covid in 2024 |
| Allowed Annual Trend 2022 to 2024 |  |  |  |  | 10.1\% |  |
| Actuarial Judgment |  |  |  |  | -0.1\% | Reasonable range around deterministic estimate applied including consideration for enrollment changes |
| Required Annual Trend Before Induced Demand Factor |  |  |  |  | 10.0\% |  |
| Induced Demand Factor |  |  |  |  | 0.1\% | Difference in average metal AV from current benefits to 2024 benefits. |
| Required Annual Trend w/Induced Demand* |  |  |  |  | 10.11\% |  |

[^5]| HIOS Plan ID | $2022$ <br> Member Months | 2022 Induced Utilization Factor | HIOS Plan ID | 2024 Projected Member Months | 2024 Induced Utilization Factor |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 33709PA0870012 | 48,924 | 1.130 | $33709 P A 0870012$ | 48,480 | 1.13 |
| $33709 P A 1150005$ | 7,978 | 1.130 | 33709PA1150005 | 12,828 | 1.137 |
| 33709PA1430001 | 36,673 | 1.155 | 33709PA1430001 | 23,424 | 1.153 |
| 33709PA1440001 | 14,748 | 1.155 | 33709PA1440001 | 10,668 | 1.153 |
| 33709PA0890004 | 2,357 | 1.100 | $33709 P A 0890004$ | 1,992 | 1.110 |
| $33709 P A 0870002$ | 2,742 | 1.199 | $33709 P A 0870016$ | 1,368 | 1.105 |
| $33709 P A 1150002$ | 1,195 | 1.199 | 33709PA1430002 | 1,764 | 1.20 |
| $33709 P A 0890001$ | 20,034 | 1.171 | 33709PA1440002 | 1,164 | 1.20 |
| $33709 P A 0870013$ | 1,796 | 1.070 | $33709 P A 0870015$ | 13,644 | 1.171 |
| $33709 P A 1150003$ | 750 | 1.070 | $33709 P A 0870013$ | 1,248 | 1.067 |
| $33709 P A 0870007$ | 20,962 | 1.035 | 33709PA1150003 | 372 | 1.067 |
| 33709PA1150001 | 2,956 | 1.035 | $33709 P A 0870007$ | 11,448 | 1.043 |
| $33709 P A 0890002$ | 5,160 | 1.035 | 33709PA1150001 | 2,880 | 1.043 |
| 33709PA1040001 | 1,230 | 0.999 | $33709 P A 0890002$ | 2,868 | 1.048 |
| 33709PA1160004 | 11,279 | 1.130 | 33709PA0870014 | 1,944 | 1.019 |
| 33709PA1170005 | 4,632 | 1.130 | 33709PA1040001 | 768 | 1.005 |
| 33709PA1350001 | 8,308 | 1.155 | 33709PA1160004 | 22,512 | 1.129 |
| 33709PA1360001 | 6,161 | 1.155 | 33709PA1170005 | 8,748 | 1.129 |
| $33709 P A 1180004$ | 2,123 | 1.100 | 33709PA1350001 | 11,580 | 1.144 |
| $33709 P A 1160005$ | 91 | 1.199 | 33709PA1360001 | 6,876 | 1.144 |
| 33709PA1170004 | 269 | 1.199 | 33709PA1180004 | 2,832 | 1.103 |
| $33709 P A 1180003$ | 2,820 | 1.171 | 33709PA1160008 | 708 | 1.098 |
| $33709 P A 1160002$ | 1,000 | 1.070 | $33709 P A 1350002$ | 444 | 1.184 |
| $33709 P A 1170002$ | 413 | 1.070 | 33709PA1360002 | 660 | 1.184 |
| 33709PA1160001 | 2,590 | 1.035 | $33709 P$ P1160007 | 5,652 | 1.154 |
| $33709 P A 1170001$ | 690 | 1.035 | $33709 P A 1160002$ | 1,020 | 1.058 |
| 33709PA1180001 | 1,479 | 1.035 | $33709 P A 1170002$ | 348 | 1.058 |
| 33709PA1540001 | 318 | 0.999 | 33709PA1160001 | 3,168 | 1.039 |
| 33709PA1410004 | 12,982 | 1.130 | 33709PA1170001 | 1,284 | 1.039 |
| 33709PA1420004 | 3,058 | 1.130 | 33709PA1180001 | 2,856 | 1.044 |
| 33709PA1380001 | 7,090 | 1.155 | $33709 P A 1160006$ | 960 | 1.017 |
| 33709PA1390001 | 2,470 | 1.155 | 33709PA1540001 | 288 | 1.003 |
| 33709PA1370003 | 693 | 1.100 | 33709PA1410004 | 29,784 | 1.129 |
| 33709PA1410002 | 246 | 1.199 | 33709PA1420004 | 11,544 | 1.129 |
| 33709PA1420002 | 243 | 1.199 | 33709PA1380001 | 15,024 | 1.144 |
| 33709PA1370002 | 6,321 | 1.171 | 33709PA1390001 | 8,856 | 1.144 |
| 33709PA1410003 | 325 | 1.070 | $33709 P A 1370003$ | 3,600 | 1.103 |
| 33709PA1420003 | 306 | 1.070 | $33709 P A 1410007$ | 1,236 | 1.098 |
| 33709PA1410001 | 2,378 | 1.035 | 33709PA1380002 | 588 | 1.184 |
| 33709PA1420001 | 477 | 1.035 | 33709PA1390002 | 936 | 1.184 |
| 33709PA1370001 | 755 | 1.035 | 33709PA1410006 | 7,236 | 1.154 |
| 33709PA1550001 | 229 | 0.999 | 33709PA1410003 | 1,320 | 1.058 |
| 33709PA0940006 | 64,442 | 1.137 | 33709PA1420003 | 456 | 1.058 |
| $33709 P A 1450001$ | 5,222 | 1.137 | 33709PA1410001 | 3,996 | 1.039 |
| 33709PA1340001 | 27,741 | 1.162 | 33709PA1420001 | 1,764 | 1.039 |
| 33709PA1400001 | 7,522 | 1.162 | 33709PA1370001 | 3,744 | 1.044 |
| 33709PA0950004 | 1,100 | 1.106 | 33709PA1410005 | 1,308 | 1.017 |
| 33709PA0940004 | 8,577 | 1.208 | 33709PA1550001 | 276 | 1.003 |
| 33709PA1120002 | 723 | 1.208 | 33709PA0940006 | 89,400 | 1.149 |
| 33709PA0950002 | 48,626 | 1.179 | 33709PA1450001 | 15,636 | 1.149 |
| $33709 P A 0940007$ | 701 | 1.075 | 33709PA1340001 | 24,576 | 1.165 |
| 33709PA1120003 | 530 | 1.075 | 33709PA1400001 | 9,192 | 1.165 |
| 33709PA0940002 | 42,488 | 1.038 | 33709PA0950004 | 5,256 | 1.121 |
| 33709PA1120001 | 3,231 | 1.038 | $33709 P A 0940010$ | 3,048 | 1.115 |
| 33709PA0950001 | 8,124 | 1.038 | 33709PA1340002 | 6,480 | 1.218 |
| 33709PA0960001 | 1,878 | 0.999 | 33709PA1400002 | 1,920 | 1.218 |
| $33709 P A 0970006$ | 16,366 | 1.137 | 33709PA0940009 | 43,236 | 1.173 |
| 33709PA1130005 | 1,518 | 1.137 | $33709 P A 0940007$ | 960 | 1.075 |
| 33709PA1460001 | 5,716 | 1.162 | $33709 P$ P1120003 | 516 | 1.075 |
| 33709PA1470001 | 1,486 | 1.162 | 33709PA0940002 | 40,164 | 1.049 |
| 33709PA0980004 | 328 | 1.106 | 33709PA1120001 | 7,212 | 1.049 |
| 33709PA0970004 | 1,466 | 1.208 | 33709PA0950001 | 6,792 | 1.055 |
| 33709PA1130002 | 41 | 1.208 | 33709PA0940008 | 10,968 | 1.023 |
| 33709PA0980002 | 6,190 | 1.179 | 33709PA0960001 | 1,452 | 1.006 |
| 33709PA0970007 | 294 | 1.075 | 33709PA0970006 | 14,688 | 1.149 |
| 33709PA1130003 | 147 | 1.075 | 33709PA1130005 | 2,556 | 1.149 |
| 33709PA0970002 | 12,421 | 1.038 | 33709PA1460001 | 4,092 | 1.165 |
| 33709PA1130001 | 1,330 | 1.038 | 33709PA1470001 | 1,524 | 1.165 |
| 33709PA0980001 | 3,024 | 1.038 | 33709PA0980004 | 864 | 1.121 |
| 33709PA0990001 | 290 | 0.999 | $33709 P A 0970010$ | 456 | 1.115 |
| 33709PA1480004 | 35,307 | 1.137 | $33709 P A 1460002$ | 1,104 | 1.218 |
| 33709PA1490004 | 6,823 | 1.137 | 33709PA1470002 | 324 | 1.218 |
| 33709PA1520001 | 13,368 | 1.162 | 33709PA0970009 | 7,104 | 1.173 |
| 33709PA1530001 | 7,484 | 1.162 | $33709 P A 0970007$ | 168 | 1.075 |
| 33709PA1500003 | 370 | 1.106 | 33709PA1130003 | 84 | 1.075 |
| 33709PA1480002 | 474 | 1.208 | 33709PA0970002 | 6,744 | 1.049 |
| $33709 P A 1490002$ | 288 | 1.208 | 33709PA1130001 | 1,176 | 1.049 |
| $33709 P A 1500002$ | 12,491 | 1.179 | 33709PA0980001 | 1,140 | 1.055 |
| 33709PA1480003 | 798 | 1.075 | 33709PA0970008 | 1,752 | 1.023 |
| 33709PA1490003 | 458 | 1.075 | 33709PA0990001 | 228 | 1.006 |
| 33709PA1480001 | 16,318 | 1.038 | 33709PA1480004 | 33,372 | 1.149 |
| 33709PA1490001 | 2,389 | 1.038 | 33709PA1490004 | 9,876 | 1.149 |
| 33709PA1500001 | 4,547 | 1.038 | 33709PA1520001 | 9,912 | 1.165 |
| 33709PA1510001 | 456 | 0.999 | 33709PA1530001 | 6,840 | 1.165 |
| Total | 620,344 | 1.125 | 33709PA1500003 | 3,108 | 1.121 |
|  |  |  | $33709 P A 1480007$ | 1,032 | 1.115 |
|  |  |  | 33709PA1520002 | 180 | 1.209 |
|  |  |  | 33709PA1530002 | 348 | 1.209 |
|  |  |  | 33709PA1480006 | 7,104 | 1.177 |
| Table 3 - Development of Change in Induced Utilization |  |  | 33709PA1480003 $33709 P A 140003$ | 552 | 1.070 |
|  |  |  | $33709 P A 1490003$ | 348 | 1.070 |
| 2022 Induced Utilization Factor2024 Induced Utilization Factor |  | 1.125 | 33709PA1480001 | 13,428 | 1.049 |
|  |  | $\frac{1.128}{1.002}$ | 33709PA1490001 | 3,804 | 1.049 |
| Change in Induced Utilization |  |  | 33709PA1500001 | 2,556 | 1.055 |
|  |  | 33709PA1480005 | 1,788 | 1.023 |
| Annual Change |  |  | 1.001 | 33709PA1510001 | 240 | 1.006 |
| Table 3 Value |  | 0.10\% | Total | 703,764 | 1.128 |

Highmark Inc.

Individual Market

Response to Objection 1 - Question 6a

|  | HMARK |
| :--- | :---: |
| 2022 Allowed PMPM | $\$ 765.30$ |
| Demographic Factor | 1.860 |
| Network Factor | 1.003 |
| Benefit Richness Factor | 1.125 |
| Normalized Allowed PMPM | $\$ 364.48$ |

## Highmark Inc.

## Individual Market

Response to Objection 1 - Question 6b

| Region | Population Source | Actual 2023 Member Distribution |  | 2024 Member Distribution |  |
| :--- | :--- | :---: | :---: | :---: | :---: |
|  | \% of Total | \% of Region | Calculated | Assumed |  |
| WPA | HMARK ACA | $33.3 \%$ | $77.6 \%$ | $32.9 \%$ | $33.0 \%$ |
| WPA | Other Highmark | Prior ACA | $2.8 \%$ | $6.6 \%$ | $2.8 \%$ |
| WPA | New-to-Blue | $0.2 \%$ | $0.4 \%$ | $0.2 \%$ | $2.7 \%$ |
| WPA | Subtotal | $\underline{6.6 \%}$ | $\underline{15.5 \%}$ | $0.2 \%$ |  |
|  |  | $42.9 \%$ | $100.0 \%$ | $\underline{6.6 \%}$ | $\underline{6.5 \%}$ |
| CPA | HMARK ACA | $42.5 \%$ |  | $42.4 \%$ | $42.4 \%$ |
| CPA | Other Highmark | $1.2 \%$ | $74.4 \%$ |  |  |
| CPA | Prior ACA | $0.5 \%$ | $2.1 \%$ | $42.8 \%$ | $43.0 \%$ |
| CPA | New-to-Blue | $\underline{12.9 \%}$ | $\underline{22.9 \%}$ | $1.2 \%$ | $1.0 \%$ |
| CPA | Subtotal | $57.1 \%$ | $100.0 \%$ | $0.5 \%$ | $0.6 \%$ |
| Grand Total |  |  | $13.0 \%$ | $\underline{57.6 \%}$ | $57.6 \%$ |

Highmark Inc.

Individual Market

## Response to Objection 1 - Question 6c

|  | Highmark - WPA |  |  |  | Highmark - CPA |  |  |  | CombinedTotal |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Other |  |  | New | Other |  |  | New |  |
|  | Renewal | Highmark | Prior ACA |  | Renewal | Highmark | Prior ACA |  |  |
| 2024 Member Months | 232,242 | 19,002 | 1,408 | 45,745 | 302,619 | 7,038 | 4,223 | 91,489 | 703,764 |
| 2024 Member Months \% | 33.0\% | 2.7\% | 0.2\% | 6.5\% | 43.0\% | 1.0\% | 0.6\% | 13.0\% | 100.0\% |
| 2022 or 2021 Allowed PMPM* | \$717.62 | \$955.50 | \$372.59 | N/A | \$787.74 | \$1,103.48 | \$415.30 | N/A |  |
| Trend from 2021 to 2022 | N/A | N/A | 1.087 | N/A | N/A | N/A | 1.084 | N/A |  |
| Death Load Adjustment | 1.030 | 1.030 | 1.030 | N/A | 1.030 | 1.030 | 1.030 | N/A |  |
| Adjusted Allowed PMPM | \$739.15 | \$984.16 | \$417.16 | \$732.71 | \$811.37 | \$1,136.58 | \$463.69 | \$731.84 | \$777.13 |
| Demographic Factor | 1.833 | 1.737 | 1.404 | 1.737 | 1.979 | 2.066 | 1.986 | 1.880 | 1.895 |
| Network Factor | 0.943 | 1.000 | 1.000 | 1.000 | 1.044 | 1.000 | 1.000 | 1.000 | 0.999 |
| Benefit Richness Factor | 1.127 | 1.080 | 1.080 | 1.080 | 1.122 | 1.080 | 1.080 | 1.080 | 1.113 |
| Normalized Allowed PMPM | \$379.31 | \$524.55 | \$275.12 | \$390.69 | \$349.94 | \$509.27 | \$216.17 | \$360.44 | \$369.00 |

*The 'Renewal' \& 'Other Highmark' sources start with 2022 experience. The 'Prior ACA' source starts with 2021 experience.

Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 7a

Table 1 - Medical Development

| Month | Actual ACA 2022 Member Months |  | Commercial 2022 Medical Allowed PMPM |  | \% Impact |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Western PA | Central PA | Western PA | Central PA | Western PA | Central PA | Total |
| 202201 | 17,291 | 30,714 | \$430.65 | \$524.13 |  |  |  |
| 202202 | 19,266 | 31,968 | \$428.45 | \$524.40 |  |  |  |
| 202203 | 19,472 | 31,456 | \$431.47 | \$523.46 |  |  |  |
| 202204 | 20,069 | 31,326 | \$433.94 | \$526.57 |  |  |  |
| 202205 | 20,250 | 31,172 | \$430.05 | \$520.08 |  |  |  |
| 202206 | 20,710 | 31,137 | \$439.75 | \$536.71 |  |  |  |
| 202207 | 21,096 | 31,172 | \$453.06 | \$550.08 |  |  |  |
| 202208 | 21,466 | 31,152 | \$427.92 | \$544.43 |  |  |  |
| 202209 | 21,649 | 31,033 | \$439.53 | \$559.79 |  |  |  |
| 202210 | 21,963 | 31,054 | \$455.43 | \$573.35 |  |  |  |
| 202211 | 22,202 | 31,018 | \$456.77 | \$577.04 |  |  |  |
| $\underline{202212}$ | 22,241 | 30,765 | \$458.41 | \$580.41 |  |  |  |
| Total | 247,675 | 373,967 | \$441.00 | \$544.93 |  |  |  |
| Regional Mix |  |  |  |  | 40\% | 60\% | 100\% |
| Estimated 2022 Medical Allowed Baseline |  |  | \$448.98 | \$562.49 |  |  |  |
| Commercial 2022 COVID-19 Costs |  |  |  |  |  |  |  |
| Testing |  |  | \$3.41 | \$4.13 | 0.8\% | 0.7\% | 0.7\% |
| Vaccines |  |  | \$0.18 | \$0.18 | 0.0\% | 0.0\% | 0.0\% |
| Actual 2022 Medical Allowed w/o COVID-19 Costs |  |  | \$437.41 | \$540.62 |  |  |  |
| Impact of Capacity / Avoided Care |  |  | (\$11.56) | (\$21.86) | (2.6\%) | (3.9\%) | (3.4\%) |
| Total Medical Impact of COVID-19 |  |  | (\$7.97) | (\$17.56) | (1.8\%) | (3.1\%) | (2.6\%) |

Table 2 - Drug Development

| CY2022 COVID-19 Adjustment Development | PMPMs |  |  | \% Impact Total |
| :---: | :---: | :---: | :---: | :---: |
|  | Western PA | Central PA | Total |  |
| Regional Mix | 40\% | 60\% | 100\% |  |
| Estimated Total Drug PMPM |  |  | \$140.95 |  |
| Estimated 2022 COVID-19 Drug Costs |  |  |  |  |
| Testing | \$0.69 | \$0.63 | \$0.66 | 0.5\% |
| Vaccines | \$0.58 | \$0.52 | \$0.55 | 0.4\% |
| Capacity / Avoided Care | \$0.00 | \$0.00 | \$0.00 | 0.0\% |
| Total Drug Impact of COVID-19 | \$1.27 | \$1.16 | \$1.20 | 0.9\% |

Table 3 - COVID Testing \& Vaccine CPT/HCPCS Codes

| Testing Codes |  |
| :---: | :---: |
| 86328 | 0202 U |
| 86408 | 0223 U |
| 86409 | 0224 U |
| 86413 | 0225 U |
| 86769 | 0226 U |
| 87426 | 0240 U |
| 87428 | 0241 U |
| 87635 | $U 0001$ |
| 87636 | $U 0002$ |
| 87637 | $U 0003$ |
| 87811 | $U 0004$ |
|  | $U 0005$ |


|  | Vaccine Codes |  |  |  |
| :--- | :--- | :--- | :--- | :--- |
| $0001 A$ | $0042 A$ | $0083 A$ | $0154 A$ | 91312 |
| $0002 A$ | $0051 A$ | $0091 A$ | 91300 | 91313 |
| $0003 A$ | $0052 A$ | $0092 A$ | 91301 | 91314 |
| $0004 A$ | $0053 A$ | $0093 A$ | 91302 | 91315 |
| $0011 A$ | $0054 A$ | $0094 A$ | 91303 | 93108 |
| $0012 A$ | $0064 A$ | $0104 A$ | 91304 | $M 0201$ |
| $0013 A$ | $0071 A$ | $0111 A$ | 91305 |  |
| $0021 A$ | $0072 A$ | $0112 A$ | 91306 |  |
| $0022 A$ | $0073 A$ | $0113 A$ | 91307 |  |
| $0031 A$ | $0074 A$ | $0124 A$ | 91309 |  |
| $0034 A$ | $0081 A$ | $0134 A$ | 91310 |  |
| $0041 A$ | $0082 A$ | $0144 A$ | 91311 |  |

Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 7b

Table 1 - Medical Development

| CY2024 COVID-19 Adjustment Development | PMPMs |  | \% Impact |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: |
|  | Western PA | Central PA | Western PA | Central PA | Total |
| Regional Mix |  |  |  |  |  |
|  |  | $42 \%$ | $58 \%$ | $100 \%$ |  |
| Estimated 2024 Medical Allowed Baseline | $\$ 477.63$ | $\$ 613.55$ |  |  |  |
|  |  |  |  |  |  |
| Estimated 2024 COVID-19 Medical Costs |  |  |  |  |  |
| $\quad$ Testing | $\$ 3.18$ | $\$ 4.44$ | $0.7 \%$ | $0.7 \%$ | $0.7 \%$ |
| $\quad$ Vaccines | $\$ 0.57$ | $\$ 0.62$ | $0.1 \%$ | $0.1 \%$ | $0.1 \%$ |
| $\quad$ Capacity / Avoided Care | $\$ 0.00$ | $\$ 0.00$ | $\underline{0.0 \%}$ | $\underline{0.0 \%}$ | $\underline{0.0 \%}$ |
| Total Medical Impact of COVID-19 | $\$ 3.75$ | $\$ 5.06$ | $0.8 \%$ | $0.8 \%$ | $0.8 \%$ |

Table 2 - Drug Development

| CY2024 COVID-19 Adjustment Development | PMPMs <br> \% Impact <br> Total |  |  |  |
| :--- | :---: | :---: | :---: | :---: |
|  | Western PA | Central PA | Total |  |
|  | $42 \%$ | $58 \%$ | $100 \%$ |  |
| Estimated Total Drug PMPM |  |  |  |  |
|  |  |  | $\$ 140.95$ |  |
| Estimated 2024 COVID-19 Drug Costs |  |  |  |  |
| $\quad$ Testing | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ | $0.0 \%$ |
| $\quad$ Vaccines | $\$ 2.38$ | $\$ 2.04$ | $\$ 2.18$ | $1.5 \%$ |
| Capacity / Avoided Care | $\$ 0.00$ | $\$ 0.00$ | $\$ 0.00$ | $0.0 \%$ |
| Total Drug Impact of COVID-19 | $\$ 2.38$ | $\$ 2.04$ | $\$ 2.18$ | $1.5 \%$ |
|  |  |  |  |  |


| Highmar |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Response to Objection 1-Question 8 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Table 1-2022 Development |  |  |  |  |  |  | Table 2-2024 Development |  |  |  |  |  |  |  |
| HIOS Plan ID | 2022Member Months | 2022 Network Factors |  |  |  |  | HIOS Plan ID | 2024 Projected <br> Member Months | Induced Utilization Factor | 2024 Network Factors |  |  |  |  |
|  |  | Medical | Rx | Capitation | Dental | Total |  |  |  | Medical | Rx | Capitation | Dental | Total |
| $33709 P A 0870012$ | 48,924 | 0.850 | 1.000 | 1.000 | 1.000 |  | $33709 P A 0870012$ | 48,480 | 1.137 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1150005$ | 7,978 | 0.850 | 1.000 | 1.000 | 1.000 |  | $33709 P A 1150005$ | 12,828 | 1.137 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1430001 | 36,673 | 0.850 | 1.000 | 1.000 | 1.000 |  | 33709PA1430001 | 23,424 | 1.153 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1440001 | 14,748 | 0.850 | 1.000 | 1.000 | 1.000 |  | 33709PA1440001 | 10,668 | 1.153 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| 33709PA0890004 | 2,357 | 0.850 | 1.000 | 1.000 | 1.000 |  | 33709PA0890004 | 1,992 | 1.110 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 0870002$ | 2,742 | 0.850 | 1.000 | 1.000 | 1.000 |  | $33799 P A 0870016$ | 1,368 | 1.105 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1150002$ | 1,195 | 0.850 | 1.000 | 1.000 | 1.000 |  | 33709PA1430002 | 1,764 | 1.203 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| 33709PA0890001 | 20,034 | 0.850 | 1.000 | 1.000 | 1.000 |  | 33709PA1440002 | 1,164 | 1.203 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 0870013$ | 1,796 | 0.850 | 1.000 | 1.000 | 1.000 |  | $33709 P A 0870015$ | 13,644 | 1.171 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1150003$ | 750 | 0.850 | 1.000 | 1.000 | 1.000 |  | $33799 P A 0870013$ | 1,248 | 1.067 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 0870007$ | 20,962 | 0.850 | 1.000 | 1.000 | 1.000 |  | $33799 P A 1150003$ | 372 | 1.067 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1150001$ | 2,956 | 0.850 | 1.000 | 1.000 | 1.000 |  | $33709 P A 0870007$ | 11,448 | 1.043 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| 33709PA0890002 | 5,160 | 0.850 | 1.000 | 1.000 | 1.000 |  | 33709PA1150001 | 2,880 | 1.043 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1040001 | 1,230 | 0.850 | 1.000 | 1.000 | 1.000 |  | 33709PA0890002 | 2,868 | 1.048 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1160004$ | 11,279 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA0870014 | 1,944 | 1.019 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1170005$ | 4,632 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA1040001 | 768 | 1.005 | 0.810 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1350001$ | 8,308 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA1160004 | 22,512 | 1.129 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1360001 | 6,161 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA1170005 | 8,748 | 1.129 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1180004 | 2,123 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA1350001 | 11,580 | 1.144 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1160005$ | 91 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA1360001 | 6,876 | 1.144 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1170004$ | 269 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA1180004 | 2,832 | 1.103 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1180003$ | 2,820 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA1160008 | 708 | 1.098 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1160002$ | 1,000 | 1.000 | 1.000 | 1.000 | 1.000 |  | $33799 P A 1350002$ | 444 | 1.184 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1170002$ | 413 | 1.000 | 1.000 | 1.000 | 1.000 |  | $33799 P A 1360002$ | 660 | 1.184 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1160001$ | 2,590 | 1.000 | 1.000 | 1.000 | 1.000 |  | $33799 P A 1160007$ | 5,652 | 1.154 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1170001$ | 690 | 1.000 | 1.000 | 1.000 | 1.000 |  | $33709 P A 1160002$ | 1,020 | 1.058 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1180001 | 1,479 | 1.000 | 1.000 | 1.000 | 1.000 |  | $33709 P A 1170002$ | 348 | 1.058 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1540001$ | 318 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA1160001 | 3,168 | 1.039 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1410004 | 12,982 | 1.150 | 1.000 | 1.000 | 1.000 |  | $33799 P A 1170001$ | 1,284 | 1.039 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| $33709 P \mathrm{PA} 1420004$ | 3,058 | 1.150 | 1.000 | 1.000 | 1.000 |  | 33709PA1180001 | 2,856 | 1.044 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1380001$ | 7,090 | 1.150 | 1.000 | 1.000 | 1.000 |  | $33709 P A 1160006$ | 960 | 1.017 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1390001 | 2,470 | ${ }^{1.150}$ | 1.000 | 1.000 | 1.000 |  | 33709PA1540001 | 288 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1370003$ | 693 | 1.150 | 1.000 | 1.000 | 1.000 |  | $33799 P A 1410004$ | 29,784 | 1.129 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1410002 | 246 | ${ }^{1.150}$ | 1.000 | 1.000 | 1.000 |  | 33709PA1420004 | 11,544 | 1.129 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1420002$ | 243 | ${ }^{1.150}$ | 1.000 | 1.000 | 1.000 |  | 33709PA1380001 | 15,024 | 1.144 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1370002$ | 6,321 | 1.150 | 1.000 | 1.000 | 1.000 |  | 33709PA1390001 | 8,856 | 1.144 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1410003$ | 325 | 1.150 | 1.000 | 1.000 | 1.000 |  | 33709PA1370003 | 3,600 | 1.103 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| $33709 P \mathrm{PA} 1420003$ | 306 | 1.150 | 1.000 | 1.000 | 1.000 |  | $33709 P A 1410007$ | 1,236 | 1.098 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1410001 | 2,378 | ${ }^{1.150}$ | 1.000 | 1.000 | 1.000 |  | 33709PA1380002 | 588 | 1.184 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1420001 | 477 | 1.150 | 1.000 | 1.000 | 1.000 |  | $33709 P A 1390002$ | 936 | 1.184 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1370001$ | 755 | 1.150 | 1.000 | 1.000 | 1.000 |  | $33799 P A 1410006$ | 7,236 | 1.154 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1550001 | 229 | 1.150 | 1.000 | 1.000 | 1.000 |  | 33709PA1410003 | 1,320 | 1.058 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| 33709PA0940006 | 64,442 | 0.980 | 1.000 | 1.000 | 1.000 |  | 33709PA1420003 | 456 | 1.058 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1450001 | 5,222 | 0.980 | 1.000 | 1.000 | 1.000 |  | 33709PA1410001 | 3,996 | 1.039 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1340001 | 27,741 | 0.980 | 1.000 | 1.000 | 1.000 |  | 33709PA1420001 | 1,764 | 1.039 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| 33709PA 1400001 | 7,522 | 0.980 | 1.000 | 1.000 | 1.000 |  | 33709PA1370001 | 3,744 | 1.044 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 0950004$ | 1,100 | 0.980 | 1.000 | 1.000 | 1.000 |  | 33709PA1410005 | 1,308 | 1.017 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| 33709PA0940004 | 8,577 | 0.980 | 1.000 | 1.000 | 1.000 |  | 33709PA1550001 | 276 | 1.003 | 1.180 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1120002$ | 723 | 0.980 | 1.000 | 1.000 | 1.000 |  | 33709PA0940006 | 89,400 | 1.149 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 0950002$ | 48,626 | 0.980 | 1.000 | 1.000 | 1.000 |  | 33709PA1450001 | 15,636 | 1.149 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 0940007$ | 701 | 0.980 | 1.000 | 1.000 | 1.000 |  | 33709PA1340001 | 24,576 | 1.165 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1120003$ | 530 | 0.980 | 1.000 | 1.000 | 1.000 |  | 33709PA1400001 | 9,192 | 1.165 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 0940002$ | 42,488 | 0.980 | 1.000 | 1.000 | 1.000 |  | 33709PA0950004 | 5,256 | 1.121 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1120001$ | 3,231 | 0.980 | 1.000 | 1.000 | 1.000 |  | 33709PA0940010 | 3,048 | 1.115 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 0950001$ | 8,124 | 0.980 | 1.000 | 1.000 | 1.000 |  | 33799PA1340002 | 6,480 | 1.218 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 0960001$ | 1,878 | 0.980 | 1.000 | 1.000 | 1.000 |  | $33709 P A 1400002$ | 1,920 | 1.218 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 0970006$ | 16,366 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA0940009 | 43,236 | 1.173 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1130005 | 1,518 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA0940007 | 960 | 1.075 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1460001 | 5,716 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA1120003 | 516 | 1.075 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1470001$ | 1,486 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA0940002 | 40,164 | 1.049 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 0980004$ | 328 | 1.000 | 1.000 | 1.000 | 1.000 |  | $33709 P A 1120001$ | 7,212 | 1.049 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 0970004$ | 1,466 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA0950001 | 6,792 | 1.055 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1130002 | 41 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA0940008 | 10,968 | 1.023 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 0980002$ | 6,190 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA0960001 | 1,452 | 1.006 | 0.980 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 0970007$ | 294 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA0970006 | 14,688 | 1.149 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1130003 | 147 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA1130005 | 2,556 | 1.149 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 0970002$ | 12,421 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA1460001 | 4,092 | 1.165 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1130001$ | 1,330 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA1470001 | 1,524 | 1.165 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| 33709PA09880001 3370P900 | 3,024 | 1.000 | 1.000 | 1.000 | 1.000 |  | 33709PA09880004 337090900 | 864 | 1.121 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| 33709PA0990001 | 290 | 1.000 | 1.000 | 1.000 | 1.000 |  | $33709 P A 0970010$ | 456 | 1.115 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1480004 | 35,307 | 1.260 | 1.000 | 1.000 | 1.000 |  | 33709PA1460002 | 1,104 | 1.218 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1490004 | 6,823 | 1.260 | 1.000 | 1.000 | 1.000 |  | $33709 P A 1470002$ | 324 | 1.218 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1520001$ | 13,368 | 1.260 | 1.000 | 1.000 | 1.000 |  | 33709PA0970009 | 7,104 | 1.173 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| 33709PA 1530001 | 7,484 | 1.260 | 1.000 | 1.000 | 1.000 |  | ${ }^{33709 P 9} \mathbf{A 0 9 7 0 0 0 7}$ | 168 | 1.075 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1500003$ | 370 | 1.260 | 1.000 | 1.000 | 1.000 |  | 33709PA1130003 | 84 | 1.075 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| $33709 P A 1480002$ | 474 | 1.260 | 1.000 | 1.000 | 1.000 |  | 33709PA0970002 | 6,744 | 1.049 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| $337099 P A 1490002$ 33709 | 288 | 1.260 | 1.000 | 1.000 | 1.000 |  | 33709PA 1130001 3370PA | 1,176 | 1.049 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1500002 | 12,491 | 1.260 | 1.000 | 1.000 | 1.000 |  | 33709PA0980001 | 1,140 | 1.055 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1480003 | 798 | 1.260 | 1.000 | 1.000 | 1.000 |  | 33709PA0970008 | 1,752 | 1.023 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1490003 | 458 | 1.260 | 1.000 | 1.000 | 1.000 |  | 33709PA0990001 | 228 | 1.006 | 0.955 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1480001 | 16,318 | 1.260 | 1.000 | 1.000 | 1.000 |  | 33709PA1480004 | 33,372 | 1.149 | 1.260 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1490001 | 2,389 | 1.260 | 1.000 | 1.000 | 1.000 |  | 33709PA1490004 | 9,876 | 1.149 | 1.260 | 1.000 | 1.000 | 1.000 |  |
| 33709PA 1500001 | 4,547 | 1.260 | 1.000 | 1.000 | 1.000 |  | 33709PA1520001 | 9,912 | 1.165 | 1.260 | 1.000 | 1.000 | 1.000 |  |
| 33709PA1510001 | 456 | 1.260 | 1.000 | 1.000 | 1.000 |  | 33709PA1530001 | 6,840 | 1.165 | 1.260 | 1.000 | 1.000 | 1.000 |  |
| Total | 620,344 | 1.004 | 1.000 | 1.000 | 1.000 | 1.003 | 33709PA 1500003 | 3,108 | 1.121 | 1.260 | 1.000 | 1.000 | 1.000 |  |
| Weight |  | 80.37\% | 19.53\% | 0.02\% | 0.08\% | 100.0\% | $33709 P A 1480007$ | 1,032 | 1.115 | 1.260 | 1.000 | 1.000 | 1.000 |  |
|  |  |  |  |  |  |  | 33709PA1520002 | 180 | 1.209 | 1.260 | 1.000 | 1.000 | 1.000 |  |
|  |  |  |  |  |  |  | $33709 P A 1530002$ | 348 | 1.209 | 1.260 | 1.000 | 1.000 | 1.000 |  |
|  |  |  |  |  |  |  | 33799PA1480006 | 7,104 | 1.177 | 1.260 | 1.000 | 1.000 | 1.000 |  |
|  |  |  |  |  |  |  | ${ }^{337799 P A 1480003}$ | 552 | 1.070 | 1.260 | 1.000 | 1.000 | 1.000 |  |
| Table 3- Developme | ent of Change in Netw | work Factor |  |  |  |  | 33709PA1490003 | 348 | 1.070 | 1.260 | 1.000 | 1.000 | 1.000 |  |
|  |  |  |  |  |  |  | 33709PA1480001 | 13,428 | 1.049 | 1.260 | 1.000 | 1.000 | 1.000 |  |
| 2022 Network Factor |  | 1.003 |  |  |  |  | 33709PA1490001 | 3,804 | 1.049 | 1.260 | 1.000 | 1.000 | 1.000 |  |
| 2024 Network Factor |  | 1.009 |  |  |  |  | 337799PA 1500001 | 2,556 | 1.055 | 1.260 | 1.000 | 1.000 | 1.000 |  |
| Change in Network | factor | 1.005 |  |  |  |  | 33709PA1480005 | 1,788 | 1.023 | 1.260 | 1.000 | 1.000 | 1.000 |  |
|  |  |  |  |  |  |  | 33709PA1510001 | 240 | 1.006 | 1.260 | 1.000 | 1.000 | 1.000 |  |
|  |  |  |  |  |  |  | Total | 703,764 |  | 1.011 | 1.000 | 1.000 | 1.000 | 1.009 |
|  |  |  |  |  |  |  | Weight |  |  | 80.37\% | 19.53\% | 0.02\% | 0.08\% | 100.0\% |

Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 9

| Description | Factor |
| :--- | :---: |
| Change in Rx Rebates | 0.975 |
| Change in Hospital/Physician Settlements | 1.004 |
| Total "Change in Other" | $\mathbf{0 . 9 7 9}$ |

Highmark Inc.

Individual Market

Response to Objection 1 - Question 10

|  | HMARK |
| :--- | :---: |
|  |  |
| Demographic Factor (Q6a Response) | 1.860 |
| Capitation Spend as \% of Total | $0.1 \%$ |
| Capitation Dampening Factor | 0.999 |

Highmark Inc.

## Individual Market

Response to Objection 1 - Question 11a

|  | Highmark - WPA |  |  |  | Highmark - CPA |  |  |  | Combined |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Renewal | Other Highmark | Prior ACA | New | Renewal | Other Highmark | Prior ACA | New | Total |
| 2024 Billable Member Months | 231,422 | 18,935 | 1,403 | 45,583 | 302,108 | 7,013 | 4,208 | 91,166 | 701,836 |
| 2024 Billable Member Months \% | 33.0\% | 2.7\% | 0.2\% | 6.5\% | 43.0\% | 1.0\% | 0.6\% | 13.0\% | 100.0\% |
| 2024 Company-specific Factors |  |  |  |  |  |  |  |  |  |
| PLRS |  |  |  |  |  |  |  |  |  |
| ARF |  |  |  |  |  |  |  |  |  |
| GCF |  |  |  |  |  |  |  |  |  |
| IDF |  |  |  |  |  |  |  |  |  |
| AV | $\square$ |  |  |  |  |  |  |  |  |
| 2022 RATEE Factors |  |  |  |  |  |  |  |  |  |
| PLRS |  |  |  |  |  |  |  |  |  |
| ARF |  |  |  |  |  |  |  |  |  |
| GCF |  |  |  |  |  |  |  |  |  |
| $\begin{aligned} & \text { IDF } \\ & \mathrm{AV} \end{aligned}$ |  |  |  |  |  |  |  |  |  |

Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 11b

Table 1

| Statewide Assumptions | Starting Value for 2024 Projection | Source of Starting Value | $\begin{aligned} & \hline \text { Adjustment } \\ & \text { for } 2024 \\ & \hline \end{aligned}$ | 2024 Factor on Attachment B |
| :---: | :---: | :---: | :---: | :---: |
| Non-Catastrophic Pool |  |  |  |  |
| Average Premium |  | 2022 Estimate based on PID RATEE Analysis |  |  |
| HHS Risk Score |  | 2022 Estimate based on PID RATEE Analysis |  |  |
| Allowable Rating Factor |  | 2022 Estimate based on PID RATEE Analysis |  |  |
| Geographic Cost Factor |  | 2022 Estimate based on CMS Interim Report |  |  |
| Induced Demand Factor |  | 1Q 2023 PID Enrollment Survey (see Table 2 below) |  |  |
| Actuarial Value |  | 1Q 2023 PID Enrollment Survey (see Table 2 below) |  |  |
| Catastrophic Pool |  |  |  |  |
| State Avg Premium |  | 2022 Estimate based on PID RATEE Analysis |  |  |
| HHS Risk Score |  | 2022 Estimate based on PID RATEE Analysis |  |  |
| Allowable Rating Factor |  | 2022 Estimate based on PID RATEE Analysis |  |  |
| Geographic Cost Factor |  | 2022 Estimate based on CMS Interim Report |  |  |
| Induced Demand Factor |  | 1Q 2023 PID Enrollment Survey (see Table 2 below) |  |  |
| Actuarial Value |  | 1 L 2023 PID Enrollment Survey (see Table 2 below) |  |  |

Table 2

| Metal | 1Q 2023 Enrollment* |  | $\begin{gathered} \text { AV } \\ \text { Factors } \end{gathered}$ | ID Factors |
| :---: | :---: | :---: | :---: | :---: |
|  | Member Mths | \% |  |  |
| Gold |  |  | 0.80 | 1.08 |
| Silver |  |  | 0.70 | 1.03 |
| Bronze |  |  | 0.60 | 1.00 |
| Catastrophic |  |  | 0.57 | 1.00 |
| Total |  |  |  |  |

*Source: April 26, 2023 email from PID

Table 3

| Statewide Assumptions | 2024 Factor <br> on Attachment B | 2022 Factor from <br> CMS Interim Report |
| :--- | :---: | :---: |
| Non-Catastrophic Pool <br> Average Premium <br> HHS Risk Score <br> Allowable Rating Factor <br> Geographic Cost Factor <br> Induced Demand Factor <br> Actuarial Value |  |  |
| Catastrophic Pool <br> State Avg Premium <br> HHS Risk Score <br> Allowable Rating Factor <br> Geographic Cost Factor <br> Induced Demand Factor <br> Actuarial Value |  |  |

Highmark Inc.

## Individual Market

## Response to Objection 1 - Question 11d

| Description | Value |
| :--- | :---: |
| Assumed HCRP \% of Premium Charge | $0.55 \%$ |
| Projected Required Revenue PMPM | $\$ 860.57$ |
| Projected HCRP Charge PMPM | $\mathbf{( \$ 4 . 7 3 )}$ |

## TIGHMNRK.

July 14, 2023

Ms. Lorraine Badarzynski, Actuary
Bureau of Life, Accident \& Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120
Re: Highmark Inc. 2024 ACA Rate Filing (Individual Market)
Highmark Filing \# 1A-DP-23-HI (SERFF Filing \# HGHM-133630406)
Dear Ms. Badarzynski:
Enclosed are responses to your July 7, 2023 questions regarding SERFF Filing \# HGHM133630406. We have included your questions along with our responses for your convenience. In conjunction with these responses, we are also submitting revisions to relevant filing documents to reflect the following changes:

- In response to Question 1 of the Department's objection letter dated June 9, 2023, the marketing names on Table 10 and Table 11 of the PAAM Exhibits have been updated for several plans that were blank in the initial submission.
- In response to Question 1 of the Department's objection letter dated July 7, 2023, the 2022 experience period risk adjustment amount found in Table 2 of the PAAM Exhibits has been updated to reflect the final amount released by CMS on June 30, 2023.
- In response to Question 3 of the Department's objection letter dated July 7, 2023, the reinsurance parameters have been updated to reflect a $\$ 60,000$ attachment point, a $50 \%$ coinsurance rate, and a $\$ 100,000$ reinsurance cap.

Should you have any further questions regarding this Filing, please feel free to contact me at or via e-mail at:

Sincerely,


Actuarial Manager, Individual Markets
Highmark Inc.

1. Please update the 2022 experience period risk adjustment amount in Table 2 to reflect the final CMS risk adjustment amount released on June 30th.

Response:
The 2022 experience period risk adjustment amount in Table 2 has been updated to reflect the final amount released by CMS on June 30, 2023.
2. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on June 30th, please provide narrative and detailed supporting data to justify the proposed changes.

Response:
The Company does not intend to modify its projected 2024 risk adjustment transfer amounts based on the 2022 results.
3. Please update your filing to reflect the reinsurance coinsurance percentage of $\mathbf{5 0}$ percent.

Response:
The Company is submitting a revised filing to reflect this change in the coinsurance rate in conjunction with these responses.
4. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates are identical.

Response:
We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rates Template are identical.
5. Please provide a detailed quantitative exhibit that supports Attachment G's COVID-19 impact on CY22 Capacity.
a. Please provide a similar exhibit utilizing CY21 data
b. Please provide a similar exhibit utilizing CY20 data
c. Please provide a detailed narrative that explains why the Capacity issue is only an issue in the Individual market, and not also the SG market
d. Please provide a detailed narrative that describes what actions the company is taking to eliminate the capacity issues for PY24. If a narrative cannot be provided, please remove the capacity adjustment.

Response:
The Objection 1, Question 7a response dated June 21, 2023 demonstrated the quantitative development of the CY2022 Capacity adjustment found in Attachment G.
a. Significant capacity constraints were an issue that we believe mostly impacted 2022 claims. Any capacity constraints in CY20 and CY21 are expected to be minimal, and they would have been embedded within the deferred, avoided, and rescheduled care buckets of the COVID-19 support exhibits from the prior years' rate filings.
b. Significant capacity constraints were an issue that we believe mostly impacted 2022 claims. Any capacity constraints in CY20 and CY21 are expected to be minimal, and they would have been
embedded within the deferred, avoided, and rescheduled care buckets of the COVID-19 support exhibits from the prior years' rate filings.
c. In the SG rate development, COVID-19 was assumed to be endemic going forward. As such, any COVID-19 adjustment, including any capacity constraints, was not called out as a separate factor. It was included in the general trend development.
d. This is primarily a provider issue rather than an insurer issue. However, we have been in contact with providers including our own provider system, Allegheny Health Network. Providers have indicated volumes are returning in late 2022 and early 2023, suggesting they have solved for the capacity constraints. This is corroborated by publicly available reports from large insurers such as United and Humana, which indicate higher trends in 2023, especially related to deferred surgeries that are being rescheduled.
6. Based on what has been provided in attachment $E$, please explain why the company believes age 64+'s member mix will increase 2.7 percentage points from the experience period to the rating period. Please also explain why this is dissimilar for ages 60-63.

Response:
The member mix in Table E. 3 of Attachment E is simply a function of the observed actual member mix as of the February 1, 2023 snapshot date. One possible explanation for this shift could be that the enhanced ACA subsidies are incentivizing more individuals in this age range to consider early retirement and utilize ACA coverage as a bridge to Medicare eligibility.
7. It is noted that the Change in Other adjustment includes an impact for both pharmacy rebates and expected changes in hospital/physician settlements, and is included as a hardcoded number in Attachment A. Please provide separately what both these adjustments are.
a. In addition, please provide a detailed quantitative exhibit, with all formulas preserved, that supports the development of the expected change in pharmacy rebates. Please ensure that this supplemental exhibit supports the historical pharmacy rebates that have been provided in Table 4 of the PAAME.

Response:
The Objection 1, Question 9 response dated June 21, 2023 itemized the impact of both the change in pharmacy rebates and the change in hospital/physician settlements that comprise the Change in Other adjustment in Attachment A.
a. Please see the attached exhibit labeled Q7a Response for the development of the expected change in pharmacy rebates. The estimated pharmacy rebate PMPMs for both the base experience period and the projection period can be found in Table 1 of the Q7a Response exhibit. This table also demonstrates how the experience period pharmacy rebate dollars in Table 4 of the PAAM Exhibits can be derived from the experience period PMPM. Table 2 of the Q7a Response exhibit demonstrates the quantitative development of the change in pharmacy rebate factor that was shown in the Objection 1, Question 9 response dated June 21, 2023.
8. The following questions pertain to attachment $B$ :
a. On May 8, 2023, the Department provided the company with RA transfer results for BY22. While comparing those results to the support included in attachment $B$, it is noted that the PLRS, ARF, and AV are quite similar. However, it is noted that the premium PMPM given in attachment $B$ is not. Please provide a detailed quantitative exhibit that retains all formulas and supports cell D13 of attachment B.

Response:
a. The Objection 1, Question 11b response dated June 21, 2023 describes the development of the statewide average premium PMPM found in Attachment B. Specifically, we anticipate that the statewide average premium will be approximately $\square$ higher in 2024 compared to 2022. This is a function of an assumed statewide average rate increase of $\square$ for 2023 and $\square$ for 2024. Please see the attached exhibit labeled Q8a Response for the numerical development of the value found in cell D13 of Attachment B.
9. The following questions pertain to attachment A :
a. Please provide more detail on what "Other Highmark" includes. In addition, please provide a detailed quantitative exhibit that supports both the 2022 normalized allowed PMPM and the 2024 projected member distribution. If additional support cannot be provided please remove "Other Highmark" from the 2024 projected member distribution.
b. Please confirm that the $\mathbf{2 . 7 \%}$ (WPA) and $\mathbf{1 \%}$ (CPA) assumed to migrate from other Highmark entities has been included within other corresponding company ACA filings. If not, please remove "Other Highmark" from the 2024 projected member distribution.
c. Please provide a detailed narrative that explains the New-to-Blue population source. Please explain why when comparing attachment B's Other PA row 12 to NtB, the NtB HHS Risk Score and other factors included in columns $K$ through $N$ for Other PA are lower than HM, yet the company believes the NtB population will have a higher morbidity change compared to HM ACA. If a reasonable explanation cannot be provided, please revise the assumption so that it is in line with what is provided in attachment $B$.

Response:
a. The "Other Highmark" source includes members that were enrolled in one of Highmark's nonACA insurance products in 2022 and then selected a Highmark Inc. ACA plan for 2023.

The Objection 1, Question 6c response dated June 21, 2023 outlines and provides quantitative support for the development of the assumed 2022 normalized allowed PMPMs shown in Attachment A. The calculation started with the actual underlying 2022 allowed PMPMs for this source. These PMPMs were then adjusted for the death load factor as described in the Objection 1, Question 6 c response and then further normalized for demographic, network, and benefit richness factors.

The Objection 1, Question 6b response dated June 21, 2023 outlines and provides quantitative support for the development of the assumed 2024 member distribution shown in Attachment A. To summarize the prior response, the projected member distribution is a function of the actual member distribution observed as of the February 1, 2023 snapshot date. The assumed values that were incorporated into Attachment A reflect very minor adjustments in order to use more rounded assumptions.
b. The $2.7 \%$ (for WPA) and $1.0 \%$ (for CPA) represents the share of the projected 2024 membership assumed for members migrating from Highmark's non-ACA products. This does not represent membership migrating from Highmark's other ACA entities.
c. The New-to-Blue ("New") source represents all members that are new to Highmark. These members could be coming from a competitor's ACA plan, or they could be entirely new to the ACA market.

Since we do not have existing data on these individuals, we must make an assumption regarding this source's average morbidity. As described in the Objection 1, Question 6c response dated June 21, 2023, we assumed the normalized allowed PMPM for the New source would be 3\% higher than the Renewal source. This assumption was informed by a review of historical data which showed that New members have a higher post-risk adjusted MLR than Renewal members. For consistency, since the claims for the New source were developed from the Renewal source, the risk scores for the New source were also derived from the risk scores of the Renewal source (with adjustments for ARF and AV differences between the two sources). The other risk adjustment transfer variables (ARF, GCF, IDF, and AV) for the New source were all derived directly from the demographics and plan selections of these members as of the February 1, 2023 snapshot date.
10. Please ensure that the 7/14/23 versions of the following items are posted in SERFF with your July 14th response to this data call.
a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
b. PA Actuarial Memorandum
c. PA Actuarial Memorandum Exhibits (don't forget to update the "VI Rate Change Summary" tab, if necessary)
d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values - no "NA")
e. URRT
f. Federal Rate Template
g. Part III: Actuarial Memorandum
h. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Response:
All of the relevant rate filing documents are being updated and submitted in SERFF in conjunction with these responses.
11. The trend exhibits in response to Question 4a indicates a 'Cumul Factor' was used to determine the pricing PMPM for both medical and pharmacy claims. Please provide a detailed exhibit displaying an example of the underlying assumptions and the quantitative development of these factors for each of medical and pharmacy.
a. Please provide a detailed narrative that describes how projected changes in provider contracting arrangements has been considered within the trend development.
b. Please provide a detailed narrative that describes how current and future cost of care initiatives have been considered within the trend development. In addition, please provide a detailed quantitative exhibit that summarizes the cost of care initiatives that the company has in place or expects to be in place for PY24 and the favorable adjustment to trend as a result of the initiatives.

Response:
Please see the attached exhibit labeled Q11 Response for an example of the "Cumul Factor" development. The Population Mix column represents changes in population age, gender, etc. over time. The Cost Savings column represents changes in care costs initiatives value, and the Provider Shift column represents change in provider mix.
a. Highmark's provider contracting area has analyzed future expected contracting changes and provided factors to account for these future changes. The changes are included in the Allowed PMPM streams provided in column C of Highmark's Objection 1, Question 4a response dated June 21, 2023.

For in-area facilities, the timing and impact of increases by facility are provided by the provider contracting area. For out of area facilities, we use a standard assumption based on historical data. For professional services, we use the aggregate change in our fee schedule. These are all composited using actual utilization into the provider contracting factors, which are incorporated in the trend development.
b. The realized value of current cost of care initiatives are included in the base period data. As a result, ongoing and future levels are assumed to increase at the same rate as the trend assumption. Any further improvement due to Highmark's continued efforts to lower cost of care would be reflected in future experience as it emerges and could offset unexpected trend drivers that emerge after the filing trend development.

The attached exhibit labeled Q11 Response has a column showing the cost of care initiatives estimated value that is part of the "Cumul Factor" column in the trend development.
12. Please describe development and appropriateness of the COVID adjustment factors and how the COVID factors were applied to the 2022 experience claims and 2024 projection period as presented in response to Question 4c. In particular, provide a detailed discussion on the capacity and avoided care estimates.

Response:
The Covid factors shown in the Objection 1, Question 4c response dated June 21, 2023 are the same factors that were developed in Attachment G. Covid factors were removed from the trend development support to show the underlying trend without Covid. Responses to Covid questions related to Attachment G factors would also apply here. Please see the response to Question 5 above regarding more detailed information on capacity/avoided care estimates.
13. Please provide a detailed exhibit displaying historical trends by unit cost, utilization, induced demand for each benefit category (as noted in the PAAM exhibits and Unified Rate Review Template) for 2019, 2020, 2021, and 2022.

Response:
Please see the attached exhibit labeled Q13 Response for detail on the historical trends. The allowed PMPM column represents a weighted average of the CPA and WPA allowed PMPMs that were shown in the Objection 1, Question 4a response dated June 21, 2023. As described in the response from Objection 1, the regression analysis was performed on the medical and Rx component data only, not by benefit cost category, so historical benefit cost category level results are not available.
14. Please provide a detailed quantitative exhibit displaying the underlying assumptions and justify numerically the '2022 Medical Allowed Baseline' as shown in row 28 of the excel file supporting the response to Question 7a.

Response:
Please see the attached exhibit labeled Q14 Response for the development of the ' 2022 Medical Allowed Baseline' value shown in the Objection 1, Question 7a response dated June 21, 2023.

# 15. What is the experience base representative of for the allowed medical claim PMPMs as presented in cells E12 through F23 contained within the excel file supporting the response to Question 7a? Please reconcile these amounts with the allowed claims as presented in the PAAM exhibits and the Unified Rate Review Template. 

Response:
While the monthly enrollment counts in the exhibits are reflective of our individual ACA population, the PMPMs are reflective of our overall commercial book of business by market (e.g., WPA, CPA, etc.), to be consistent with the calculation of the medical allowed baselines. For credibility reasons, Highmark modeled capacity across our entire book of business (i.e. across all segments). The modeling was done separately by two variables that proved to be significant - member type (child, adult under 65, seniors) and provider region (WPA, CPA). Since the medical PMPMs are not ACA specific, they will not tie to the PAAM exhibits nor the Unified Rate Review Template.

## 16. Please provide an explanation and exhibit displaying the underlying assumptions to the 'Capitation Spend as \% of Total' as seen in the excel file in response to Question 10.

Response:
Please see the attached exhibit labeled Q16 Response for an illustrative development of the 'Capitation Spend as a \% of Total' value found in the Objection 1, Question 10 response dated June 21, 2023. The precise value is technically derived at the exact point in the rate development where the 'Change in Demographics' calculation occurs. This step occurs after the cost trend, utilization trend, and morbidity factors are applied. For ease of demonstration, the attached exhibit was simplified to show the capitation mix prior to these intermediary adjustments using values from Table 2 of the PAAM Exhibits and URRT Worksheet 1.

## Highmark Inc.

## Individual Market

## Response to Objection 2 - Question 7a

Table 1

| Description | $\mathbf{2 0 2 2}$ |
| :--- | :---: |
| 2024 |  |
| Prescription Drug Allowed PMPM (w/ Rx Rebates; URRT Wksh1) |  |
| Rx Rebates PMPM |  |
| Member Months (Table 2) |  |
| Rx Rebate Dollars (Table 4) |  |

## Table 2

|  |  |  |  |
| :--- | :---: | :---: | :---: |
| Description | Medical | Rx | Total |
| Change in Rx Rebates | 1.000 | 0.870 |  |
| Change in Other (Table 5) |  |  | 0.979 |
| Adjusted Projected Allowed EHB Claims PMPM (Table 5) |  |  | $\$ 913.14$ |
| Adjusted Projected Allowed EHB Claims PMPM (prior to change in other) | $\$ 752.25$ | $\$ 180.62$ | $\$ 932.87$ |
| Final Change in Rx Rebates |  |  | $\mathbf{0 . 9 7 5}$ |

Highmark Inc.

Individual Market
Response to Objection 2-Question 8a

|  | Statewide Average <br> Non-Catastrophic Pool |
| :--- | :---: |
| 2022 Average Premium PMPM |  |
| Assumed 2023 Rate Increase |  |
| Assumed 2024 Rate Increase |  |
| 2024 Average Premium PMPM |  |


|  | WPA Region |  |  |  |  |  |  |  | CPA Region |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Medical |  |  |  | Rx |  |  |  | Medical |  |  |  | Rx |  |  |  |
| Incurred | Population | Cost | Provider | Cumul | Population | Cost | Provider | Cumul | Population | Cost | Provider | Cumul | Population | Cost | Provider | Cumul |
| Month | Mix | Savings | Shift | Factor | Mix | Savings | Shift | Factor | Mix | Savings | Shift | Factor | Mix | Savings | Shift | Factor |
| 1/17 | 1.65 | 0.97 | 1.01 | 1.60 | 1.72 | 0.99 | 1.00 | 1.71 | 1.49 | 0.97 | 0.97 | 1.40 | 1.42 | 0.99 | 1.00 | 1.40 |
| 2/17 | 1.66 | 0.97 | 1.01 | 1.61 | 1.72 | 0.99 | 1.00 | 1.70 | 1.49 | 0.97 | 0.97 | 1.41 | 1.39 | 0.99 | 1.00 | 1.38 |
| 3/17 | 1.65 | 0.97 | 1.01 | 1.61 | 1.70 | 0.99 | 1.00 | 1.68 | 1.51 | 0.97 | 0.97 | 1.42 | 1.38 | 0.99 | 1.00 | 1.36 |
| 4/17 | 1.65 | 0.96 | 1.01 | 1.59 | 1.71 | 0.99 | 1.00 | 1.69 | 1.51 | 0.95 | 0.97 | 1.39 | 1.38 | 0.97 | 1.00 | 1.33 |
| 5/17 | 1.66 | 0.96 | 1.01 | 1.60 | 1.72 | 0.99 | 1.00 | 1.69 | 1.50 | 0.95 | 0.97 | 1.38 | 1.37 | 0.97 | 1.00 | 1.33 |
| 6/17 | 1.63 | 0.96 | 1.01 | 1.57 | 1.74 | 0.98 | 1.00 | 1.72 | 1.50 | 0.95 | 0.97 | 1.39 | 1.37 | 0.97 | 1.00 | 1.33 |
| 7/17 | 1.63 | 0.95 | 1.01 | 1.57 | 1.74 | 0.98 | 1.00 | 1.71 | 1.50 | 0.95 | 0.97 | 1.38 | 1.37 | 0.97 | 1.00 | 1.33 |
| 8/17 | 1.61 | 0.95 | 1.01 | 1.55 | 1.71 | 0.98 | 1.00 | 1.69 | 1.51 | 0.95 | 0.97 | 1.38 | 1.37 | 0.97 | 1.00 | 1.32 |
| 9/17 | 1.61 | 0.95 | 1.01 | 1.54 | 1.71 | 0.98 | 1.00 | 1.68 | 1.51 | 0.94 | 0.97 | 1.39 | 1.38 | 0.97 | 1.00 | 1.33 |
| 10/17 | 1.60 | 0.95 | 1.01 | 1.53 | 1.69 | 0.98 | 1.00 | 1.67 | 1.53 | 0.94 | 0.97 | 1.40 | 1.39 | 0.97 | 1.00 | 1.34 |
| 11/17 | 1.61 | 0.95 | 1.01 | 1.54 | 1.71 | 0.98 | 1.00 | 1.68 | 1.52 | 0.94 | 0.97 | 1.40 | 1.40 | 0.97 | 1.00 | 1.35 |
| 12/17 | 1.61 | 0.95 | 1.01 | 1.54 | 1.73 | 0.98 | 1.00 | 1.70 | 1.53 | 0.94 | 0.97 | 1.40 | 1.40 | 0.97 | 1.00 | 1.35 |
| 1/18 | 1.85 | 0.94 | 0.96 | 1.68 | 1.80 | 0.98 | 1.00 | 1.76 | 1.42 | 0.93 | 0.96 | 1.27 | 1.30 | 0.96 | 1.00 | 1.24 |
| 2/18 | 1.83 | 0.94 | 0.96 | 1.66 | 1.75 | 0.98 | 1.00 | 1.71 | 1.43 | 0.93 | 0.96 | 1.28 | 1.28 | 0.96 | 1.00 | 1.23 |
| 3/18 | 1.82 | 0.94 | 0.96 | 1.65 | 1.73 | 0.98 | 1.00 | 1.69 | 1.42 | 0.93 | 0.96 | 1.27 | 1.29 | 0.96 | 1.00 | 1.23 |
| 4/18 | 1.83 | 0.94 | 0.96 | 1.65 | 1.72 | 0.98 | 1.00 | 1.68 | 1.43 | 0.93 | 0.96 | 1.27 | 1.29 | 0.96 | 1.00 | 1.23 |
| 5/18 | 1.84 | 0.94 | 0.96 | 1.65 | 1.71 | 0.98 | 1.00 | 1.66 | 1.42 | 0.93 | 0.96 | 1.26 | 1.31 | 0.96 | 1.00 | 1.25 |
| 6/18 | 1.83 | 0.93 | 0.96 | 1.64 | 1.71 | 0.98 | 1.00 | 1.66 | 1.43 | 0.93 | 0.96 | 1.27 | 1.32 | 0.96 | 1.00 | 1.26 |
| 7/18 | 1.82 | 0.93 | 0.96 | 1.63 | 1.68 | 0.97 | 1.00 | 1.64 | 1.43 | 0.93 | 0.96 | 1.27 | 1.32 | 0.96 | 1.00 | 1.26 |
| 8/18 | 1.83 | 0.93 | 0.96 | 1.64 | 1.69 | 0.97 | 1.00 | 1.64 | 1.44 | 0.93 | 0.96 | 1.28 | 1.30 | 0.96 | 1.00 | 1.25 |
| 9/18 | 1.82 | 0.93 | 0.96 | 1.63 | 1.61 | 0.97 | 1.00 | 1.57 | 1.43 | 0.93 | 0.96 | 1.27 | 1.31 | 0.96 | 1.00 | 1.25 |
| 10/18 | 1.81 | 0.93 | 0.96 | 1.62 | 1.63 | 0.97 | 1.00 | 1.59 | 1.43 | 0.93 | 0.96 | 1.27 | 1.31 | 0.96 | 1.00 | 1.25 |
| 11/18 | 1.81 | 0.93 | 0.96 | 1.63 | 1.62 | 0.97 | 1.00 | 1.58 | 1.42 | 0.93 | 0.96 | 1.26 | 1.33 | 0.96 | 1.00 | 1.27 |
| 12/18 | 1.82 | 0.93 | 0.96 | 1.63 | 1.66 | 0.97 | 1.00 | 1.62 | 1.42 | 0.93 | 0.96 | 1.26 | 1.33 | 0.95 | 1.00 | 1.27 |
| 1/19 | 1.78 | 0.92 | 0.96 | 1.57 | 1.61 | 0.97 | 1.00 | 1.56 | 1.51 | 0.91 | 0.96 | 1.33 | 1.40 | 0.95 | 1.00 | 1.33 |
| 2/19 | 1.76 | 0.92 | 0.96 | 1.56 | 1.62 | 0.97 | 1.00 | 1.57 | 1.54 | 0.91 | 0.96 | 1.34 | 1.43 | 0.95 | 1.00 | 1.36 |
| 3/19 | 1.74 | 0.92 | 0.96 | 1.54 | 1.61 | 0.97 | 1.00 | 1.56 | 1.55 | 0.91 | 0.96 | 1.36 | 1.41 | 0.95 | 1.00 | 1.34 |
| 4/19 | 1.75 | 0.91 | 0.96 | 1.52 | 1.63 | 0.97 | 1.00 | 1.57 | 1.54 | 0.90 | 0.96 | 1.34 | 1.41 | 0.95 | 1.00 | 1.33 |
| 5/19 | 1.75 | 0.90 | 0.96 | 1.52 | 1.63 | 0.97 | 1.00 | 1.58 | 1.54 | 0.90 | 0.96 | 1.33 | 1.40 | 0.95 | 1.00 | 1.32 |
| 6/19 | 1.76 | 0.90 | 0.96 | 1.53 | 1.61 | 0.97 | 1.00 | 1.56 | 1.54 | 0.90 | 0.96 | 1.33 | 1.40 | 0.95 | 1.00 | 1.33 |
| 7/19 | 1.77 | 0.90 | 0.96 | 1.53 | 1.63 | 0.96 | 1.00 | 1.58 | 1.54 | 0.90 | 0.96 | 1.33 | 1.40 | 0.95 | 1.00 | 1.32 |
| 8/19 | 1.78 | 0.90 | 0.96 | 1.54 | 1.63 | 0.96 | 1.00 | 1.57 | 1.55 | 0.90 | 0.96 | 1.34 | 1.37 | 0.95 | 1.00 | 1.29 |
| 9/19 | 1.78 | 0.90 | 0.96 | 1.54 | 1.60 | 0.96 | 1.00 | 1.54 | 1.57 | 0.90 | 0.96 | 1.35 | 1.38 | 0.95 | 1.00 | 1.30 |
| 10/19 | 1.78 | 0.90 | 0.96 | 1.54 | 1.62 | 0.96 | 1.00 | 1.56 | 1.57 | 0.90 | 0.96 | 1.36 | 1.39 | 0.95 | 1.00 | 1.31 |
| 11/19 | 1.73 | 0.90 | 0.96 | 1.50 | 1.62 | 0.96 | 1.00 | 1.56 | 1.57 | 0.90 | 0.96 | 1.35 | 1.41 | 0.95 | 1.00 | 1.33 |
| 12/19 | 1.72 | 0.90 | 0.96 | 1.49 | 1.62 | 0.96 | 1.00 | 1.56 | 1.59 | 0.90 | 0.96 | 1.37 | 1.40 | 0.95 | 1.00 | 1.32 |
| 1/20 | 1.88 | 0.90 | 0.96 | 1.62 | 1.66 | 0.96 | 1.00 | 1.59 | 1.35 | 0.90 | 0.96 | 1.16 | 1.04 | 0.94 | 1.00 | 0.98 |
| 2/20 | 1.83 | 0.90 | 0.96 | 1.58 | 1.66 | 0.96 | 1.00 | 1.59 | 1.36 | 0.90 | 0.96 | 1.17 | 1.04 | 0.94 | 1.00 | 0.98 |
| 3/20 | 1.84 | 0.90 | 0.96 | 1.58 | 1.64 | 0.96 | 1.00 | 1.58 | 1.34 | 0.90 | 0.96 | 1.15 | 1.03 | 0.94 | 1.00 | 0.97 |
| 4/20 | 1.80 | 0.89 | 0.96 | 1.54 | 1.64 | 0.96 | 1.00 | 1.57 | 1.33 | 0.89 | 0.96 | 1.14 | 1.04 | 0.94 | 1.00 | 0.98 |
| 5/20 | 1.79 | 0.89 | 0.96 | 1.53 | 1.65 | 0.96 | 1.00 | 1.59 | 1.35 | 0.89 | 0.96 | 1.15 | 1.05 | 0.94 | 1.00 | 0.99 |
| 6/20 | 1.74 | 0.89 | 0.96 | 1.48 | 1.66 | 0.96 | 1.00 | 1.59 | 1.33 | 0.89 | 0.96 | 1.14 | 1.06 | 0.94 | 1.00 | 1.00 |
| 7/20 | 1.71 | 0.89 | 0.96 | 1.46 | 1.67 | 0.96 | 1.00 | 1.61 | 1.33 | 0.89 | 0.96 | 1.13 | 1.07 | 0.94 | 1.00 | 1.00 |
| 8/20 | 1.70 | 0.89 | 0.96 | 1.45 | 1.68 | 0.96 | 1.00 | 1.61 | 1.33 | 0.89 | 0.96 | 1.14 | 1.09 | 0.94 | 1.00 | 1.02 |
| 9/20 | 1.66 | 0.89 | 0.96 | 1.41 | 1.68 | 0.96 | 1.00 | 1.61 | 1.33 | 0.89 | 0.96 | 1.13 | 1.08 | 0.94 | 1.00 | 1.02 |
| 10/20 | 1.66 | 0.89 | 0.96 | 1.41 | 1.69 | 0.96 | 1.00 | 1.62 | 1.31 | 0.89 | 0.96 | 1.12 | 1.08 | 0.94 | 1.00 | 1.02 |
| 11/20 | 1.61 | 0.88 | 0.96 | 1.37 | 1.70 | 0.96 | 1.00 | 1.63 | 1.32 | 0.89 | 0.96 | 1.12 | 1.09 | 0.94 | 1.00 | 1.02 |
| 12/20 | 1.63 | 0.88 | 0.96 | 1.38 | 1.71 | 0.96 | 1.00 | 1.64 | 1.32 | 0.89 | 0.96 | 1.13 | 1.09 | 0.94 | 1.00 | 1.03 |
| 1/21 | 1.57 | 0.88 | 0.96 | 1.32 | 1.56 | 0.95 | 1.00 | 1.49 | 1.37 | 0.89 | 0.96 | 1.16 | 1.09 | 0.93 | 1.00 | 1.02 |
| 2/21 | 1.56 | 0.87 | 0.96 | 1.30 | 1.57 | 0.95 | 1.00 | 1.49 | 1.35 | 0.88 | 0.96 | 1.14 | 1.10 | 0.93 | 1.00 | 1.03 |
| 3/21 | 1.57 | 0.87 | 0.96 | 1.31 | 1.57 | 0.95 | 1.00 | 1.49 | 1.35 | 0.88 | 0.96 | 1.14 | 1.09 | 0.93 | 1.00 | 1.02 |
| 4/21 | 1.57 | 0.86 | 0.96 | 1.30 | 1.54 | 0.95 | 1.00 | 1.46 | 1.34 | 0.88 | 0.96 | 1.13 | 1.09 | 0.93 | 1.00 | 1.01 |
| 5/21 | 1.53 | 0.86 | 0.96 | 1.27 | 1.56 | 0.95 | 1.00 | 1.48 | 1.32 | 0.88 | 0.96 | 1.12 | 1.08 | 0.93 | 1.00 | 1.01 |
| 6/21 | 1.54 | 0.86 | 0.96 | 1.27 | 1.56 | 0.94 | 1.00 | 1.47 | 1.32 | 0.88 | 0.96 | 1.11 | 1.09 | 0.93 | 1.00 | 1.01 |
| 7/21 | 1.54 | 0.86 | 0.96 | 1.26 | 1.53 | 0.94 | 1.00 | 1.45 | 1.32 | 0.88 | 0.96 | 1.11 | 1.08 | 0.93 | 1.00 | 1.01 |
| 8/21 | 1.53 | 0.85 | 0.96 | 1.26 | 1.53 | 0.94 | 1.00 | 1.45 | 1.32 | 0.88 | 0.96 | 1.11 | 1.06 | 0.93 | 1.00 | 0.99 |
| 9/21 | 1.51 | 0.85 | 0.96 | 1.24 | 1.52 | 0.94 | 1.00 | 1.44 | 1.31 | 0.88 | 0.96 | 1.10 | 1.06 | 0.93 | 1.00 | 0.98 |
| 10/21 | 1.48 | 0.85 | 0.96 | 1.22 | 1.52 | 0.94 | 1.00 | 1.43 | 1.31 | 0.88 | 0.96 | 1.10 | 1.06 | 0.93 | 1.00 | 0.99 |
| 11/21 | 1.48 | 0.85 | 0.96 | 1.21 | 1.52 | 0.94 | 1.00 | 1.43 | 1.30 | 0.88 | 0.96 | 1.09 | 1.06 | 0.93 | 1.00 | 0.99 |
| 12/21 | 1.48 | 0.85 | 0.96 | 1.21 | 1.52 | 0.94 | 1.00 | 1.43 | 1.31 | 0.88 | 0.96 | 1.10 | 1.06 | 0.93 | 1.00 | 0.98 |
| 1/22 | 1.54 | 0.85 | 0.96 | 1.25 | 1.50 | 0.94 | 1.00 | 1.41 | 1.36 | 0.87 | 0.96 | 1.13 | 1.01 | 0.92 | 1.00 | 0.94 |
| 2/22 | 1.49 | 0.84 | 0.96 | 1.21 | 1.46 | 0.94 | 1.00 | 1.37 | 1.35 | 0.87 | 0.96 | 1.13 | 1.00 | 0.92 | 1.00 | 0.93 |
| 3/22 | 1.48 | 0.84 | 0.96 | 1.20 | 1.47 | 0.94 | 1.00 | 1.38 | 1.36 | 0.87 | 0.96 | 1.13 | 1.02 | 0.92 | 1.00 | 0.94 |
| 4/22 | 1.51 | 0.84 | 0.96 | 1.21 | 1.47 | 0.94 | 1.00 | 1.38 | 1.37 | 0.87 | 0.96 | 1.14 | 1.03 | 0.92 | 1.00 | 0.95 |
| 5/22 | 1.51 | 0.84 | 0.96 | 1.21 | 1.48 | 0.94 | 1.00 | 1.39 | 1.36 | 0.87 | 0.96 | 1.13 | 1.02 | 0.92 | 1.00 | 0.95 |
| 6/22 | 1.51 | 0.84 | 0.96 | 1.22 | 1.45 | 0.94 | 1.00 | 1.36 | 1.36 | 0.87 | 0.96 | 1.13 | 1.02 | 0.92 | 1.00 | 0.95 |
| 7/22 | 1.57 | 0.84 | 0.96 | 1.26 | 1.46 | 0.94 | 1.00 | 1.37 | 1.39 | 0.87 | 0.96 | 1.15 | 1.02 | 0.92 | 1.00 | 0.94 |
| 8/22 | 1.58 | 0.84 | 0.96 | 1.26 | 1.44 | 0.94 | 1.00 | 1.35 | 1.39 | 0.87 | 0.96 | 1.16 | 1.02 | 0.92 | 1.00 | 0.94 |
| 9/22 | 1.59 | 0.83 | 0.96 | 1.26 | 1.43 | 0.94 | 1.00 | 1.34 | 1.39 | 0.86 | 0.96 | 1.15 | 1.02 | 0.92 | 1.00 | 0.94 |
| 10/22 | 1.57 | 0.83 | 0.96 | 1.24 | 1.43 | 0.94 | 1.00 | 1.34 | 1.39 | 0.86 | 0.96 | 1.15 | 1.01 | 0.92 | 1.00 | 0.94 |
| 11/22 | 1.58 | 0.83 | 0.96 | 1.26 | 1.44 | 0.94 | 1.00 | 1.35 | 1.40 | 0.86 | 0.96 | 1.16 | 1.02 | 0.92 | 1.00 | 0.94 |
| 12/22 | 1.59 | 0.83 | 0.96 | 1.26 | 1.45 | 0.94 | 1.00 | 1.36 | 1.38 | 0.86 | 0.96 | 1.15 | 1.02 | 0.92 | 1.00 | 0.94 |
| 1/23 | 1.43 | 0.82 | 0.96 | 1.12 | 1.68 | 0.94 | 1.00 | 1.57 | 1.26 | 0.86 | 0.96 | 1.04 | 1.09 | 0.92 | 1.00 | 1.01 |
| 2/23 | 1.51 | 0.82 | 0.96 | 1.19 | 1.42 | 0.94 | 1.00 | 1.33 | 1.37 | 0.86 | 0.96 | 1.13 | 1.06 | 0.92 | 1.00 | 0.98 |
| 3/23 | 1.51 | 0.82 | 0.96 | 1.18 | 1.42 | 0.94 | 1.00 | 1.33 | 1.37 | 0.85 | 0.96 | 1.13 | 1.06 | 0.92 | 1.00 | 0.98 |
| 4/23 | 1.51 | 0.82 | 0.96 | 1.18 | 1.42 | 0.94 | 1.00 | 1.33 | 1.37 | 0.85 | 0.96 | 1.13 | 1.06 | 0.92 | 1.00 | 0.98 |
| 5/23 | 1.51 | 0.81 | 0.96 | 1.18 | 1.42 | 0.94 | 1.00 | 1.33 | 1.37 | 0.85 | 0.96 | 1.12 | 1.06 | 0.92 | 1.00 | 0.98 |
| 6/23 | 1.51 | 0.81 | 0.96 | 1.18 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.85 | 0.96 | 1.12 | 1.06 | 0.92 | 1.00 | 0.98 |
| 7/23 | 1.51 | 0.81 | 0.96 | 1.18 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.85 | 0.96 | 1.12 | 1.06 | 0.92 | 1.00 | 0.98 |
| 8/23 | 1.51 | 0.81 | 0.96 | 1.17 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.85 | 0.96 | 1.12 | 1.06 | 0.92 | 1.00 | 0.98 |
| 9/23 | 1.52 | 0.81 | 0.96 | 1.17 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.85 | 0.96 | 1.12 | 1.06 | 0.92 | 1.00 | 0.98 |
| 10/23 | 1.52 | 0.81 | 0.96 | 1.17 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.85 | 0.96 | 1.12 | 1.06 | 0.92 | 1.00 | 0.98 |
| 11/23 | 1.52 | 0.80 | 0.96 | 1.17 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.85 | 0.96 | 1.12 | 1.06 | 0.92 | 1.00 | 0.98 |
| 12/23 | 1.52 | 0.80 | 0.96 | 1.17 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.85 | 0.96 | 1.12 | 1.06 | 0.92 | 1.00 | 0.98 |
| $1 / 24$ | 1.52 | 0.80 | 0.96 | 1.16 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.84 | 0.96 | 1.11 | 1.06 | 0.92 | 1.00 | 0.98 |
| 2/24 | 1.52 | 0.80 | 0.96 | 1.16 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.84 | 0.96 | 1.11 | 1.06 | 0.92 | 1.00 | 0.98 |
| 3/24 | 1.52 | 0.80 | 0.96 | 1.16 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.84 | 0.96 | 1.11 | 1.06 | 0.92 | 1.00 | 0.98 |
| 4/24 | 1.52 | 0.80 | 0.96 | 1.16 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.84 | 0.96 | 1.11 | 1.06 | 0.92 | 1.00 | 0.98 |
| 5/24 | 1.52 | 0.80 | 0.96 | 1.16 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.84 | 0.96 | 1.11 | 1.06 | 0.92 | 1.00 | 0.98 |
| 6/24 | 1.52 | 0.80 | 0.96 | 1.16 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.84 | 0.96 | 1.11 | 1.06 | 0.92 | 1.00 | 0.98 |
| 7/24 | 1.52 | 0.80 | 0.96 | 1.16 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.84 | 0.96 | 1.11 | 1.06 | 0.92 | 1.00 | 0.98 |
| 8/24 | 1.52 | 0.79 | 0.96 | 1.16 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.84 | 0.96 | 1.11 | 1.06 | 0.92 | 1.00 | 0.98 |
| 9/24 | 1.52 | 0.79 | 0.96 | 1.16 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.84 | 0.96 | 1.11 | 1.06 | 0.92 | 1.00 | 0.98 |
| 10/24 | 1.52 | 0.79 | 0.96 | 1.16 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.84 | 0.96 | 1.11 | 1.06 | 0.92 | 1.00 | 0.98 |
| 11/24 | 1.52 | 0.79 | 0.96 | 1.16 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.84 | 0.96 | 1.11 | 1.06 | 0.92 | 1.00 | 0.98 |
| 12/24 | 1.52 | 0.79 | 0.96 | 1.16 | 1.42 | 0.94 | 1.00 | 1.33 | 1.38 | 0.84 | 0.96 | 1.11 | 1.06 | 0.92 | 1.00 | 0.98 |

Highmark Inc.

## Individual Market

Response to Objection 2 - Question 13 (WPA \& CPA Regions Combined)

|  | Medical |  |  | Rx |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Incurred |  | Allowed | 12-Month |  | Allowed | 12-Month |
| Month | Members | PMPM | Trend | Members | PMPM | Trend |
| 1/18 | 24,319 | \$477.85 |  | 24,319 | \$112.69 |  |
| 2/18 | 24,150 | \$402.21 |  | 24,150 | \$121.54 |  |
| 3/18 | 23,754 | \$456.32 |  | 23,754 | \$137.08 |  |
| 4/18 | 23,393 | \$458.81 |  | 23,393 | \$146.16 |  |
| 5/18 | 22,875 | \$435.24 |  | 22,875 | \$154.62 |  |
| 6/18 | 22,495 | \$424.92 |  | 22,495 | \$155.78 |  |
| 7/18 | 22,263 | \$437.41 |  | 22,263 | \$161.44 |  |
| 8/18 | 21,957 | \$528.16 |  | 21,957 | \$165.76 |  |
| 9/18 | 21,683 | \$413.54 |  | 21,683 | \$135.17 |  |
| 10/18 | 21,370 | \$506.11 |  | 21,370 | \$155.87 |  |
| 11/18 | 21,073 | \$454.60 |  | 21,073 | \$143.89 |  |
| 12/18 | 20,556 | \$465.38 |  | 20,556 | \$164.07 |  |
| 1/19 | 17,217 | \$459.70 |  | 17,217 | \$138.71 |  |
| 2/19 | 16,785 | \$478.15 |  | 16,785 | \$137.28 |  |
| 3/19 | 16,499 | \$522.32 |  | 16,499 | \$155.03 |  |
| 4/19 | 16,267 | \$489.67 |  | 16,267 | \$167.10 |  |
| 5/19 | 16,030 | \$509.37 |  | 16,030 | \$167.75 |  |
| 6/19 | 15,821 | \$394.44 |  | 15,821 | \$153.33 |  |
| 7/19 | 15,651 | \$454.85 |  | 15,651 | \$165.78 |  |
| 8/19 | 15,450 | \$475.36 |  | 15,450 | \$170.37 |  |
| 9/19 | 15,355 | \$504.51 |  | 15,355 | \$165.90 |  |
| 10/19 | 15,213 | \$569.70 |  | 15,213 | \$175.12 |  |
| 11/19 | 15,075 | \$498.50 |  | 15,075 | \$161.96 |  |
| 12/19 | 14,807 | \$475.89 | 6.8\% | 14,807 | \$183.27 | 10.8\% |
| 1/20 | 32,402 | \$391.51 | 4.5\% | 32,402 | \$105.79 | 4.2\% |
| 2/20 | 33,053 | \$417.32 | 1.1\% | 33,053 | \$109.41 | (0.6\%) |
| 3/20 | 33,526 | \$378.77 | (3.3\%) | 33,526 | \$133.69 | (3.4\%) |
| 4/20 | 34,010 | \$292.56 | (8.8\%) | 34,010 | \$134.35 | (6.3\%) |
| 5/20 | 34,390 | \$353.76 | (12.9\%) | 34,390 | \$130.77 | (8.7\%) |
| 6/20 | 34,632 | \$516.16 | (9.9\%) | 34,632 | \$143.43 | (8.8\%) |
| 7/20 | 34,363 | \$520.41 | (8.4\%) | 34,363 | \$146.08 | (9.3\%) |
| 8/20 | 33,486 | \$448.18 | (7.5\%) | 33,486 | \$138.35 | (10.3\%) |
| 9/20 | 33,430 | \$520.95 | (8.0\%) | 33,430 | \$149.72 | (12.0\%) |
| 10/20 | 33,270 | \$533.73 | (8.0\%) | 33,270 | \$161.17 | (12.4\%) |
| 11/20 | 33,004 | \$561.46 | (7.2\%) | 33,004 | \$147.65 | (13.5\%) |
| 12/20 | 32,506 | \$524.17 | (6.4\%) | 32,506 | \$169.56 | (13.7\%) |
| 1/21 | 34,621 | \$496.55 | (2.1\%) | 34,621 | \$136.98 | (8.3\%) |
| 2/21 | 35,668 | \$462.54 | 0.6\% | 35,668 | \$136.52 | (3.5\%) |
| 3/21 | 35,605 | \$733.82 | 11.0\% | 35,605 | \$164.85 | 0.0\% |
| 4/21 | 36,221 | \$551.95 | 22.2\% | 36,221 | \$167.19 | 4.0\% |
| 5/21 | 36,915 | \$512.70 | 29.5\% | 36,915 | \$149.78 | 7.4\% |
| 6/21 | 37,752 | \$537.99 | 25.9\% | 37,752 | \$171.73 | 9.4\% |
| 7/21 | 38,977 | \$537.56 | 23.6\% | 38,977 | \$165.90 | 11.2\% |
| 8/21 | 40,111 | \$532.92 | 25.2\% | 40,111 | \$165.77 | 14.1\% |
| 9/21 | 41,060 | \$549.04 | 24.2\% | 41,060 | \$163.05 | 15.0\% |
| 10/21 | 41,113 | \$547.73 | 23.6\% | 41,113 | \$165.83 | 14.9\% |
| 11/21 | 40,965 | \$588.45 | 22.0\% | 40,965 | \$172.51 | 16.5\% |
| 12/21 | 40,596 | \$559.46 | 21.2\% | 40,596 | \$187.89 | 17.0\% |
| 1/22 | 48,005 | \$508.35 | 18.9\% | 48,005 | \$150.96 | 15.5\% |
| 2/22 | 51,234 | \$556.63 | 19.4\% | 51,234 | \$151.00 | 14.2\% |
| 3/22 | 50,928 | \$599.94 | 10.5\% | 50,928 | \$185.58 | 13.5\% |
| 4/22 | 51,395 | \$568.88 | 6.2\% | 51,395 | \$177.33 | 12.1\% |
| 5/22 | 51,422 | \$547.76 | 4.0\% | 51,422 | \$181.27 | 12.6\% |
| 6/22 | 51,847 | \$557.02 | 3.9\% | 51,847 | \$191.44 | 12.0\% |
| 7/22 | 52,268 | \$573.18 | 4.2\% | 52,268 | \$176.06 | 11.3\% |
| 8/22 | 52,618 | \$668.39 | 5.1\% | 52,618 | \$199.05 | 11.5\% |
| 9/22 | 52,682 | \$621.50 | 5.8\% | 52,682 | \$188.48 | 12.0\% |
| 10/22 | 53,017 | \$597.66 | 6.3\% | 53,017 | \$200.52 | 13.4\% |
| 11/22 | 53,220 | \$589.85 | 5.8\% | 53,220 | \$193.85 | 13.0\% |
| 12/22 | 53,006 | \$601.77 | 5.9\% | 53,006 | \$189.28 | 12.0\% |

Highmark Inc.

## Individual Market

Response to Objection 2 - Question 14

Table 1 - Western PA

|  | Commercial |  |  |  | Direct Pay ACA |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $2019$ <br> PMPM | Annualized Baseline Trend ${ }^{1}$ | 2022 Baseline PMPM ${ }^{2}$ | 2022 Average Members | 2022 Average <br> Members | 2022 Member Weight | Composite PMPM Using ACA Weights |
| Child | \$184.76 | 5.2\% | \$214.96 | 152,438 | 1,401 | 6.8\% |  |
| Adult | \$421.71 | 3.4\% | \$466.01 | 575,256 | 19,239 | 93.2\% |  |
| Total |  |  |  |  | 20,640 | 100.0\% | \$448.98 |

Table 2 - Central PA

|  | Commercial |  |  |  | Direct Pay ACA |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $2019$ PMPM | Annualized Baseline Trend ${ }^{1}$ | 2022 Baseline PMPM ${ }^{2}$ | 2022 Average Members | 2022 Average <br> Members | 2022 Member Weight | Composite PMPM <br> Using ACA Weights |
| Child | \$212.78 | 5.3\% | \$248.62 | 88,951 | 1,851 | 5.9\% |  |
| Adult | \$511.07 | 4.4\% | \$582.31 | 327,200 | 29,313 | 94.1\% |  |
| Total |  |  |  |  | 31,164 | 100.0\% | \$562.49 |

[^6]Highmark Inc.

## Individual Market

## Response to Objection 2 - Question 16

|  | EHB | Non-EHB |
| :--- | :---: | :---: | Total |  | $\$ 93,052$ | $\$ 186,473$ |
| :--- | :---: | :---: |
| Capitation Dollars (Table 2) |  |  |
| Member Months (Table 2) |  | 620,344 |
| Capitation PMPM |  | $\$ 0.45$ |
| Total Allowed Claims (URRT Wksh1) |  | $\$ 726.13$ |
| Capitation Spend as \% of Total (approximate) |  | $\mathbf{0 . 1 \%}$ |

## TIIGHMNRK.

July 21, 2023

Ms. Lorraine Badarzynski, Actuary
Bureau of Life, Accident \& Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120
Re: Highmark Inc. 2024 ACA Rate Filing (Individual Market)
Highmark Filing \# 1A-DP-23-HI (SERFF Filing \# HGHM-133630406)
Dear Ms. Badarzynski:
Enclosed are responses to your July 19, 2023 questions regarding SERFF Filing \# HGHM133630406. We have included your questions along with our responses for your convenience.

Should you have any further questions regarding this Filing, please feel free to contact me at $\square$ or via e-mail at: $\square$.

Sincerely,


## 1. Please confirm the threshold member months at which the Company consider to be fully credible.

Response:
Credibility of the data was considered in the filing. In general, the size of the enrollment in the experience period is well above what we would consider to be fully credible. In addition, since the health plan has multiple entities, the experience for this entity was compared to the experience of other entities to assess the reasonableness of the data after accounting for known differences. For example, final rates of the different entities can be compared and expected to differ for things like network or benefit design. These other entities could be used as a source for a manual rate if the experience of this entity did not appear reasonable or was particularly low in enrollment. Based on professional judgement a rigorous mathematical credibility model seemed unlikely to result in materially different rates and did not seem warranted for this entity.

## 2. Please describe development and provide a detailed exhibit displaying the underlying assumptions of the development of the Pricing AVs as shown on Table 10.

Response:
Our benefit pricing model is a SAS based program that works off of a dataset that has every claim for every Highmark Individual ACA member in 2022. It projects these claims onto the 2024 rating period with a cost trend. After the claims are repriced to the projected cost level in 2024, we then input cost sharing by benefit category into the model. The SAS program then that takes all of these claims and determines how much a member would have paid in cost sharing if they had the benefits that were inputted into the model. For example, if the data set had a member with an emergency room claim with a $\$ 30,000$ allowed charge, and we were testing a plan that had a $\$ 300$ ER copay, the SAS program would then make two new columns in the dataset, one for member cost sharing, which would be $\$ 300$ in this case, and the other for the amount paid by the Company, $\$ 29,700$. The pricing AV is then simply calculated as the sum of the amount that would be paid by the Company under the proposed benefit design divided by the total projected allowed charges.

We thoroughly review the output of this model, checking/adjusting the output for both reasonableness and consistency, and comparing to historical paid to allowed ratios.
3. Following up from Objection 2, Question 14, the ' 2022 Medical Allowed Baseline' is derived by trending 2019 PMPM by adult and child separately and for each region (WPA and CPA) using an Annualized Baseline Trend. Please provide further discussion on why the 2022 experience period claims are increased to remove the impact of COVID 19.
a. Are there any additional adjustments made to account for mix differences in $\mathbf{2 0 1 9}$ relative to 2022 assumed?
b. The trend appears much lower than the trend used to project the 2024 rates. Please bridge the gap between the annualized baseline trend used for the determining the ' 2022 Medical Allowed Baseline' and the medical trend used for projecting the 2024 rates.

Response:
The 2022 experience period claims are increased due to capacity constraints lowering claims relative to the medical allowed baseline.
a. We adjust for changes in age and gender within the adult population and changes in age within the child population. We also adjust for days, but this has a minimal impact on year-over-year changes.
b. The trend used to trend 2019 to 2022 to derive the ' 2022 Medical Allowed Baseline' reflects the overall commercial trend (broken out by child and adult) after accounting for the items listed above. The trend is used to come up with a 2022 baseline for the entire commercial block, against which we compare actuals in 2022 to quantify the impact of capacity/indirect effects of COVID (for the overall commercial block). For this reason, we would not expect the trend to match or be comparable to the filed ACA pricing trend.
4. The following questions are pertaining to the trend development:
a. As a follow up question from Objection 2 Question 11,
i. What consideration was given to remove the impact of COVID 19 in developing the provider mix, cost savings, and population mix components of the 'Cumul' factors that were applied to the corresponding months of allowed PMPMs for which the impact of COVID 19 was removed?
ii. It appears that the 'Cumul' factors were developed based on region (WPA and CPA) separately for each of medical and pharmacy. Are 'Cumul' factors determined for WPA and CPA combined and then credibility weighted by region prior to determining the aggregate trend?
b. Following up from Objection 1 Question 4a, please provide the allowed PMPM for each of medical and pharmacy reflecting COVID 19 by adding two additional columns (Allowed PMPM with COVID 19 Medical and Allowed PMPM with COVID Pharmacy) in the 'Q4a Response CPA' and 'Q4a Response WPA' tabs of the '1A-DP-23-HI Objection 1 Response Exhibits' file.
c. Please discuss the how the time period was determined in the regression analysis and why additional time periods were not considered or used.

Response:
a. Please see the responses to parts i \& ii below:
i. Covid-19 impacts were developed separately as shown in the other correspondence supporting those factors. This approach is consistent with the application of Covid-19 impacts applied in prior filing years. Provider mix, cost savings, and population mix were developed separately with Covid-19 impacts later removed from the Trend as shown in the response to Objection 1, Question 4c.
ii. Correct, "Cumul" factors were developed based on region and medical/pharmacy. The only weighting between regions in determination of the trend occurs as illustrated in the response to Objection 1, Question 4c.
b. The columns labeled "Allowed PMPM" in Objection 1, Question 4a already include Covid-19, so no additional columns are needed. Covid-19 impacts are later removed from the trend development as shown in the response to Objection 1, Question 4c.
c. Highmark's internal trend analysis team selects the time period for the regression line that balances selection of a good-fit line with removal of outlier and unreliable data points. Multiple lines are reviewed and considered in the trend evaluation and discussed with the pricing actuarial team. An example of unreliable data points that may be removed could include older data points that are not consistent with the more recent trend emerging.

## 5. Please provide quantitative and qualitative development for the network factors. Discuss how the capacity issues noted in the rate filing documents impact the network factors derived.

Response:
Quantitative support for the network factors can be found in Attachment I. As discussed in the Actuarial Memorandum, there are a few updates being made for 2024:

- The Company will no longer offer the my Direct Blue set of plans in four counties (Blair, Fayette, Greene, and Somerset) in which they are currently sold. Members in these plan/county combinations will be discontinued and mapped to the my Blue Access set of plans. Table 10 reflects the effective rate change for members impacted by this transition. This change has an impact on both the Zone I and Zone AD medical network factors. Quantitative support for the revised medical network factors for these zones can be found in Table I. 1 and Table I. 2 of Attachment I.
- The Company is updating the medical network factor for Zone N based on an analysis of recent facility cost reimbursement levels. Quantitative support for this change can be found in Table I. 3 of Attachment I.

The capacity issues noted in the rate filing development were assessed at a higher level of granularity, and the adjustments were made consistently across the entire risk pool. As such, they did not impact the development of the network factors.

## 6. Discuss any analysis that was performed to support no change in geographic area factors year over year.

## Response:

The current geographic area factors were reviewed for reasonability and no changes were warranted. When reviewing these factors, a careful effort is made to balance the need to make material changes with the desire to minimize year-to-year fluctuations.

## qlighmark.

August 8, 2023

Mr. Michael Hibbert, Actuary
Bureau of Life, Accident \& Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120
Re: Highmark Inc. 2024 ACA Rate Filing (Individual Market)
Highmark Filing \# 1A-DP-23-HI (SERFF Filing \# HGHM-133630406)
Dear Mr. Hibbert:

Enclosed are responses to your August 4, 2023 questions regarding SERFF Filing \# HGHM133630406. We have included your questions along with our responses for your convenience.

Should you have any further questions regarding this Filing, please feel free to contact me at $\square$ or via e-mail at: $\square$.

Sincerely,


Actuarial Director, Individual Markets
Highmark Inc.

## 1. Please list what lines of business are included in the Commercial experience from the Q7a

 Response tab of the Objection 1 Response Exhibits.Response:
Commercial Experience includes all Commercial Direct Pay, Small Group, and Large Group members living in that region.
2. As a follow-up to question 3a from the round 3 objections, why are further adjustments for risk mix or product type not made?

Response:
Commercial Experience is being used at a large scale on an allowed basis to try to capture true effect of
COVID-19. Because such a large population was used, risk mix and product type adjustments should be negligible.
3. Please explain why the difference between the Actual 2022 Medical Allowed w/o COVID-19 costs and the Estimated 2022 Medical Allowed Baseline from the Q7a Response tab of the Objection 1 Response Exhibits is fully attributable to impacts due to capacity and avoided care.

Response:
Evaluating and quantifying the impact of COVID-19 has been a complex process since the start of the pandemic and remains that way even now. Although there may be several reasonable approaches to take in an attempt to assess these impacts, we have chosen to evaluate the capacity and avoided care impacts by comparing actual claim costs to a baseline as described previously. Our belief was that, by using such a large population, we would minimize the need to make further adjustments (for things like risk or product type mix) and isolate just these specific COVID-19 related costs.
4. Please provide a detailed quantitative exhibit and qualitative narrative that explains the $1.5 \%$ CY24 adjustment due to drug vaccines since it was only worth $\mathbf{0 . 4 \%}$ in CY22. Please note that these values are from the drug portion of the COVID-19 adjustment.

Response:
The quantitative development of the $1.5 \%$ CY24 adjustment factor can be found in the Objection 1, Question 7b Table 2 response dated June 21, 2023.

The federal public health emergency ended on May 11, 2023, resulting in a shift in costs for the COVID19 vaccine to the private market. Since COVID-19 vaccines will remain free as long as federally purchased supply is available, we expect costs to increase over time, starting at the end of 2023 and grading upward through 2025.

Additional details have emerged since the time of this rate filing that support the Company's view regarding the federally purchased supply. The federal supply is likely to become obsolete based on recent FDA recommendations for single strain booster shots targeting the currently circulating Omicron variant. This may result in a shift to private suppliers sooner than originally anticipated.

As described in the Actuarial Memorandum, it is important to note that the Company reviewed the composite COVID-19 impact and elected to temper the adjustment in light of the inherent unpredictability of these estimates. The actuarial judgement factor of ( $0.5 \%$ ) can be found in Attachment G .




Product-Plan Data Collection
Company Legal Vame
HIOS Issuer ID:
Effective Date of Rate Change(s)

## Product/Plan Level Calculations

| 1.1 Product Name | EPO HSA | ELehigh Valley Maj\| | Elue Major Events |  |  |  | my Direct Blue Lehigh Valley EPO Adult Dental and Vision |  |  |  | my Direct Blue EPO WPA Adult Dental and Vision |  |  |  | PPO Bronze 3800 PPO Silver 3500 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product 10 |  | 337099 A099 | 33709PA104 | my Direct Bue EPP CPA Adult Dentaland Vision |  |  | $33709 \mathrm{PA113}$ |  |  |  | 337099 P115 |  |  |  |  |  |
| 1.3 Plan Name | Lehigh Valley EPO | Lehigh Valley | Major Events EPO | EPO Bronze 3800 | EPO Silver $2900+$ | Po Siver $3500+$ | Lehigh Valley EPO | Lehigh Valle YPO | Lehigh valley EPO | Lehigh Valley EPO | EPO Bronze 3800 | EPO Silver $2900+$ | EPOS Silver $3500+$ | EPO Gold 0+ |  |  |
| 1.4 Plan ID (Standard Component ID) | 33709PA0980004 | 33709PA0990001 | 33709PA1040001 | 33709PA1120001 | $33709 P \mathrm{~A} 120002$ | 33709PA1120003 | 33709PA1130001 | 33709PA1130002 | 33709PA1130003 | 33709PA1130005 | 33709PA1150001 | 33799PA115002 | 33709PA1150003 | 33709 PA 1150005 | 33709PA1160001 | 33709PA1160002 |
| 1.5 Metal | Gold | Catastrophic | Catastrophic | Bronze | Siver | Siver | Bronze | Siver | Siver | Gold | Bronze | Silver | Siver | Gold | Bronze | Silver |
| 1.6 AV Metal Value | 0.788 | 0.600 | 0.600 | 0.647 | 0.717 | 0.720 | 0.647 | 0.717 | 0.720 | 0.806 | 0.647 | 0.717 | 0.720 | 0.806 | 0.647 | 0.720 |
| 1.7 Plan Category | Renewing | Renewing | Renewing | Renewing | Terminated | Renewing | Renewing | Terminated | Renewing | Renewing | newing | Terminated | newing | eving | ewing | 年wing |
| 1.8 Plan Type | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EpO | EPO | EPO | EPO | EPO | EPO | EPO | PPO | PPO |
| 1.9 Exchange Plan? | Yes | Yes | Yes | Yes | No | No | Yes | No | No | Yes | Yes | No | No | Yes | es |  |
| 1.10 Effective Date of Proposed Rates | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 |
| 1.11 Cumulative Rate Change\% (over 12 mos prior) | 6.19\% | 9.19\% | 7.14\% | 8.11\% | 0.00\% | 7.25\% | 4.3\% | 0.00\% | 3.45\% | 6.09\% | 1.90\% | 0.00\% | 0.96\% | 3.19\% | 11.81\% | 12.41 |
| 1.12 Product Rate Increase \% |  | 9.19\% | 7.14\% |  | 8.01\% |  |  |  | 52\% |  |  |  | 23\% |  |  |  |


| 2.1 Pectan II ( Standardard Compeonention) | 33709PA0980004 | 33709P | 33709PA104000 | 33709PA | 33709P | 33709P | 3379 | 33709PA1130002 | 33709P | 3370 | 3379 | 3370 | 33709 | 3370 | 3370 | 33709 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2.2 Allowed Claims | \$142,486 | \$100,955 | 571,560 | \$561,641 | \$676,836 | \$190,224 | \$495,892 | \$14,617 | \$56,366 | 5807,400 | \$921,772 | \$1,036,381 | \$353,276 | 54,389,688 | \$1,430,179 | \$451,438 |
| 2.3 Reinsurance | 56,402 | 54,585 | 52,459 | \$21,117 | \$36,959 | 59,477 | \$20,794 | 5741 | \$2,156 | \$42,741 | \$31,996 | \$46,015 | \$12,374 | \$187,428 | \$54,838 | S16,493 |
| 2.4 Member Cost Sharing | \$47,186 | \$35,109 | 571,349 | \$311,428 | \$67,383 | \$43,076 | \$183,242 | \$2,338 | \$24,390 | \$128,441 | \$339,457 | \$102,715 | \$110,967 | \$664,338 | \$883,290 | S146,505 |
| 2.5 Cost Sharing Reduction | so | so | so | so | so | so | so | so | so | so | so | so |  |  |  |  |
| 2.6 Incurred Claims | 588,898 | 561,261 | . 52,248 | S229,096 | \$572,494 | \$137,671 | \$291,855 | 511,537 | \$29,821 | 5636,218 | \$550,319 | 5887,651 | \$229,936 | 53,537,922 | \$992,051 | \$288,40 |
| 2.7 Risk Adjustment Transer Amount | S114,424 | \$126,311 | . 577.275 | - $51,057,209$ | \$142,118 | S20,315 | S102,085 | -58,580 | - 516,075 | - 5162,765 | S386,830 | \$27,503 | - 512,751 | -5663,253 | -572,097 | 594,738 |
| 2.8 Premium | \$247,417 | \$60,567 | \$212,638 | \$1,821,965 | \$550,668 | \$222,290 | \$847,172 | \$27,737 | 580,381 | \$1,055,436 | \$1,354,942 | 5788,432 | \$364,446 | 54,683,585 | \$1,218,991 | S490,675 |
| 2.9 Experience Period Member Months | 328 | 290 | 1,230 | 3,231 | 723 | 530 | 1,330 | 41 | 147 | 1,518 | 2,956 | 1,195 | 750 | 7,978 | 2,590 | 1,000 |
| 2.10 Current Enrollment | 81 | 21 |  | 461 |  | 53 | 140 |  |  | 192 | 268 |  | 42 | 1,099 | 287 | 128 |
| 2.11 Current Premium PMPM | 5717.53 | 5419.78 | 5371.68 | \$609.55 | 50.00 | 5668.35 | S619.21 | 50.00 | 5679.00 | \$797.01 | \$548.69 | 50.00 | \$601.05 | 5704.32 | \$599.54 | 5587,40 |
| 2.12 Loss Ratio | 66.84\% | 32.78\% | -1.66\% | 29.96\% | 82.64\% | 56.75\% | 39.17\% | 60.22\% | 46.37\% | 71.27\% | 56.84\% | 108.79\% | 65.38\% | 85.87\% | 86.54\% | 49.27\% |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2.13 Allowed Claims | \$434.41 | \$348.12 | S58.18 | \$173.83 | \$936.15 | \$358.91 | \$372.85 | \$356.50 | \$383.45 | \$531.88 | \$311.83 | \$867.26 | \$471.03 | \$550.22 | \$552.19 | \$451.44 |
| 2.14 Reinsurance | \$19.52 | \$15.81 | \$2.00 | \$6.54 | \$51.12 | \$17.88 | \$15.63 | \$18.08 | \$14.67 | \$28.16 | \$10.82 | \$38.51 | \$16.50 | \$23.49 | \$221.17 | \$16.49 |
| 2.15 Member Cost Sharing | \$143.86 | \$121.07 | S58.01 | 596.39 | 593.20 | 581.28 | \$137.78 | \$55.03 | \$165.92 | \$84.61 | S114.84 | \$85.95 | \$147.96 | 583.27 | \$147.99 | S146.50 |
| 2.16 Cost Sharing Reduction | 50.00 | 50.00 | \$0.00 | \$0.00 | 50.00 | \$0.00 | \$0.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 |
| 2.17 Incurred Claims | ${ }_{5} 5271.03$ | S211.24 | - 51.83 | \$70.91 | 5791.83 | \$259.76 | S219.44 | \$281.39 | \$202.86 | \$419.12 | \$186.17 | S742.80 | \$306.58 | \$433.46 | \$383.03 | S288.44 |
| 2.18 Risk Adjustment Transfer Amount | - 5348.85 | \$435.55 | . 562.82 | . 5327.21 | \$196.57 | 538.33 | - 576.76 | . 5209.26 | S109.35 | \$107.22 | . 5130.86 | \$23.01 | S17.00 | . 570.60 | - 527.84 | 594.74 |
| 2.19 Premium | \$754.32 | \$208.85 | \$172.88 | \$563.90 | \$761.64 | \$419.42 | \$636.97 | \$676.50 | \$546.81 | \$695.28 | \$458.37 | \$659.78 | 5485.93 | \$587.06 | 5470.46 | 5490.68 |


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|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.3 AV and Cost Sharing Design of Plan | 0.8559 | 0.5597 | 0.5550 | 0.6911 | 0.0000 | 0.7546 | 0.6911 | 0.0000 | 0.7546 | 0.9 | 0.6753 | . 00 | 0.736 | 0.8903 | 0.6646 | ${ }^{0.7142}$ |
| 3.4 Provider Network Adjustment | 0.9544 | 0.9544 | 0.8361 | 0.9748 | 0.0000 | 0.9748 | 0.9544 | 0.0000 | 0.9544 | 0.9544 | 0.8361 | 0.0000 | 0.8361 | 0.8361 | 0.9912 | 0.9912 |
| 3.5 Benefitis in Addition to EHB | 1.0000 | 1.0000 | 1.0000 | 1.0487 | 0.0000 | 1.0446 | 1.0497 | 0.0000 | 1.0455 | 1.0375 | 1.0616 | 0.0000 | 1.0565 ) | 1.0467 | 1.0000 | 1.0000 |
| Administrative Costs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.6 Administrative Expense | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 0.00\% | 7.73\% | 7.73\% | 0.00\% | 7.73\% | 7.73\% | 7.73\% | 0.00\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% |
| 3.7 Taxes and fees | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.06 |
| ${ }^{3} .8$ Profit \& Risk Load | 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\% |
| 3.9 Catastrophic Adjustment | 1.0000 | 0.9200 | 0.9200 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| [ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.11 Age Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.12 Geographic Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.14 Calibrated Plan Adjusted Index Rate | \$401.89 | \$241.77\| | \$210.05 | \$347.60 | 50.00 | ${ }_{\text {S378.07 }}$ | \$340.67 | 50.00\| | S370.50\| | S445.98\| | \$294.90\| | 50.00 | \$320.09 | \$388.35\| | \$324.10\| | \$348.26 |


| 4.1. Pelan ID (Standard Component II) | 33709PA0980004 | 33709PA0990001 | 33709PA1040001 | 33709PA1120001 | 33709PA1120002 | 33709PA1120003 | 33709PA1130001 | 33709PA1130002 | 33709PA1130003 | 33709PA1130005 | 33709PA1150001 | 33709PA1150002 | 33709PA1150003 | O9PA1150005 | 33709PA1160001 | A160002 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4.2 Allowed Claims | \$777,838 | \$160,848 | \$474,099 | 56,17, 721 |  | \$451,045 | \$986,925 |  | 571,955 | \$2,32, 1889 | 52,128,922 | so | \$280,061 | \$10,190,964 | \$2,605,025 | 5854,219 |
| 4.3 Reinsurance | 528,385 | 54,506 | S13,187 | \$204,930 | 50 | S15,947 | \$32,749 | So | \$2,544 | \$93,183 | \$69,428 | So | 59,734 | \$401,998 | 583,932 | S29,0 |
| 4.4 Member Cost Sharing | \$102,306 | 559,955 | \$178,849 | 51,587,382 | So | 593,985 | \$253,675 | so | \$14,933 | 5235,529 | S577,443 | 50 | S62,124 | S1,190,295 | \$725,804 | S204,050 |
| 4.5 Cost Sharing Reduction | so | 50 | 50 | so | so | 50 | so | so | so | 50 | so | 50 | so | so | 50 | - $5_{0}$ |
| 4.6 Incurred Claims | \$607,147 | S96,387 | \$282,064 | S4,383,410 | so | \$341,112 | 5700,501 | so | \$54,417 | \$1,993,176 | \$1,485,052 | so | \$208,203 | 58,598,671 | 1,795,289 | S621,130 |
| 4.7 Risk Adjustment Transter Amount | \$17,36 | S2,752 | \$8,054 | \$125,159 | so | 59,740 | \$20,001 | so | \$1,554 | \$56,911 | \$42,402 | so | \$5,945 | \$245,517 | \$51,261 | S17,735 |
| 4.8 Premium | \$658,742 | \$104,578 | \$306,033 | $54,75,908$ | 50 | 5370,099 | 5760,029 | so | S59,042 | \$2,162,555 | \$1,612,250 | So | \$225,895 | 59,329,378 | \$1,947,851 | S673,914 |
| 4.9 Projected Member Months | 864 | ${ }^{228}$ | 768 | 7,212 |  | 516 | 1,176 |  |  | 2,556 | 2,880 |  | 372 | 12,828 | 3,168 |  |
| 4.10 Loss Ratio | 89.80\% | 89.80\% | 89.80\% | 89.80\% | \#DIV/0! | 89.80\% | 89.80\% | \#DIV/0! | 89.80\% | 89.80\% | 89.80\% | \#DIV/0! | 89.80\% | 89.80\% | 89.80\% | 89.80 |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.11 Allowed Claims | \$853.98 | 5705.47 | 5617.32 | \$856.31 | \#DIV/0! | S874.12 | 5839.22 | \#DIV/0! | 5856.60 | S908.41 | 5739.21 | \#IVIV! | S752.85 | 5794.43 | \$822.29 | 583 |
| 4.12 Reinsurance | \$32.85 | \$19.76 | \$17.17 | \$28.42 | \#OIV/0! | \$30.91 | \$27.85 | \#DIV/0! | \$30.29 | \$36.46 | \$24.11 | \#DIV/0! | 526.17 | \$31.34 | \$26.49 | S28.47 |
| 4.13 Member Cost Sharing | \$118.41 | \$262.96 | \$232.88 | \$220.10 | \#OIV/0! | \$182.14 | \$215.71 | \#DIV/0! | \$178.49 | \$92.15 | \$199.46 | \#DIV/0! | S167.00 | 592.79 | \$229.10 | S200.0 |
| 4.14 Cost Sharing Reduction | 50.00 | 50.00 | 50.00 | \$0.00 | \#DIV/0! | \$0.00 | 50.00 | \#DIV/0! | 50.00 | \$0.00 | 50.00 | \#DIVO! | 50.00 | \$0.00 | 50.00 | \$0.00 |
| 4.15 Incurred Claims | 5702.72 | \$422.75 | S367.27 | \$607.79 | \#DIV/0! | 5661.07 | \$595.66 | \#DIV/0! | 5647.82 | S779.80 | \$515.64 | \#DIV/0! | \$559.68 | 5670.30 | \$566.69 | 5688.95 |
| 4.16 Risk Adjustment Transfer Amount | \$20.06 | \$12.07 |  |  | \#DIV/0! | \$18.88 |  | \#DIV/0! | \$18.50 | \$22.27 |  | \#DIV/0! | S15.98 | \$19.14 |  | \$17.39 |
| 4.17 Premium | \$762.43 | \$458.67 | \$398.48 | \$659.44 | \#DIV/0! | 5717.25 | \$646.28 | \#DIV/0! | \$702.88 | \$846.07 | \$559.46 | \#DIV/0! | S607.25 | S727.27 | \$614.85 | \$660,7 |

Product-Plan Data Collection
Company Legal Vame
HIOS Issuer ID:
Effective Date of Rate Change(s)
Product/Plan Level Calculations

| 1.1 Product Name | my Blue Access PPo WPA |  |  |  |  | my Blue Access PPO WPA Adult Dental and Vision |  |  |  | my Blue Access PPO WPA HSA |  |  | my Direct Blue EPO Premier CPA |  | my Blue Access PPO Premier WPA |  |
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| 1.2 Product 10 | $337099 \mathrm{PA116}$ |  |  |  |  | $337709 \mathrm{PA117}$ |  |  |  | 33709 PA 118 |  |  |  |  |  |  |
| 1.3 Plan Name | PPO Gold 0 | Ppo Silver 2900 | PPO Bronze 8900 | Ppo Silver 7000 | PPO Gold 1500 | PPO Bronze 3800 | Ppo Silver $3500+$ | Ppo Siver $2900+$ | PPO Gold $0+$ | PPO Bronze 7100 | PPO Silver 3250 | PPO Gold 1700 | Epo Premier Gold | EPO Premier Silver | PPO Premier Gold | PPOPremier |
| 1.4 Plan ID (Standard Component ID) | 33709PA1160004 | 33709PA1160005 | 33709PA1160006 | 33709PA1160007 | $37709 P \mathrm{A1160008}$ | 33709PA1170001 | 33709PA1170002 | 33709PA1170004 | 33709 PA 1170005 | 33709PA1180001 | 33709PA1180003 | 33709PA1180004 | 33709PA1340001 | 33709PA1340002 | 33709PA1350001 | 33709PA1350002 |
| 1.5 Metal | Gold | Silver | Bronze | Silver | Gold | Bronze | Siver | Silver | Gold | Bronze | Siver | Gold | Gold | Silver | Gold | Silver |
| 1.6 AV Metal Value | 0.806 | 0.717 | 0.610 | 0.706 | 0.781 | 0.647 | 0.720 | 0.717 | 0.806 | 0.648 | 0.680 | 0.788 | 0.820 | 0.716 | 0.820 | 0.716 |
| 1.7 Plan Category | Renewing | Terminated | Renewing | Renewing | New | Renewing | Renewing | Terminated | Renewing | Renewing | Terminated | newing | Renewing | newing | newing | newing |
| 1.8 Plan Type | Ppo | PPo | PPO | PPo | PPo | PPO | PPO | PPO | PPO | PPO | PPO | PPO | EPO | EPO | PPO | PPO |
| 1.9 Exchange Plan? | Yes |  |  |  |  | Yes | No | No |  |  |  |  | Yes | Yes | Yes |  |
| 1.10 Effective Date of Proposed Rates | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 |
| 1.11 Cumulative Rate Change \% (over 12 mos prior) | 13.8\% | 0.00\% | 11.74\% | 13.89\% | 0.00\% | 9.82\% | 10.50\% | 0.00\% | 12.13\% | 9.90\% | 0.00\% | 12.57\% | 9.39\%\| | 9.48\% | 11.78\% | ${ }^{13.86 \%}$ |
| 1.12 Product Rate Increase \% |  | 13.51\% |  |  |  |  |  | 87\% |  |  | 11.45\% |  |  | 41\% |  | 81\% |


| 2.1. Plan II (Standard Component IT) | 33709PA1160004 | 33799PA1160005 | 33709PA1160006 | 33709PA1160007 | 33709PA1160008 | 33709PA1170001 | A1170002 | 33709PA1170004 | O9PA1170005 | 33799PA1180001 | 33709PA1180003 | 33709PA1180004 | 99PA1340001 | 0002 | PPA1350001 | 33709PA1350002 |
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| 2.2 Allowed Claims | \$8,08,041 | \$188,711 |  |  | so | 599,622 | \$178,875 | \$199,329 | \$2,379,514 | \$1,099,615 | \$3,46,478 | \$2,683,320 | \$25,984,933 | 50 | 59,965,570 |  |
| 2.3 Reinsurance | \$352,537 | 58,418 | \$0 | so | so | \$2,920 | 56,067 | 57,422 | \$96,611 | \$46,428 | \$160,476 | \$115,907 | \$1,427,23 | so | \$440,445 | ${ }_{50}$ |
| 2.4 Member Cost Sharing | \$1,138,741 | \$15,685 | S0 | so | so | \$60,812 | \$63,320 | \$47,835 | \$484,461 | \$186,237 | \$212,713 | \$291,718 | \$2,863,377 | 50 | S1,057,594 |  |
| 2.5 Cost Sharing Reduction | so | so | so | so | so | so | so | so | 50 |  | so | so | so | so | so |  |
| 2.6 Incurred Claims | $56,588,763$ | \$164,608 | so | So | So | 535,890 | S109,489 | \$144,002 | \$1,798,442 | 5866,950 | S3,093,288 | S2, 230,695 | \$21,694,318 | S0 | S8,467,531 |  |
| 2.7 Risk Adjustment Transfer Amount | S244,060 | 597,002 | 50 | 50 | so | S113,837 | - 526,554 | S12,017 | -53,286 | . 51,097 | \$891,341 | \$273,244 | \$2,576,533 | So | S2,54,472 |  |
| 2.8 Premium | 56,442,709 | 564,939 | 50 | 50 | 50 | \$351,868 | \$233,702 | \$157,969 | \$2,552,039 | \$700,867 | \$1,71,442 | \$1,116,675 | \$20,630,799 | 50 | 54,85, 762 | - 50 |
| 2.9 Experience Period Member Months | ${ }^{11,279}$ | 1 |  |  | 0 | 690 | 413 | 59 | , 632 | 1.479 | 320 | 2123 | 27,741 |  | 8,308 |  |
| 2.10 Current Efrollment | 1,642 |  | 66 | 258 | 0 | 96 | 34 |  | 735 | 311 |  | 364 | 2,279 | 585 | 1,092 |  |
| 2.11 Current Premium PMPM | S709.55 | 50.00 | \$494.30 | 5751.76 | 50.00 | 5589.04 | 5626.90 | 50.00 | 5749.05 | 5570.71 | 50.00 | 5672.04 | S791.24 | 5879.01 | S750.44 | . 74 |
| 2.12 Loss Ratio | 106.29\% | 101.65\% | \#DIV/0! | \#DIV/0] | \#DIV/0! | 15.08\% | 52.86\% | 84.71\% | 71.40\% | 133.42\% | 118.62\% | 160.49\% | 93.48\%/ | \#DIV/0! | 114.30\% | \#DIV/0: |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2.13 Allowed Claims | 5716.38 | \$2,073.75 | \#DIV/0! | \#IV/0! | \#DIV/0! | \$144.38 | 5433.11 | \$741.00 | \$513.71 | 574.49 | \$1,229.25 | \$1,242.73 | \$936.70 | \#DIV/0! | S,199.51 | \#DIV/0! |
| 2.14 Reinsurance | \$31.26 | \$92.51 | \#DIVO! | \#DIV/0! | \#DIV/0! | \$4.23 | \$14.69 | \$27.85 | \$20.86 | 531.39 | \$56.91 | \$54.60 | \$51.45 | \#DVV/0! | 553.01 | \#DIVO! |
| 2.15 Member Cost Sharing | \$100.96 | \$172.36 | \#DIVO! | \#DIV/0! | \#OIV/0! | 588.13 | \$153.32 | \$177.82 | \$104.59 | \$125.92 | \$75.43 | \$137.41 | S103.22 | \#IVIV! | S127.30 | \#DV/0: |
| 2.16 Cost Sharing Reduction |  | 50.00 | \#DIV/0! | \#DVV/0! | \#DIV/0! | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | \#DIV/0! | 50.00 |  |
| 2.17 Incurred Claims | \$584.16 | \$1,808.88 | \#DIV/0: | \#DIV/0! | \#DIV/0! | S52.01 | \$265.11 | \$535.32 | 5388.26 | \$586.17 | \$1,096.91 | \$1,050.73 | 5782.03 | \#DIV/0! | \$1,019.20 | \#DIV/0! |
| 2.18 Risk Adjustment Transfer Amount | - 521.64 | \$1,065.96 | \#DIV/0! | \#DVV/0! | \#DIV/0! | - 5164.98 | . 564.30 | 544.67 | -57.19 | - 534.55 | ¢316.08 | \$128.71 | S92.88 | HDV/0! | \$306.75 |  |
| 2.19 Premium |  | 5713.61 | \#DV/0! | \#DIV/0! | \#DIV/0! | \$509.95 | S565.87 | \$587.24 | \$550.96 | 5473.88 | \$608.67 | \$525.99 | \$743.69 | \#DIV/0! | \$584.95 | \#DV/V |


| Section III: Plan Adjustment Factors |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| 3.1 Plan ID (Standard Component ID) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.2 Market Adjusted Index Rate |  |  |  |  | 0.8075 | ${ }^{0.6646}$ | 0.7142 | 0.0000 | 0.8734 | 0.6785 | $\xrightarrow{0.0000}$ | 0.8183 | 0.9497 | 1.0561 | 0.9052 | 0.9864 |
| 3.4 Provider Network Ajustment | 0.9912 | 0.0000 | 0.9912 | 0.9912 | 0.9912 | 0.9912 | 0.9912 | 0.0000 | 0.9912 | 0.9912 | 0.0000 | 0.9912 | 0.9748 | 0.9778 | 0.9912 | 0.9912 |
| 3.5 Benefitis in Addition to EHB | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0528 | 1.0492 | 0.0000 | 1.0402 | 1.0000 | 0.0000 | 1.0000 | 1.0024 | 1.0021 | 1.0024 | 1.0022 |
| Administrative Costs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.6 Administrative Expense | 7.73\% | 0.00\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 0.00\% | 7.73\% | 7.73\% | 0.00\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% |
| 3.7 Taxes and Fees | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% |
| ${ }^{3.8}$ Profit \& Risk Load | 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\% |
| 3.9 Catastrophic Adjustment | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 3.10 Plan Adjusted Index Rate | \$807.99 | \$0.00 | \$552.68 | \$856.74 | \$747.04 | \$647.33 | \$693.17 | 50.00 | \$840.46 | \$627.65 | 50.00 | \$757.03 | \$866.13 | \$962.94 | \$889.39 | 5914.59 |
| 3.11 Age Calibration Factor | 0.52941.0024 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.12 Geographic Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.13 Tobacco Calibration Factor | 0.9933 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.14 Calibrated Plan Adjusted Index Rate | 5425.90\| | ${ }^{50.00}$ | \$291.32 | \$451.60 | ${ }^{5393.78}$ | ¢341.22 | \$365.38\| | 50.00 | \$443.02\| | 5330.84 | 50.00 | \$399.04 | 5456.5] | \$507.58 | S442.46\| | \$482.09 |


| 4.1. Plan ID (Standard Component ID) | 33709PA1160004 | 33709PA1160005 | 33709PA1160006 | 9PA1160007 | A1160008 | PPA1170001 | A117002 | 04 | 70005 | PA1180001 | 33709PA1180003 | 9PA1180004 | 9PA1340001 | PPA134002 | 33709PA1350001 | A1350002 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4.2 Allowed Claims | \$20,111,321 | S0 | \$772,300 | \$5,162,086 | \$615,423 | \$1,111,589 | \$305,764 | S0 | \$8,129,215 | \$2,360,140 | S0 | \$2,472,662 | \$22,347,940 | S6,157,423 | \$10,509,125 | 5416,809 |
| 4.3 Reinsurance | \$783,771 | S0 | S22,862 | \$208,653 | \$22,790 | \$35,815 | \$10,394 | So | \$316,809 | 577,240 | 50 | 592,380 | ¢917,205 | \$268,873 | \$418,837 | 517,498 |
| 4.4 Member Cost Sharing | \$2,562,820 | So | S260,425 | 5490,379 | \$105,152 | 5309,708 | 573,039 | so | \$1,035,920 | 5630,741 | So | \$404,301 | 51,811,866 | \$137,412 | \$1,131,443 | S25,039 |
| 4.5 cost Sharing Reduction | so |  |  |  |  |  |  | so |  |  | so | 50 |  | so | so |  |
| 4.6 Incurred Claims | \$16,764,730 | S0 | \$489,014 | 54,46, 0 54 | \$487,481 | \$76,007 | \$222,331 | so | \$6,776,486 | \$1,652,159 | so | \$1,97,982 | \$19,618,868 | 55,751,139 | \$8,958,846 | S374,2 |
| 4.7 Risk Adjustment Transfer Amount | \$478,681 | 50 | 513,963 | \$127,433 | \$13,919 | 521,873 | \$6,348 | so | \$193,488 | S47,174 | 50 | \$56,420 | \$560,174 | \$164,211 | \$255,801 | \$10,687 |
| 4.8 Premium | \$18,189,382 | so | \$530,570 | $54,842,321$ | \$528,906 | \$831,167 | \$241,224 | so | 57,352,346 | \$1,792,558 | so | \$2,143,899 | \$21,286,062 | ¢6,239,865 | ¢9,720,161 | S406,078 |
| 4.9 Projected Member Months | 22,512 |  | 960 | 5,652 | 708 | 1,284 | 348 | 0 | 8,748 | 2.856 | 0 | 2,832 | 24,576 | 6,480 | 11,580 | 444 |
| 4.10 Loss Ratio | 89.80\% | \#DIV/0! | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 89.80\% | \#DIV/0! | 89.80\% | 89.80\% | \#DIV/O! | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 80\% |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.11 Allowed Claims | \$893.36 | \#DIV/0! | 5804.48 | \$913.32 | \$869.24 | 5865.72 | 5878.63 | \#DIV/0! | \$929.27 | 5826.38 | \#DIV/0! | \$873.12 | \$909.34 | 5950.22 | 5907.52 | 5938.76 |
| 4.12 Reinsurance | \$34.82 | \#DIV/0! | \$23.81 | \$36.92 |  | 527.89 | 529.87 | \#DIV/0! | 536.21 | \$27.04 | \#DIV/0! | 532.62 | 537.32 | \$41.49 | \$36.17 |  |
| 4.13 Member Cost Sharing | \$113.84 | \#DIV/0! | \$271.28 | \$86.76 | \$148.52 | \$241.21 | \$209.88 | \#DIV/0! | \$118.42 | \$220.85 | \#DIV/0! | \$142.76 | \$73.73 | \$21.21 | 597.71 | \$56.39 |
| 4.14 Cost Sharing Reduction | 50.00 | \#DIV/0! | 50.00 | \$0.00 | 50.00 | 50.00 | 50.00 | \#DIV/0! | 50.00 | 50.00 | \#DIV/0! | 50.00 | 50.00 | \$0.00 | 50.00 | 50.00 |
| 4.15 Incurred Claims | 5744.70 | \#DIV/0! | \$509.39 | 5789.64 | 5688.53 | \$596.63 | 5638.88 | \#DIV/0! | 5774.63 | S578.49 | \#DIV/0! | S697.73 | 5798.29 | 5887.52 | \$773.65 | ${ }_{5842.96}$ |
| 4.16 Risk Adjustment Transfer Amount | \$21.26 | \#DIV/0! | \$14.54 | \$22.55 | \$19.66 | \$17.04 | \$18.24 | \#DIV/0! | \$22.12 | \$16.52 | \#DIV/0! | \$19.92 | 522.79 | \$25.34 | \$22.09 | \$24.07 |
| 4.17 Premium | \$807.99 | \#DIV/0! | \$552.68 | \$856.74 | \$747.04 | S647.33 | \$693.17 | \#DIV/0! | \$840.46 | S627.65 | \#DIV/0! | \$757.03 | \$866.13 | \$962.94 | \$839.39 | 5914.59 |

Product-Plan Data Collection
Company Legal Vame
HIOS Issuer ID:
Effective Date of Rate Changes

## Product/Plan Level Calculations

| 1.1.1 Product Name | cceess PPO Premier WPA Adult Dental ${ }^{\text {a }}$ |  | my Blue Access PPO WPA HSA |  |  | $\begin{gathered} \text { my Blue Access PPO Premier WPA } \\ \hline \text { 33709PA138 } \\ \hline \end{gathered}$ |  | Access PPO Premier WPA Adult Dental do Blue EPOP Premier CPA Adult Dental a |  |  |  | my Blue Access PPO WPA |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product 10 | $337099 \mathrm{PA136}$ |  | 337099 P137 |  |  |  |  | 337099 A139 |  | 337099 PA 140 |  | 337099P141 |  |  |  |  |
| 1.3 Plan Name | PPO Premier Gold | PPO Premier | PPO Bronze 7100 | Ppo Silver 3250 | PPO Gold 1700 | Ppo Premier Gold | Ppo Premier | PPOP Premier Gold | PPO Premier | EPO Premier Gold | EPO Premier siver | PPO Bronze 3800 | Ppo Silver 2900 | Ppo Siver 3500 | Ppo Gold 0 | Ppo Bronze 8900 |
| 1.4 Plan ID (Standard Component ID) | 33709PA1360001 | 33709PA1360002 | 33709PA1370001 | 33709PA1370002 | 33709PA1370003 | 33709PA1380001 | 33709PA1380002 | 33709PA1390001 | 33709PA1390002 | 33799PA1400001 | 33709PA1400002 | 33709PA1410001 | 337099 P1410002 | $337099 \mathrm{PA1410003}$ | $33709 P \mathrm{PA1410004}$ | 33709PA1410005 |
| 1.5 Metal | Gold | Siver | Bronze | Siver | Gold | Gold | Siver | Gold | Siver | Gold | Siver | Bronze | Siver | Siver | Gold | Bronze |
| 1.6 AV Metal Value | 0.820 | 0.716 | 0.648 | 0.680 | 0.788 | 0.820 | 0.716 | 0.820 | 0.716 | 0.820 | 0.716 | 0.647 | 0.717 | 0.720 | 0.806 | 0.610 |
| 1.7 Plan Category | Reneving | Renewing | Renewing | Terminated | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | Terminated | newing | newing | newing |
| 1.8 Plan Type | PPO | PPO | PPO | PPO | Ppo | ${ }^{\text {PPO }}$ | ${ }^{\text {PPO }}$ | PPO | PPO | EPO | EPO | PPO | PPo | PPO | ${ }^{\text {PPO }}$ |  |
| 1.9 Exchange Plan? | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | No | No | Yes |  |
| 1.10 Effective Date of Proposed Rates | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/2024 | 01/2024 |
| 1.11 Cumulative Rate Change \% (over 12 mos prior) | 10.30\% | 12.37\% | 12.22\% | 0.00\% | 14.94\% | 14.18\% | 16.30\% | 12.75\% | 14.87\% | 8.13\% | 8.33\% | 14.16\% | 0.00\% | 14.77\% | 16.19\% | 14.09 |
| 1.12 Product Rate Increase \% |  | 42\% |  | 13.89\% |  | 14.2 |  |  | 04\% |  | 6\% |  |  |  | 6.01\% |  |


| 2.1. Plan II (Standard Component IT) | 33709PA1360001 | 33799PA1360002 | 33709PA1370001 | 33709PA1370002 | 33709PA1370003 | 33709PA1380001 | 33709PA1380002 | 709PA1390001 | 002 | 33709PA1400001 | 33709PA1400002 | 33709PA1410001 | A1410002 | PA1410003 | PPA1410004 | 33709PA1410005 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2.2 Allowed Claims | \$7,52, 158 |  | \$541,987 | 56,60,606 | \$902,422 | 56,632,488 |  | 53,20, 390 | 50 | 55,208,225 | so | \$1,326,554 | \$146,009 | \$350,510 | 58,757,704 |  |
| 2.3 Reinsurance | \$332,79 | S0 | S21,472 | \$314,799 | \$38,319 | \$294,903 | 50 | \$141,107 | 50 | \$282,25 | so | \$50,503 | 56,512 | \$14,939 | \$381,900 | \$0 |
| 2.4 Member Cost Sharing | \$712,548 | so | \$122,457 | \$310,367 | \$126,417 | 5732,559 | 50 | \$317,542 | 50 | \$630,157 | 50 | \$364,835 | S19,507 | \$50,294 | \$1,275,632 |  |
| 2.5 Cost Sharing Reduction | so | so | so | so | so | so | so | so | 50 | so | 50 | so | so | so | so |  |
| 2.6 Incurred Claims | S6,474,811 | so | S398,057 | S6,035,440 | \$737,685 | \$5,605,025 | so | \$2,750,740 | S0 | 54,296,513 | So | \$911,316 | \$119,990 | \$285,277 | 57,100,172 |  |
| 2.7 Risk Adjustment Transfer Amount | \$1,752,266 | 50 | ¢310,761 | \$720,504 | \$367,995 | \$458,829 | 50 | \$515,336 | So | S207,555 | So | S229,935 | S104,882 | \$170,855 | \$1,517,507 |  |
| 2.8 Premium | 53,675,036 | 50 | \$411,654 | 54,940,801 | \$392,406 | 55,40, 200 | - 50 | \$1,801,626 | 50 | 55,43, ,554 | 50 | S1,314,164 | \$221,609 | \$177,686 | \$9,679,426 | - 50 |
| 2.9 Experience Period Member Months | ,161 |  | 755 | 6,321 | 693 | 7,090 |  | 2,470 | 0 | . 522 |  | 2,378 | 246 | 325 | 12,982 |  |
| 2.10 Current Efrollment | 731 | 42 | 85 |  | 114 | 772 | 39 | 295 | $4^{43}$ | 716 | 123 | 272 |  | 49 | 1,701 |  |
| 2.11 Current Premium PMPM | 5789.94 | \$842.24 | 5641.80 | 50.00 | \$755.75 | 5843.28 | S902.09 | \$882,78 | 5941.59 | 5828.80 | \$916.56 | 5617.99 | 50.00 | 5660.56 | 5797.93 | \$555.87 |
| 2.12 Loss Ratio | 119.30\% | \#DIV/0! | 55.10\% | 106.61\% | 97.06\% | 95.57\% | \#DIV/0! | 118.72\% | \#DIV/0! | 82.26\% | \#olv/0! | 84.05\% | 112.43\% | 81.85\% | 86.99\% | \#Div/ |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2.13 Allowed Claims | \$1,220.61 | \#DIV/0! | 5717.86 | \$1,053.73 | \$1,302.20 | 5935.47 | \#DIV/0! | \$1,299.35 | \#DIV/0! | 5692.49 | \#DIV/0! | \$557.89 | \$593.53 | \$1,078.49 | \$674.60 | \#DIV/0! |
| 2.14 Reinsurance | \$54.02 | \#DVV0! | 528.44 | 549.80 | \$55.30 | 541.59 | \#DIVO! | \$57.13 | \#DIV/0! | \$37.52 | \#DIV/0! | \$21.24 | \$26.47 | \$45.97 | \$29.42 | \#DIVO! |
| 2.15 Member Cost Sharing | \$115.65 | \#DIV/0! | S162.19 | \$49.10 | \$182.42 | \$103.32 | \#IVIV! | \$128.56 | \#DIV/0! | 583.78 | \#IVV0! | \$153.42 | 579.29 | \$154.75 | 598.26 | \#oiv/0 |
| 2.16 Cost Sharing Reduction | 50.00 | \#DIVO! | 50.00 | 50.00 | \$0.00 | \$0.00 | \#IVVO! | 50.00 | \#DIV/0! | \$0.00 | \#DIV/0! | 50.00 | 50.00 | 50.00 | 50.00 |  |
| 2.17 Incurred Claims | \$1,050.94 | \#DIV/0! | 5527.23 | S954.82 | \$1,066,48 | 5790.55 | \#DIVIO! | \$1,113.66 | \#DIV/0! | \$571.19 | \#DIV/0! | 5388.23 | 5487.77 | 5877.78 | \$546.92 | \#DIV/0! |
| 2.18 Risk Adjustment Transfer Amount | S284.41 | \#DIVIO! | 5411.60 | \$113.99 | \$530.44 | \$64.71 | \#DV/0! | \$208.64 | \#DIV/0! | - 527.59 | \#DIV/0! | - 596.69 | . 5426.35 | \$525.71 | \$116.89 |  |
| 2.19 Premium | \$596.50 | \#DIV/0! | \$545.24 | \$781.65 | \$566.24 | \$762.51 | \#DIV/0! | \$729.40 | \#DIV/0! | S721.97 | \#DIV/0! | \$552.63 | \$860.20 | \$546.73 | \$745.60 | \#DV/V |


| 3.1. Plan ID (Standard Component ID) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.3 AV and Cost Sharing Design of Plan | 0.9052 | 0.9864 | 0.6785 | 0.0000 | 0.8183 | 0.9052 | 0.9864 | 0.9052 | 0.9864 | 0.949 | 1.0561 | 0.664 | 0.0000 | 0.7142 | 0.8734 | 0.597 |
| 3.4 Provider Network Adjustment | 0.9912 | 0.9912 | 1.1381 | 0.0000 | 1.1381 | 1.1381 | 1.1381 | 1.1381 | 1.1381 | 0.9748 | 0.9748 | 1.1381 | 0.0000 | 1.1381 | 1.1381 | 1.1381 |
| 3.5 Benefitis in Addition to EHB | 1.0412 | 1.0378 | 1.0000 | 0.0000 | 1.0000 | 1.0021 | 1.0019 | 1.0359 | 1.0329 | 1.0378 | 1.0340 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 |
| Administrative Costs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.6 Administrative Expense | 7.73\% | 7.73\% | 7.73\% | 0.00\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 0.00\% | 7.73\% | 7.73\% | 73\% |
| 3.7 Taxes and fees | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06 |
| 3.8 Profit \& Risk Load | 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\% |
| 3.9 Catastrophic Adjustment | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 |
| [ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.12 Geographic Calibration Factor ${ }^{\text {3 }}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.14 Calibrated Plan Adjusted Index Rate | ${ }_{\text {S459.57 }}$ | ${ }_{\text {S499.21 }}$ | \$379.88 | ${ }^{50.00}$ | \$445.18\| | \$507.88\| | \$553.39 | \$524.99 | \$570.51\| | S472.69 | \$523.72\| | \$372.13\| | S0.00 | \$399.88\| | 5489.03\| | 5334.50 |


| 4.1. Plan ID (Standard Component II) | 709PA1360001 | A1360002 | 33709PA1370001 | 09PA1370002 | 33709PA1370003 | 29PA1380001 | A138002 | PA1390001 | A1390002 | PA1400001 | PA1400002 | PA1410001 | 33709PA1410002 | PA1410003 | 9PA1410004 | PA1410005 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4.2 Allowed Claims | S6,481,550 | \$641,580 | \$3,552,517 | 50 | 53,609,082 | \$15,650,630 | \$633,624 | 59,536,306 | \$1,039,826 | 58,654,142 | 51,882,433 | 53,72,877 | 50 | \$1,269,300 | \$30,551,535 | \$1,208,210 |
| 4.3 Reinsurance | \$258,319 | \$26,934 | \$116,263 | 50 | \$134,837 | 5623,749 | \$26,600 | ¢380,065 | \$43,652 | \$355,184 | \$82,199 | \$121,559 | S0 | 543,149 | \$1,190,643 | 535,76 |
| 4.4 Member Cost Sharing | \$697,822 | 538,541 | 5949,400 | so | \$590,115 | \$1,684,992 | S38,063 | \$1,026,706 | S62,465 | 5701,637 | \$42,009 | ${ }_{\text {S1,051, } 188}$ | so | \$303,202 | ${ }_{53,893,234}$ | S407,416 |
| 4.5 Cost Sharing Reduction |  | so |  | 50 |  |  |  | so |  | 50 | 50 | so | so | so | so |  |
| 4.6 Incurred Claims | \$5,525,408 | \$576,105 | \$2,486,853 | 50 | \$2,884,131 | \$13,341,889 | \$568,961 | 58,129,534 | \$933,709 | 57,59,321 | 51,758,225 | S2,600,131 | so | \$922,949 | \$25,467,658 | S765,02 |
| 4.7 Risk Adjustment Transer Amount | \$157,766 | \$16,449 | 571,007 |  | \$82,350 | \$380,949 | s16,245 | \$232,121 | \$26,660 | \$216,925 | \$50,202 | \$74,241 | so | \$26,353 | \$727,174 |  |
| 4.8 Premium | 55,994,953 | \$625,062 | \$2,698,183 | so | ¢3,129,222 | ¢14,475,671 | S617,311 | 58,820,375 | \$1,013,055 | ¢8,242,934 | \$1,907,637 | \$2,821,087 | so | \$1,001,381 | \$27,631,877 | 5830,039 |
| 4.9 Projected Member Months | 6,876 | 660 | 3,744 |  | 3,600 | 15,024 | 588 | 8,856 | 936 | 9,192 | 1,920 | 3,996 | 0 | 1,320 | 29,784 | 1,308 |
| 4.10 Loss Ratio | 89.80\% | 89.80\% | 89.80\% | \#IVIVO! | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 89.80\% | \#DIV/O! | 89.80\% | 89.80\% | 39.80\% |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.11 Allowed Claims | 5942.63 | \$972.09 | 5948.86 | \#IVIV! | \$1,022.52 | \$1,041.71 | \$1,077.59 | S1,076.82 | \$1,110.93 | S941.49 | 5980.43 | S944.16 | \#IVI/O! | 5961.59 | 1,025.77 | 5923.7 |
| 4.12 Reinsurance | \$37.57 | 540.81 | 531.05 | \#DIV/0! | \$37.45 | 541.52 | \$45.24 | 542.92 | \$46.64 | 538.64 | 542.81 | 530.42 | \#DIV/0! | 532.69 | 539.98 | \$27.3 |
| 4.13 Member Cost Sharing | \$101.49 | \$58.40 | \$253.58 | \#DIVO! | \$163.92 | \$112.15 | \$66.73 | \$115.93 | \$66.74 | \$76.33 | \$21.88 | \$263.06 | \#DIV/0! | \$229.70 | \$130.72 | S311.48 |
| 4.14 Cost Sharing Reduction | 50.00 | 50.00 | 50.00 | \#IVVO! | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | \$0.00 | \$0.00 | \$0.00 | \#DIV/O! | 50.00 | 50.00 | S0.00 |
| 4.15 Incurred Claims | 5803.58 | S872.89 | S664.22 | \#DIV/O! | \$801.15 | 5888.04 | S967.62 | S9917.97 | 5997.55 | 5826.51 | 5915.74 | S650.68 | \#DIV/0! | S699.20 | 5855.08 | S584.8 |
| 4.16 Risk Adjustment Transfer Amount | \$22.94 | \$24.92 | S18.97 | \#DIVO! | \$22.88 | \$25.36 | \$27.63 | \$26.21 | \$28.48 | \$23.60 | \$26.15 | \$18.58 | \#DIV/0! | \$19.96 | \$24.41 |  |
| 4.17 Premium | \$871.87 | \$947.06 | \$720.67 | \#DV/0! | \$869.23 | \$963.50 | \$1,049.85 | \$995.98 | \$1,082,32 | \$896.75 | \$993.56 | 5705.98 | \#DV/0! | \$758.62 | \$927.74 | 5634.5 |

Product-Plan Data Collection
Company Legal Vame
HIOS Issuer ID:
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## Product/Plan Level Calculations

| 1.1 Product Name |  |  | my Blue Access PPo WPA Adult Dental and Vision |  |  |  | my Direct Blue EPO Premier WPA 33709PA143 |  | $\begin{array}{\|l\|} \hline \text { t Blue EPO Premier WPA Adult Dental of } \\ \hline 33709 P A 144 \\ \hline \end{array}$ |  | $\begin{aligned} & \text { \$EPO CPA Adult Dehy Direct Blue Lehigh Valley EPO Premic } \\ & \hline 33709 P A 145 \\ & \hline \end{aligned}$ |  |  | $\begin{aligned} & \text { iife Lehigh Valley EPP Premier Adult Den } \\ & \hline \text { 33709PA147 } \end{aligned}$ |  | PPO Bronze 3800 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product 10 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1.3 Plan Name | PPO Silver 7000 | PPO Gold 1500 | Ppo Bronze 3800 | Ppo Siver $2900+$ | PPo Siver $3500+$ | PPO Gold $0+$ | EPO Premier Gold | EPO Premier Silver |  |  |  |  |  | Lehigh Valley EPO | Lehigh Valley EPO |  |
| 1.4 Plan ID (Standard Component ID) | $33709 P \mathrm{P} 1410006$ | 33709PA1410007 | 33709PA1420001 | 33709PA142002 | 33709PA1420003 | 33709PA142004 | 33709PA1430001 | 33709PA1430002 | 33709PA1440001 | 33709PA1440002 | 33709PA1450001 | 33709PA1460001 | 33799PA1460002 | 33709PA1470001 | 33709PA1470002 | 33709PA1480001 |
| 1.5 Metal | Silver | Gold | Bronze | Siver | Silver | Gold | Gold | Siver | Gold | Siver | Gold | Gold | Siver | Gold | Siver | Bronze |
| 1.6 AV Metal Value | 0.706 | 0.781 | 0.647 | 0.717 | 0.720 | 0.806 | 0.820 | 0.716 | 0.820 | 0.716 | 0.806 | 0.820 | 0.716 | 0.820 | 0.716 | 0.647 |
| 1.7 Plan Category | Renewing | New | Renewing | Terminated | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | newing | newing | newing | newing | eving | newing |
| 1.8 Plan Type | Ppo | PPO | PPO | ppo | PPO | PPo | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO | EPO | PPO |
| 1.9 Exchange Plan? | Yes | Yes | Yes | No | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |  |
| 1.10 Effective Date of Proposed Rates | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 |
| 1.11 Cumulative Rate Change \% (over 12 mos prior) | 16.29\% | 0.00\% | 12.24\% | 0.00\% | 12.93\% | 14.59\% | 2.40\% | 2.30\% | 1.33\% | 1.33\% | 10.01\% | 5.34\% | 5.42\% | 4.28\% | 4.46\% | 9.68\% |
| 1.12 Product Rate Increase \% |  |  |  | 14.3 |  |  |  | 39\% |  | 3\% | 10.01\% |  | 36\% | 4.29 |  |  |


| 2.1 Plan ID (Standard Component ID) | $33709 P \mathrm{PA} 1410006$ | 33709PA141000 | 33709PA1420001 | $33709 P \mathrm{PA} 1420002$ | 33709PA1420003 | 33709PA1420004 | 33709PA1430001 | 33709PA1430002 | 337 | 33709PA1440002 | 33709PA1450001 | 33709PA1460001 | 33709PA1460002 | 33709PA1470001 | $33709 P \mathrm{P} 14700$ | 33709PA1480001 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2.2 Allowed Claims | so | 50 | \$162,006 | \$544,018 | \$180,052 | \$2,259,491 | \$29,291,060 | so | 511,838,922 | so | 53,979,186 | \$5,43,639 | so | \$1,593,833 | so | \$13,168,288 |
| 2.3 Reinsurance | so | 50 | 56,140 | \$25,427 | \$6,480 | 597,148 | \$1,304,450 | so | \$514,049 | so | \$219,497 | \$300,410 | so | 588,257 | so | 5674,855 |
| 2.4 Member Cost Sharing | so | 50 | 549,537 | \$17,353 | \$53,815 | \$309,826 | \$3,404, 283 | so | \$1,442,300 | so | \$401,533 | \$556,725 | so | \$131,869 | so | 2,368,31 |
| 2.5 cost Sharing Reduction | s0 | 50 | 50 | so | so | so | s0 | so | so | so | so | so | so | so | so |  |
| 2.6 Incurred Claims | S0 | 50 | \$106,328 | 5501,239 | \$119,757 | $\$_{1,852,517}$ | \$24,582,327 | So | 59,882,574 | so | \$3,358,156 | \$4,573,504 | so | \$1,373,707 | so | \$10,125,118 |
| 2.7.7 Risk Adjustment Transfer Amount | so | 50 | . 585,931 | - 517,083 | S6,918 | S62,072 | $53,22,535$ | so | \$2,092,354 | so | 530,894 | \$1,400,543 | so | \$958,109 | so | 5923,778 |
| 2.8.8 Premium | so | so | \$180,949 | \$198,375 | \$148,019 | \$2,168,696 | \$23,026,155 | so | 59,081,784 | so | 53,540,430 | \$4,104,267 | so | \$1,109,865 |  | 2,143 |
| 2.9 Experience Period Member Months |  | 0 | 477 | 243 | 306 | 3,058 | 36,673 | 0 | 14,748 |  | 5,222 | 5,716 | 0 | 1,486 |  | 16,318 |
| 2.10 Current Errollment | 601 |  | 62 |  | 20 | 504 | 2,762 | 195 | 1,147 | 115 | 1,029 | 336 | 77 | 123 | 10 | 1,246 |
| 2.11 Current Premium PMPM | 5845.40 | 50.00 | 5657.49 | 50.00 | 5700.06 | 5837.43 | \$705.00 | \$783.17 | 5744.50 | \$822.67 | \$784.39 | \$804.52 | \$893.77 | \$842.07 | 5931.32 | 5707.23 |
| 2.12 Los5 Ratio | \#DIV/0! | \#ovivo! | 111.90\% | 276.48\% | 77.29\% | 83.04\% | 93.65\% | \#olv/0! | 88.44\% | \#DIV/O! | 94.03\% | 83.08\% | \#DIV/0! | 66.43\% | \#DIV/0! | 79.75\% |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2.13 Allowed Claims | \#DIV/0! | \#IV/O! | \$339.64 | \$2,238.76 | \$588.41 | 5738.88 | 5798.71 | \#olv/0! | 5802.75 | \#DIV/0! | \$762.00 | 5950.08 | Eiv/o! | \$1,072.57 | \#DIV/0! | S806.98 |
| 2.14 Reinsurance | \#DIV/0! | \#DIV/0! | \$12.87 | \$104.64 | \$21.18 | 531.77 | \$35.57 | \#DIV/0! | \$34.86 | \#DVV/0! | \$42.03 | \$52.56 | \#DIV/0! | \$59.39 | \#DIV/0! | \$41.3 |
| 2.15 Member Cost Sharing | \#DIV/0! | \#DIV/0! | \$103.85 | \$71.41 | \$175.87 | S101.32 | 592.83 | \#DIV/0! | 597.80 | \#DIV/0! | 576.89 | 597.40 | \#DIV/0! | 588.74 | \#DIV/0! | S145.14 |
| 2.16 Cost Sharing Reduction | \#olv/0! | \#DIV/0! | 50.00 | 50.00 | 50.00 | 50.00 | \$0.00 | \#DIV/0! | 50.00 | \#DIV/0! | 50.00 | 50.00 | \#OIV/0! | 50.00 | \#DIV/0! | 50.00 |
| 2.17 Incurred Claims | \#DIV/0! | \#OIVO! | \$222.91 | \$2,062.71 | \$391.36 | S605.79 | S670.31 | \#DIV/0! | S670.10 | \#DIV/0! | S643.08 | S800.12 | \#DVV/0! | \$924.43 | \#DV/0! | S620.49 |
| 2.18 Risk Adjustment Transfer Amount | \#DIV/0! | \#DIV/0! | . 5180.15 | . 570.30 | 522.61 | S20.30 | \$87.87 | \#DIV/0! | S141.87 | \#DIV/0! | 55.92 | S245.02 | Holv/ | S644.76 | Holv/ ${ }^{\text {a }}$ | S56.61 |


| Section III: Plan Adjustment Factors |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.3 AV and Cost Sharing Design of Plan | 0.9261 | 0.8075 | 0.6646 | 0.0000 | 0.7142 | 0.8734 | 0.9231 | 1.0247 | 0.9231 | 1.0247 | 0.9154 | 0.9497 | 1.0561 | 0.9497 | 1.0561 | 0.6911 |
| 3.4 Provider Network Adjustment | 1.1381 | 1.1381 | 1.1381 | 0.0000 | 1.1381 | 1.1381 | 0.8361 | 0.8361 | 0.8361 | 0.8361 | 0.9748 | 0.9544 | 0.9544 | 0.9544 | 0.9544 | 1.2034 |
| 3.5 Benefits in Addition to EHB | 1.0000 | 1.0000 | 1.0460 | 0.0000 | 1.0428 | 1.0350 | 1.0028 | 1.0025 | 1.0479 | 1.0432 | 1.0368 | 1.0024 | 1.0022 | 1.0386 | 1.0347 | 1.0000 |
| Administrative Costs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.6 Administrative Expense | 7.73\% | 7.73\% | 7.73\% | 0.00\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% |
| 3.7 Taxes and fees | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% |
| ${ }_{3.8}$ Profit \& Risk Load | 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\% |
| 3.9 Catastrophic Adjustment | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 3.10 Plan Adjusted Index Rate | \$983.73 | \$857.76 | \$738.45 | \$0.00 | \$791.10 | S960.22 | \$722.40 | \$801.67 | \$754.87 | \$834.14 | \$863.50 | \$888.05 | ¢942.83 | \$878.66 | S973.45 | \$776.23 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.11 Age Caibration arator |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.13 Tobacco Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.14 Calibrated Plan Adjusted Index Rate | \$518.54 | 5452.14 | S389.25 | 50.00] | \$417.00\| | \$506.14 | S380.79 | S422.57 | \$397.91\| | 5439.69 | \$455.17\| | S447.02\| | 5496.98\| | S463.16 | \$513.12\| | 5409.16 |


| 4.1. Plan ID (Standard Component ID) | 33709PA1410006 | 33709PA1410007 | 33709PA1420001 | 33709PA142002 | 33709PA142003 | 33709PA1420004 | 99PA143 | PPA143002 | PA1440001 | 33709PA1440002 | 9PA1450001 | 33709PA1460 | 33709PA1460002 | 33709PA1470001 | 33709PA1470002 | 9PPA1480001 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4.2 Allowed Claims | 57,58,325 | \$1,23,620 | \$1,74, 116 | 50 | \$457,256 | \$12,255,982 | \$18,074,714 | \$1,419,716 | 58,601,817 | \$974,768 | \$14,496,516 | \$3,643,319 | \$1,027,131 | \$1,40, 887 | \$311,230 | \$13,534,859 |
| 4.3 Reinsurance | \$306,722 | \$45,683 | S56,130 | So | \$15,544 | \$477,636 | \$729,138 | \$60,935 | \$346,999 | S41,837 | \$581,782 | \$149,529 | S44,851 | 557,700 | \$13,590 | 5449,129 |
| 4.4 Member Cost Sharing | \$720,863 | \$210,778 | 5485,383 | 50 | \$109,226 | \$1,56,801 | S1,749,437 | \$55,396 | 5832,563 | S38,035 | S1,470,508 | \$295,383 | S22,922 | \$113,983 | 56,946 | 3,478,945 |
| 4.5 Cost Sharing Reduction | so | so | so | 50 | so | 50 | so | 50 | 50 | so | 50 | 50 | 50 | 50 | 50 |  |
| 4.6 Incurred Claims | \$6,560,740 | 5977,159 | \$1,200,603 | 50 | \$332,485 | \$10,216,546 | \$15,596,139 | \$1,303,385 | \$7,422,255 | 5894,896 | \$12,44, 226 | 53,198,406 | 5959,358 | S,234,204 | \$290,694 | 59,606,786 |
| 4.7 Risk Adjustment Transfer Amount | \$187,328 | \$27,901 | 534,281 | so | \$9,493 | \$291,711 | \$445,314 | \$37,215 | \$211,927 | \$22,552 | \$355,318 | \$91,324 | \$27,392 | \$35,240 | 58,300 | \$274,301 |
| 4.8 Premium | \$7,118,266 | \$1,060,197 | \$1,32,629 | so | \$360,740 | \$11,084,739 | \$16,921,485 | \$1,414,146 | \$8,052,992 | 5970,944 | \$13,501,726 | \$3,470,204 | \$1,004,883 | \$1,339,085 | \$315,397 | 10,423,162 |
| 4.9 Projected Member Months | 7,236 | 1,236 | 1,764 |  |  | 11,544 | 23,424 | 1,764 | 10,668 | 1,164 | 15,636 | 4,092 | 1,104 | 1,524 | 324 | 13,428 |
| 4.10 Loss Ratio | 89.80\% | 89.80\% | 89.80\% | \#IVIVO! | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 89.80\% |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.11 Allowed Claims | \$1,048.99 | 5998.07 | 5987.59 | \#DV/0! | \$1,002.75 | \$1,061.68 | 5771.63 | \$804.83 | \$806.32 | 5837.43 | \$927.12 | \$890.35 | \$930.37 | S922.50 | \$960.59 | 1,007.96 |
| 4.12 Reinsurance | \$42.39 | \$36.96 | \$31.82 | \#IV/0! | \$34.09 | 541.38 | \$31.13 | \$34.54 | \$32.53 | \$35.94 | 537.21 | \$36.54 | 540.63 | 537.86 | 541.95 | 533.4 |
| 4.13 Member Cost Sharing | 599.62 | \$170.53 | \$275.16 | \#DIVO! | \$239.53 | \$135.29 | \$74.69 | \$31.40 | 578.04 | \$32.68 | \$94.05 | \$72.19 | \$20.76 | \$74.79 | \$21.44 | \$259.08 |
| 4.14 Cost Sharing Reduction | 50.00 | 50.00 | 50.00 | \#IVVO! | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | \$0.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 |
| 4.15 Incurred Claims | \$906.68 | \$790.58 | 5680.61 | \#DV/0: | \$729.13 | 5885.01 | S665.82 | 5738.88 | 5695.75 | S768.81 | \$795.87 | 5781.62 | 5888.98 | 5899.84 | \$897.20 | 5715.43 |
| 4.16 Risk Adjustment Transfer Amount | \$25.89 | 522.57 | \$19.43 | \#DIVO! |  | \$25.27 | \$19.01 | \$21.10 | \$19.87 | \$21.95 | \$22.72 | \$22.32 | \$24.81 | \$23.12 | \$25.62 | \$20.43 |
| 4.17 Premium | \$983.73 | \$857.76 | 5738.45 | \#DV/0! | \$791.10 | \$960.22 | \$722.40 | \$801.67 | \$754.87 | \$834.14 | \$863.50 | \$888.05 | ¢942.83] | \$878.66 | ¢973.45 | 5776.2 |

Product-Plan Data Collection
Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Changes

## Product/Plan Level Calculations

| 1.1 Product Name | my Blue Access PPO CPA |  |  |  |  |  | my Blue Access PPO CPA Adult Dental and Vision |  |  |  | my Blue Access PPO CPA HSA |  |  | Acess Major Event | my Blue Access PPO Premier CPA33709PA152 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.2 Product 10 | $33709 P \mathrm{P} 148$ |  |  |  |  |  | 337099 P149 |  |  |  |  |  |  |  |  |  |
| 1.3 Plan Name | PPO Silver 2900 | PPO Silver 3500 | PPO Gold 0 | PPO Bronze 8900 | PPO Silver 7000 | PPO Gold 1500 | PPO Bronze 3800 | Ppo Siver $2900+$ | PPO Siver $3500+$ | PPOGold $0+$ | PPO Bronz 7100 | PPO Silver 3250 | PPO Gold 1700 |  | PPO Premier Gold | PPOPremi |
| 1.4 Plan ID (Standard Component ID) | $33709 P \mathrm{P} 1480002$ | 33709PA1480003 | 33709PA1480004 | 33709PA1480005 | $33709 P \mathrm{P} 1480006$ | 33709 PA 1480007 | 33709PA 1490001 | 337099 PA 1490002 | 33709PP1490003 | 33709PA1490004 | 33709PA1500001 | 33709PA1500002 | 33709PA1500003 | 33709PA1510001 | 33709PA1520001 | 33709PA1520002 |
| 1.5 Metal | Silver | Siver | 6old | Bronze | Siver | Gold | Bronze | Siver | Silver | Gold | Bronze | Silver | Gold | Catastrophic | 6old | Siver |
| 1.6 AV Metal Value | 0.717 | 0.720 | 0.806 | 0.610 | 0.706 | 0.781 | 0.647 | 0.717 | 0.720 | 0.806 | 0.648 | 0.680 | 0.788 | 0.600 | 0.820 | 0.716 |
| 1.7 Plan Category | Terminated | Renewing | Renewing | Renewing | Renewing | New | Renewing | Terminated | Renewing | Renewing | Renewing | Terminated | Renewing | newing | eving | newing |
| 1.8 Plan Type | PPO | PPO | PPO | PPO | PPo | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPo | PPO | PPO |
| 1.9 Exchange Plan? | No | No | Yes | Yes | Yes | Yes | Yes | No | No |  | Ves | No | Yes |  | Yes |  |
| 1.10 Effective Date of Proposed Rates | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 |
| 1.11 Cumulative Rate Change \% (over 12 mos prior) | 0.00\% | 10.15\% | 11.27\% | 9.73\% | 11.26\% | 0.00\% | 8.26\% | 0.00\% | 8.80\% | 10.10\% | 7.70\% | 0.00\% | 10.11\% | 13.23\% | 9.30\% | 11.28 |
| 1.12 Product Rate Increase \% |  |  | 10.87\% |  |  |  |  | 9.6 | 7\% |  |  | 8.85\% |  | 13.23\% |  | 36\% |


| 2.1. Plan II (Standard Component IT) | 33709PA1480002 | 33799PA1480003 | 33709PA1480004 | 33709PA1480005 | 33709PA1480006 | 33709PA1480007 | 9PA1490001 | PA1490002 | 33709PP1490003 | 33799PA1490004 | PPA1500001 | 9PPA1500002 | A1500003 | PA1510001 | 9PA152000 | 33709PA1520002 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2.2 Allowed Claims | \$668,843 | \$1,002,387 | \$31,626,215 |  | so | 50 | \$1,781,383 | \$320,694 | \$190,515 | \$5,610,158 | 55,061,692 | \$16,346,003 | \$376,651 | \$400,485 | \$20,060,334 |  |
| 2.3 Reinsurance | \$31,379 | \$46,133 | \$1,717,364 | so | so | 50 | 588,626 | \$16,274 | ¢9,313 | \$302,170 | \$259,251 | \$941,38 | S19,985 | \$22,936 | \$1,10,433 | \$0 |
| 2.4 Member Cost Sharing | \$154,998 | \$250,721 | \$3,87,411 | so | so | 50 | ¢350,837 | \$53,918 | 546,392 | \$692,576 | \$841,566 | \$855,657 | \$52,221 | \$33,492 | \$1,87,562 |  |
| 2.5 Cost Sharing Reduction | so | so | so | so | so | so | so | so | so |  | so | so | so | so | so |  |
| 2.6 Incurred Claims | \$482,466 | \$705,533 | \$26,029,440 | So | So | 50 | \$1,341,920 | \$250,503 | \$114,811 | 54,615,413 | 53,960,884 | \$14,548,964 | \$304,445 | \$348,058 | S17,109,340 |  |
| 2.7 Risk Adjustment Transfer Amount | \$317,432 | \$297,505 | 5310,058 | 50 | so | So | S238,990 | . 33,500 | S102,633 | S366,770 | \$432,151 | ¢3,43,961 | S18,267 | ¢360,838 | 54,518,943 |  |
| 2.8 Premium | \$447,325 | \$519,315 | \$30,613,567 | 50 | 50 | 50 | \$1,714,823 | \$272,486 | \$229,003 | 55,52, 588 | 53,218,835 | \$10,772,335 | S220,896 | \$117,754 | S12,004,156 | \$0 |
| 2.9 Experience Period Member Months | 4 | 798 | 35,307 |  |  | 0 | 2,389 | ${ }^{38}$ | 45 | , 823 | , 547 | 2,491 | 370 | 456 | 3,368 |  |
| 2.10 Current Efrollment |  | 60 | 2,559 | 104 | 583 | 0 | 258 |  | 36 | 707 | 262 |  | 201 | 28 | 879 |  |
| 2.11 Current Premium PMPM | \$0.00 | 5758.05 | S923.42 | \$633.45 | 5980.89 | 50.00 | 5744.79 | 50.00 | \$795.60 | \$960.97 | \$735.63 | 50.00 | \$872.45 | \$510.41 | ¢977.12 | 8.46 |
| 2.12 Loss Ratio | 63.09\% | 86.38\% | 85.90\% | \#DIV/O! | \#DIV/0! | \#Div/0! | 90.93\% | 105.70\% | 115.85\% | 89.50\% | 108.49\% | 102.40\% | 150.25\% | 72.73\% | 103.55\% | \#DIV/0! |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2.13 Allowed Claims | \$1,411.06 | \$1,256.12 | 5895.75 | \#IV/0! | \#DIV/0! | \#DIV/0! | 5745.66 | \$1,113.52 | 5415.97 | \$822.24 | \$1,113.19 | \$1,308.62 | \$1,017.98 | 5887.03 | (5,500.62 | \#Div/0: |
| 2.14 Reinsurance | \$66.20 | \$57.81 | 548.64 | \#DIV/0! | \#DIV/0! | \#DIV/0! | \$37.10 | \$56.51 | \$20.33 | 544.29 | \$57.02 | \$75.36 | \$54.01 | \$50.30 | 582.54 | \#DIVO! |
| 2.15 Member Cost Sharing | \$327.00 | \$314.19 | \$109.88 | \#DIV/0! | \#DIV/O! | \#DIV/0! | \$146.86 | \$187.21 | \$101.29 | \$101.51 | \$185.08 | S68.50 | S141.14 | \$73.45 | \$138.21 | \#oiv/0 |
| 2.16 Cost Sharing Reduction |  | S0.00 | \$0.00 | \#DVV/0! | \#DIV/0! | \#DIV/0! | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 |  |
| 2.17 Incurred Claims | \$1,017.86 | 5884.13 | 5737.23 | \#DIV/0! | \#DIV/0! | \#DIV/0! | \$561.71 | 5869.80 | \$294.35 | S676.45 | 5871.10 | \$1,164,76 | 5822.82 | S763.28 | \$1,279.87 | \#DIV/0! |
| 2.18 Risk Adjustment Transfer Amount | S669.69 | ¢372.81 | -58.78 | \#DVV/0! | \#DIV/0! | \#DVV/0! | - 5100.04 | . 5123.26 | -5224.09 | - 553.75 | 595.04 | \$274.99 | . 549.37 | \$791.31 | ¢338.04 |  |
| 2.19 Premium | \$943.72 | \$650.77 | \$867.07 | \#DIV/0! | Holv/0! | \#DV/0! | 5717.80 | \$996.13 | 5478.17 | \$809.55 | 5707.90 | \$862.41 | \$597.02 | \$258.23 | 5897.98 | \#DV/V |


| Section III: Plan Adjustment Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.3 AV and Cost Sharing Design of Plan | 0.0000 | 0.7439 | 0.9154 | 0.6193 | 0.9723 | 0.8442 | 0.6911 | 0.0000 | 0.7439 | 0.9154 | 0.7059 | 0.0000 | 0.8559 | 0.5597 | 0.9497 | 1.0376 |
| 3.4 Provider Network Adjustment | 0.0000 | 1.2034 | 1.2034 | 1.2033 | 1.2034 | 1.2034 | 1.2034 | 0.0000 | 1.2034 | 1.2034 | 1.2034 | 0.0000 | 1.2034 | 1.2033 | 1.2034 | 1.2034 |
| 3.5 Benefits in Addition to EHB | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0394 | 0.0000 | 1.0366 | 1.0298 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0019 | 1.0007 |
| Administrative Costs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.6 Administrative Expense | 0.00\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% | 0.00\% | 7.73\% | 7.73\% | 7.73\% | 0.00\% | 7.73\% | 7.73\% | 7.73\% | 7.73\% |
| 3.7 Taxes and fees | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.00\% | 0.06\% | 0.06\% | 0.06\% | 0.06\% |
| ${ }^{3} .8$ Profit \& Risk L Load | 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\% |
| 3.9 Catastrophic Adjustment | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 0.9200 | 1.0000 | 1.0000 |
| 3.10 Plan Adjusted Index Rate | \$0.00 | \$835.56 | \$1,028.13 | \$695.57 | \$1,092.03 | \$998.21 | \$806.84 | \$0.00 | \$866.18 | \$1,058.75 | \$792.82 | \$0.00 | \$961.28 | \$578.29 | \$1,068.70 | \$1,167.45 |
| 3.11 Age Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.12 Geographic Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.13 Tobacco Calibration Factor |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.14 Calibrated Plan Adjusted Index Rate | 50.00 | 5440.44 | \$541.94] | S366.64 | \$575.63 | 5499.81 | \$425.30\| | 50.00 | \$456.58 | \$558.08 | \$417.91 | \$0.00] | \$506.71 | ¢304.83] | \$563.33] | \$615.38 |


| 4.1. Plan ID (Standard Component II) | 3709PA 1480002 | PA1480003 | 33709PA1480004 | O9PA1480005 | 33709PA1480006 | 33709PA1480007 | PA1490001 | 33709PA1490002 | A1490003 | 9PA1490004 | PA1500001 | 02 | PA1500003 | A151001 | 9PA152001 | A152002 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4.2 Allowed Claims | 50 | \$567,779 | \$36,838,695 | \$1,75,028 | 58,03, 140 | \$1,105,780 | 53,985,518 | so | \$371,064 | \$11,226,594 | \$2,50,636 | 50 | \$3,346,391 | \$213,468 | \$11,121,364 | 5209,457 |
| 4.3 Reinsurance | S0 | \$19,874 | \$1,478,431 | \$53,589 | \$334,279 | S42,165 | \$132,252 | so | \$12,988 | \$450,552 | \$87,319 | 50 | \$128,737 | \$5,980 | \$456,444 | 59,0 |
| 4.4 Member Cost Sharing | so | \$122,800 | \$3,736,870 | \$558,173 | \$546,692 | S161,707 | ${ }_{51,024,421}$ | so | 580,254 | ${ }_{51,138,811}$ | S635,587 | so | \$464,000 | 579,568 | ¢901,668 | S6,720 |
| 4.5 Cost Sharing Reduction | so | so |  |  |  |  |  | so |  | so | 50 | 50 | so | 50 | so | - 50 |
| 4.6 Incurred Claims | so | \$425,104 | \$31,623,394 | \$1,146,266 | 57,150,169 | ¢901,908 | \$2,828,845 | so | \$277,821 | 59,63,230 | \$1,867,731 | 50 | \$2,753,655 | \$127,919 | 59,763,253 | S193,682 |
| 4.7 Risk Adjustment Transer Amount |  | \$12,138 | ¢902,938 | \$32,729 | \$204,158 | \$25,752 | 580,772 | so | \$7,933 | \$275,170 | \$53,329 | so | \$78,625 |  | \$278,769 |  |
| 4.8 Premium | so | \$461,229 | \$34,310,722 | \$1,24,674 | 57,75,784 | \$978,551 | 53,069,238 | so | \$301,430 | \$10,456,194 | 52,026,449 | so | 52,987,658 | \$138,790 | \$10,592,925 | \$210,141 |
| 4.9 Projected Member Months |  | 552 | 33,372 | 1,788 | 7,104 | 1,032 | 3,804 | 0 | 348 | 9,876 | 2,556 | 0 | 3,108 | 240 | 9,912 |  |
| 4.10 Loss Ratio | \#DIV/0! | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 89.80\% | 89.80\% | Holv/0! | 89.80\% | 89.80\% | 89.80\% | \#IV/0! | 89.80\% | 89.80\% | 89.80\% | 99.80\% |
| Per Member Per Month |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4.11 Allowed Claims | \#DIV/0! | \$1,028.58 | \$1,103.88 | \$983.24 | \$1,130.51 | \$1,071.49 | \$1,047.72 | \#DIV/0! | \$1,066.28 | \$1,136.76 | \$1,013.55 | \#IV/O! | \$1,076.70 | \$889.45 | S1,122.01 | ,163.65 |
| 4.12 Reinsurance | \#DIV/0! | \$36.00 | \$44.30 | \$29.97 | 547.06 | 540.86 | 534.77 | \#oiv/0! | 537.32 | 545.62 | \$34.16 | \#olv/0! | 541.42 | 524.92 | 546.05 | 550.30 |
| 4.13 Member Cost Sharing | \#DIV/0! | \$222.46 | S111.98 | \$312.18 | \$76.96 | \$156.69 | \$269.30 | \#olv/0! | \$230.62 | S115.31 | \$248.66 | \#IV/0! | S149.29 | ¢331.54 | 590.97 | 537.3 |
| 4.14 Cost Sharing Reduction | \#DIV/0! | 50.00 |  | 50.00 | 50.00 | 50.00 | 50.00 | \#olv/0! | 50.00 | 50.00 | 50.00 | \#DIV/0! | 50.00 | 50.00 | 50.00 | S0.00 |
| 4.15 Incurred Claims | \#olv/0! | \$770.12 | S947.60 | S641.09 | \$1,006.50 | S873.94 | S743.65 | Holv/0! | 5798.34 | S9975.82 | 5730.72 | \#Div/0! | S885.99 | S533.00 | 5984.99 | S1,076.01 |
| 4.16 Risk Adjustment Transfer Amount | \#OIV/01 | \$21.99 | \$27.06 | \$18.30 | \$28.74 | \$24.95 | \$21.23 | \#DIV/0: | \$22.79 | \$27.86 | \$20.86 | \#DIV/0! | \$25.30 | \$15.22 | \$28.12 | 530.72 |
| 4.17 Premium | \#Div/0! | \$835.56 | \$1,028.13 | \$695.57 | \$1,092.03 | 5948.21 | \$806.84 | \#olv/0! | \$866.18 | \$1,058.75 | \$792.82 | \#DIV/0! | ¢961.28 | \$578.29 | \$1,068.70 | \$1,167.45 |

## Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID.
Hompany Legal
Effective Date ID:
O.

| 1.1. Product Name | Access PPO Premier CPA Adult Dental alc33709PA153 |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | ccess Major Events | ccess Major Eve |
| 1.2 Product 10 |  |  | $33709 P \mathrm{P} 154$ | $33709 P \mathrm{PA} 155$ |
| 1.3 Plan Name | PPO Premier Gold | PPo Premier | Major Events PPO | Major Events PPO |
| 1.4 Plan ID (Standard Component IT) | 33709PA1530001 | 33709PA1530002 | 33709PA1540001 | 33709PA1550001 |
| 1.5 Metal | Gold | Silver | Catastrophic | Catastrophic |
| 1.6 AV Metal Value | 0.820 | 0.716 | 0.600 | 0.600 |
| 1.7 Plan Category | Renewing | Renewing | Reneving | newing |
| 1.8 Plan Type | PPO | PPo | PPo | PPO |
| 1.9 Exchange Plan? | Yes | Yes |  |  |
| 1.10 Effective Date of Proposed Rates | 01/01/2024 | 01/01/2024 | 01/01/2024 | 01/01/2024 |
| 1.11 Cumulative Rate Change \% (over 12 mos prior) | 8.27\% | 10.25\% | 15.10\% | 17.53\% |
| 1.12 Product Rate Increase \% |  | 37\% | 15.10\% | 17.53\% |


| 2.1. Plan II (Standard Component IT) | 337099 PA 1530001 | 3779PA1530002 | 33709PA1540001 | 33709PA1550001 |
| :---: | :---: | :---: | :---: | :---: |
| 2.2 Allowed Claims | \$10,570,017 | so | \$25,747 | 54,178 |
| 2.3 Reinsurance | \$588,292 | so | \$776 | 510 |
| 2.4 Member Cost Sharing | \$808,094 | so | \$22,749 | \$11,661 |
| 2.5 Cost Sharing Reduction | 50 | 50 | 50 | 50 |
| 2.6 Incurred Claims | \$9,17, 531 | so | \$2,222 | -57,583 |
| 2.7 Risk Ajiustment Transfer Amount | S2,315,773 | 50 | S39,359 | 51,700 |
| 2.8 Premium | 56,24,888 | 50 | \$66,421 | S49,101 |
| 2.9 Experience Period Member Months | 7,484 |  | 318 | 229 |
| 2.10 Current Enrollment | 572 | 29 | 26 |  |
| 2.11 Current Premium PMPM | \$1,014.67 | \$1,086.01 | 5404.47 | \$454.84 |
| 2.12 Loss Ratio | 107.10\% | \#Div/0! | 3\% | -14.93\% |
| Per Member Per Month |  |  |  |  |
| 2.13 Allowed Claims | \$1,412.35 | \#IIV/0! | 580.96 | ${ }_{518.24}$ |
| 2.14 Reinsurance | \$78.61 | \#DIV/0! | \$2.44 | 50.44 |
| 2.15 Member Cost Sharing | \$107.98 | \#OIV/0! | \$71.54 | \$50.92 |
| 2.16 Cost Sharing Reduction | 50.00 | \#OIV/0! | 50.00 | 50.00 |
| 2.17 Incurred Claims | \$1,225.77 | \#DIV/0! | 56.99 | ${ }_{5}^{53} .11$ |
| 2.18 Risk Adjustment Transfer Amount | \$309.43 | \#DIV/0! | 5123.77 | 57.42 |
| 2.19 Premium | \$835.10\| | \#DVV/0! | S190.00 | \$214.42 |


| Section Il: Plan Adjustment Factors |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| 3.1 Plan ID (Standard Component I (1)) | 33709PA1530001 [33799PA1530002 [3709PA1540001 [37709PA1550001 |  |  |  |
| 3.2 Marke Adjusted Index Rate |  |  |  |  |
| 3.3 AV and Cost Sharing Design of Plan | 0.9497 | 1.0376 | 0.5474 | 0.5474 |
| 3.4 Provider Network Adjustment | 1.2034 | 1.2034 | 0.9912 | 1.13 |
| 3.5 Benefitis in Addition to EHB | 1.0306 | 1.0280 | 1.0000 | 1.000 |
| Administrative Costs |  |  |  |  |
| 3.6 Administrative Expense | 7.73\% | 7.73\% | 7.73\% | 7.73\% |
| 3.7 Taxes and Fees | 0.06\% | 0.06\% | 0.06\% | 0.06\% |
| ${ }^{3.8}$ Profit \& Risk Load | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 3.9 Catastrophic Adjustment | 1.0000 | 1.0000 | 0.9200 | 0.9200 |
| 3.10 Plan Adjusted Index Rate | \$1,099.32 | \$1,198.07 | \$465.87 | \$534.91 |


| 3.11 Age Calibration Factor |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| 3.12 Geographic Calibration Factor |  |  |  |  |
| 3.13 Tobacco Calibration Factor |  |  |  |  |
| 3.14 Calibrated Plan Adjusted Index Rate | S579.47 | S631.52\| | \$245.56] | \$281.96 |


| 4.1. Plan ID (Standard Compoonent ID) | $33709 P \mathrm{PA1530001}$ | 33709PA153002 | 33709PA1540001 | 33709PA1550001 |
| :---: | :---: | :---: | :---: | :---: |
| 4.2 Allowed Claims | \$7,894,430 | \$415,572 | \$210,384 | \$231,498 |
| 4.3 Reinsurance | \$324,004 | \$17,965 | 55,781 | 56,362 |
| 4.4 Member Cost Sharing | \$640,043 | \$11,334 | 580,942 | S89,065 |
| 4.5 Cost Sharing Reduction | so | 50 | so |  |
| 4.6 Incurred Claims | \$6,930,383 | \$384,273 | \$123,661 | \$136,072 |
| 4.7 Risk Adjustment Transfer Amount | \$197,882 | \$10,972 | 53,531 | 53,885 |
| 4.8 Premium | 57,519,321 | \$416,928 | \$134,169 | 147, 263 |
| 4.9 Projected Member Months | 6,840 | 348 | 288 |  |
| 4.10 Loss Ratio | 80\% | 89.80\% | 80\% | 80\% |
| Per Member Per Month |  |  |  |  |
| 4.11 Allowed Claims | \$1,154.16 | \$1,194.17 | 5730.50 | 5838.76 |
| 4.12 Reinsurance | \$47.37 | \$51.62 | \$20.07 |  |
| 4.13 Member Cost Sharing | 593.57 | 538.31 | S281.05 | \$322.70 |
| 4.14 Cost Sharing Reduction | \$0.00 | \$0.00 | 50.00 | S0.00 |
| 4.15 Incurred Claims | \$1,013.21 | \$1,104.23 | 5429.38 | \$493.01 |
| 4.16 Risk Adjustment Transfer Amount | 528.93 | 531.53 | \$12.26 | 514.08 |
| 4.17 Premium | \$1,099.32 | \$1,198.07 | S465.87 | \$534.91 |


| Rating Area | Rating Factor |
| :--- | :--- |
| Rating Area 1 | 0.9400 |
| Rating Area 2 | 0.9400 |
| Rating Area 4 | 0.9400 |
| Rating Area 5 | 0.9400 |
| Rating Area 6 | 1.0400 |
| Rating Area 7 | 1.0400 |
| Rating Area 9 | 1.0400 |

# Part II of the Preliminary Justification <br> <br> Highmark - Individual Market 

 <br> <br> Highmark - Individual Market}

## Scope and Range:

Highmark is requesting an average ACA individual market rate increase of $9.0 \%$, ranging from $1.0 \%$ to $17.5 \%$. Products submitted with this filing will have effective dates from January 1, 2024 to December 31, 2024. This rate change is projected to affect 57,538 members.

## Historical Financial Experience:

Highmark incurred an underwriting gain in its ACA individual market programs in 2022.

## Change in Medical Service Costs:

The projected average cost of medical care for the projected population is expected to increase. 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:

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:

The anticipated administrative costs and operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over $80 \%$.

# Part III Actuarial Memorandum 

## Highmark Inc.

Individual Rate Filing

Effective January 1, 2024

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## I. General Information

## Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Inc.'s (Highmark) individual block of business rate filing, for products with an effective date of January 1, 2024. 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 ("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 that 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, 2024


## I. 2 Company Contact Information:

- Primary Contact Name:
- Primary Contact Telephone Number:
- Primary Contact Email Address: $\square$


## II. Proposed Rate Changes

For all rate changes by plan, see the 'Cumulative Rate Change \% (over 12 mos prior)' found in Worksheet 2, line 1.11 of the URRT. The rate change 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 cost and utilization trend.
In accordance with the Department's updated recent rate filing guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of $\$ 60,000$ attachment point, $50 \%$ coinsurance rate, and $\$ 100,000$ reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

Other assumptions in the filing account for the ongoing impact of COVID-19 and the lack of Federal CSR funding. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts, Medicaid redetermination policy impacts, or material developments in COVID-19 impacts. As a result, Highmark reserves the right to submit a revised filing.

## III. Experience and Current Period Premium, Claims, and Enrollment

## III. 1 Paid through Date:

Experience Period claims were based on incurred calendar year 2022, paid through February 2023. This includes 2022 experience in Affordable Care Act compliant plans. Highmark did not offer any transitional plans in 2022.

## III. 2 Current Date:

The current date shown represents a snapshot of February 1, 2023.

## 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, 2022 through December 31, 2022, with claims paid through February 2023 as the basis for the 2024 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 12month 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 the Company's detailed claim-level historical data. This experience includes 2022 claims for Affordable Care Act compliant 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 2022 plan designs chosen by each member.
- Incurred but Not Paid (IBNR) Claims Estimate: The Company is using a completion factor of 0.966 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for the Company'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

The index rate of the experience period was summarized at the defined benefit categories included in Worksheet 1, Section II of 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 30day" script count.

## V. Projection Factors

## V. 1 Trend Factors

This development of the CY2024 rates reflects an annual trend rate of $10.0 \%$ ( $5.0 \%$ cost, $4.8 \%$ utilization). These trends reflect Highmark's expectations regarding increases in in-network contractual reimbursement and out-of-network costs. These estimates measure and normalize for some of the more explainable variables such as high dollar claims, work days, provider contracting, demographics, and seasonality.

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.

## V. 2 Changes in the Morbidity of the Population Insured

The Change in Morbidity adjustment of 1.023 is comprised of the following: the morbidity impact from claims experience and an adjustment to account for the impact of Covid-19. In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000 . Each of the components is described in more detail below.

## The Morbidity Impact from Claims Experience

This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

## Covid-19 Impact

In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:

1. Adjusted the claims in the base experience period to a non-COVID-19 baseline. This was done to stabilize the base from which claims are being projected. The base period adjustment accounts for the impacts of testing, treatment, vaccines, capacity constraints, and deferred/rescheduled/induced care. Claims in the base experience period were increased by a factor of 1.005 to remove the impact of COVID-19.
2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before applying the anticipated impact of COVID-19 in the projection period. This was accomplished by applying a trend of $10.0 \%$ (which excludes any impact from COVID19) to our adjusted BEP claims.
3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. The following components were accounted for:
a. COVID Testing ( $0.7 \%$ medical claim impact) - Proportional to new cases, which are assumed to diminish over time and be lower in the projection period than in previous years.
b. Vaccines ( $0.1 \%$ medical and $1.5 \%$ drug claim impact) - The federal public health emergency ended on May 11, 2023, resulting in a shift in costs for the COVID-19 vaccine to the private market. Since COVID-19 vaccines will remain free as long as federally purchased supply is available, we expect costs to increase over time, starting at the end of 2023 and grading upward through
4. Due to a decline in demand, we also assumed utilization will decrease through 2024.
c. Actuarial Judgement ( $-0.5 \%$ claims impact) - The Company reviewed the composite CY2024 COVID impact resulting from the components outlined above and elected to temper the adjustment in light of the inherent unpredictability of these estimates.
The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.010 .

## V. 3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will increase by about $1.9 \%$ 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 older than the population in the underlying experience. This increases the projected allowed claims (utilization) by the same amount.

## V. 4 Changes in Benefits

There is no change in benefits related to the essential health benefit (EHB) categories so the factor is set to 1.0. The cost sharing changes for the EHBs are captured in the paid to allowed ratio factors discussed in the AV and Cost Sharing Design of Plan section X.1.

## V. 5 Changes in Other

The 0.986 factor represents the combined impact of changes in network, induced demand, pharmacy rebates, hospital/physician settlements, and state mandates/laws (when applicable).

## VI. Manual Rate Adjustments

Highmark's individual experience is fully credible. No manual rate is developed or used in this projection.

## VII. Credibility of Experience

The experience is from Highmark's individual book of business in 2022. It is large enough to be fully credible. Our results are based $100 \%$ on the experience rate, as adjusted.

## VIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the single risk pool 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.

## IX. Market Adjusted Index Rate [MAIR]

The Market Adjusted Index Rate is the Projected Index Rate further adjusted for risk adjustment and the exchange fee.

## IX. 1 Projected Reinsurance PMPM

In accordance with the Department's updated recent rate filing guidance, the impact of the state 1332 Reinsurance Program is captured using the following parameters for 2024: an attachment point of $\$ 60,000$, a coinsurance rate of $50 \%$, and a cap of $\$ 100,000$. Highmark estimated the impact of the reinsurance program under these tentative parameters by trending Highmark PA individual ACA CY2022 incurred claims by member to the CY2024 rating period, applying the parameters, and calculating the amount of incurred claims expected to be reimbursed by the program. The modeling produced an estimated incurred claims savings of $4.5 \%$. This percentage was converted to a PMPM and adjusted to an equivalent allowed claim basis by dividing the PMPM by the paid-to-allowed factor and the composite effect of catastrophic eligibility. This amount is reflected in worksheet 1 of the URRT.

## IX. 2 Projected Risk Adjustment PMPM

The estimated average risk score for Highmark's projected 2024 population was developed by using Highmark's 2022 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, actuarial value factors and induced demand factors were estimated for Highmark based upon its projected 2024 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2024.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.
The analysis resulted in Highmark receiving from the risk adjustment pool. The \$24.56 PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount plus the projected High Cost Risk Pool charge and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB.

For the purposes of this rate filing, Highmark has assumed no adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

## IX. 3 Exchange User Fee \%

The $2.90 \%$ value shown in worksheet 1 of the URRT is developed by multiplying the $3 \%$ exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

## X. Plan Adjusted Index Rate [PAIR]

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The PAIR rates are calculated by applying the allowable rating factors as described below to the Market Adjusted Index Rate.

## X. 1 AV and Cost Sharing Design of Plan

The AV and Cost Sharing allowable rating factor is comprised of the following components:

- The utilization due to differences in cost sharing is based on the factors calculated using a methodology prescribed in the Department's guidance relative to the weighted average. No differences due to health status are in these adjustments.
- The pricing AV for the benefits and cost sharing of the plan and a CSR load for the on exchange silver plans.


## Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.23 and represents the non-payment of Cost Sharing Reduction subsidies.

## X. 2 Provider Network Adjustment

The provider network adjustments are developed by dividing the plan level network factors by the overall weighted average from all plans.

## X. 3 Benefits in Addition to EHB

Non-EHB benefits have been added to several plans. Thirty plans have an adult dental and vision benefit and twenty-four plans have a hearing and an OTC benefit.

## X. 4 Administrative Expense

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

## X. 5 Taxes and Fees:

The following fees were added:

- \$0.21 PMPM for Risk Transfer User Fee
- \$0.29 PMPM for Patient Centered Outcomes Research Institute (PCORI) Fee
- $0.0 \%$ for the Health Insurance Provider Fee
- $0.0 \%$ for the PA Premium Tax


## X. 6 Profit (or Contribution to Surplus) \& Risk Margin:

The profit/contingency factor is set to $0 \%$.

## X. 7 Catastrophic Adjustment

For catastrophic plans, we use a 0.92 factor for the specific eligibility adjustment.

## XI. Calibration

## XI. 1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.8889 . This factor is calculated by dividing the all members age factor of 1.8872 by the ratio of billable members to total members 0.9991 . The age curve calibration factor is $1 / 1.8889=0.5294$.

## XI. 2 Geographic Calibration Factor:

The projected weighted average geographic factor is 0.9976 . Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.9976 . The geographic calibration factor is $1 / 0.9976=1.0024$.

## XI. 3 Tobacco Calibration Factor:

The projected weighted average tobacco factor is 1.0068 . Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.0068 . The tobacco calibration factor is $1 / 1.0068=0.9933$.

## XI. 4 Consumer Adjusted Premium Rate Development:

The calibrated plan adjusted index rate represents the base rate for an age factor of 1.0, geographic rating factor of 1.0 and tobacco rating factor of 1.0 . Thus, the approximate premium for a specific member can be derived by multiplying this rate by the HHS age curve factor, the rating area factor on Worksheet 3 of the URRT, and the appropriate tobacco factor. Please note that this method will only produce approximate rates due to URRT rounding constraints.

## XII. Projected Loss Ratio

The projected loss ratio for 2024 using the federally-prescribed MLR methodology is $\mathbf{9 2 . 6 \%}$.

## XIII. 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. Per CMS's guidance, a dummy AV Metal Value was applied to any terminated plans that fell out of the new de minimis range.

## XIV. Membership Projections

Membership projections reflect Highmark's expectations for 2024. These projections reflect expected changes in market share due to market competition, relative price levels, and changes in plan offerings (where applicable).

Highmark expects membership in 2024 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

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 <br> Silver Membership | \% of <br> Total Membership |
| $<150 \%$ | $94 \%$ | $41.1 \%$ | $6.3 \%$ |
| $150 \%-200 \%$ | $87 \%$ | $45.5 \%$ | $6.9 \%$ |
| $200 \%-250 \%$ | $73 \%$ | $2.9 \%$ | $0.4 \%$ |
| $>250 \%$ | $\underline{70 \%}$ | $\underline{10.5 \%}$ | $\underline{1.6 \%}$ |
| Total |  | $100.0 \%$ | $15.2 \%$ |

## XV. Terminated Plans and Products

Plans in the 2022 experience period that will no longer be available in 2024 can be found in Exhibit I.

## XVI. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe Highmark's plans adequately.

## XVII. Actuarial Certification

I, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of Highmark to accompany its rate filing 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 and 147.102),
- 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.

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 Director, Individual Markets
Date: August 17, 2023

## XVIII. Exhibit I

## Highmark Inc.

## Terminated Experience Period Plans

| HIOS ID | Metal | Plan Name | 2024 Mapping |
| :---: | :---: | :---: | :---: |
| 33709PA0870002 | Silver | my Direct Blue EPO Silver 2900 | N/A |
| 33709PA1150002 | Silver | my Direct Blue EPO Silver 2900 + Adult Dental and Vision | N/A |
| 33709PA0890001 | Silver | my Direct Blue EPO Silver 3250 HSA | N/A |
| 33709PA1160005 | Silver | my Blue Access PPO Silver 2900 | N/A |
| 33709PA1170004 | Silver | my Blue Access PPO Silver 2900 + Adult Dental and Vision | N/A |
| 33709PA1180003 | Silver | my Blue Access PPO Silver 3250 HSA | N/A |
| 33709PA1410002 | Silver | my Blue Access PPO Silver 2900 | N/A |
| 33709PA1420002 | Silver | my Blue Access PPO Silver 2900 + Adult Dental and Vision | N/A |
| 33709PA1370002 | Silver | my Blue Access PPO Silver 3250 HSA | N/A |
| 33709PA0940004 | Silver | my Direct Blue EPO Silver 2900 | N/A |
| 33709PA1120002 | Silver | my Direct Blue EPO Silver 2900 + Adult Dental and Vision | N/A |
| 33709PA0950002 | Silver | my Direct Blue EPO Silver 3250 HSA | N/A |
| 33709PA0970004 | Silver | my Direct Blue Lehigh Valley EPO Silver 2900 | N/A |
| 33709PA1130002 | Silver | my Direct Blue Lehigh Valley EPO Silver 2900 + Adult Dental and Vision | N/A |
| 33709PA0980002 | Silver | my Direct Blue Lehigh Valley EPO Silver 3250 HSA | N/A |
| 33709PA1480002 | Silver | my Blue Access PPO Silver 2900 | N/A |
| 33709PA1490002 | Silver | my Blue Access PPO Silver 2900 + Adult Dental and Vision | N/A |
| 33709PA1500002 | Silver | my Blue Access PPO Silver 3250 HSA | N/A |







































































































[^0]:    Expeess Prescripition Druy Rebobtes so negagtive number

[^1]:    

[^2]:    *PA follows the federal default age curve.

[^3]:    Key (modify as needed)
    : 2023 on-exchange service area
    $\square$ : 2023 off-exchange only service area

[^4]:    Key (modify as needed)
    : 2024 on-exchange service area
    … : 2024 off-exchange only service area

[^5]:    * Trends are then applied to the relevant mix for the entity and adjusted for Capitation to produce the resulting $10.11 \%$ as shown in Table 3.

[^6]:    ${ }^{1}$ Annual Baseline Trend is based on pre-COVID experience for all Commercial members
    ${ }^{2} 2022$ PMPM is the estimated baseline if COVID hadn't happened

