UnitedHealthcare®
A UnitedHealth Group Company

[redacted]

March 16th, 2022

Mr. James Laverty | Actuary
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-133185995

Dear Mr. Laverty,

This rate filing presents proposed premium rates effective October 1, 2022 through December 31, 2022 for medical and Rx benefit plans to be sold by UnitedHealthcare of Pennsylvania, Inc to small group employers. The benefit plans and rates are for non-grandfathered employers.

1. Company Name: UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **95220**

2. Market: Small group, employers with 50 or fewer eligible employees

3. On or Off Exchange: Off Exchange Only

4. Effective date of coverage: 10/1/2022

5. Average rate change requested: 4.8%

6. Range of rate change requested: -22.9% to 7.0%

7. Total additional annual revenue generated from the proposed rate change: $372,068.

8. Products: HMO

9. Rating Areas: All rating areas have at least one plan available, but no plans are available in all rating areas.

10. Metal levels: Gold, Silver, Bronze

11. Current number of covered lives and policyholders: 1,263 members and 242 policyholders

12. Number of plans offered in 2022: 9 plans.

13. Corresponding contract form #, SERFF and Binder ID#s

- Policy- POL20.H.2018.SG.PA
- Certificate of Coverage- COC22.HMO.2018.SG.PA
- Navigate Schedule of Benefits- SBN22.NAV.H.2018.SG.PA
- Outpatient Prescription Drug Attachment (Network)- ATT22.RX.NET.H.2018.SG.PA
- Outpatient Prescription Drug Attachment (Network/Out-of-Network)- ATT22.RX.NET-OON.H.2018.SG.PA
- Outpatient Prescription Drug Schedule of Benefits (Network)- SBN22.RX.NET.H.2018.SG.PA
- Outpatient Prescription Drug Schedule of Benefits (Network/Out-of-Network)- SBN22.RX.NET-OON.H.2018.SG.PA
- Pediatric Vision Care Services Attachment (Network)- ATT22.PVCS.NET.H.2018.SG.PA
- Pediatric Vision Care Services Attachment (Network/Out-of-Network)- ATT22.PVCS.NET-OON.H.2018.SG.PA
- Pediatric Dental Services Attachment (Network)- ATT22.PDS.NET.H.2018.SG.PA
- Pediatric Dental Services Attachment (Network/Out-of-Network)- ATT22.PDS.NET-OON.H.2018.SG.PA
- UnitedMotion Attachment- ATT22.UHM.H.2018.SG.PA
- Real Appeal Attachment- ATT20.REALAP.H.2018.SG.PA
- Sanvello Attachment - ATT21.SANVELLO.H.2018.SG.PA
- AbleTo Attachment - ATT22.ABLETO.H.2018.SG.PA
- Preventive Care Attachment - ATT22.PREVENTIVE.H.2018.SG.PA

SERFF Form Number: **UHLC-132826625**
SERFF Binder Number: **UHLC-PA22-125107883**

14. HIOS Issuer ID # **24872** and submission tracking # UHLC-133185995

Should you have any questions or need any additional information, please contact me at [redacted] or at [redacted].

Sincerely,

[redacted]

Actuarial Memorandum
UnitedHealthcare of Pennsylvania, Inc., NAIC #95220
PA Small Group Rate Filing

March 16th, 2022

This rate filing presents proposed premium rates effective October 1st, 2022 through December 31st, 2022 for medical and Rx benefit plans to be sold by the UnitedHealthcare of Pennsylvania, Inc. to small group employers.

The filing has been prepared as required by the "Final Rate Guidance 2022 Updated 4.7.21", as well as current ACA rules. This rate filing should not be used for any other purposes. Within that context, there are no limitations or constraints on the use or applicability of the rating items discussed herein. The intended user of this filing is the PA Department of Insurance.

1. Basic Information and Data

A. Company Information

UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **952209**
Small Group Rate Filing Off Exchange only

B. Rate History and Proposed Variations in Rate Changes

UHLC-131482151 submitted 5/21/2018 for effective date 1/1/2019-12/31/2019, new product filing.

UHLC-131757493 submitted 2/8/2019 for effective date 7/1/2019-12/31/2019 base rate reduction of 2.7%. All rate revisions were applied uniformly.

UHLC-131919215 submitted 7/18/2019 for effective date 1/1/2020-12/31/2020 base rate reduction of 0.99%. Entire portfolio was resloped. All rate revisions were applied uniformly.

UHLC-132211682 submitted 01/10/2020 for effective date 7/1/2020-12/31/2020 base rate increase of 4.4%. All rate revisions were applied uniformly.

UHLC-132374427 submitted 05/19/2020 for effective date 1/1/2021-12/31/2021 base rate reduction of 3.9%, area factors were updated, trend was updated to 8.7% annual applied quarterly, and the entire portfolio was resloped. All rate revisions were applied uniformly.

UHLC-132751120 submitted 03/09/2021 for effective date 7/1/2021-12/31/2021 base rate decrease of 3.8%. All rate revisions were applied uniformly.

UHLC-132831666 submitted 05/18/2021 for effective date 1/1/2022-12/31/2022 base rate decrease of 1.8%, trend was updated to 9.0% annual applied quarterly, and the entire portfolio was resloped. All rate revisions were applied uniformly.

C. Average Rate Change

Please see Table 10 for the calculation of the average rate change in the attached PA Actuarial Memorandum Rate Exhibits
The "Proposed Rate Change – Average Annual PAIR" in Table 10 Column AZ is 4.8%. In Table 11, the change in 21-year-old non-tobacco premium PMPM for 4Q2022 (Cell EI13) is 4.9%.

D. Membership Count

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 11-01-2021)	Projected Rating Period
Average Age	35.0	34.5	34.5
Total	17,047	1,263	15,156
<18	1,988	181	2,172
18-24	2,152	129	1,548
25-29	2,588	181	2,172
30-34	2,228	175	2,100
35-39	1,548	118	1,416
40-44	1,480	113	1,356
45-49	1,572	113	1,356
50-54	1,261	102	1,224
55-59	1,248	83	996
60-63	772	57	684
64+	210	11	132

We estimated projected membership by annualizing our November-2021 membership.

E. Benefit Changes

There are no changes from our 1/1/2022 approved rate filing.

F. Experience Period Claims and Premium

The experience period includes ACA business for legal entity UHC of PA.

Premiums (net of MLR Rebate) in Experience Period

Earned premium for our small group market business in Pennsylvania for October 2020 thru September 2021 was approximately $7,446,614. There were no MLR rebates for 2020 calendar year.

Paid Through Date

The experience period is October 1, 2020 to September 30, 2021, with claims paid through November 30, 2021.

Support for estimate of incurred but not paid claims

The UnitedHealthcare Reserving process utilizes the Reserve Production System (RPS) to record reserves into the PeopleSoft general ledger. Fee for service and paid claim data is loaded into RPS and becomes the basis for the monthly reserve calculations at the various business unit, location, and line of business levels. The assignment of the paid claims into RPS packages is based on the mapping rules maintained by the Corporate Actuarial department. RPS calculates a preliminary best estimate Incurred But Not Reported (IBNR) for each reserving model (package) primarily using standard completion factors based on historical claim experience. The Claims Reserving Team adjusts the preliminary IBNR based on specific knowledge of the entity (i.e. catastrophic claims, pended claims, etc.) to calculate the final IBNR. In months where adjudicated claims experience is not complete enough for an estimate using completion factors, a seasonally adjusted PMPM is used to estimate incurred claims.

A description of the Sarbanes Oxley controls, audited by Deloitte & Touche, in place regarding the reserving process includes:

1) Market Paid claim Tie-outs: To verify completeness and accuracy of financial data in RPS, paid claim data is tied out between source system (RPS) and PeopleSoft general ledger.
2) Market Expense Tie-outs: RPS reserve changes on the income statement are tied to the PeopleSoft general ledger to ensure that information is accurate subsequent to computing the reserve.

Allowed claims by benefit category were obtained from UnitedHealthcare claim paying system reports. The same completion factors are applied to both incurred and allowed claims amounts.

Non-EHB benefits and the experience period cost

The non-EHB claims account for 0.18% of the total claims in the experience period. The non-EHB services are exclusively for physician and outpatient claims. We expect the same benefits to be covered during the rating period.

Capitation

Capitation includes all services provided under one or more capitated agreements and it is applied uniformly across all membership during the experience period. For this experience period, the capitated amount is $3.17 PMPM.

Pharmacy Rebates

The prescription drug cost is net of rebates received from drug manufacturers. For this experience period the average pharmacy rebate is -$24.02 PMPM.

Risk Adjustment

The estimated risk adjustment transfer payment is $1,732,337. Risk adjustment percentage applied to the experience period premium is -23.3%.

Reinsurance Recoveries

Since this is a small group filing and the state of Pennsylvania chose not to combine its individual and small group markets, reinsurance recoveries are not applicable to this rate filing. As such, no adjustments were made to the experience.

G. Credibility of Data

We are using United Healthcare small group UHIC ACA experience and United Healthcare Pennsylvania Inc small group UHCPA ACA experience with credibility applied. UHIC ACA experience has 94.2 % credibility assigned and UHCPA ACA experience has 5.8% credibility assigned. The assigned credibility is determined by membership weighting in experience period. As ASOP 25, section 3.4 states: “Professional Judgment - The actuary should use professional judgment when selecting, developing, or using a credibility procedure. The use of credibility procedures is not always a precise mathematical process.”

H. Trend Identification

In the credibility manual, two years of annual trend were applied to the experience to project it to the rating period. The table below details the components of each trend factor.

The change in claims trend is due to updated experience period. Updated experience period is moved forward by nine months. Due to updated experience, claims trend is updated to 8.2% from 7.4% which is approximately an increase of 0.7% compared to the annual filing.

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.67%	3.59%	0.00%	7.38%	22.04%
Outpatient Hospital	2.82%	3.84%	0.00%	6.76%	30.72%
Professional	3.11%	3.39%	0.00%	6.61%	20.48%
Other Medical	3.03%	3.34%	0.00%	6.47%	5.12%
Capitation				6.00%	2.50%
Prescription Drugs	4.80%	3.73%	0.00%	8.71%	19.14%
Total Annual Trend				7.21%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.149	

Weight is based on the ratio of experience period index rate PMPM of different service categories over total PMPM, shown in URRT Worksheet 1 Section II Projections.

Please see Exhibit "15 - Claims Trend Summary" included in this filing for details on the trend components.

We are proposing to keep the same annual pricing trend to be at 9.0% applied quarterly, and the quarterly trend is 2.2%. The details of the proposed 9.0% trend are in Exhibit "6 – Pricing Trend" included in this filing.

Our trend setting process is outlined by the following narrative and exhibits. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, benefit leveraging, and business mix identified for each category. Depending on the amount of underlying experience, additional markets may be added together to limit the variability of small blocks of experience. Historical patterns will produce highly variable results with limited credibility. National utilization/mix assumptions along with local contract assessment will be used to produce a more stable and reliable trend estimate.

I. Historical Experience

Table 4 below describes the most recent 33 months of experience (Jan-2019 experience start date) data with 2 months of runout for the experience period which includes ACA business for legal entity UHC of PA, with 5.8% credibility assigned.

Table 4b below describes the most recent 48 months of experience data with 2 months of runout for the credibility manual which includes ACA business for legal entity UHIC, with 94.2% credibility assigned.

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19		$ 62,093.45	1.0000	$ 62,093.45	356	$ 174.42		$ (3,081.38)	$ 88,595.26	$ 248.86
Feb-19		$ 90,209.01	1.0000	$ 90,209.01	422	$ 213.77		$ (3,032.12)	$ 125,959.74	$ 298.48
Mar-19		$ 76,322.49	1.0000	$ 76,322.49	481	$ 158.67		$ (4,045.10)	$ 102,710.23	$ 213.53
Apr-19		$ 72,049.42	1.0000	$ 72,049.42	567	$ 127.07		$ (8,112.11)	$ 122,385.95	$ 215.85
May-19		$ 116,781.07	1.0000	$ 116,781.07	629	$ 185.66		$ (13,604.72)	$ 157,948.69	$ 251.11
Jun-19		$ 132,810.09	1.0000	$ 132,810.09	689	$ 192.76		$ (12,911.92)	$ 176,704.61	$ 256.47
Jul-19		$ 157,155.31	1.0000	$ 157,155.31	749	$ 209.82		$ (18,424.61)	$ 235,438.78	$ 314.34
Aug-19		$ 200,172.88	1.0000	$ 200,172.88	813	$ 246.22		$ (15,830.58)	$ 279,693.38	$ 344.03
Sep-19	$ 2,294,589	$ 165,303.82	1.0000	$ 165,303.82	831	$ 198.92	$ 444,171.12	$ (15,007.82)	$ 227,632.02	$ 273.93
Oct-19		$ 265,685.44	1.0000	$ 265,685.44	902	$ 294.55		$ (16,491.04)	$ 340,288.44	$ 377.26
Nov-19		$ 234,138.82	1.0000	$ 234,138.82	963	$ 243.13		$ (16,622.52)	$ 308,787.20	$ 320.65
Dec-19		$ 309,364.62	1.0000	$ 309,364.62	1,085	$ 285.13		$ (25,179.21)	$ 387,907.10	$ 357.52
Jan-20		$ 420,490.26	1.0000	$ 420,490.26	1,208	$ 348.09		$ (34,979.77)	$ 541,665.01	$ 448.40
Feb-20		$ 252,139.19	1.0000	$ 252,139.19	1,230	$ 204.99		$ (17,181.33)	$ 354,675.56	$ 288.35
Mar-20		$ 599,292.31	1.0000	$ 599,292.31	1,254	$ 477.90		$ (35,931.33)	$ 711,757.54	$ 567.59
Apr-20		$ 808,526.60	1.0000	$ 808,526.60	1,239	$ 652.56		$ (30,477.10)	$ 843,975.18	$ 681.17
May-20		$ 488,359.59	1.0000	$ 488,359.59	1,262	$ 386.97		$ (24,425.30)	$ 555,252.70	$ 439.98
Jun-20		$ 349,838.80	1.0000	$ 349,838.80	1,307	$ 267.67		$ (34,970.73)	$ 474,820.46	$ 363.29
Jul-20		$ 319,414.99	1.0000	$ 319,414.99	1,392	$ 229.46		$ (29,417.95)	$ 417,163.83	$ 299.69
Aug-20		$ 435,775.14	1.0000	$ 435,775.14	1,501	$ 290.32		$ (33,735.81)	$ 562,934.71	$ 375.04
Sep-20	$ 6,305,342.48	$ 468,421.56	1.0000	$ 468,421.56	1,511	$ 310.01	$ 1,134,840.54	$ (31,172.91)	$ 587,060.13	$ 388.52
Oct-20		$ 345,969.30	0.9974	$ 346,856.63	1,549	$ 223.92		$ (35,215.00)	$ 447,160.13	$ 288.68
Nov-20		$ 290,980.42	0.9956	$ 292,716.66	1,533	$ 256.18		$ (47,827.24)	$ 451,534.18	$ 294.54
Dec-20		$ 369,043.25	0.9938	$ 371,329.70	1,589	$ 233.69		$ (28,316.87)	$ 462,323.60	$ 290.95
Jan-21		$ 250,658.48	0.9879	$ 253,735.79	1,501	$ 169.04		$ (44,426.01)	$ 345,804.17	$ 230.38
Feb-21		$ 324,265.83	0.9928	$ 326,626.31	1,485	$ 219.95		$ (21,894.60)	$ 422,373.72	$ 284.43
Mar-21		$ 474,391.14	0.9832	$ 482,494.53	1,456	$ 331.38		$ (34,221.26)	$ 603,769.54	$ 414.68
Apr-21		$ 526,445.67	0.9804	$ 536,995.24	1,448	$ 370.85		$ (33,268.80)	$ 650,660.08	$ 449.35
May-21		$ 257,446.54	0.9519	$ 270,457.22	1,392	$ 194.29		$ (23,338.78)	$ 375,693.35	$ 269.89
Jun-21		$ 259,291.94	0.9719	$ 266,800.20	1,344	$ 198.51		$ (45,787.72)	$ 343,680.53	$ 255.71
Jul-21		$ 284,303.50	0.9489	$ 299,618.95	1,240	$ 241.63		$ (28,651.41)	$ 391,102.16	$ 315.40
Aug-21		$ 328,272.28	0.9083	$ 361,427.18	1,259	$ 287.07		$ (28,005.29)	$ 485,537.43	$ 385.65
Sep-21	$ 7,446,614.29	$ 305,130.38	0.8790	$ 347,145.41	1,251	$ 277.49	$ 1,679,399.82	$ (38,468.86)	$ 451,745.53	$ 361.11

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Oct-17		$ 8,583,841.63	1.0000	$ 8,583,841.63	23,744	$ 361.52		$ (483,680.14)	$ 8,583,841.63	$ 361.52
Nov-17		$ 9,006,408.89	1.0000	$ 9,006,408.89	24,042	$ 374.61		$ (545,140.42)	$ 9,006,408.89	$ 374.61
Dec-17		$ 7,707,103.45	1.0000	$ 7,707,103.45	22,544	$ 341.87		$ (416,374.82)	$ 7,707,103.45	$ 341.87
Jan-18		$ 8,067,799.96	1.0000	$ 8,067,799.96	24,217	$ 333.15		$ (511,146.24)	$ 10,057,561.95	$ 415.31
Feb-18		$ 7,109,203.67	1.0000	$ 7,109,203.67	24,437	$ 290.92		$ (478,689.17)	$ 8,931,773.49	$ 365.50
Mar-18		$ 8,708,831.81	1.0000	$ 8,708,831.81	25,440	$ 342.33		$ (529,427.72)	$ 10,661,827.04	$ 419.18
Apr-18		$ 9,371,828.37	1.0000	$ 9,371,828.37	26,022	$ 360.15		$ (553,071.75)	$ 11,154,377.79	$ 428.65
May-18		$ 9,791,214.58	1.0000	$ 9,791,214.58	26,529	$ 369.08		$ (593,610.57)	$ 11,580,351.73	$ 436.52
Jun-18		$ 11,185,811.31	1.0000	$ 11,185,811.31	27,181	$ 411.53		$ (571,452.14)	$ 12,655,273.67	$ 465.59
Jul-18		$ 9,521,509.32	1.0000	$ 9,521,509.32	27,395	$ 347.56		$ (579,768.45)	$ 11,592,945.40	$ 423.18
Aug-18		$ 10,896,642.45	1.0000	$ 10,896,642.45	27,687	$ 393.57		$ (677,286.66)	$ 12,781,476.76	$ 461.64
Sep-18	$ 143,728,770.93	$ 10,365,974.88	1.0000	$ 10,365,974.88	28,033	$ 369.78	$ 20,364,672.62	$ (573,418.80)	$ 12,015,382.72	$ 428.62
Oct-18		$ 11,336,975.81	1.0000	$ 11,336,975.81	28,569	$ 396.83		$ (724,499.42)	$ 13,275,571.12	$ 464.68
Nov-18		$ 11,601,872.44	1.0000	$ 11,601,872.44	28,577	$ 405.99		$ (723,984.93)	$ 13,410,811.91	$ 469.29
Dec-18		$ 10,544,132.13	1.0000	$ 10,544,132.13	29,418	$ 358.42		$ (682,363.40)	$ 12,407,360.14	$ 421.76
Jan-19		$ 10,291,116.51	1.0000	$ 10,291,116.51	27,883	$ 369.08		$ (694,147.41)	$ 12,399,920.95	$ 444.71
Feb-19		$ 11,164,225.77	1.0000	$ 11,164,225.77	28,212	$ 395.73		$ (661,274.11)	$ 12,795,599.45	$ 453.55
Mar-19		$ 11,219,438.73	1.0000	$ 11,219,438.73	28,112	$ 399.10		$ (753,830.18)	$ 13,869,519.01	$ 493.37
Apr-19		$ 10,997,854.95	1.0000	$ 10,997,854.95	27,918	$ 393.93		$ (783,479.87)	$ 12,824,633.37	$ 459.37
May-19		$ 11,448,864.23	1.0000	$ 11,448,864.23	27,960	$ 409.47		$ (817,457.71)	$ 13,451,944.24	$ 481.11
Jun-19		$ 9,955,300.66	1.0000	$ 9,955,300.66	27,957	$ 356.09		$ (689,734.74)	$ 11,769,455.33	$ 420.98
Jul-19		$ 10,991,010.08	1.0000	$ 10,991,010.08	27,836	$ 394.85		$ (799,021.91)	$ 12,709,445.99	$ 456.58
Aug-19		$ 10,531,280.25	1.0000	$ 10,531,280.25	27,268	$ 386.21		$ (763,234.79)	$ 12,405,339.79	$ 454.94
Sep-19	$ 168,588,815.53	$ 10,349,953.11	1.0000	$ 10,349,953.11	27,556	$ 375.60	$ 22,947,177.79	$ (754,383.06)	$ 12,059,601.16	$ 437.64
Oct-19		$ 12,106,272.07	1.0000	$ 12,106,272.07	28,031	$ 431.89		$ (838,732.31)	$ 13,954,764.31	$ 497.83
Nov-19		$ 10,733,460.81	1.0000	$ 10,733,460.81	28,007	$ 383.24		$ (794,094.30)	$ 12,514,151.40	$ 446.82
Dec-19		$ 10,198,470.43	1.0000	$ 10,198,470.43	27,709	$ 368.06		$ (949,938.58)	$ 11,992,174.16	$ 432.79
Jan-20		$ 10,337,848.19	1.0000	$ 10,337,848.19	27,405	$ 377.22		$ (929,367.93)	$ 12,800,995.55	$ 467.10
Feb-20		$ 9,913,537.96	1.0000	$ 9,913,537.96	27,499	$ 360.51		$ (902,402.20)	$ 11,625,603.36	$ 422.76
Mar-20		$ 8,943,545.96	1.0000	$ 8,943,545.96	26,901	$ 332.46		$ (1,054,428.38)	$ 10,831,329.24	$ 402.64
Apr-20		$ 7,314,077.57	1.0000	$ 7,314,077.57	26,552	$ 275.46		$ (858,732.13)	$ 7,912,438.77	$ 298.00
May-20		$ 7,759,031.70	1.0000	$ 7,759,031.70	26,397	$ 294.05		$ (859,163.69)	$ 9,133,534.53	$ 346.14
Jun-20		$ 9,907,066.07	1.0000	$ 9,907,066.07	26,491	$ 373.98		$ (876,278.83)	$ 11,752,048.73	$ 443.62
Jul-20		$ 10,779,923.33	1.0000	$ 10,779,923.33	26,321	$ 409.56		$ (849,835.90)	$ 12,320,125.03	$ 468.07
Aug-20		$ 9,946,023.87	1.0000	$ 9,946,023.87	26,192	$ 379.74		$ (869,799.44)	$ 11,587,913.69	$ 442.42
Sep-20	$ 170,233,564.96	$ 9,423,054.91	1.0000	$ 9,423,054.91	25,694	$ 366.74	$ 19,947,724.73	$ (910,672.13)	$ 10,884,958.83	$ 423.64
Oct-20		$ 9,521,509.32	1.0000	$ 9,521,509.32	25,335	$ 375.82		$ (579,768.45)	$ 11,592,945.40	$ 457.59
Nov-20		$ 10,896,642.45	1.0000	$ 10,896,642.45	25,418	$ 428.70		$ (677,286.66)	$ 12,781,476.76	$ 502.85
Dec-20		$ 10,365,974.88	1.0000	$ 10,365,974.88	24,904	$ 416.24		$ (573,418.80)	$ 12,015,382.72	$ 482.47
Jan-21		$ 11,336,975.81	1.0000	$ 11,336,975.81	23,715	$ 478.05		$ (724,499.42)	$ 13,275,571.12	$ 559.80
Feb-21		$ 11,601,872.44	1.0000	$ 11,601,872.44	23,496	$ 493.78		$ (723,984.93)	$ 13,410,811.91	$ 570.77
Mar-21		$ 10,544,132.13	1.0000	$ 10,544,132.13	23,168	$ 455.12		$ (682,363.40)	$ 12,407,360.14	$ 535.54
Apr-21		$ 10,291,116.51	1.0000	$ 10,291,116.51	22,670	$ 453.95		$ (694,147.41)	$ 12,399,920.95	$ 546.97
May-21		$ 11,164,225.77	1.0000	$ 11,164,225.77	22,390	$ 498.63		$ (661,274.11)	$ 12,795,599.45	$ 571.49
Jun-21		$ 11,219,438.73	1.0000	$ 11,219,438.73	22,394	$ 501.00		$ (753,830.18)	$ 13,869,519.01	$ 619.34
Jul-21		$ 10,997,854.95	1.0000	$ 10,997,854.95	21,635	$ 508.34		$ (783,479.87)	$ 12,824,633.37	$ 592.77
Aug-21		$ 11,448,864.23	1.0000	$ 11,448,864.23	21,681	$ 528.06		$ (817,457.71)	$ 13,451,944.24	$ 620.45
Sep-21	$ 157,498,540.62	$ 9,955,300.66	1.0000	$ 9,955,300.66	21,480	$ 463.47	$ 21,015,360.86	$ (689,734.74)	$ 11,769,455.33	$ 547.93

UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, and benefit leveraging identified for each category. Future trends are developed based on a projection of each component.

Utilization rates by category are measured and projected. Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates. UnitedHealthcare uses same store analysis to reflect utilization.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence mix of procedures. Unit cost is based on our contractual changes with providers.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

This rate filing proposes quarterly rates.

J. MLR Exhibit

UHCPA	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2017	N/A		N/A	
2018	N/A		N/A	
2019	84.9%	86.8%	7,149	16,380

2019 was the first year of experience for UHCPA.

2. Rate Development & Change

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

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 321.21	$ 488.81	
Two year trend projection Factor	1.149	1.149	
Unadjusted Projected Allowed EHB Claims PMPM	$ 369.18	$ 561.81	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.000	1.000	
Total Non-Morbidity Changes	1.007	0.934	
Change in Demographics	1.001	1.020	
Change in Network	1.000	1.000	
Change in Benefits	0.993	0.959	
Change in Other	1.013	0.956	
Total Adjusted Projected Allowed EHB Claims PMPM	$ 371.73	$ 524.74	
Credibility Factors	6%	94%	
Blended Projected EHB Claims PMPM		$ 515.93	
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 515.93		<- Index Rate for Proje
Projected Paid to Allowed Ratio	0.714		
Projected Incurred EHB Claims PMPM	$ 368.37		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	-$34.01		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 402.39		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 563.57		<- Market-Adjusted In
Projected Allowed Non-EHB Claims PMPM	$ 0.93		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 403.05		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 564.50		

Projected risk adjustment PMPM is -$47.64 in URRT Worksheet 1 section II. We applied an adjustment for the paid-to-allowed ratio. The resulting PMPM is -$34.01 = -$47.64*0.714. See Exhibit "14 - Risk Adj" showing the development of the risk adjustment PMPM.

The Index Rate for the experience period is approximately 99.82% of allowed claims due to benefits in excess of EHBs.

The Index rate calculation is demonstrated in Table 5A below:

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter	-	-	-	17,820	17,820
Adjusted Projected Allowed EHB Claims PMPM	$ 515.93	$ 515.93	$ 515.93	$ 515.93	$ 515.93
Months of Trend	-	-	-	-	
Annual Trend	9.00%	9.00%	9.00%	9.00%	
Single Risk Pool Projected Allowed Claims	$ 515.93	$ 515.93	$ 515.93	$ 515.93	$ 515.93
Quarterly Trend Factor	1.000	1.000	1.000	1.000	1.000

Actuarial Value and Cost Sharing Adjustment

UnitedHealthcare has a proprietary pricing model that was used in developing the actuarial value and cost sharing adjustment for each plan. The model calculates plan relativity factors for medical and pharmacy benefits. Also included under the actuarial value and cost sharing adjustment are adjustments for leveraging and the difference between the average plan relativity factor and the projected paid to allowed ratio. Historical affiliated carrier experience was used to develop the actuarial value and cost sharing adjustment for each plan as well as the distribution and administrative costs adjustment.

Provider network, deliver system and utilization management adjustment

Any adjustments for these items are included in the plan relativity factors.

Benefits in Addition to EHBs

Benefit Extra EHB is the percentage of claims that are covered and are not included in EHB. The projected non- EHB impact is 0.18%.

Distribution and Administrative Costs

Distribution and Administrative Costs include premium tax, SG&A, quality improvements, federal income tax, and after-tax income. These items are discussed in the section Non-Benefit Expenses and Profit of this memorandum. Risk adjustment transfers and user fees and exchange fees are excluded because they are accounted for in the market adjusted index rate.

Tobacco Factors

Tobacco factors are not used in rating. As such, no adjustment is made for costs that are expected to be recouped through the tobacco surcharge.

Index Rate Calibration

Plan Adjusted Index Rates need to be calibrated to apply the allowable rating factors of age and geography in order to calculate the Consumer Adjusted Premium Rates. Calibration factors are applied uniformly to all plans.

Age Calibration

The calculated age curve calibration is 1.3861, which equals the average age factor of the expected member distribution by age in the ACA enrollment. This corresponds with an approximate age of 45 years. The age factors used in this calculation are the HHS-specified age curve.

Exhibit “7 - Age Calibration” shows the Average Age calibration factor development.

Geographic Calibration

The geographic factor calibration is 0.9046, which equals the expected average area factor. A table of the geographic rating factors is below.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie, Crawford, Mercer, Venango, Clarion, Forest, Warren, McKean	0.755	0.755
Rating Area 2	Elk, Cameron, Potter	0.857	0.857
Rating Area 3	Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne, Tioga	0.998	0.998
Rating Area 4	Lawrence, Beaver, Washington, Greene, Butler, Allegheny, Westmoreland, Armstrong, Indiana, Fayette	0.808	0.808
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Bedford, Blair, Huntingdon	0.751	0.751
Rating Area 6	Centre, Mifflin, Snyder, Northumberland, Columbia, Schuylkill, Lehigh, Northampton, Montour	0.975	0.975
Rating Area 7	Adams, York, Lancaster, Berks	1.002	1.002
Rating Area 8	Chester, Delaware, Montgomery, Bucks, Philadelphia	0.883	0.883
Rating Area 9	Fulton, Franklin, Cumberland, Perry, Juniata, Dauphin, Lebanon	0.909	0.909

Exhibit "8 - Area Calibration" shows the Average Area calibration factor development.

Population morbidity by area was not considered when determining geographic area factors changes.

Calibrating the plan adjusted index rate to the age curve and geographic distribution results in the calibrated premium rate for each plan. The calibrated premium rate represents the preliminary premium rate charged to an individual before applying the consumer specific rating adjustments for age, area, and tobacco status.

Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is the final premium rate that is charged to an individual. It is developed by calibrating the plan adjusted index rate by the average age and geographic rating factors, and applying the consumer specific age, geographic, and tobacco status rating factors. The calculation is provided below.

	Plan Adjusted Index Rate
/	Age Calibration Factor
/	Geographic Calibration Factor
x	Consumer Specific Age Rating Factor
x	Consumer Specific Geographic Rating Factor
x	Tobacco Status Factor
x	Small Group Trend Adjustment
=	Consumer Adjusted Premium Rate

Small Group Trend Adjustment

Since this is a small group filing that includes rates with schedule trend increases by quarter, the Index Rate, Market Adjusted Index Rate and Plan Adjusted Index Rate reflect the member weighted average premium over the calendar year. As such, the Consumer Adjusted Premium Rate includes the trend adjustments in calculated quarterly rates.

COVID-19 Claims Adjustment

Our experience period for this rate filing is 4Q20 – 3Q21. The experience period starting was impacted where the claims levels were understated relative to a "normal" or pre-COVID claim level. The COVID claims adjustment factors shown in Exhibit 18 - COVID account for the understated claims that are part of

this experience period. Factors vary between Eastern and Western Pennsylvania, so we weighted by membership to calculate a statewide COVID adjustment factor.

B. Retention Items

Administrative Expense Load

The expense formula is similar to the United Healthcare Insurance Company except for the Premium Tax component that doesn't apply to the HMO product.

The administrative expense load is a long-term estimate of administrative expenses, including selling expenses and general administrative expenses. This load varies by plan. These assumptions are based on the general ledger actual results through October-2021 with known adjustments. Known adjustments include, but are not limited to, pay increases/raises for employees and administrative expenses as a result of Healthcare Reform and compliance requirements.

The administrative expense allocation methodology used in pricing is appropriate because it is consistent with how UnitedHealthcare runs its business and how it allocates administrative costs for Statutory Filings and the Healthcare Reform Exhibits.

For this filing, this is calculated at 13.3%.

	10/1/2022 Filing	
Administrative Expenses Allocation	**Estimated % of Premium**	**Estimated PMPM**
Selling Expenses (Commissions, Broker Bonus)	3.6%	$17.29
General Admin Expenses	9.7%	$46.55
Total	**13.3%**	**$63.85**

Profit and Risk Margin

The Profit and Risk Margin is 2%. This target does not vary by product or plan.

Taxes and Fees

Taxes and fees are expected to be 0.7% and include federal income tax. The following is a breakdown of the taxes and fees.

	10/1/2022 Filing	
Premium Taxes and Fees Allocation	**Estimated % of Premium**	**Estimated PMPM**
Federal / State Income Tax on Profit & Risk Load	0.5%	$2.55
Premium Tax	0.0%	$0.00
ACA Taxes: Insurer Fee	0.0%	$0.00
ACA Taxes: PCORI Fee	0.1%	$0.26
ACA Taxes: Risk Adjustment User Fee	0.06%	$0.25
ACA Taxes: Exchange User Fee	0.0%	$0.00
All Other Taxes & Fees	0.0%	$0.16
Total	**0.7%**	**$3.21**

C. Normalized Market-Adjusted Projected Allowed Total Claims

The 2022 average age factor is 1.3861. The age factors used in this calculation are the HHS-specified age curve. The 2022 average geographic factor is 0.9046.

D. Components of Rate Change

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.487	1.386
Average Geographic Factor	0.878	0.905
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	0.967	0.993
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 609.36	$ 564.50
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 483.02	$ 453.37

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

	2021	2022
Paid-to-Allowed	0.679	0.714
URRT Trend (Total Applied Trend Factor)	1.168	1.149
URRT Morbidity	1.000	1.000
URRT "Other"	1.054	0.938
Risk Adjustment	$ 25.06	$ 34.01
Exchange User Fee	$ -	$ -
Reinsurance Recoveries	$ -	$ -
Capitation	$13.03	$ 3.64
Network	1.000	1.000
Pricing AV	0.671	0.753
Benefit Richness	0.963	0.961
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	11.41%	13.32%
Taxes and Fees	0.65%	0.67%
Profit and/or Contingency	2.00%	2.00%

Changes in "Other" include the changes in the catastrophic claims adjustment impact, PPACA fee, trend adjustment. The capitation arrangements for 2021 resulted in a projection of $13.03 PMPM and for 2022 is $3.64 PMPM.

3. Plan Rate Development

Table 10 has been populated as instructed.

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

Table 11 has been populated as instructed.

5. Plan Factors

A. Age and Tobacco Factors

Table 12 has been populated as instructed using the default federal standard age curve.

B. Geographic Factors
Table 13 has been populated as instructed

C. Network Factors
Table 14 has been populated as instructed

D. Service Area Composition
Please reference Exhibit 2 – Plan Designs along with 2022 service area map which detail the markets and counties where each plan is available. In summary, counties in WPA markets 560, 561 and 562 have one plan option available. Counties in EPA markets 556 and 558 have eight plan options available to them. Counties in market 557 have all nine plan options available.

E. Composite Rating
No composite rating is offered for this product.

6. Actuarial Certifications

I, [redacted], an Actuary at UnitedHealthcare, I am a member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering statements of actuarial opinion with respect to the filing of rates for health insurance products. I have reviewed applicable ASOPs during the preparation of this rate filing.
To the best of my knowledge and judgment, I certify that:

- The projected index rate is:
  - 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 population anticipated to be covered,
  - Neither excessive, deficient, nor unfairly discriminatory.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CRF 156.80(d)(2) were used to generate plan level rates.
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2022 Rate Filing Justification
- 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. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. The unique plan design actuarial certification required by 45 CFR Part 156.135 has been separately attached.
- The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop their 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.
- All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

I certify that the anticipated loss ratio meets the minimum requirement, the rates are reasonable in relation to benefits, the filing complies with the laws and regulations of PA and all applicable Actuarial Standards of Practice, including ASOP No. 8 and the rates are not unfairly discriminatory.

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	United Healthcare of PA		
Product(s):	HMO		
Market Segment:	Small Group		
Rate Effective Date:	10/1/2022	to	9/30/2023
Base Period Start Date:	10/1/2020	to	9/30/2021
Date of Most Recent Membership:	11/1/2021		

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 11-01-2021)	Member-months Projected Rating Period
Average Age	35.0	34.5	34.5
Total	17,047	1,263	15,156
<18	1,988	181	2,172
18-24	2,152	129	1,548
25-29	2,588	181	2,172
30-34	2,228	175	2,100
35-39	1,548	118	1,416
40-44	1,480	113	1,356
45-49	1,572	113	1,356
50-54	1,261	102	1,224
55-59	1,248	83	996
60-63	772	57	684
64+	210	11	132

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$7,446,614	$3,842,304	$4,256,204	17,047	$1,584,602	$5,840,806	$9,696	($409,422)	$53,979	$0	$ (1,732,337.36)	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 321.21**
Loss Ratio											**68.26%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.67%	3.59%		7.38%	22.04%
Outpatient Hospital	2.82%	3.84%		6.76%	30.72%
Professional	3.11%	3.39%		6.61%	20.48%
Other Medical	3.03%	3.34%		6.47%	5.12%
Capitation				6.00%	2.50%
Prescription Drugs	4.80%	3.71%	0.00%	8.71%	19.14%
Total Annual Trend				7.21%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.149	

** Express Cost, Utilization, Induced Utilization and Weight as percentages*

*** Should equal URRT Trend*

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19		$ 62,093.45	1.0000	$ 62,093.45	356	$ 174.42		$ (3,081.38)	$ 88,595.26	$ 248.86
Feb-19		$ 90,209.01	1.0000	$ 90,209.01	422	$ 213.77		$ (3,032.12)	$ 125,959.74	$ 298.48
Mar-19		$ 76,322.49	1.0000	$ 76,322.49	481	$ 158.67		$ (4,045.10)	$ 102,710.23	$ 213.53
Apr-19		$ 72,049.42	1.0000	$ 72,049.42	567	$ 127.07		$ (8,112.11)	$ 122,385.95	$ 215.85
May-19		$ 116,781.07	1.0000	$ 116,781.07	629	$ 185.66		$ (13,604.72)	$ 157,948.69	$ 251.11
Jun-19		$ 132,810.09	1.0000	$ 132,810.09	689	$ 192.76		$ (12,911.92)	$ 176,704.61	$ 256.47
Jul-19		$ 157,155.31	1.0000	$ 157,155.31	749	$ 209.82		$ (18,424.61)	$ 235,438.78	$ 314.34
Aug-19		$ 200,172.88	1.0000	$ 200,172.88	813	$ 246.22		$ (15,830.58)	$ 279,693.38	$ 344.03
Sep-19	$ 2,294,589	$ 165,303.82	1.0000	$ 165,303.82	831	$ 198.92	$ 444,171.12	$ (15,007.82)	$ 227,632.02	$ 273.93
Oct-19		$ 265,685.44	1.0000	$ 265,685.44	902	$ 294.55		$ (16,491.04)	$ 340,288.44	$ 377.26
Nov-19		$ 234,138.82	1.0000	$ 234,138.82	963	$ 243.13		$ (16,622.52)	$ 308,787.20	$ 320.65
Dec-19		$ 309,364.62	1.0000	$ 309,364.62	1,085	$ 285.13		$ (25,179.21)	$ 387,907.10	$ 357.52
Jan-20		$ 420,490.26	1.0000	$ 420,490.26	1,208	$ 348.09		$ (34,979.77)	$ 541,665.01	$ 448.40
Feb-20		$ 252,139.19	1.0000	$ 252,139.19	1,230	$ 204.99		$ (27,381.33)	$ 354,675.56	$ 288.35
Mar-20		$ 599,292.31	1.0000	$ 599,292.31	1,254	$ 477.90		$ (35,931.33)	$ 711,757.54	$ 567.59
Apr-20		$ 808,526.60	1.0000	$ 808,526.60	1,239	$ 652.56		$ (30,477.10)	$ 843,975.18	$ 681.17
May-20		$ 488,359.59	1.0000	$ 488,359.59	1,262	$ 386.97		$ (24,425.30)	$ 555,252.70	$ 439.98
Jun-20		$ 349,838.80	1.0000	$ 349,838.80	1,307	$ 267.67		$ (34,970.73)	$ 474,820.46	$ 363.29
Jul-20		$ 319,414.99	1.0000	$ 319,414.99	1,392	$ 229.46		$ (29,417.95)	$ 417,163.83	$ 299.69
Aug-20		$ 435,775.14	1.0000	$ 435,775.14	1,501	$ 290.32		$ (33,735.81)	$ 562,934.71	$ 375.04
Sep-20	$ 6,305,342.48	$ 468,421.56	1.0000	$ 468,421.56	1,511	$ 310.01	$ 1,134,840.54	$ (31,172.91)	$ 587,060.13	$ 388.52
Oct-20		$ 345,969.30	0.9974	$ 346,856.63	1,549	$ 223.92		$ (35,215.00)	$ 447,160.13	$ 288.68
Nov-20		$ 390,980.42	0.9956	$ 392,716.66	1,533	$ 256.18		$ (47,827.24)	$ 451,534.18	$ 294.54
Dec-20		$ 369,043.25	0.9938	$ 371,329.70	1,589	$ 233.69		$ (28,316.87)	$ 462,323.60	$ 290.95
Jan-21		$ 250,658.48	0.9879	$ 253,735.79	1,501	$ 169.04		$ (44,426.01)	$ 345,804.17	$ 230.38
Feb-21		$ 324,265.83	0.9928	$ 326,626.31	1,485	$ 219.95		$ (21,894.60)	$ 422,373.72	$ 284.43
Mar-21		$ 474,391.14	0.9832	$ 482,494.53	1,456	$ 331.38		$ (34,221.26)	$ 603,769.54	$ 414.68
Apr-21		$ 526,445.67	0.9804	$ 536,995.24	1,448	$ 370.85		$ (33,268.90)	$ 650,660.08	$ 449.35
May-21		$ 257,446.54	0.9519	$ 270,457.22	1,392	$ 194.29		$ (23,338.78)	$ 375,693.35	$ 269.89
Jun-21		$ 259,291.94	0.9719	$ 266,800.20	1,344	$ 198.51		$ (45,787.73)	$ 343,680.53	$ 255.71
Jul-21		$ 284,303.50	0.9489	$ 299,618.95	1,240	$ 241.63		$ (28,651.41)	$ 391,102.36	$ 315.40
Aug-21		$ 328,272.28	0.9083	$ 361,427.18	1,259	$ 287.07		$ (28,005.29)	$ 485,537.43	$ 385.65
Sep-21	$ 7,446,614.29	$ 305,130.38	0.8790	$ 347,145.41	1,251	$ 277.49	$ 1,679,399.82	$ (38,468.86)	$ 451,745.53	$ 361.11

** Express Completion Factor as a percentage*

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

Carrier Name:	**United Healthcare of PA**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**10/1/2022**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$157,498,541	$108,925,968	$118,302,796	278,286	$23,607,756	$141,910,552	$243,756	($9,229,846)	$3,592,029	$0	$ (13,379,012.52)	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 488.81**
Loss Ratio											**78.17%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.67%	3.59%	0.00%	7.38%	22.04%
Outpatient Hospital	2.82%	3.84%	0.00%	6.76%	30.72%
Professional	3.11%	3.39%	0.00%	6.61%	20.48%
Other Medical	3.03%	3.34%	0.00%	6.47%	5.12%
Capitation				6.00%	2.50%
Prescription Drugs	4.80%	3.73%	0.00%	8.71%	19.14%
Total Annual Trend				7.21%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.149	

** Express Cost, Utilization, Induced Utilization and Weight as percentages*

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Oct-17		$ 8,583,841.63	1.0000	$ 8,583,841.63	23,744	$ 361.52		$ (483,680.14)	$ 8,583,841.63	$ 361.52
Nov-17		$ 9,006,408.89	1.0000	$ 9,006,408.89	24,042	$ 374.61		$ (545,140.42)	$ 9,006,408.89	$ 374.61
Dec-17		$ 7,707,103.45	1.0000	$ 7,707,103.45	22,544	$ 341.87		$ (416,374.82)	$ 7,707,103.45	$ 341.87
Jan-18		$ 8,067,799.96	1.0000	$ 8,067,799.96	24,217	$ 333.15		$ (511,146.24)	$ 10,057,561.95	$ 415.31
Feb-18		$ 7,109,203.67	1.0000	$ 7,109,203.67	24,437	$ 290.92		$ (478,689.17)	$ 8,931,773.49	$ 365.50
Mar-18		$ 8,708,831.81	1.0000	$ 8,708,831.81	25,440	$ 342.33		$ (529,427.72)	$ 10,663,827.04	$ 419.18
Apr-18		$ 9,371,828.37	1.0000	$ 9,371,828.37	26,022	$ 360.15		$ (553,071.75)	$ 11,154,377.79	$ 428.65
May-18		$ 9,791,214.58	1.0000	$ 9,791,214.58	26,529	$ 369.08		$ (593,610.57)	$ 11,580,351.73	$ 436.52
Jun-18		$ 11,185,811.31	1.0000	$ 11,185,811.31	27,181	$ 411.53		$ (571,452.14)	$ 12,655,273.67	$ 465.59
Jul-18		$ 9,521,509.32	1.0000	$ 9,521,509.32	27,395	$ 347.56		$ (579,768.45)	$ 11,592,945.40	$ 423.18
Aug-18		$ 10,896,642.45	1.0000	$ 10,896,642.45	27,687	$ 393.57		$ (677,286.66)	$ 12,781,476.76	$ 461.64
Sep-18	$ 143,728,770.93	$ 10,365,974.88	1.0000	$ 10,365,974.88	28,033	$ 369.78	$ 20,364,672.62	$ (573,418.80)	$ 12,015,382.72	$ 428.62
Oct-18		$ 11,336,975.81	1.0000	$ 11,336,975.81	28,569	$ 396.83		$ (724,499.42)	$ 13,275,571.12	$ 464.68
Nov-18		$ 11,601,872.44	1.0000	$ 11,601,872.44	28,577	$ 405.99		$ (723,984.93)	$ 13,410,811.91	$ 469.29
Dec-18		$ 10,544,132.13	1.0000	$ 10,544,132.13	29,418	$ 358.42		$ (682,363.40)	$ 12,407,360.14	$ 421.76
Jan-19		$ 10,291,116.51	1.0000	$ 10,291,116.51	27,883	$ 369.08		$ (694,147.41)	$ 12,399,920.95	$ 444.71
Feb-19		$ 11,164,225.77	1.0000	$ 11,164,225.77	28,212	$ 395.73		$ (661,274.11)	$ 12,795,599.45	$ 453.55
Mar-19		$ 11,219,438.73	1.0000	$ 11,219,438.73	28,112	$ 399.10		$ (753,830.18)	$ 13,869,519.01	$ 493.37
Apr-19		$ 10,997,854.95	1.0000	$ 10,997,854.95	27,918	$ 393.93		$ (783,479.87)	$ 12,824,633.37	$ 459.37
May-19		$ 11,448,864.23	1.0000	$ 11,448,864.23	27,960	$ 409.47		$ (817,457.71)	$ 13,451,944.24	$ 481.11
Jun-19		$ 9,955,300.66	1.0000	$ 9,955,300.66	27,957	$ 356.09		$ (689,734.74)	$ 11,769,455.33	$ 420.98
Jul-19		$ 10,991,010.08	1.0000	$ 10,991,010.08	27,836	$ 394.85		$ (799,021.91)	$ 12,709,445.99	$ 456.58
Aug-19		$ 10,531,280.25	1.0000	$ 10,531,280.25	27,268	$ 386.21		$ (763,234.79)	$ 12,405,339.79	$ 454.94
Sep-19	$ 168,588,815.53	$ 10,349,953.11	1.0000	$ 10,349,953.11	27,556	$ 375.60	$ 22,947,177.79	$ (754,383.06)	$ 12,059,601.16	$ 437.64
Oct-19		$ 12,106,272.07	1.0000	$ 12,106,272.07	28,031	$ 431.89		$ (838,732.31)	$ 13,954,764.31	$ 497.83
Nov-19		$ 10,733,460.81	1.0000	$ 10,733,460.81	28,007	$ 383.24		$ (794,094.30)	$ 12,514,151.40	$ 446.82
Dec-19		$ 10,198,470.43	1.0000	$ 10,198,470.43	27,709	$ 368.06		$ (949,938.58)	$ 11,992,174.16	$ 432.79
Jan-20		$ 10,337,848.19	1.0000	$ 10,337,848.19	27,405	$ 377.22		$ (929,367.93)	$ 12,800,995.55	$ 467.10
Feb-20		$ 9,913,537.96	1.0000	$ 9,913,537.96	27,499	$ 360.51		$ (902,402.20)	$ 11,625,603.36	$ 422.76
Mar-20		$ 8,943,545.96	1.0000	$ 8,943,545.96	26,901	$ 332.46		$ (1,054,428.38)	$ 10,831,329.24	$ 402.64
Apr-20		$ 7,314,077.57	1.0000	$ 7,314,077.57	26,552	$ 275.46		$ (858,732.13)	$ 7,912,438.77	$ 298.00
May-20		$ 7,759,031.70	1.0000	$ 7,759,031.70	26,387	$ 294.05		$ (859,163.69)	$ 9,133,534.53	$ 346.14
Jun-20		$ 9,907,066.07	1.0000	$ 9,907,066.07	26,491	$ 373.98		$ (876,278.83)	$ 11,752,048.73	$ 443.62
Jul-20		$ 10,779,923.33	1.0000	$ 10,779,923.33	26,321	$ 409.56		$ (849,835.90)	$ 12,320,125.03	$ 468.07
Aug-20		$ 9,946,023.87	1.0000	$ 9,946,023.87	26,192	$ 379.74		$ (869,799.44)	$ 11,587,913.69	$ 442.42
Sep-20	$ 170,233,564.96	$ 9,423,054.91	1.0000	$ 9,423,054.91	25,694	$ 366.74	$ 19,947,724.73	$ (910,672.13)	$ 10,884,958.83	$ 423.64
Oct-20		$ 9,521,509.32	1.0000	$ 9,521,509.32	25,335	$ 375.82		$ (579,768.45)	$ 11,592,945.40	$ 457.59
Nov-20		$ 10,896,642.45	1.0000	$ 10,896,642.45	25,418	$ 428.70		$ (677,286.66)	$ 12,781,476.76	$ 502.85
Dec-20		$ 10,365,974.88	1.0000	$ 10,365,974.88	24,904	$ 416.24		$ (573,418.80)	$ 12,015,382.72	$ 482.47
Jan-21		$ 11,336,975.81	1.0000	$ 11,336,975.81	23,715	$ 478.05		$ (724,499.42)	$ 13,275,571.12	$ 559.80
Feb-21		$ 11,601,872.44	1.0000	$ 11,601,872.44	23,496	$ 493.78		$ (723,984.93)	$ 13,410,811.91	$ 570.77
Mar-21		$ 10,544,132.13	1.0000	$ 10,544,132.13	23,168	$ 455.12		$ (682,363.40)	$ 12,407,360.14	$ 535.54
Apr-21		$ 10,291,116.51	1.0000	$ 10,291,116.51	22,670	$ 453.95		$ (694,147.41)	$ 12,399,920.95	$ 546.97
May-21		$ 11,164,225.77	1.0000	$ 11,164,225.77	22,390	$ 498.63		$ (661,274.11)	$ 12,795,599.45	$ 571.49
Jun-21		$ 11,219,438.73	1.0000	$ 11,219,438.73	22,394	$ 501.00		$ (753,830.18)	$ 13,869,519.01	$ 619.34
Jul-21		$ 10,997,854.95	1.0000	$ 10,997,854.95	21,635	$ 508.34		$ (783,479.87)	$ 12,824,633.37	$ 592.77
Aug-21		$ 11,448,864.23	1.0000	$ 11,448,864.23	21,681	$ 528.06		$ (817,457.71)	$ 13,451,944.24	$ 620.45
Sep-21	$ 157,498,540.62	$ 9,955,300.66	1.0000	$ 9,955,300.66	21,480	$ 463.47	$ 21,015,360.86	$ (689,734.74)	$ 11,769,455.33	$ 547.93

** Express Completion Factor as a percentage*

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

PA Rate Template Part II

Rate Development and Change

Carrier Name: United Healthcare of PA
Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 10/1/2022

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 321.21	$ 488.81	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.149	1.149	
Unadjusted Projected Allowed EHB Claims PMPM	$ 369.18	$ 561.81	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.000	1.000	<- See URRT Instructions
Total Non-Morbidity Changes	1.007	0.934	
Change in Demographics	1.001	1.020	<- See URRT Instructions
Change in Network	1.000	1.000	
Change in Benefits	0.993	0.959	<- See URRT Instructions
Change in Other	1.013	0.956	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 371.73	$ 524.74	
Credibility Factors	6%	94%	<- See Instructions
Blended Projected EHB Claims PMPM		$ 515.93	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 515.93		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.714		
Projected Incurred EHB Claims PMPM	$ 368.37		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	-$34.01		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 402.39		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 563.57		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	$ 0.93		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 403.05		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 564.50		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 479.16	<- Index Rate of Experience Period on URRT
Blended Earned Premium	$ 148,855,549.66	
Blended Loss Ratio	77.60%	

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter	-	-	-	17,820	17,820
Adjusted Projected Allowed EHB Claims PMPM	$ 515.93	$ 515.93	$ 515.93	$ 515.93	$ 515.93
Months of Trend	-	-	-	-	
Annual Trend	9.00%	9.00%	9.00%	9.00%	
Single Risk Pool Projected Allowed Claims	$ 515.93	$ 515.93	$ 515.93	$ 515.93	$ 515.93
Quarterly Trend Factor	1.000	1.000	1.000	1.000	1.000

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	13.32%	$63.92
General and Claims	9.71%	$46.61
Agent/Broker Fees and Commissions	3.61%	$17.31
Quality Improvement Initiatives	0.83%	$3.97
Taxes and Fees	0.67%	$3.24
Risk Adjustment User Fee	0.06%	$0.27
PCORI Fee	0.05%	$0.26
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax	0.53%	$2.55
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	2.00%	$9.59
Total Retention	16.00%	$76.75
Projected Required Revenue PMPM	$ 479.80	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.487	1.386
Average Geographic Factor	0.878	0.905
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	0.967	0.993
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 609.36	$ 564.50
Normalized Market-Adjusted Proiected Allowed Total Claims PMPM	$ 483.02	$ 453.37

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ -	$ 391.24	$ 391.24	#DIV/0!
B. Base period allowed claims before normalization	$ 464.64	$ 479.16	$ 14.52	#DIV/0!
C. Normalization factor component of change	$ (96.33)	$ (94.33)	$ 2.01	#DIV/0!
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 368.30	$ 384.83	$ 16.53	#DIV/0!
D2. URRT Trend	$ 61.74	$ 57.47	$ (4.27)	#DIV/0!
D3. URRT Morbidity	$ -	$ -	$ -	#DIV/0!
D4. URRT Other	$ 23.11	$ (27.32)	$ (50.44)	#DIV/0!
D5. Normalized URRT Risk Adjustment on an allowed basis	$ 29.25	$ 38.26	$ 9.01	#DIV/0!
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	#DIV/0!
D7. Normalized Reinsurance Recoveries on an allowed basis	$ -	$ -	$ -	#DIV/0!
D8. Subtotal - Sum(D1:D7)	$ 482.40	$ 453.24	$ (29.17)	#DIV/0!
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	#DIV/0!
E2. Pricing AV	$ (158.55)	$ (111.88)	$ 46.67	#DIV/0!
E3. Benefit Richness	$ (12.03)	$ (13.45)	$ (1.42)	#DIV/0!
E4. Catastrophic Eligibility	$ -	$ -	$ -	#DIV/0!
E5. Subtotal - Sum(E1:E4)	$ (170.57)	$ (125.33)	$ 45.24	#DIV/0!
F. Change in Retention Components				
F1. Administrative Expenses	$ -	$ 52.13	$ 52.13	#DIV/0!
F2. Taxes and Fees	$ -	$ 2.64	$ 2.64	#DIV/0!
F3. Profit and/or Contingency	$ -	$ 7.82	$ 7.82	#DIV/0!
F4. Subtotal - Sum(F1:F3)	$ -	$ 62.58	$ 62.58	#DIV/0!
G. Change in Miscellaneous Items	$ 0.80	$ 0.91	$ 0.11	#DIV/0!
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 312.63	$ 391.40	$ 78.77	#DIV/0!

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

	2021	2022	
Paid-to-Allowed	0.679	0.714	
URRT Trend (Total Applied Trend Factor)	1.168	1.149	<- URRT W1, S2
URRT Morbidity	1.000	1.000	<- URRT W1, S2
URRT "Other"	1.054	0.938	<- URRT W1, S2
Risk Adjustment	$ 25.06	$ 34.01	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Reinsurance Recoveries	$ -	$ -	<- URRT W1, S3
Capitation	$13.03	$ 3.64	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.671	0.753	<- For 2021 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	0.963	0.961	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	11.41%	13.32%	
Taxes and Fees	0.65%	0.67%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	United Healthcare of PA
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	10/1/2022
Base Period Start Date	10/1/2020
Date of Most Recent Membership:	11/1/2021
Market Adjusted Index Rate:	$ 563.57

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	10/1/2021 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2022	10/1/2022 HIOS Plan ID (If 10/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)
Totals - Current Membership							**0.724**			**0.753**	**0.967**
Total - Projected Membership							**0.716**			**0.741**	**0.961**
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1a	24872PA0030002	HMO	UHC Navigate Gold 1500	M		Gold	0.768	Approach 2	Off	0.768	0.972
Plan 1b	24872PA0030002	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze	0.649	Standard AV	Off	0.690	0.939
Plan 2a	24872PA0030003	HMO	UHC Navigate Gold 1000	M		Gold	0.781	Approach 2	Off	0.820	1.000
Plan 2b	24872PA0030003	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze	0.649	Standard AV	Off	0.690	0.939
Plan 3a	24872PA0030004	HMO	UHC Navigate Gold 0	M		Gold	0.77	Approach 2	Off	0.860	1.025
Plan 3b	24872PA0030004	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze	0.649	Standard AV	Off	0.690	0.939
Plan 4a	24872PA0030005	HMO	UHC Navigate Silver 3500	M		Silver	0.704	Approach 2	Off	0.725	0.952
Plan 4b	24872PA0030005	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze	0.649	Standard AV	Off	0.690	0.939
Plan 5a	24872PA0030006	HMO	UHC Navigate Silver 5500	M		Silver	0.67	Approach 2	Off	0.723	0.952
Plan 5b	24872PA0030006	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze	0.649	Standard AV	Off	0.690	0.939
Plan 6a	24872PA0030007	HMO	UHC Navigate HSA Silver 2500	M		Silver	0.714	Approach 2	Off	0.741	0.959
Plan 6b	24872PA0030007	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze	0.649	Standard AV	Off	0.690	0.939
Plan 7a	24872PA0030008	HMO	UHC Navigate Silver 3000	M		Silver	0.695	Approach 2	Off	0.765	0.971
Plan 7b	24872PA0030008	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze	0.649	Standard AV	Off	0.690	0.939
Plan 8a	24872PA0030009	HMO	UHC Navigate HSA Silver 3500	M		Silver	0.719	Approach 2	Off	0.711	0.947
Plan 8b	24872PA0030009	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze	0.649	Standard AV	Off	0.690	0.939
Plan 9	24872PA0030001	HMO	UHC Navigate HSA Bronze 6850	M		Bronze	0.649	Standard AV	Off	0.690	0.939

Calibration	
Age Calibration Factor	1.386
Geographic Calibration Factor	0.905
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.254

Total Covered Lives @ 11-01-2021
1,263

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

Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2022 Plans @ 11-01-2021	Total Projected Lives	2022 Calibrated Plan Adjusted Index Rate PMPM	% of Total Covered Lives
1.002	**1.000**	**1.000**	**1.000**	**$ 412.10**	**13.3%**	**0.7%**	**2.0%**	**2,537**	**17,820**	**$ 391.24**	
1.002	**1.000**	**1.000**	**1.000**	**$ 402.56**	**13.3%**	**0.7%**	**2.0%**				
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-		N/A	N/A
1.002	1.000	1.000	1.000	$421.65	13.3%	0.7%	2.0%	205	1,440	$ 400.31	8.1%
1.002	1.000	1.000	1.000	$365.94	13.3%	0.7%	2.0%	23	-	$ 347.42	0.9%
1.002	1.000	1.000	1.000	$463.32	13.3%	0.7%	2.0%	511	2,856	$ 439.87	20.1%
1.002	1.000	1.000	1.000	$365.94	13.3%	0.7%	2.0%	51	852	$ 347.42	2.0%
1.002	1.000	1.000	1.000	$497.27	13.3%	0.7%	2.0%	178	252	$ 472.10	7.0%
1.002	1.000	1.000	1.000	$365.94	13.3%	0.7%	2.0%	-	-	$ 347.42	0.0%
1.002	1.000	1.000	1.000	$389.64	13.3%	0.7%	2.0%	507	6,276	$ 369.91	20.0%
1.002	1.000	1.000	1.000	$365.94	13.3%	0.7%	2.0%	27	420	$ 347.42	1.1%
1.002	1.000	1.000	1.000	$388.37	13.3%	0.7%	2.0%	185	1,608	$ 368.71	7.3%
1.002	1.000	1.000	1.000	$365.94	13.3%	0.7%	2.0%	67	72	$ 347.42	2.6%
1.002	1.000	1.000	1.000	$401.53	13.3%	0.7%	2.0%	134	468	$ 381.21	5.3%
1.002	1.000	1.000	1.000	$365.94	13.3%	0.7%	2.0%	-	72	$ 347.42	0.0%
1.002	1.000	1.000	1.000	$419.27	13.3%	0.7%	2.0%	94	420	$ 398.04	3.7%
1.002	1.000	1.000	1.000	$365.94	13.3%	0.7%	2.0%	21	60	$ 347.42	0.8%
1.002	1.000	1.000	1.000	$380.01	13.3%	0.7%	2.0%	470	2,652	$ 360.77	18.5%
1.002	1.000	1.000	1.000	$365.94	13.3%	0.7%	2.0%	46	372	$ 347.42	1.8%
1.002	1.000	1.000	1.000	$365.94	13.3%	0.7%	2.0%	18	-	$ 347.42	0.7%

SMALL GROUP QUARTERLY FILINGS ONLY

Calculation of Average 2022 PAIR & Comparision to Average 2021 PAIR

	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Members	-	-	-	17,820

11-01-2021 Number of Covered Lives by Rating Area										
1	2	3	4	5	6	7	8	9	Total	2022 Continued/ Discontinued Plans Indicator
16	6	37	92	141	91	780	111	1,263	**2,537**	
									-	0
		2			12	76	1	114	205	1
				23					23	1
		6			19	190	15	281	511	1
13			28	10					51	1
					2	81	6	89	178	1
									-	1
		20			18	182	20	267	507	1
3			13	11					27	1
					9	36	14	126	185	1
	6		12	49					67	1
					8	42	17	67	134	1
									-	1
		5		11	6	11	9	52	94	1
			10	11					21	1
		4			17	162	29	258	470	1
			20	26					46	1
			9					9	18	1

Q1 2022 Calibrated Plan Adjusted Index Rate PMPM	Q2 2022 Calibrated Plan Adjusted Index Rate PMPM	Q3 2022 Calibrated Plan Adjusted Index Rate PMPM	Q4 2022 Calibrated Plan Adjusted Index Rate PMPM	2021 Calibrated Plan Adjusted Index Rate PMPM	2022 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change - Average Annual PAIR
374.642273	**382.884403**	**391.126533**	**391.243255**	**373.423842**	**$ 391.24**	**0.047719**
N/A	N/A	N/A	N/A	N/A	N/A	N/A
$ 383.32	$ 391.76	$ 400.19	$ 400.31	$ 380.05	$ 400.31	5.3%
$ 332.68	$ 339.99	$ 347.31	$ 347.42	$ 380.05	$ 347.42	-8.6%
$ 421.20	$ 430.47	$ 439.74	$ 439.87	$ 420.36	$ 439.87	4.6%
$ 332.68	$ 339.99	$ 347.31	$ 347.42	$ 420.36	$ 347.42	-17.4%
$ 452.07	$ 462.01	$ 471.96	$ 472.10	$ 450.65	$ 472.10	4.8%
$ 332.68	$ 339.99	$ 347.31	$ 347.42	$ 450.65	$ 347.42	-22.9%
$ 354.22	$ 362.01	$ 369.80	$ 369.91	$ 347.97	$ 369.91	6.3%
$ 332.68	$ 339.99	$ 347.31	$ 347.42	$ 347.97	$ 347.42	-0.2%
$ 353.07	$ 360.84	$ 368.60	$ 368.71	$ 345.91	$ 368.71	6.6%
$ 332.68	$ 339.99	$ 347.31	$ 347.42	$ 345.91	$ 347.42	0.4%
$ 365.03	$ 373.06	$ 381.09	$ 381.21	$ 360.08	$ 381.21	5.9%
$ 332.68	$ 339.99	$ 347.31	$ 347.42	$ 360.08	$ 347.42	-3.5%
$ 381.15	$ 389.54	$ 397.92	$ 398.04	$ 375.40	$ 398.04	6.0%
$ 332.68	$ 339.99	$ 347.31	$ 347.42	$ 375.40	$ 347.42	-7.5%
$ 345.46	$ 353.06	$ 360.66	$ 360.77	$ 337.24	$ 360.77	7.0%
$ 332.68	$ 339.99	$ 347.31	$ 347.42	$ 337.24	$ 347.42	3.0%
$ 332.68	$ 339.99	$ 347.31	$ 347.42	$ 324.56	$ 347.42	7.0%

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: United Healthcare of PA
Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 10/1/2022

Plan Number	HIOS Plan ID (Standard Component)	10/1/2021 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2022	10/1/2022 HIOS Plan ID (If 10/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	Quarter 1 2021, 21-year-old Non-Tobacco Premium PMPM										Quarter 1 2022, 21-year-old Non-Tobacco Premium PMPM											
							1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1
Totals	**These cells auto-fill using the data entered in Table 10.**						$ 299.73	$ 289.12	$ 354.19	$ 290.14	$ 263.65	$ 351.96	$ 369.44	$ 313.96	$ 331.23	$ 337.76	$ 262.44	$ 297.70	$ 384.79	$ 280.75	$ 263.88	$ 381.84	$ 400.26	$ 341.32	$ 359.24	$ 363.35	-12.0%
Plan 1a	24872PA0030002	UHC Navigate Gold 1500	M	0	Gold	Off	$ 280.03	$ 317.66	$ 369.81	$ 299.57	$ 278.40	$ 361.29	$ 371.33	$ 327.26	$ 337.12	$ 351.49	$ 302.39	$ 343.03	$ 399.35	$ 323.49	$ 300.63	$ 390.14	$ 400.99	$ 353.39	$ 364.04	$ 379.56	8.0%
Plan 1b	24872PA0030002	HC Navigate HSA Bronze 6(	DM	24872PA0030001	Bronze	Off	$ 280.03	$ 317.66	$ 369.81	$ 299.57	$ 278.40	$ 361.29	$ 371.33	$ 327.26	$ 337.12	$ 278.40	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 260.91	-6.3%
Plan 2a	24872PA0030003	UHC Navigate Gold 1000	M	0	Gold	Off	$ 309.73	$ 351.35	$ 409.04	$ 331.34	$ 307.93	$ 399.61	$ 410.72	$ 361.97	$ 372.87	$ 388.04	$ 332.28	$ 376.92	$ 438.81	$ 355.46	$ 330.34	$ 428.69	$ 440.61	$ 388.31	$ 400.02	$ 416.29	7.3%
Plan 2b	24872PA0030003	HC Navigate HSA Bronze 6(	DM	24872PA0030001	Bronze	Off	$ 309.73	$ 351.35	$ 409.04	$ 331.34	$ 307.93	$ 399.61	$ 410.72	$ 361.97	$ 372.87	$ 321.24	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 272.19	-15.3%
Plan 3a	24872PA0030004	UHC Navigate Gold 0	M	0	Gold	Off	$ 332.05	$ 376.66	$ 438.51	$ 355.21	$ 330.11	$ 428.40	$ 440.31	$ 388.05	$ 399.74	$ 418.13	$ 356.62	$ 404.54	$ 470.97	$ 381.50	$ 354.55	$ 460.11	$ 472.90	$ 416.77	$ 429.33	$ 449.08	7.4%
Plan 3b	24872PA0030004	HC Navigate HSA Bronze 6(	DM	24872PA0030001	Bronze	Off	$ 332.05	$ 376.66	$ 438.51	$ 355.21	$ 330.11	$ 428.40	$ 440.31	$ 388.05	$ 399.74	$ -	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ -	-21.0%
Plan 4a	24872PA0030005	UHC Navigate Silver 3500	M	0	Silver	Off	$ 256.39	$ 290.84	$ 338.60	$ 274.28	$ 254.90	$ 330.79	$ 339.99	$ 299.64	$ 308.66	$ 321.52	$ 279.43	$ 316.98	$ 369.03	$ 298.93	$ 277.81	$ 360.52	$ 370.54	$ 326.56	$ 336.40	$ 350.41	9.0%
Plan 4b	24872PA0030005	HC Navigate HSA Bronze 6(	DM	24872PA0030001	Bronze	Off	$ 256.39	$ 290.84	$ 338.60	$ 274.28	$ 254.90	$ 330.79	$ 339.99	$ 299.64	$ 308.66	$ 264.40	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 270.63	2.4%
Plan 5a	24872PA0030006	UHC Navigate Silver 5500	M	0	Silver	Off	$ 254.87	$ 289.12	$ 336.59	$ 272.66	$ 253.39	$ 328.83	$ 337.98	$ 297.86	$ 306.83	$ 313.29	$ 278.53	$ 315.95	$ 367.83	$ 297.96	$ 276.90	$ 359.35	$ 369.34	$ 325.50	$ 335.31	$ 342.36	9.3%
Plan 5b	24872PA0030006	HC Navigate HSA Bronze 6(	DM	24872PA0030001	Bronze	Off	$ 254.87	$ 289.12	$ 336.59	$ 272.66	$ 253.39	$ 328.83	$ 337.98	$ 297.86	$ 306.83	$ 260.04	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 267.76	3.0%
Plan 6a	24872PA0030007	HC Navigate HSA Silver 25	M	0	Silver	Off	$ 265.32	$ 300.97	$ 350.39	$ 283.83	$ 263.77	$ 342.31	$ 351.83	$ 310.06	$ 319.41	$ 329.75	$ 287.96	$ 326.66	$ 380.29	$ 308.05	$ 286.29	$ 371.52	$ 381.85	$ 336.53	$ 346.67	$ 357.89	8.5%
Plan 6b	24872PA0030007	HC Navigate HSA Bronze 6(	DM	24872PA0030001	Bronze	Off	$ 265.32	$ 300.97	$ 350.39	$ 283.83	$ 263.77	$ 342.31	$ 351.83	$ 310.06	$ 319.41	$ -	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ -	-1.1%
Plan 7a	24872PA0030008	UHC Navigate Silver 3000	M	0	Silver	Off	$ 276.60	$ 313.77	$ 365.29	$ 295.90	$ 274.99	$ 356.86	$ 366.79	$ 323.25	$ 332.99	$ 332.47	$ 300.68	$ 341.08	$ 397.09	$ 321.66	$ 298.93	$ 387.93	$ 398.72	$ 351.39	$ 361.98	$ 361.41	8.7%
Plan 7b	24872PA0030008	HC Navigate HSA Bronze 6(	DM	24872PA0030001	Bronze	Off	$ 276.60	$ 313.77	$ 365.29	$ 295.90	$ 274.99	$ 356.86	$ 366.79	$ 323.25	$ 332.99	$ 284.95	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 270.36	-5.1%
Plan 8a	24872PA0030009	HC Navigate HSA Silver 35	M	0	Silver	Off	$ 248.49	$ 281.88	$ 328.16	$ 265.82	$ 247.04	$ 320.59	$ 329.51	$ 290.40	$ 299.15	$ 310.09	$ 272.53	$ 309.15	$ 359.91	$ 291.54	$ 270.94	$ 351.61	$ 361.38	$ 318.49	$ 328.09	$ 340.09	9.7%
Plan 8b	24872PA0030009	HC Navigate HSA Bronze 6(	DM	24872PA0030001	Bronze	Off	$ 248.49	$ 281.88	$ 328.16	$ 265.82	$ 247.04	$ 320.59	$ 329.51	$ 290.40	$ 299.15	$ 255.21	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 269.53	5.6%
Plan 9	24872PA0030001	HC Navigate HSA Bronze 6(	M	0	Bronze	Off	$ 239.15	$ 271.28	$ 315.82	$ 255.83	$ 237.75	$ 308.54	$ 317.12	$ 279.48	$ 287.90	$ 271.87	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 298.34	9.7%

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM								
2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
3.0%	8.7%	-2.3%	0.4%	8.6%	8.4%	8.8%	8.5%	7.5%
8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
-6.3%	-6.3%	-6.3%	-6.3%	-6.3%	-6.3%	-6.3%	-6.3%	-6.3%
7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
-15.3%	-15.3%	-15.3%	-15.3%	-15.3%	-15.3%	-15.3%	-15.3%	-15.3%
7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
-21.0%	-21.0%	-21.0%	-21.0%	-21.0%	-21.0%	-21.0%	-21.0%	
9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%
2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%
9.3%	9.3%	9.3%	9.3%	9.3%	9.3%	9.3%	9.3%	9.3%
3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%
-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	
8.7%	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%
-5.1%	-5.1%	-5.1%	-5.1%	-5.1%	-5.1%	-5.1%	-5.1%	-5.1%
9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%
5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%
9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%

Quarter 2 2021, 21-year-old Non-Tobacco Premium PMPM								
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 306.05	$ 295.21	$ 361.65	$ 296.25	$ 269.21	$ 359.38	$ 377.22	$ 320.58	$ 338.21	$ 344.87
$ 285.93	$ 324.35	$ 377.61	$ 305.88	$ 284.27	$ 368.90	$ 379.16	$ 334.15	$ 344.22	$ 358.90
$ 285.93	$ 324.35	$ 377.61	$ 305.88	$ 284.27	$ 368.90	$ 379.16	$ 334.15	$ 344.22	$ 284.27
$ 316.26	$ 358.75	$ 417.66	$ 338.32	$ 314.42	$ 408.03	$ 419.37	$ 369.60	$ 380.73	$ 396.22
$ 316.26	$ 358.75	$ 417.66	$ 338.32	$ 314.42	$ 408.03	$ 419.37	$ 369.60	$ 380.73	$ 328.01
$ 339.05	$ 384.60	$ 447.75	$ 362.70	$ 337.07	$ 437.43	$ 449.59	$ 396.23	$ 408.16	$ 426.94
$ 339.05	$ 384.60	$ 447.75	$ 362.70	$ 337.07	$ 437.43	$ 449.59	$ 396.23	$ 408.16	$ -
$ 261.80	$ 296.97	$ 345.74	$ 280.06	$ 260.27	$ 337.77	$ 347.16	$ 305.95	$ 315.17	$ 328.30
$ 261.80	$ 296.97	$ 345.74	$ 280.06	$ 260.27	$ 337.77	$ 347.16	$ 305.95	$ 315.17	$ 269.97
$ 260.25	$ 295.21	$ 343.69	$ 278.40	$ 258.73	$ 335.76	$ 345.10	$ 304.14	$ 313.30	$ 319.89
$ 260.25	$ 295.21	$ 343.69	$ 278.40	$ 258.73	$ 335.76	$ 345.10	$ 304.14	$ 313.30	$ 265.52
$ 270.91	$ 307.31	$ 357.77	$ 289.81	$ 269.33	$ 349.52	$ 359.24	$ 316.60	$ 326.14	$ 336.70
$ 270.91	$ 307.31	$ 357.77	$ 289.81	$ 269.33	$ 349.52	$ 359.24	$ 316.60	$ 326.14	$ -
$ 282.43	$ 320.38	$ 372.98	$ 302.13	$ 280.78	$ 364.38	$ 374.52	$ 330.06	$ 340.01	$ 339.47
$ 282.43	$ 320.38	$ 372.98	$ 302.13	$ 280.78	$ 364.38	$ 374.52	$ 330.06	$ 340.01	$ 290.95
$ 253.72	$ 287.82	$ 335.07	$ 271.43	$ 252.25	$ 327.35	$ 336.45	$ 296.52	$ 305.45	$ 316.63
$ 253.72	$ 287.82	$ 335.07	$ 271.43	$ 252.25	$ 327.35	$ 336.45	$ 296.52	$ 305.45	$ 260.58
$ 244.19	$ 277.00	$ 322.48	$ 261.22	$ 242.76	$ 315.04	$ 323.80	$ 285.37	$ 293.97	$ 277.59

Quarter 2 2022, 21-year-old Non-Tobacco Premium PMPM								
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 262.44	$ 297.70	$ 384.79	$ 280.75	$ 263.88	$ 381.84	$ 400.26	$ 341.32	$ 359.24	$ 363.35
$ 302.39	$ 343.03	$ 399.35	$ 323.49	$ 300.63	$ 390.14	$ 400.99	$ 353.39	$ 364.04	$ 379.56
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 260.91
$ 332.28	$ 376.92	$ 438.81	$ 355.46	$ 330.34	$ 428.69	$ 440.61	$ 388.31	$ 400.02	$ 416.29
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 272.19
$ 356.62	$ 404.54	$ 470.97	$ 381.50	$ 354.55	$ 460.11	$ 472.90	$ 416.77	$ 429.33	$ 449.08
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ -
$ 279.43	$ 316.98	$ 369.03	$ 298.93	$ 277.81	$ 360.52	$ 370.54	$ 326.56	$ 336.40	$ 350.41
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 270.63
$ 278.53	$ 315.95	$ 367.83	$ 297.96	$ 276.90	$ 359.35	$ 369.34	$ 325.50	$ 335.31	$ 342.36
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 267.76
$ 287.96	$ 326.66	$ 380.29	$ 308.05	$ 286.29	$ 371.52	$ 381.85	$ 336.53	$ 346.67	$ 357.89
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ -
$ 300.68	$ 341.08	$ 397.09	$ 321.66	$ 298.93	$ 387.93	$ 398.72	$ 351.39	$ 361.98	$ 361.41
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 270.36
$ 272.53	$ 309.15	$ 359.91	$ 291.54	$ 270.94	$ 351.61	$ 361.38	$ 318.49	$ 328.09	$ 340.09
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 269.53
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 298.34

Change in Quarter 2			
1	2	3	4
-13.8%	0.8%	6.4%	-4.3%
5.8%	5.8%	5.8%	5.8%
-8.2%	-8.2%	-8.2%	-8.2%
5.1%	5.1%	5.1%	5.1%
-17.0%	-17.0%	-17.0%	-17.0%
5.2%	5.2%	5.2%	5.2%
-22.6%	-22.6%	-22.6%	-22.6%
6.7%	6.7%	6.7%	6.7%
0.2%	0.2%	0.2%	0.2%
7.0%	7.0%	7.0%	7.0%
0.8%	0.8%	0.8%	0.8%
6.3%	6.3%	6.3%	6.3%
-3.1%	-3.1%	-3.1%	-3.1%
6.5%	6.5%	6.5%	6.5%
-7.1%	-7.1%	-7.1%	-7.1%
7.4%	7.4%	7.4%	7.4%
3.4%	3.4%	3.4%	3.4%
7.5%	7.5%	7.5%	7.5%

21-year-old Non-Tobacco Premium PMPM					
5	6	7	8	9	Average (weighted by enrollment by rating area)
#VALUE!	6.3%	6.2%	6.5%	6.3%	5.3%
5.8%	5.8%	5.8%	5.8%	5.8%	5.8%
-8.2%	-8.2%	-8.2%	-8.2%	-8.2%	-8.2%
5.1%	5.1%	5.1%	5.1%	5.1%	5.1%
-17.0%	-17.0%	-17.0%	-17.0%	-17.0%	-17.0%
5.2%	5.2%	5.2%	5.2%	5.2%	5.2%
-22.6%	-22.6%	-22.6%	-22.6%	-22.6%	
6.7%	6.7%	6.7%	6.7%	6.7%	6.7%
0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
6.3%	6.3%	6.3%	6.3%	6.3%	6.3%
-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	
6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
-7.1%	-7.1%	-7.1%	-7.1%	-7.1%	-7.1%
7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
3.4%	3.4%	3.4%	3.4%	3.4%	3.4%
7.5%	7.5%	7.5%	7.5%	7.5%	7.5%

Quarter 3 2021, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 300.94	$ 290.29	$ 355.62	$ 291.32	#VALUE!	$ 353.39	$ 370.93	$ 315.23	$ 332.58	$ 339.13
$ 281.16	$ 318.94	$ 371.31	$ 300.78	$ 279.53	$ 362.75	$ 372.84	$ 328.58	$ 338.48	$ 352.91
$ 281.16	$ 318.94	$ 371.31	$ 300.78	$ 279.53	$ 362.75	$ 372.84	$ 328.58	$ 338.48	$ 279.53
$ 310.99	$ 352.77	$ 410.70	$ 332.68	$ 309.17	$ 401.23	$ 412.38	$ 363.43	$ 374.38	$ 389.62
$ 310.99	$ 352.77	$ 410.70	$ 332.68	$ 309.17	$ 401.23	$ 412.38	$ 363.43	$ 374.38	$ 322.54
$ 333.39	$ 378.19	$ 440.29	$ 356.65	$ 331.45	$ 430.14	$ 442.10	$ 389.62	$ 401.36	$ 419.83
$ 333.39	$ 378.19	$ 440.29	$ 356.65	$ 331.45	$ 430.14	$ 442.10	$ 389.62	$ 401.36	$ -
$ 257.43	$ 292.02	$ 339.97	$ 275.39	$ 255.93	$ 332.13	$ 341.37	$ 300.85	$ 309.92	$ 322.82
$ 257.43	$ 292.02	$ 339.97	$ 275.39	$ 255.93	$ 332.13	$ 341.37	$ 300.85	$ 309.92	$ 265.47
$ 255.91	$ 290.29	$ 337.96	$ 273.76	$ 254.42	$ 330.17	$ 339.35	$ 299.07	$ 308.08	$ 314.56
$ 255.91	$ 290.29	$ 337.96	$ 273.76	$ 254.42	$ 330.17	$ 339.35	$ 299.07	$ 308.08	$ 261.09
$ 266.39	$ 302.19	$ 351.81	$ 284.98	$ 264.84	$ 343.69	$ 353.25	$ 311.32	$ 320.70	$ 331.09
$ 266.39	$ 302.19	$ 351.81	$ 284.98	$ 264.84	$ 343.69	$ 353.25	$ 311.32	$ 320.70	$ -
$ 277.72	$ 315.04	$ 366.77	$ 297.10	$ 276.10	$ 358.31	$ 368.27	$ 324.56	$ 334.34	$ 333.81
$ 277.72	$ 315.04	$ 366.77	$ 297.10	$ 276.10	$ 358.31	$ 368.27	$ 324.56	$ 334.34	$ 286.10
$ 249.49	$ 283.02	$ 329.49	$ 266.90	$ 248.04	$ 321.89	$ 330.84	$ 291.57	$ 300.36	$ 311.35
$ 249.49	$ 283.02	$ 329.49	$ 266.90	$ 248.04	$ 321.89	$ 330.84	$ 291.57	$ 300.36	$ 256.24
$ 240.12	$ 272.38	$ 317.10	$ 256.87	$ 238.72	$ 309.79	$ 318.41	$ 280.61	$ 289.07	$ 272.97

Quarter 3 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 262.44	$ 297.70	$ 384.79	$ 280.75	$ 263.88	$ 381.84	$ 400.26	$ 341.32	$ 359.24	$ 363.35
$ 302.39	$ 343.03	$ 399.35	$ 323.49	$ 300.63	$ 390.14	$ 400.99	$ 353.39	$ 364.04	$ 379.56
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 260.91
$ 332.28	$ 376.92	$ 438.81	$ 355.46	$ 330.34	$ 428.69	$ 440.61	$ 388.31	$ 400.02	$ 416.29
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 272.19
$ 356.62	$ 404.54	$ 470.97	$ 381.50	$ 354.55	$ 460.11	$ 472.90	$ 416.77	$ 429.33	$ 449.08
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ -
$ 279.43	$ 316.98	$ 369.03	$ 298.93	$ 277.81	$ 360.52	$ 370.54	$ 326.56	$ 336.40	$ 350.41
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 270.63
$ 278.53	$ 315.95	$ 367.83	$ 297.96	$ 276.90	$ 359.35	$ 369.34	$ 325.50	$ 335.31	$ 342.36
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 267.76
$ 287.96	$ 326.66	$ 380.29	$ 308.05	$ 286.29	$ 371.52	$ 381.85	$ 336.53	$ 346.67	$ 357.89
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ -
$ 300.68	$ 341.08	$ 397.09	$ 321.66	$ 298.93	$ 387.93	$ 398.72	$ 351.39	$ 361.98	$ 361.41
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 270.36
$ 272.53	$ 309.15	$ 359.91	$ 291.54	$ 270.94	$ 351.61	$ 361.38	$ 318.49	$ 328.09	$ 340.09
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 269.53
$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 298.34

Change in Quarter 3, 21-year-old Non-Tobacco Premium						
1	2	3	4	5	6	7
-12.3%	2.6%	8.3%	-2.7%	#VALUE!	8.1%	8.0%
7.6%	7.6%	7.6%	7.6%	7.6%	7.6%	7.6%
-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%
6.8%	6.8%	6.8%	6.8%	6.8%	6.8%	6.8%
-15.6%	-15.6%	-15.6%	-15.6%	-15.6%	-15.6%	-15.6%
7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
-21.3%	-21.3%	-21.3%	-21.3%	-21.3%	-21.3%	-21.3%
8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%
1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%
8.8%	8.8%	8.8%	8.8%	8.8%	8.8%	8.8%
2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%
8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%
-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%
8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%
-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
9.2%	9.2%	9.2%	9.2%	9.2%	9.2%	9.2%
5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%
9.3%	9.3%	9.3%	9.3%	9.3%	9.3%	9.3%

PMPM			Quarter 4 2021, 21-year-old Non-Tobacco Premium PMPM										Quarter 4 2022, 21-year-old Non-Tobacco Premium PMPM										Change in Quarter 4, 21-year-old Non-Tobacco Premium PMPM									
8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
8.3%	8.1%	7.1%	$ 307.29	$ 296.41	$ 363.12	$ 297.46	#VALUE!	$ 360.83	$ 378.75	$ 321.88	$ 339.58	$ 346.27	$ 262.44	$ 297.70	$ 384.79	$ 280.75	$ 263.88	$ 381.84	$ 400.26	$ 341.32	$ 359.24	$ 363.35	-14.1%	0.4%	6.0%	-4.7%	#VALUE!	5.9%	5.8%	6.1%	5.9%	4.9%
7.6%	7.6%	7.6%	$ 287.09	$ 325.67	$ 379.14	$ 307.12	$ 285.42	$ 370.40	$ 380.70	$ 335.51	$ 345.62	$ 360.35	$ 302.39	$ 343.03	$ 399.35	$ 323.49	$ 300.63	$ 390.14	$ 400.99	$ 353.39	$ 364.04	$ 379.56	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%
-6.7%	-6.7%	-6.7%	$ 287.09	$ 325.67	$ 379.14	$ 307.12	$ 285.42	$ 370.40	$ 380.70	$ 335.51	$ 345.62	$ 285.42	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 260.91	-8.6%	-8.6%	-8.6%	-8.6%	-8.6%	-8.6%	-8.6%	-8.6%	-8.6%	-8.6%
6.8%	6.8%	6.8%	$ 317.54	$ 360.21	$ 419.35	$ 339.69	$ 315.69	$ 409.68	$ 421.07	$ 371.09	$ 382.27	$ 397.83	$ 332.28	$ 376.92	$ 438.81	$ 355.46	$ 330.34	$ 428.69	$ 440.61	$ 388.31	$ 400.02	$ 416.29	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%
-15.6%	-15.6%	-15.6%	$ 317.54	$ 360.21	$ 419.35	$ 339.69	$ 315.69	$ 409.68	$ 421.07	$ 371.09	$ 382.27	$ 329.34	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 272.19	-17.4%	-17.4%	-17.4%	-17.4%	-17.4%	-17.4%	-17.4%	-17.4%	-17.4%	-17.4%
7.0%	7.0%	7.0%	$ 340.42	$ 386.16	$ 449.57	$ 364.17	$ 338.44	$ 439.20	$ 451.41	$ 397.83	$ 409.82	$ 428.67	$ 356.62	$ 404.54	$ 470.97	$ 381.50	$ 354.55	$ 460.11	$ 472.90	$ 416.77	$ 429.33	$ 449.08	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%
-21.3%	-21.3%		$ 340.42	$ 386.16	$ 449.57	$ 364.17	$ 338.44	$ 439.20	$ 451.41	$ 397.83	$ 409.82	$ -	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ -	-22.9%	-22.9%	-22.9%	-22.9%	-22.9%	-22.9%	-22.9%	-22.9%	-22.9%	
8.5%	8.5%	8.5%	$ 262.86	$ 298.18	$ 347.14	$ 281.20	$ 261.33	$ 339.13	$ 348.56	$ 307.19	$ 316.45	$ 329.63	$ 279.43	$ 316.98	$ 369.03	$ 298.93	$ 277.81	$ 360.52	$ 370.54	$ 326.56	$ 336.40	$ 350.41	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%
1.9%	1.9%	1.9%	$ 262.86	$ 298.18	$ 347.14	$ 281.20	$ 261.33	$ 339.13	$ 348.56	$ 307.19	$ 316.45	$ 271.06	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 270.63	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%
8.8%	8.8%	8.8%	$ 261.30	$ 296.41	$ 345.08	$ 279.53	$ 259.78	$ 337.12	$ 346.50	$ 305.37	$ 314.57	$ 321.18	$ 278.53	$ 315.95	$ 367.83	$ 297.96	$ 276.90	$ 359.35	$ 369.34	$ 325.50	$ 335.31	$ 342.36	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%
2.6%	2.6%	2.6%	$ 261.30	$ 296.41	$ 345.08	$ 279.53	$ 259.78	$ 337.12	$ 346.50	$ 305.37	$ 314.57	$ 266.60	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 267.76	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
8.1%	8.1%	8.1%	$ 272.01	$ 308.56	$ 359.22	$ 290.98	$ 270.42	$ 350.94	$ 360.70	$ 317.88	$ 327.46	$ 338.06	$ 287.96	$ 326.66	$ 380.29	$ 308.05	$ 286.29	$ 371.52	$ 381.85	$ 336.53	$ 346.67	$ 357.89	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%
-1.5%	-1.5%		$ 272.01	$ 308.56	$ 359.22	$ 290.98	$ 270.42	$ 350.94	$ 360.70	$ 317.88	$ 327.46	$ -	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ -	-3.5%	-3.5%	-3.5%	-3.5%	-3.5%	-3.5%	-3.5%	-3.5%	-3.5%	
8.3%	8.3%	8.3%	$ 283.57	$ 321.68	$ 374.49	$ 303.36	$ 281.92	$ 365.86	$ 376.03	$ 331.40	$ 341.39	$ 340.85	$ 300.68	$ 341.08	$ 397.09	$ 321.66	$ 298.93	$ 387.93	$ 398.72	$ 351.39	$ 361.98	$ 361.41	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
-5.5%	-5.5%	-5.5%	$ 283.57	$ 321.68	$ 374.49	$ 303.36	$ 281.92	$ 365.86	$ 376.03	$ 331.40	$ 341.39	$ 292.13	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 270.36	-7.5%	-7.5%	-7.5%	-7.5%	-7.5%	-7.5%	-7.5%	-7.5%	-7.5%	-7.5%
9.2%	9.2%	9.2%	$ 254.75	$ 288.98	$ 336.43	$ 272.53	$ 253.27	$ 328.68	$ 337.82	$ 297.72	$ 306.69	$ 317.91	$ 272.53	$ 309.15	$ 359.91	$ 291.54	$ 270.94	$ 351.61	$ 361.38	$ 318.49	$ 328.09	$ 340.09	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
5.2%	5.2%	5.2%	$ 254.75	$ 288.98	$ 336.43	$ 272.53	$ 253.27	$ 328.68	$ 337.82	$ 297.72	$ 306.69	$ 261.64	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 269.53	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
9.3%	9.3%	9.3%	$ 245.18	$ 278.12	$ 323.79	$ 262.28	$ 243.75	$ 316.32	$ 325.12	$ 286.53	$ 295.16	$ 278.72	$ 262.44	$ 297.70	$ 346.58	$ 280.75	$ 260.91	$ 338.59	$ 348.01	$ 306.70	$ 315.94	$ 298.34	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**United Healthcare of PA**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**10/1/2022**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie, Crawford, Mercer, Venango, Clarion, Forest, Warren, McKean	0.755	0.755
Rating Area 2	Elk, Cameron, Potter	0.857	0.857
Rating Area 3	Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne, Tioga	0.998	0.998
Rating Area 4	Lawrence, Beaver, Washington, Greene, Butler, Allegheny, Westmoreland, Armstrong, Indiana, Fayette	0.808	0.808
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Bedford, Blair, Huntingdon	0.751	0.751
Rating Area 6	Centre, Mifflin, Snyder, Northumberland, Columbia, Schuylkill, Lehigh, Northampton, Montour	0.975	0.975
Rating Area 7	Adams, York, Lancaster, Berks	1.002	1.002
Rating Area 8	Chester, Delaware, Montgomery, Bucks, Philadelphia	0.883	0.883
Rating Area 9	Fulton, Franklin, Cumberland, Perry, Juniata, Dauphin, Lebanon	0.909	0.909

Table 14. Network Factors

Projection Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
HMO Navigate	All	1.000	1.000	3/24/2018

Company Name: tedHealthcare of Pennsylvania,
Market: Small Group
Product: HMO
Effective Date of Rates: October 1, 2022
Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030001		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA
Plan Marketing Name =>	UHC Navigate HSA Bronze 6850		UHC Navigate HSA Bronze 6850		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Gold 0		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigat
Form # =>	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating
Network =>	UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UH
Metal =>	Bronze		Bronze		Bronze		Gold		Gold		Gold		Silver		Silver		Silver		Sil
Deductible =>	$6,850		$6,850		$6,850		$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,
Coinsurance =>	0%		0%		0%		20%		0%		0%		20%		0%		0%		0
Copays =>	D&C-D&C		D&C-D&C		D&C-D&C		$30-$60/$100		$30-$60/$100		$30-$60/$100		$40-$80/$120		$50-$100/$150		$30-$60/$100		$40-$8
OOP Maximum =>	$6,850		$6,850		$6,850		$8,700		$8,700		$8,700		$8,700		$8,700		$7,050		$8,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
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	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$200.77	$200.77	$227.75	$227.75	$265.13	$265.13	$305.50	$305.50	$335.68	$335.68	$360.29	$360.29	$282.30	$282.30	$281.37	$281.37	$290.90	$290.90	$303.78
15	$218.61	$218.61	$247.99	$247.99	$288.70	$288.70	$332.66	$332.66	$365.52	$365.52	$392.32	$392.32	$307.39	$307.39	$306.39	$306.39	$316.76	$316.76	$330.78
16	$225.44	$225.44	$255.73	$255.73	$297.71	$297.71	$343.04	$343.04	$376.93	$376.93	$404.56	$404.56	$316.99	$316.99	$315.95	$315.95	$326.64	$326.64	$341.11
17	$232.26	$232.26	$263.47	$263.47	$306.72	$306.72	$353.42	$353.42	$388.34	$388.34	$416.81	$416.81	$326.58	$326.58	$325.51	$325.51	$336.53	$336.53	$351.43
18	$239.61	$239.61	$271.81	$271.81	$316.43	$316.43	$364.61	$364.61	$400.62	$400.62	$430.00	$430.00	$336.92	$336.92	$335.81	$335.81	$347.18	$347.18	$362.55
19	$246.96	$246.96	$280.15	$280.15	$326.13	$326.13	$375.79	$375.79	$412.91	$412.91	$443.18	$443.18	$347.25	$347.25	$346.11	$346.11	$357.82	$357.82	$373.67
20	$254.57	$254.57	$288.78	$288.78	$336.18	$336.18	$387.37	$387.37	$425.64	$425.64	$456.84	$456.84	$357.95	$357.95	$356.78	$356.78	$368.85	$368.85	$385.19
21	$262.44	$262.44	$297.71	$297.71	$346.58	$346.58	$399.35	$399.35	$438.80	$438.80	$470.97	$470.97	$369.02	$369.02	$367.81	$367.81	$380.26	$380.26	$397.10
22	$262.44	$262.44	$297.71	$297.71	$346.58	$346.58	$399.35	$399.35	$438.80	$438.80	$470.97	$470.97	$369.02	$369.02	$367.81	$367.81	$380.26	$380.26	$397.10
23	$262.44	$262.44	$297.71	$297.71	$346.58	$346.58	$399.35	$399.35	$438.80	$438.80	$470.97	$470.97	$369.02	$369.02	$367.81	$367.81	$380.26	$380.26	$397.10
24	$262.44	$262.44	$297.71	$297.71	$346.58	$346.58	$399.35	$399.35	$438.80	$438.80	$470.97	$470.97	$369.02	$369.02	$367.81	$367.81	$380.26	$380.26	$397.10
25	$263.49	$263.49	$298.90	$298.90	$347.97	$347.97	$400.95	$400.95	$440.56	$440.56	$472.85	$472.85	$370.50	$370.50	$369.28	$369.28	$381.78	$381.78	$398.69
26	$268.74	$268.74	$304.86	$304.86	$354.90	$354.90	$408.93	$408.93	$449.33	$449.33	$482.27	$482.27	$377.88	$377.88	$376.64	$376.64	$389.39	$389.39	$406.63
27	$275.04	$275.04	$312.00	$312.00	$363.22	$363.22	$418.52	$418.52	$459.86	$459.86	$493.58	$493.58	$386.73	$386.73	$385.46	$385.46	$398.51	$398.51	$416.16
28	$285.27	$285.27	$323.61	$323.61	$376.73	$376.73	$434.09	$434.09	$476.98	$476.98	$511.94	$511.94	$401.12	$401.12	$399.81	$399.81	$413.34	$413.34	$431.65
29	$293.67	$293.67	$333.14	$333.14	$387.82	$387.82	$446.87	$446.87	$491.02	$491.02	$527.02	$527.02	$412.93	$412.93	$411.58	$411.58	$425.51	$425.51	$444.35
30	$297.87	$297.87	$337.90	$337.90	$393.37	$393.37	$453.26	$453.26	$498.04	$498.04	$534.55	$534.55	$418.84	$418.84	$417.46	$417.46	$431.60	$431.60	$450.71
31	$304.17	$304.17	$345.05	$345.05	$401.69	$401.69	$462.85	$462.85	$508.57	$508.57	$545.85	$545.85	$427.69	$427.69	$426.29	$426.29	$440.72	$440.72	$460.24
32	$310.47	$310.47	$352.19	$352.19	$410.00	$410.00	$472.43	$472.43	$519.10	$519.10	$557.16	$557.16	$436.55	$436.55	$435.12	$435.12	$449.85	$449.85	$469.77
33	$314.40	$314.40	$356.66	$356.66	$415.20	$415.20	$478.42	$478.42	$525.68	$525.68	$564.22	$564.22	$442.09	$442.09	$440.64	$440.64	$455.55	$455.55	$475.73
34	$318.60	$318.60	$361.42	$361.42	$420.75	$420.75	$484.81	$484.81	$532.70	$532.70	$571.76	$571.76	$447.99	$447.99	$446.52	$446.52	$461.64	$461.64	$482.08
35	$320.70	$320.70	$363.80	$363.80	$423.52	$423.52	$488.01	$488.01	$536.21	$536.21	$575.53	$575.53	$450.94	$450.94	$449.46	$449.46	$464.68	$464.68	$485.26
36	$322.80	$322.80	$366.18	$366.18	$426.29	$426.29	$491.20	$491.20	$539.72	$539.72	$579.29	$579.29	$453.89	$453.89	$452.41	$452.41	$467.72	$467.72	$488.43
37	$324.90	$324.90	$368.56	$368.56	$429.07	$429.07	$494.40	$494.40	$543.23	$543.23	$583.06	$583.06	$456.85	$456.85	$455.35	$455.35	$470.76	$470.76	$491.61
38	$327.00	$327.00	$370.95	$370.95	$431.84	$431.84	$497.59	$497.59	$546.74	$546.74	$586.83	$586.83	$459.80	$459.80	$458.29	$458.29	$473.80	$473.80	$494.79
39	$331.20	$331.20	$375.71	$375.71	$437.38	$437.38	$503.98	$503.98	$553.77	$553.77	$594.36	$594.36	$465.70	$465.70	$464.18	$464.18	$479.89	$479.89	$501.14
40	$335.40	$335.40	$380.47	$380.47	$442.93	$442.93	$510.37	$510.37	$560.79	$560.79	$601.90	$601.90	$471.61	$471.61	$470.06	$470.06	$485.97	$485.97	$507.49
41	$341.70	$341.70	$387.62	$387.62	$451.25	$451.25	$519.95	$519.95	$571.32	$571.32	$613.20	$613.20	$480.46	$480.46	$478.89	$478.89	$495.10	$495.10	$517.02
42	$347.73	$347.73	$394.47	$394.47	$459.22	$459.22	$529.14	$529.14	$581.41	$581.41	$624.04	$624.04	$488.95	$488.95	$487.35	$487.35	$503.84	$503.84	$526.16
43	$356.13	$356.13	$403.99	$403.99	$470.31	$470.31	$541.92	$541.92	$595.45	$595.45	$639.11	$639.11	$500.76	$500.76	$499.12	$499.12	$516.01	$516.01	$538.86
44	$366.63	$366.63	$415.90	$415.90	$484.17	$484.17	$557.89	$557.89	$613.00	$613.00	$657.95	$657.95	$515.52	$515.52	$513.83	$513.83	$531.22	$531.22	$554.75
45	$378.96	$378.96	$429.89	$429.89	$500.46	$500.46	$576.66	$576.66	$633.63	$633.63	$680.08	$680.08	$532.86	$532.86	$531.12	$531.12	$549.10	$549.10	$573.41
46	$393.66	$393.66	$446.57	$446.57	$519.87	$519.87	$599.03	$599.03	$658.20	$658.20	$706.46	$706.46	$553.53	$553.53	$551.72	$551.72	$570.39	$570.39	$595.65
47	$410.19	$410.19	$465.32	$465.32	$541.70	$541.70	$624.18	$624.18	$685.84	$685.84	$736.13	$736.13	$576.78	$576.78	$574.89	$574.89	$594.35	$594.35	$620.67
48	$429.09	$429.09	$486.76	$486.76	$566.66	$566.66	$652.94	$652.94	$717.44	$717.44	$770.04	$770.04	$603.35	$603.35	$601.37	$601.37	$621.73	$621.73	$649.26
49	$447.72	$447.72	$507.89	$507.89	$591.27	$591.27	$681.29	$681.29	$748.59	$748.59	$803.47	$803.47	$629.55	$629.55	$627.48	$627.48	$648.72	$648.72	$677.45
50	$468.72	$468.72	$531.71	$531.71	$618.99	$618.99	$713.24	$713.24	$783.70	$783.70	$841.15	$841.15	$659.07	$659.07	$656.91	$656.91	$679.14	$679.14	$709.22
51	$489.45	$489.45	$555.23	$555.23	$646.37	$646.37	$744.79	$744.79	$818.36	$818.36	$878.36	$878.36	$688.22	$688.22	$685.97	$685.97	$709.18	$709.18	$740.59
52	$512.28	$512.28	$581.13	$581.13	$676.52	$676.52	$779.53	$779.53	$856.54	$856.54	$919.33	$919.33	$720.33	$720.33	$717.97	$717.97	$742.27	$742.27	$775.14
53	$535.38	$535.38	$607.33	$607.33	$707.02	$707.02	$814.67	$814.67	$895.15	$895.15	$960.78	$960.78	$752.80	$752.80	$750.33	$750.33	$775.73	$775.73	$810.08
54	$560.31	$560.31	$635.61	$635.61	$739.95	$739.95	$852.61	$852.61	$936.84	$936.84	$1,005.52	$1,005.52	$787.86	$787.86	$785.27	$785.27	$811.86	$811.86	$847.81
55	$585.24	$585.24	$663.89	$663.89	$772.87	$772.87	$890.55	$890.55	$978.52	$978.52	$1,050.26	$1,050.26	$822.91	$822.91	$820.22	$820.22	$847.98	$847.98	$885.53
56	$612.27	$612.27	$694.56	$694.56	$808.57	$808.57	$931.68	$931.68	$1,023.72	$1,023.72	$1,098.77	$1,098.77	$860.92	$860.92	$858.10	$858.10	$887.15	$887.15	$926.43
57	$639.57	$639.57	$725.52	$725.52	$844.62	$844.62	$973.22	$973.22	$1,069.36	$1,069.36	$1,147.75	$1,147.75	$899.30	$899.30	$896.35	$896.35	$926.69	$926.69	$967.73
58	$668.70	$668.70	$758.57	$758.57	$883.09	$883.09	$1,017.54	$1,017.54	$1,118.06	$1,118.06	$1,200.03	$1,200.03	$940.26	$940.26	$937.18	$937.18	$968.90	$968.90	$1,011.81
59	$683.13	$683.13	$774.94	$774.94	$902.15	$902.15	$1,039.51	$1,039.51	$1,142.20	$1,142.20	$1,225.93	$1,225.93	$960.56	$960.56	$957.41	$957.41	$989.82	$989.82	$1,033.65
60	$712.26	$712.26	$807.98	$807.98	$940.62	$940.62	$1,083.84	$1,083.84	$1,190.90	$1,190.90	$1,278.21	$1,278.21	$1,001.52	$1,001.52	$998.24	$998.24	$1,032.03	$1,032.03	$1,077.73
61	$737.46	$737.46	$836.57	$836.57	$973.89	$973.89	$1,122.17	$1,122.17	$1,233.03	$1,233.03	$1,323.43	$1,323.43	$1,036.95	$1,036.95	$1,033.55	$1,033.55	$1,068.53	$1,068.53	$1,115.85
62	$753.99	$753.99	$855.32	$855.32	$995.72	$995.72	$1,147.33	$1,147.33	$1,260.67	$1,260.67	$1,353.10	$1,353.10	$1,060.19	$1,060.19	$1,056.72	$1,056.72	$1,092.49	$1,092.49	$1,140.87
63	$774.72	$774.72	$878.84	$878.84	$1,023.10	$1,023.10	$1,178.88	$1,178.88	$1,295.34	$1,295.34	$1,390.30	$1,390.30	$1,089.35	$1,089.35	$1,085.78	$1,085.78	$1,122.53	$1,122.53	$1,172.24
64+	$787.32	$787.32	$893.13	$893.13	$1,039.74	$1,039.74	$1,198.05	$1,198.05	$1,316.40	$1,316.40	$1,412.91	$1,412.91	$1,107.06	$1,107.06	$1,103.43	$1,103.43	$1,140.78	$1,140.78	$1,191.30

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	0030008	24872PA0030009		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007	
Plan Marketing Name =>	e Silver 3000	UHC Navigate HSA Silver 3500		UHC Navigate HSA Bronze 6850		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Gold 0		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500	
Form # =>	2018.SG.PA	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA	
Rating Area =>	Area 3	Rating Area 3		Rating Area 4		Rating Area 5		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6		Rating Area 6	
Network =>	HC	UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC	
Metal =>	ver	Silver		Bronze		Bronze		Gold		Gold		Gold		Silver		Silver		Silver	
Deductible =>	000	$3,500		$6,850		$6,850		$1,500		$1,000		$0		$3,500		$5,500		$2,500	
Coinsurance =>	%	0%		0%		0%		20%		0%		0%		20%		0%		0%	
Copays =>	0/$120	$30-$60/$100		D&C-D&C		D&C-D&C		$30-$60/$100		$30-$60/$100		$30-$60/$100		$40-$80/$120		$50-$100/$150		$30-$60/$100	
OOP Maximum =>	700	$7,050		$6,850		$6,850		$8,700		$8,700		$8,700		$8,700		$8,700		$7,050	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$303.78	$275.33	$275.33	$214.77	$214.77	$199.60	$199.60	$298.46	$298.46	$327.94	$327.94	$351.99	$351.99	$275.79	$275.79	$274.89	$274.89	$284.20	$284.20
15	$330.78	$299.81	$299.81	$233.86	$233.86	$217.34	$217.34	$324.99	$324.99	$357.09	$357.09	$383.28	$383.28	$300.30	$300.30	$299.32	$299.32	$309.46	$309.46
16	$341.11	$309.16	$309.16	$241.16	$241.16	$224.12	$224.12	$335.14	$335.14	$368.24	$368.24	$395.24	$395.24	$309.68	$309.68	$308.66	$308.66	$319.12	$319.12
17	$351.43	$318.52	$318.52	$248.46	$248.46	$230.91	$230.91	$345.28	$345.28	$379.38	$379.38	$407.21	$407.21	$319.05	$319.05	$318.01	$318.01	$328.78	$328.78
18	$362.55	$328.60	$328.60	$256.32	$256.32	$238.21	$238.21	$356.21	$356.21	$391.38	$391.38	$420.09	$420.09	$329.15	$329.15	$328.07	$328.07	$339.18	$339.18
19	$373.67	$338.68	$338.68	$264.19	$264.19	$245.52	$245.52	$367.13	$367.13	$403.39	$403.39	$432.97	$432.97	$339.24	$339.24	$338.13	$338.13	$349.58	$349.58
20	$385.19	$349.11	$349.11	$272.33	$272.33	$253.08	$253.08	$378.45	$378.45	$415.82	$415.82	$446.32	$446.32	$349.69	$349.69	$348.55	$348.55	$360.36	$360.36
21	$397.10	$359.91	$359.91	$280.75	$280.75	$260.91	$260.91	$390.15	$390.15	$428.68	$428.68	$460.12	$460.12	$360.51	$360.51	$359.33	$359.33	$371.50	$371.50
22	$397.10	$359.91	$359.91	$280.75	$280.75	$260.91	$260.91	$390.15	$390.15	$428.68	$428.68	$460.12	$460.12	$360.51	$360.51	$359.33	$359.33	$371.50	$371.50
23	$397.10	$359.91	$359.91	$280.75	$280.75	$260.91	$260.91	$390.15	$390.15	$428.68	$428.68	$460.12	$460.12	$360.51	$360.51	$359.33	$359.33	$371.50	$371.50
24	$397.10	$359.91	$359.91	$280.75	$280.75	$260.91	$260.91	$390.15	$390.15	$428.68	$428.68	$460.12	$460.12	$360.51	$360.51	$359.33	$359.33	$371.50	$371.50
25	$398.69	$361.35	$361.35	$281.87	$281.87	$261.95	$261.95	$391.71	$391.71	$430.39	$430.39	$461.96	$461.96	$361.95	$361.95	$360.77	$360.77	$372.99	$372.99
26	$406.63	$368.55	$368.55	$287.49	$287.49	$267.17	$267.17	$399.51	$399.51	$438.97	$438.97	$471.16	$471.16	$369.16	$369.16	$367.95	$367.95	$380.42	$380.42
27	$416.16	$377.19	$377.19	$294.23	$294.23	$273.43	$273.43	$408.88	$408.88	$449.26	$449.26	$482.21	$482.21	$377.81	$377.81	$376.58	$376.58	$389.33	$389.33
28	$431.65	$391.22	$391.22	$305.18	$305.18	$283.61	$283.61	$424.09	$424.09	$465.98	$465.98	$500.15	$500.15	$391.87	$391.87	$390.59	$390.59	$403.82	$403.82
29	$444.35	$402.74	$402.74	$314.16	$314.16	$291.96	$291.96	$436.58	$436.58	$479.69	$479.69	$514.87	$514.87	$403.41	$403.41	$402.09	$402.09	$415.71	$415.71
30	$450.71	$408.50	$408.50	$318.65	$318.65	$296.13	$296.13	$442.82	$442.82	$486.55	$486.55	$522.24	$522.24	$409.18	$409.18	$407.84	$407.84	$421.65	$421.65
31	$460.24	$417.14	$417.14	$325.39	$325.39	$302.39	$302.39	$452.18	$452.18	$496.84	$496.84	$533.28	$533.28	$417.83	$417.83	$416.46	$416.46	$430.57	$430.57
32	$469.77	$425.77	$425.77	$332.13	$332.13	$308.66	$308.66	$461.55	$461.55	$507.13	$507.13	$544.32	$544.32	$426.48	$426.48	$425.09	$425.09	$439.48	$439.48
33	$475.73	$431.17	$431.17	$336.34	$336.34	$312.57	$312.57	$467.40	$467.40	$513.56	$513.56	$551.22	$551.22	$431.89	$431.89	$430.48	$430.48	$445.06	$445.06
34	$482.08	$436.93	$436.93	$340.83	$340.83	$316.74	$316.74	$473.64	$473.64	$520.42	$520.42	$558.59	$558.59	$437.66	$437.66	$436.23	$436.23	$451.00	$451.00
35	$485.26	$439.81	$439.81	$343.08	$343.08	$318.83	$318.83	$476.76	$476.76	$523.85	$523.85	$562.27	$562.27	$440.54	$440.54	$439.10	$439.10	$453.97	$453.97
36	$488.43	$442.69	$442.69	$345.32	$345.32	$320.92	$320.92	$479.88	$479.88	$527.28	$527.28	$565.95	$565.95	$443.43	$443.43	$441.98	$441.98	$456.95	$456.95
37	$491.61	$445.57	$445.57	$347.57	$347.57	$323.01	$323.01	$483.01	$483.01	$530.71	$530.71	$569.63	$569.63	$446.31	$446.31	$444.85	$444.85	$459.92	$459.92
38	$494.79	$448.45	$448.45	$349.81	$349.81	$325.09	$325.09	$486.13	$486.13	$534.14	$534.14	$573.31	$573.31	$449.20	$449.20	$447.73	$447.73	$462.89	$462.89
39	$501.14	$454.21	$454.21	$354.31	$354.31	$329.27	$329.27	$492.37	$492.37	$540.99	$540.99	$580.67	$580.67	$454.96	$454.96	$453.47	$453.47	$468.83	$468.83
40	$507.49	$459.96	$459.96	$358.80	$358.80	$333.44	$333.44	$498.61	$498.61	$547.85	$547.85	$588.03	$588.03	$460.73	$460.73	$459.22	$459.22	$474.78	$474.78
41	$517.02	$468.60	$468.60	$365.54	$365.54	$339.70	$339.70	$507.98	$507.98	$558.14	$558.14	$599.08	$599.08	$469.38	$469.38	$467.85	$467.85	$483.69	$483.69
42	$526.16	$476.88	$476.88	$371.99	$371.99	$345.71	$345.71	$516.95	$516.95	$568.00	$568.00	$609.66	$609.66	$477.68	$477.68	$476.11	$476.11	$492.24	$492.24
43	$538.86	$488.40	$488.40	$380.98	$380.98	$354.05	$354.05	$529.43	$529.43	$581.72	$581.72	$624.38	$624.38	$489.21	$489.21	$487.61	$487.61	$504.13	$504.13
44	$554.75	$502.79	$502.79	$392.21	$392.21	$364.49	$364.49	$545.04	$545.04	$598.87	$598.87	$642.79	$642.79	$503.63	$503.63	$501.98	$501.98	$518.99	$518.99
45	$573.41	$519.71	$519.71	$405.40	$405.40	$376.75	$376.75	$563.38	$563.38	$619.01	$619.01	$664.41	$664.41	$520.58	$520.58	$518.87	$518.87	$536.45	$536.45
46	$595.65	$539.87	$539.87	$421.13	$421.13	$391.37	$391.37	$585.23	$585.23	$643.02	$643.02	$690.18	$690.18	$540.77	$540.77	$539.00	$539.00	$557.25	$557.25
47	$620.67	$562.54	$562.54	$438.81	$438.81	$407.80	$407.80	$609.80	$609.80	$670.03	$670.03	$719.17	$719.17	$563.48	$563.48	$561.63	$561.63	$580.65	$580.65
48	$649.26	$588.45	$588.45	$459.03	$459.03	$426.59	$426.59	$637.90	$637.90	$700.89	$700.89	$752.30	$752.30	$589.43	$589.43	$587.50	$587.50	$607.40	$607.40
49	$677.45	$614.01	$614.01	$478.96	$478.96	$445.11	$445.11	$665.60	$665.60	$731.33	$731.33	$784.96	$784.96	$615.03	$615.03	$613.02	$613.02	$633.78	$633.78
50	$709.22	$642.80	$642.80	$501.42	$501.42	$465.99	$465.99	$696.81	$696.81	$765.62	$765.62	$821.77	$821.77	$643.87	$643.87	$641.76	$641.76	$663.50	$663.50
51	$740.59	$671.23	$671.23	$523.60	$523.60	$486.60	$486.60	$727.63	$727.63	$799.49	$799.49	$858.12	$858.12	$672.35	$672.35	$670.15	$670.15	$692.85	$692.85
52	$775.14	$702.54	$702.54	$548.02	$548.02	$509.30	$509.30	$761.57	$761.57	$836.78	$836.78	$898.15	$898.15	$703.72	$703.72	$701.41	$701.41	$725.17	$725.17
53	$810.08	$734.22	$734.22	$572.73	$572.73	$532.26	$532.26	$795.91	$795.91	$874.51	$874.51	$938.64	$938.64	$735.44	$735.44	$733.03	$733.03	$757.86	$757.86
54	$847.81	$768.41	$768.41	$599.40	$599.40	$557.04	$557.04	$832.97	$832.97	$915.23	$915.23	$982.36	$982.36	$769.69	$769.69	$767.17	$767.17	$793.15	$793.15
55	$885.53	$802.60	$802.60	$626.07	$626.07	$581.83	$581.83	$870.03	$870.03	$955.96	$955.96	$1,026.07	$1,026.07	$803.94	$803.94	$801.31	$801.31	$828.45	$828.45
56	$926.43	$839.67	$839.67	$654.99	$654.99	$608.70	$608.70	$910.22	$910.22	$1,000.11	$1,000.11	$1,073.46	$1,073.46	$841.07	$841.07	$838.32	$838.32	$866.71	$866.71
57	$967.73	$877.10	$877.10	$684.19	$684.19	$635.84	$635.84	$950.80	$950.80	$1,044.69	$1,044.69	$1,121.31	$1,121.31	$878.56	$878.56	$875.69	$875.69	$905.35	$905.35
58	$1,011.81	$917.05	$917.05	$715.35	$715.35	$664.80	$664.80	$994.10	$994.10	$1,092.28	$1,092.28	$1,172.39	$1,172.39	$918.58	$918.58	$915.57	$915.57	$946.58	$946.58
59	$1,033.65	$936.85	$936.85	$730.79	$730.79	$679.15	$679.15	$1,015.56	$1,015.56	$1,115.85	$1,115.85	$1,197.69	$1,197.69	$938.41	$938.41	$935.34	$935.34	$967.01	$967.01
60	$1,077.73	$976.80	$976.80	$761.96	$761.96	$708.11	$708.11	$1,058.87	$1,058.87	$1,163.44	$1,163.44	$1,248.77	$1,248.77	$978.42	$978.42	$975.22	$975.22	$1,008.25	$1,008.25
61	$1,115.85	$1,011.35	$1,011.35	$788.91	$788.91	$733.16	$733.16	$1,096.32	$1,096.32	$1,204.59	$1,204.59	$1,292.94	$1,292.94	$1,013.03	$1,013.03	$1,009.72	$1,009.72	$1,043.92	$1,043.92
62	$1,140.87	$1,034.02	$1,034.02	$806.59	$806.59	$749.59	$749.59	$1,120.90	$1,120.90	$1,231.60	$1,231.60	$1,321.92	$1,321.92	$1,035.75	$1,035.75	$1,032.36	$1,032.36	$1,067.32	$1,067.32
63	$1,172.24	$1,062.45	$1,062.45	$828.77	$828.77	$770.21	$770.21	$1,151.72	$1,151.72	$1,265.46	$1,265.46	$1,358.27	$1,358.27	$1,064.23	$1,064.23	$1,060.74	$1,060.74	$1,096.67	$1,096.67
64+	$1,191.30	$1,079.73	$1,079.73	$842.25	$842.25	$782.73	$782.73	$1,170.45	$1,170.45	$1,286.04	$1,286.04	$1,380.36	$1,380.36	$1,081.53	$1,081.53	$1,077.99	$1,077.99	$1,114.50	$1,114.50

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	24872PA0030008		24872PA0030009		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA
Plan Marketing Name =>	UHC Navigate Silver 3000		UHC Navigate HSA Silver 3500		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Gold 0		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate
Form # =>	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating
Network =>	UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UI
Metal =>	Silver		Silver		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Sil
Deductible =>	$3,000		$3,500		$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,
Coinsurance =>	0%		0%		20%		0%		0%		20%		0%		0%		0%		0
Copays =>	$40-$80/$120		$30-$60/$100		$30-$60/$100		$30-$60/$100		$30-$60/$100		$40-$80/$120		$50-$100/$150		$30-$60/$100		$40-$80/$120		$30-$6
OOP Maximum =>	$8,700		$7,050		$8,700		$8,700		$8,700		$8,700		$8,700		$7,050		$8,700		$7,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
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	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$296.78	$296.78	$268.98	$268.98	$306.76	$306.76	$337.06	$337.06	$361.78	$361.78	$283.46	$283.46	$282.53	$282.53	$292.10	$292.10	$305.03	$305.03	$276.46
15	$323.16	$323.16	$292.89	$292.89	$334.02	$334.02	$367.02	$367.02	$393.93	$393.93	$308.65	$308.65	$307.64	$307.64	$318.06	$318.06	$332.14	$332.14	$301.04
16	$333.25	$333.25	$302.03	$302.03	$344.45	$344.45	$378.48	$378.48	$406.23	$406.23	$318.29	$318.29	$317.25	$317.25	$327.99	$327.99	$342.51	$342.51	$310.43
17	$343.34	$343.34	$311.17	$311.17	$354.88	$354.88	$389.93	$389.93	$418.53	$418.53	$327.92	$327.92	$326.85	$326.85	$337.92	$337.92	$352.88	$352.88	$319.83
18	$354.20	$354.20	$321.02	$321.02	$366.10	$366.10	$402.27	$402.27	$431.77	$431.77	$338.29	$338.29	$337.19	$337.19	$348.61	$348.61	$364.04	$364.04	$329.95
19	$365.06	$365.06	$330.87	$330.87	$377.33	$377.33	$414.60	$414.60	$445.01	$445.01	$348.67	$348.67	$347.53	$347.53	$359.30	$359.30	$375.20	$375.20	$340.07
20	$376.31	$376.31	$341.06	$341.06	$388.96	$388.96	$427.38	$427.38	$458.72	$458.72	$359.41	$359.41	$358.24	$358.24	$370.38	$370.38	$386.77	$386.77	$350.55
21	$387.95	$387.95	$351.61	$351.61	$400.99	$400.99	$440.60	$440.60	$472.91	$472.91	$370.53	$370.53	$369.32	$369.32	$381.83	$381.83	$398.73	$398.73	$361.39
22	$387.95	$387.95	$351.61	$351.61	$400.99	$400.99	$440.60	$440.60	$472.91	$472.91	$370.53	$370.53	$369.32	$369.32	$381.83	$381.83	$398.73	$398.73	$361.39
23	$387.95	$387.95	$351.61	$351.61	$400.99	$400.99	$440.60	$440.60	$472.91	$472.91	$370.53	$370.53	$369.32	$369.32	$381.83	$381.83	$398.73	$398.73	$361.39
24	$387.95	$387.95	$351.61	$351.61	$400.99	$400.99	$440.60	$440.60	$472.91	$472.91	$370.53	$370.53	$369.32	$369.32	$381.83	$381.83	$398.73	$398.73	$361.39
25	$389.50	$389.50	$353.02	$353.02	$402.59	$402.59	$442.36	$442.36	$474.80	$474.80	$372.01	$372.01	$370.80	$370.80	$383.36	$383.36	$400.32	$400.32	$362.84
26	$397.26	$397.26	$360.05	$360.05	$410.61	$410.61	$451.17	$451.17	$484.26	$484.26	$379.42	$379.42	$378.18	$378.18	$390.99	$390.99	$408.30	$408.30	$370.06
27	$406.57	$406.57	$368.49	$368.49	$420.24	$420.24	$461.75	$461.75	$495.61	$495.61	$388.32	$388.32	$387.05	$387.05	$400.16	$400.16	$417.87	$417.87	$378.74
28	$421.70	$421.70	$382.20	$382.20	$435.88	$435.88	$478.93	$478.93	$514.05	$514.05	$402.77	$402.77	$401.45	$401.45	$415.05	$415.05	$433.42	$433.42	$392.83
29	$434.12	$434.12	$393.45	$393.45	$448.71	$448.71	$493.03	$493.03	$529.19	$529.19	$414.62	$414.62	$413.27	$413.27	$427.27	$427.27	$446.18	$446.18	$404.40
30	$440.32	$440.32	$399.08	$399.08	$455.12	$455.12	$500.08	$500.08	$536.75	$536.75	$420.55	$420.55	$419.18	$419.18	$433.38	$433.38	$452.56	$452.56	$410.18
31	$449.63	$449.63	$407.52	$407.52	$464.75	$464.75	$510.66	$510.66	$548.10	$548.10	$429.44	$429.44	$428.04	$428.04	$442.54	$442.54	$462.13	$462.13	$418.85
32	$458.94	$458.94	$415.95	$415.95	$474.37	$474.37	$521.23	$521.23	$559.45	$559.45	$438.34	$438.34	$436.91	$436.91	$451.70	$451.70	$471.70	$471.70	$427.52
33	$464.76	$464.76	$421.23	$421.23	$480.39	$480.39	$527.84	$527.84	$566.55	$566.55	$443.89	$443.89	$442.45	$442.45	$457.43	$457.43	$477.68	$477.68	$432.95
34	$470.97	$470.97	$426.85	$426.85	$486.80	$486.80	$534.89	$534.89	$574.11	$574.11	$449.82	$449.82	$448.35	$448.35	$463.54	$463.54	$484.06	$484.06	$438.73
35	$474.07	$474.07	$429.67	$429.67	$490.01	$490.01	$538.41	$538.41	$577.90	$577.90	$452.79	$452.79	$451.31	$451.31	$466.60	$466.60	$487.25	$487.25	$441.62
36	$477.18	$477.18	$432.48	$432.48	$493.22	$493.22	$541.94	$541.94	$581.68	$581.68	$455.75	$455.75	$454.26	$454.26	$469.65	$469.65	$490.44	$490.44	$444.51
37	$480.28	$480.28	$435.29	$435.29	$496.43	$496.43	$545.46	$545.46	$585.46	$585.46	$458.72	$458.72	$457.22	$457.22	$472.71	$472.71	$493.63	$493.63	$447.40
38	$483.39	$483.39	$438.11	$438.11	$499.63	$499.63	$548.99	$548.99	$589.25	$589.25	$461.68	$461.68	$460.17	$460.17	$475.76	$475.76	$496.82	$496.82	$450.29
39	$489.59	$489.59	$443.73	$443.73	$506.05	$506.05	$556.04	$556.04	$596.81	$596.81	$467.61	$467.61	$466.08	$466.08	$481.87	$481.87	$503.20	$503.20	$456.07
40	$495.80	$495.80	$449.36	$449.36	$512.47	$512.47	$563.09	$563.09	$604.38	$604.38	$473.54	$473.54	$471.99	$471.99	$487.98	$487.98	$509.58	$509.58	$461.86
41	$505.11	$505.11	$457.80	$457.80	$522.09	$522.09	$573.66	$573.66	$615.73	$615.73	$482.43	$482.43	$480.85	$480.85	$497.14	$497.14	$519.15	$519.15	$470.53
42	$514.03	$514.03	$465.88	$465.88	$531.31	$531.31	$583.80	$583.80	$626.61	$626.61	$490.95	$490.95	$489.35	$489.35	$505.92	$505.92	$528.32	$528.32	$478.84
43	$526.45	$526.45	$477.13	$477.13	$544.14	$544.14	$597.89	$597.89	$641.74	$641.74	$502.81	$502.81	$501.17	$501.17	$518.14	$518.14	$541.08	$541.08	$490.41
44	$541.97	$541.97	$491.20	$491.20	$560.18	$560.18	$615.52	$615.52	$660.66	$660.66	$517.63	$517.63	$515.94	$515.94	$533.42	$533.42	$557.03	$557.03	$504.86
45	$560.20	$560.20	$507.72	$507.72	$579.03	$579.03	$636.23	$636.23	$682.88	$682.88	$535.05	$535.05	$533.30	$533.30	$551.36	$551.36	$575.77	$575.77	$521.85
46	$581.93	$581.93	$527.42	$527.42	$601.49	$601.49	$660.90	$660.90	$709.37	$709.37	$555.80	$555.80	$553.98	$553.98	$572.75	$572.75	$598.10	$598.10	$542.09
47	$606.37	$606.37	$549.57	$549.57	$626.75	$626.75	$688.66	$688.66	$739.16	$739.16	$579.14	$579.14	$577.25	$577.25	$596.80	$596.80	$623.21	$623.21	$564.85
48	$634.30	$634.30	$574.88	$574.88	$655.62	$655.62	$720.38	$720.38	$773.21	$773.21	$605.82	$605.82	$603.84	$603.84	$624.29	$624.29	$651.92	$651.92	$590.87
49	$661.84	$661.84	$599.85	$599.85	$684.09	$684.09	$751.66	$751.66	$806.78	$806.78	$632.12	$632.12	$630.06	$630.06	$651.40	$651.40	$680.23	$680.23	$616.53
50	$692.88	$692.88	$627.98	$627.98	$716.17	$716.17	$786.91	$786.91	$844.62	$844.62	$661.77	$661.77	$659.61	$659.61	$681.95	$681.95	$712.13	$712.13	$645.44
51	$723.53	$723.53	$655.75	$655.75	$747.85	$747.85	$821.72	$821.72	$881.98	$881.98	$691.04	$691.04	$688.78	$688.78	$712.11	$712.11	$743.63	$743.63	$673.99
52	$757.28	$757.28	$686.34	$686.34	$782.73	$782.73	$860.05	$860.05	$923.12	$923.12	$723.27	$723.27	$720.91	$720.91	$745.33	$745.33	$778.32	$778.32	$705.43
53	$791.42	$791.42	$717.28	$717.28	$818.02	$818.02	$898.82	$898.82	$964.74	$964.74	$755.88	$755.88	$753.41	$753.41	$778.93	$778.93	$813.41	$813.41	$737.24
54	$828.27	$828.27	$750.69	$750.69	$856.11	$856.11	$940.68	$940.68	$1,009.66	$1,009.66	$791.08	$791.08	$788.50	$788.50	$815.21	$815.21	$851.29	$851.29	$771.57
55	$865.13	$865.13	$784.09	$784.09	$894.21	$894.21	$982.54	$982.54	$1,054.59	$1,054.59	$826.28	$826.28	$823.58	$823.58	$851.48	$851.48	$889.17	$889.17	$805.90
56	$905.09	$905.09	$820.31	$820.31	$935.51	$935.51	$1,027.92	$1,027.92	$1,103.30	$1,103.30	$864.45	$864.45	$861.62	$861.62	$890.81	$890.81	$930.24	$930.24	$843.12
57	$945.43	$945.43	$856.87	$856.87	$977.21	$977.21	$1,073.74	$1,073.74	$1,152.48	$1,152.48	$902.98	$902.98	$900.03	$900.03	$930.52	$930.52	$971.71	$971.71	$880.71
58	$988.50	$988.50	$895.90	$895.90	$1,021.72	$1,021.72	$1,122.65	$1,122.65	$1,204.97	$1,204.97	$944.11	$944.11	$941.03	$941.03	$972.90	$972.90	$1,015.96	$1,015.96	$920.82
59	$1,009.83	$1,009.83	$915.24	$915.24	$1,043.78	$1,043.78	$1,146.88	$1,146.88	$1,230.98	$1,230.98	$964.49	$964.49	$961.34	$961.34	$993.90	$993.90	$1,037.89	$1,037.89	$940.70
60	$1,052.90	$1,052.90	$954.27	$954.27	$1,088.29	$1,088.29	$1,195.79	$1,195.79	$1,283.48	$1,283.48	$1,005.62	$1,005.62	$1,002.33	$1,002.33	$1,036.29	$1,036.29	$1,082.15	$1,082.15	$980.81
61	$1,090.14	$1,090.14	$988.02	$988.02	$1,126.78	$1,126.78	$1,238.09	$1,238.09	$1,328.88	$1,328.88	$1,041.19	$1,041.19	$1,037.79	$1,037.79	$1,072.94	$1,072.94	$1,120.43	$1,120.43	$1,015.51
62	$1,114.58	$1,114.58	$1,010.18	$1,010.18	$1,152.04	$1,152.04	$1,265.84	$1,265.84	$1,358.67	$1,358.67	$1,064.53	$1,064.53	$1,061.06	$1,061.06	$1,097.00	$1,097.00	$1,145.55	$1,145.55	$1,038.27
63	$1,145.23	$1,145.23	$1,037.95	$1,037.95	$1,183.72	$1,183.72	$1,300.65	$1,300.65	$1,396.03	$1,396.03	$1,093.80	$1,093.80	$1,090.23	$1,090.23	$1,127.16	$1,127.16	$1,177.05	$1,177.05	$1,066.82
64+	$1,163.85	$1,163.85	$1,054.83	$1,054.83	$1,202.97	$1,202.97	$1,321.80	$1,321.80	$1,418.73	$1,418.73	$1,111.59	$1,111.59	$1,107.96	$1,107.96	$1,145.49	$1,145.49	$1,196.19	$1,196.19	$1,084.17

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	0030009	24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030002	
Plan Marketing Name =>	HSA Silver 3500	UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Gold 0		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate HSA Silver 3500		UHC Navigate Gold 1500	
Form # =>	2018.SG.PA	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA	
Rating Area =>	Area 7	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 9	
Network =>	HC	UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC	
Metal =>	ver	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Gold	
Deductible =>	500	$1,500		$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,500		$1,500	
Coinsurance =>	%	20%		0%		0%		20%		0%		0%		0%		0%		20%	
Copays =>	0/$100	$30-$60/$100		$30-$60/$100		$30-$60/$100		$40-$80/$120		$50-$100/$150		$30-$60/$100		$40-$80/$120		$30-$60/$100		$30-$60/$100	
OOP Maximum =>	050	$8,700		$8,700		$8,700		$8,700		$8,700		$7,050		$8,700		$7,050		$8,700	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$276.46	$270.35	$270.35	$297.05	$297.05	$318.84	$318.84	$249.81	$249.81	$248.99	$248.99	$257.43	$257.43	$268.83	$268.83	$243.64	$243.64	$278.50	$278.50
15	$301.04	$294.38	$294.38	$323.45	$323.45	$347.18	$347.18	$272.02	$272.02	$271.12	$271.12	$280.31	$280.31	$292.72	$292.72	$265.30	$265.30	$303.25	$303.25
16	$310.43	$303.57	$303.57	$333.55	$333.55	$358.01	$358.01	$280.51	$280.51	$279.59	$279.59	$289.06	$289.06	$301.86	$301.86	$273.58	$273.58	$312.72	$312.72
17	$319.83	$312.76	$312.76	$343.65	$343.65	$368.85	$368.85	$289.00	$289.00	$288.05	$288.05	$297.81	$297.81	$311.00	$311.00	$281.86	$281.86	$322.18	$322.18
18	$329.95	$322.65	$322.65	$354.52	$354.52	$380.52	$380.52	$298.14	$298.14	$297.16	$297.16	$307.23	$307.23	$320.84	$320.84	$290.78	$290.78	$332.38	$332.38
19	$340.07	$332.55	$332.55	$365.39	$365.39	$392.19	$392.19	$307.28	$307.28	$306.28	$306.28	$316.66	$316.66	$330.68	$330.68	$299.70	$299.70	$342.57	$342.57
20	$350.55	$342.80	$342.80	$376.65	$376.65	$404.28	$404.28	$316.75	$316.75	$315.72	$315.72	$326.41	$326.41	$340.87	$340.87	$308.94	$308.94	$353.13	$353.13
21	$361.39	$353.40	$353.40	$388.30	$388.30	$416.78	$416.78	$326.55	$326.55	$325.48	$325.48	$336.51	$336.51	$351.41	$351.41	$318.49	$318.49	$364.05	$364.05
22	$361.39	$353.40	$353.40	$388.30	$388.30	$416.78	$416.78	$326.55	$326.55	$325.48	$325.48	$336.51	$336.51	$351.41	$351.41	$318.49	$318.49	$364.05	$364.05
23	$361.39	$353.40	$353.40	$388.30	$388.30	$416.78	$416.78	$326.55	$326.55	$325.48	$325.48	$336.51	$336.51	$351.41	$351.41	$318.49	$318.49	$364.05	$364.05
24	$361.39	$353.40	$353.40	$388.30	$388.30	$416.78	$416.78	$326.55	$326.55	$325.48	$325.48	$336.51	$336.51	$351.41	$351.41	$318.49	$318.49	$364.05	$364.05
25	$362.84	$354.81	$354.81	$389.85	$389.85	$418.45	$418.45	$327.86	$327.86	$326.78	$326.78	$337.86	$337.86	$352.82	$352.82	$319.76	$319.76	$365.51	$365.51
26	$370.06	$361.88	$361.88	$397.62	$397.62	$426.78	$426.78	$334.39	$334.39	$333.29	$333.29	$344.59	$344.59	$359.84	$359.84	$326.13	$326.13	$372.79	$372.79
27	$378.74	$370.36	$370.36	$406.94	$406.94	$436.79	$436.79	$342.22	$342.22	$341.10	$341.10	$352.66	$352.66	$368.28	$368.28	$333.78	$333.78	$381.52	$381.52
28	$392.83	$384.15	$384.15	$422.08	$422.08	$453.04	$453.04	$354.96	$354.96	$353.80	$353.80	$365.79	$365.79	$381.98	$381.98	$346.20	$346.20	$395.72	$395.72
29	$404.40	$395.45	$395.45	$434.51	$434.51	$466.38	$466.38	$365.41	$365.41	$364.21	$364.21	$376.55	$376.55	$393.23	$393.23	$356.39	$356.39	$407.37	$407.37
30	$410.18	$401.11	$401.11	$440.72	$440.72	$473.05	$473.05	$370.63	$370.63	$369.42	$369.42	$381.94	$381.94	$398.85	$398.85	$361.49	$361.49	$413.20	$413.20
31	$418.85	$409.59	$409.59	$450.04	$450.04	$483.05	$483.05	$378.47	$378.47	$377.23	$377.23	$390.02	$390.02	$407.28	$407.28	$369.13	$369.13	$421.93	$421.93
32	$427.52	$418.07	$418.07	$459.36	$459.36	$493.05	$493.05	$386.31	$386.31	$385.04	$385.04	$398.09	$398.09	$415.72	$415.72	$376.77	$376.77	$430.67	$430.67
33	$432.95	$423.37	$423.37	$465.18	$465.18	$499.30	$499.30	$391.21	$391.21	$389.93	$389.93	$403.14	$403.14	$420.99	$420.99	$381.55	$381.55	$436.13	$436.13
34	$438.73	$429.03	$429.03	$471.40	$471.40	$505.97	$505.97	$396.43	$396.43	$395.13	$395.13	$408.52	$408.52	$426.61	$426.61	$386.65	$386.65	$441.96	$441.96
35	$441.62	$431.85	$431.85	$474.50	$474.50	$509.31	$509.31	$399.04	$399.04	$397.74	$397.74	$411.22	$411.22	$429.42	$429.42	$389.19	$389.19	$444.87	$444.87
36	$444.51	$434.68	$434.68	$477.61	$477.61	$512.64	$512.64	$401.66	$401.66	$400.34	$400.34	$413.91	$413.91	$432.23	$432.23	$391.74	$391.74	$447.78	$447.78
37	$447.40	$437.51	$437.51	$480.72	$480.72	$515.97	$515.97	$404.27	$404.27	$402.94	$402.94	$416.60	$416.60	$435.05	$435.05	$394.29	$394.29	$450.69	$450.69
38	$450.29	$440.34	$440.34	$483.82	$483.82	$519.31	$519.31	$406.88	$406.88	$405.55	$405.55	$419.29	$419.29	$437.86	$437.86	$396.84	$396.84	$453.61	$453.61
39	$456.07	$445.99	$445.99	$490.03	$490.03	$525.98	$525.98	$412.11	$412.11	$410.76	$410.76	$424.68	$424.68	$443.48	$443.48	$401.93	$401.93	$459.43	$459.43
40	$461.86	$451.65	$451.65	$496.25	$496.25	$532.64	$532.64	$417.33	$417.33	$415.96	$415.96	$430.06	$430.06	$449.10	$449.10	$407.03	$407.03	$465.26	$465.26
41	$470.53	$460.13	$460.13	$505.57	$505.57	$542.65	$542.65	$425.17	$425.17	$423.77	$423.77	$438.14	$438.14	$457.54	$457.54	$414.67	$414.67	$473.99	$473.99
42	$478.84	$468.26	$468.26	$514.50	$514.50	$552.23	$552.23	$432.68	$432.68	$431.26	$431.26	$445.88	$445.88	$465.62	$465.62	$422.00	$422.00	$482.37	$482.37
43	$490.41	$479.56	$479.56	$526.92	$526.92	$565.57	$565.57	$443.13	$443.13	$441.68	$441.68	$456.64	$456.64	$476.86	$476.86	$432.19	$432.19	$494.02	$494.02
44	$504.86	$493.70	$493.70	$542.46	$542.46	$582.24	$582.24	$456.19	$456.19	$454.70	$454.70	$470.10	$470.10	$490.92	$490.92	$444.93	$444.93	$508.58	$508.58
45	$521.85	$510.31	$510.31	$560.71	$560.71	$601.83	$601.83	$471.54	$471.54	$469.99	$469.99	$485.92	$485.92	$507.44	$507.44	$459.90	$459.90	$525.69	$525.69
46	$542.09	$530.10	$530.10	$582.45	$582.45	$625.17	$625.17	$489.83	$489.83	$488.22	$488.22	$504.77	$504.77	$527.12	$527.12	$477.74	$477.74	$546.08	$546.08
47	$564.85	$552.36	$552.36	$606.91	$606.91	$651.43	$651.43	$510.40	$510.40	$508.73	$508.73	$525.97	$525.97	$549.25	$549.25	$497.80	$497.80	$569.01	$569.01
48	$590.87	$577.81	$577.81	$634.87	$634.87	$681.44	$681.44	$533.91	$533.91	$532.16	$532.16	$550.19	$550.19	$574.56	$574.56	$520.73	$520.73	$595.22	$595.22
49	$616.53	$602.90	$602.90	$662.44	$662.44	$711.03	$711.03	$557.09	$557.09	$555.27	$555.27	$574.09	$574.09	$599.51	$599.51	$543.34	$543.34	$621.07	$621.07
50	$645.44	$631.17	$631.17	$693.50	$693.50	$744.37	$744.37	$583.22	$583.22	$581.31	$581.31	$601.01	$601.01	$627.62	$627.62	$568.82	$568.82	$650.19	$650.19
51	$673.99	$659.09	$659.09	$724.18	$724.18	$777.29	$777.29	$609.02	$609.02	$607.02	$607.02	$627.59	$627.59	$655.38	$655.38	$593.98	$593.98	$678.95	$678.95
52	$705.43	$689.84	$689.84	$757.96	$757.96	$813.55	$813.55	$637.43	$637.43	$635.34	$635.34	$656.87	$656.87	$685.95	$685.95	$621.69	$621.69	$710.63	$710.63
53	$737.24	$720.94	$720.94	$792.13	$792.13	$850.23	$850.23	$666.16	$666.16	$663.98	$663.98	$686.48	$686.48	$716.88	$716.88	$649.72	$649.72	$742.66	$742.66
54	$771.57	$754.51	$754.51	$829.02	$829.02	$889.83	$889.83	$697.18	$697.18	$694.90	$694.90	$718.45	$718.45	$750.26	$750.26	$679.98	$679.98	$777.25	$777.25
55	$805.90	$788.08	$788.08	$865.91	$865.91	$929.42	$929.42	$728.21	$728.21	$725.82	$725.82	$750.42	$750.42	$783.64	$783.64	$710.23	$710.23	$811.83	$811.83
56	$843.12	$824.48	$824.48	$905.90	$905.90	$972.35	$972.35	$761.84	$761.84	$759.34	$759.34	$785.08	$785.08	$819.84	$819.84	$743.04	$743.04	$849.33	$849.33
57	$880.71	$861.24	$861.24	$946.29	$946.29	$1,015.69	$1,015.69	$795.80	$795.80	$793.19	$793.19	$820.07	$820.07	$856.39	$856.39	$776.16	$776.16	$887.19	$887.19
58	$920.82	$900.46	$900.46	$989.39	$989.39	$1,061.96	$1,061.96	$832.05	$832.05	$829.32	$829.32	$857.43	$857.43	$895.39	$895.39	$811.51	$811.51	$927.60	$927.60
59	$940.70	$919.90	$919.90	$1,010.74	$1,010.74	$1,084.88	$1,084.88	$850.01	$850.01	$847.22	$847.22	$875.94	$875.94	$914.72	$914.72	$829.03	$829.03	$947.62	$947.62
60	$980.81	$959.13	$959.13	$1,053.85	$1,053.85	$1,131.14	$1,131.14	$886.26	$886.26	$883.35	$883.35	$913.29	$913.29	$953.73	$953.73	$864.38	$864.38	$988.03	$988.03
61	$1,015.51	$993.05	$993.05	$1,091.12	$1,091.12	$1,171.15	$1,171.15	$917.61	$917.61	$914.60	$914.60	$945.59	$945.59	$987.46	$987.46	$894.96	$894.96	$1,022.98	$1,022.98
62	$1,038.27	$1,015.32	$1,015.32	$1,115.59	$1,115.59	$1,197.41	$1,197.41	$938.18	$938.18	$935.10	$935.10	$966.79	$966.79	$1,009.60	$1,009.60	$915.02	$915.02	$1,045.92	$1,045.92
63	$1,066.82	$1,043.24	$1,043.24	$1,146.26	$1,146.26	$1,230.33	$1,230.33	$963.98	$963.98	$960.82	$960.82	$993.38	$993.38	$1,037.36	$1,037.36	$940.18	$940.18	$1,074.68	$1,074.68
64+	$1,084.17	$1,060.20	$1,060.20	$1,164.90	$1,164.90	$1,250.34	$1,250.34	$979.65	$979.65	$976.44	$976.44	$1,009.53	$1,009.53	$1,054.23	$1,054.23	$955.47	$955.47	$1,092.15	$1,092.15

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>														
HIOS Plan ID (Off Exchange)=>	24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009	
Plan Marketing Name =>	UHC Navigate Gold 1000		UHC Navigate Gold 0		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate HSA Silver 3500	
Form # =>	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA	
Rating Area =>	Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC	
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$1,000		$0		$3,500		$5,500		$2,500		$3,000		$3,500	
Coinsurance =>	0%		0%		20%		0%		0%		0%		0%	
Copays =>	$30-$60/$100		$30-$60/$100		$40-$80/$120		$50-$100/$150		$30-$60/$100		$40-$80/$120		$30-$60/$100	
OOP Maximum =>	$8,700		$8,700		$8,700		$8,700		$7,050		$8,700		$7,050	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$306.01	$306.01	$328.45	$328.45	$257.35	$257.35	$256.50	$256.50	$265.19	$265.19	$276.93	$276.93	$250.99	$250.99
15	$333.21	$333.21	$357.64	$357.64	$280.22	$280.22	$279.30	$279.30	$288.76	$288.76	$301.55	$301.55	$273.30	$273.30
16	$343.61	$343.61	$368.80	$368.80	$288.97	$288.97	$288.01	$288.01	$297.77	$297.77	$310.96	$310.96	$281.83	$281.83
17	$354.01	$354.01	$379.97	$379.97	$297.71	$297.71	$296.73	$296.73	$306.79	$306.79	$320.37	$320.37	$290.36	$290.36
18	$365.21	$365.21	$391.99	$391.99	$307.13	$307.13	$306.12	$306.12	$316.49	$316.49	$330.51	$330.51	$299.55	$299.55
19	$376.41	$376.41	$404.01	$404.01	$316.55	$316.55	$315.51	$315.51	$326.20	$326.20	$340.64	$340.64	$308.73	$308.73
20	$388.01	$388.01	$416.46	$416.46	$326.31	$326.31	$325.23	$325.23	$336.25	$336.25	$351.14	$351.14	$318.25	$318.25
21	$400.01	$400.01	$429.34	$429.34	$336.40	$336.40	$335.29	$335.29	$346.65	$346.65	$362.00	$362.00	$328.09	$328.09
22	$400.01	$400.01	$429.34	$429.34	$336.40	$336.40	$335.29	$335.29	$346.65	$346.65	$362.00	$362.00	$328.09	$328.09
23	$400.01	$400.01	$429.34	$429.34	$336.40	$336.40	$335.29	$335.29	$346.65	$346.65	$362.00	$362.00	$328.09	$328.09
24	$400.01	$400.01	$429.34	$429.34	$336.40	$336.40	$335.29	$335.29	$346.65	$346.65	$362.00	$362.00	$328.09	$328.09
25	$401.61	$401.61	$431.06	$431.06	$337.75	$337.75	$336.63	$336.63	$348.04	$348.04	$363.45	$363.45	$329.40	$329.40
26	$409.61	$409.61	$439.64	$439.64	$344.47	$344.47	$343.34	$343.34	$354.97	$354.97	$370.69	$370.69	$335.96	$335.96
27	$419.21	$419.21	$449.95	$449.95	$352.55	$352.55	$351.38	$351.38	$363.29	$363.29	$379.38	$379.38	$343.84	$343.84
28	$434.81	$434.81	$466.69	$466.69	$365.67	$365.67	$364.46	$364.46	$376.81	$376.81	$393.49	$393.49	$356.63	$356.63
29	$447.61	$447.61	$480.43	$480.43	$376.43	$376.43	$375.19	$375.19	$387.90	$387.90	$405.08	$405.08	$367.13	$367.13
30	$454.01	$454.01	$487.30	$487.30	$381.81	$381.81	$380.55	$380.55	$393.45	$393.45	$410.87	$410.87	$372.38	$372.38
31	$463.61	$463.61	$497.61	$497.61	$389.89	$389.89	$388.60	$388.60	$401.77	$401.77	$419.56	$419.56	$380.26	$380.26
32	$473.21	$473.21	$507.91	$507.91	$397.96	$397.96	$396.65	$396.65	$410.09	$410.09	$428.25	$428.25	$388.13	$388.13
33	$479.21	$479.21	$514.35	$514.35	$403.01	$403.01	$401.68	$401.68	$415.29	$415.29	$433.68	$433.68	$393.05	$393.05
34	$485.61	$485.61	$521.22	$521.22	$408.39	$408.39	$407.04	$407.04	$420.83	$420.83	$439.47	$439.47	$398.30	$398.30
35	$488.81	$488.81	$524.65	$524.65	$411.08	$411.08	$409.72	$409.72	$423.61	$423.61	$442.36	$442.36	$400.93	$400.93
36	$492.01	$492.01	$528.09	$528.09	$413.77	$413.77	$412.41	$412.41	$426.38	$426.38	$445.26	$445.26	$403.55	$403.55
37	$495.21	$495.21	$531.52	$531.52	$416.46	$416.46	$415.09	$415.09	$429.15	$429.15	$448.16	$448.16	$406.18	$406.18
38	$498.41	$498.41	$534.96	$534.96	$419.15	$419.15	$417.77	$417.77	$431.93	$431.93	$451.05	$451.05	$408.80	$408.80
39	$504.81	$504.81	$541.83	$541.83	$424.54	$424.54	$423.14	$423.14	$437.47	$437.47	$456.84	$456.84	$414.05	$414.05
40	$511.21	$511.21	$548.70	$548.70	$429.92	$429.92	$428.50	$428.50	$443.02	$443.02	$462.64	$462.64	$419.30	$419.30
41	$520.81	$520.81	$559.00	$559.00	$437.99	$437.99	$436.55	$436.55	$451.34	$451.34	$471.32	$471.32	$427.17	$427.17
42	$530.01	$530.01	$568.88	$568.88	$445.73	$445.73	$444.26	$444.26	$459.31	$459.31	$479.65	$479.65	$434.72	$434.72
43	$542.81	$542.81	$582.61	$582.61	$456.49	$456.49	$454.99	$454.99	$470.40	$470.40	$491.23	$491.23	$445.22	$445.22
44	$558.81	$558.81	$599.79	$599.79	$469.95	$469.95	$468.40	$468.40	$484.27	$484.27	$505.71	$505.71	$458.34	$458.34
45	$577.61	$577.61	$619.97	$619.97	$485.76	$485.76	$484.16	$484.16	$500.56	$500.56	$522.73	$522.73	$473.76	$473.76
46	$600.02	$600.02	$644.01	$644.01	$504.60	$504.60	$502.94	$502.94	$519.98	$519.98	$543.00	$543.00	$492.14	$492.14
47	$625.22	$625.22	$671.06	$671.06	$525.79	$525.79	$524.06	$524.06	$541.81	$541.81	$565.81	$565.81	$512.80	$512.80
48	$654.02	$654.02	$701.97	$701.97	$550.01	$550.01	$548.20	$548.20	$566.77	$566.77	$591.87	$591.87	$536.43	$536.43
49	$682.42	$682.42	$732.45	$732.45	$573.90	$573.90	$572.00	$572.00	$591.38	$591.38	$617.57	$617.57	$559.72	$559.72
50	$714.42	$714.42	$766.80	$766.80	$600.81	$600.81	$598.83	$598.83	$619.12	$619.12	$646.53	$646.53	$585.97	$585.97
51	$746.02	$746.02	$800.72	$800.72	$627.39	$627.39	$625.32	$625.32	$646.50	$646.50	$675.13	$675.13	$611.89	$611.89
52	$780.82	$780.82	$838.07	$838.07	$656.65	$656.65	$654.49	$654.49	$676.66	$676.66	$706.62	$706.62	$640.43	$640.43
53	$816.02	$816.02	$875.85	$875.85	$686.26	$686.26	$683.99	$683.99	$707.17	$707.17	$738.48	$738.48	$669.30	$669.30
54	$854.02	$854.02	$916.64	$916.64	$718.21	$718.21	$715.84	$715.84	$740.10	$740.10	$772.87	$772.87	$700.47	$700.47
55	$892.02	$892.02	$957.43	$957.43	$750.17	$750.17	$747.70	$747.70	$773.03	$773.03	$807.26	$807.26	$731.64	$731.64
56	$933.22	$933.22	$1,001.65	$1,001.65	$784.82	$784.82	$782.23	$782.23	$808.73	$808.73	$844.55	$844.55	$765.43	$765.43
57	$974.82	$974.82	$1,046.30	$1,046.30	$819.81	$819.81	$817.10	$817.10	$844.79	$844.79	$882.19	$882.19	$799.56	$799.56
58	$1,019.23	$1,019.23	$1,093.96	$1,093.96	$857.15	$857.15	$854.32	$854.32	$883.26	$883.26	$922.38	$922.38	$835.97	$835.97
59	$1,041.23	$1,041.23	$1,117.57	$1,117.57	$875.65	$875.65	$872.76	$872.76	$902.33	$902.33	$942.29	$942.29	$854.02	$854.02
60	$1,085.63	$1,085.63	$1,165.23	$1,165.23	$912.99	$912.99	$909.98	$909.98	$940.81	$940.81	$982.47	$982.47	$890.44	$890.44
61	$1,124.03	$1,124.03	$1,206.45	$1,206.45	$945.28	$945.28	$942.16	$942.16	$974.09	$974.09	$1,017.22	$1,017.22	$921.93	$921.93
62	$1,149.23	$1,149.23	$1,233.49	$1,233.49	$966.48	$966.48	$963.29	$963.29	$995.93	$995.93	$1,040.03	$1,040.03	$942.60	$942.60
63	$1,180.83	$1,180.83	$1,267.41	$1,267.41	$993.05	$993.05	$989.78	$989.78	$1,023.31	$1,023.31	$1,068.62	$1,068.62	$968.52	$968.52
64+	$1,200.03	$1,200.03	$1,288.02	$1,288.02	$1,009.20	$1,009.20	$1,005.87	$1,005.87	$1,039.95	$1,039.95	$1,086.00	$1,086.00	$984.27	$984.27

UnitedHealthcare of Pennsylvania, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0030001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off	UHCPA	1,2,3,4,5,6	RA 1-5 - All; RA 6 - Centre Only
24872PA0030002	UHC Navigate Gold 1500	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030003	UHC Navigate Gold 1000	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030004	UHC Navigate Gold 0	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030006	UHC Navigate Silver 5500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030007	UHC Navigate HSA Silver 2500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030008	UHC Navigate Silver 3000	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre

Company Name **UnitedHealthcare of Pennsylvania, Inc.**

Market **Small Group**

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

					RATING AREA 1		
	11-30-2021 Number of Covered Lives by Rating County				0	0	14
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Crawford**	**Clarion**	**Erie**
24872PA0030001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off	$262.44	$262.44	$262.44
24872PA0030002	UHC Navigate Gold 1500	HMO	Gold	Off			
24872PA0030003	UHC Navigate Gold 1000	HMO	Gold	Off			
24872PA0030004	UHC Navigate Gold 0	HMO	Gold	Off			
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off			
24872PA0030006	UHC Navigate Silver 5500	HMO	Silver	Off			
24872PA0030007	UHC Navigate HSA Silver 2500	HMO	Silver	Off			
24872PA0030008	UHC Navigate Silver 3000	HMO	Silver	Off			
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off			

RATING AREA 2

RATING AREA 3

0	0	2	0	0	0	0	6	0	0	0	0	2	0
Forest	**Mckean**	**Mercer**	**Venango**	**Warren**	**Elk**	**Cameron**	**Potter**	**Bradford**	**Carbon**	**Clinton**	**Lackawanna**	**Luzerne**	**Lycoming**
$262.44	$262.44	$262.44	$262.44	$262.44	$297.71	$297.71	$297.71	$346.58	$346.58	$346.58	$346.58	$346.58	$346.58
								$399.35	$399.35	$399.35	$399.35	$399.35	$399.35
								$438.80	$438.80	$438.80	$438.80	$438.80	$438.80
								$470.97	$470.97	$470.97	$470.97	$470.97	$470.97
								$369.02	$369.02	$369.02	$369.02	$369.02	$369.02
								$367.81	$367.81	$367.81	$367.81	$367.81	$367.81
								$380.26	$380.26	$380.26	$380.26	$380.26	$380.26
								$397.10	$397.10	$397.10	$397.10	$397.10	$397.10
								$359.91	$359.91	$359.91	$359.91	$359.91	$359.91

25	0	0	10	0	0	0
Monroe	**Pike**	**Sullivan**	**Susquehanna**	**Tioga**	**Wayne**	**Wyoming**
$346.58	$346.58	$346.58	$346.58	$346.58	$346.58	$346.58
$399.35	$399.35	$399.35	$399.35	$399.35	$399.35	$399.35
$438.80	$438.80	$438.80	$438.80	$438.80	$438.80	$438.80
$470.97	$470.97	$470.97	$470.97	$470.97	$470.97	$470.97
$369.02	$369.02	$369.02	$369.02	$369.02	$369.02	$369.02
$367.81	$367.81	$367.81	$367.81	$367.81	$367.81	$367.81
$380.26	$380.26	$380.26	$380.26	$380.26	$380.26	$380.26
$397.10	$397.10	$397.10	$397.10	$397.10	$397.10	$397.10
$359.91	$359.91	$359.91	$359.91	$359.91	$359.91	$359.91

RATING AREA 4

65	0	0	2	0	0	0
Allegheny	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**	**Indiana**
$280.75	$280.75	$280.75	######	$280.75	$280.75	$280.75

			RATING AREA 5							RATING AREA 6	
2	19	4	0	0	0	0	0	0	0	3	0
Lawrence	**Washington**	**Westmoreland**	**Bedford**	**Blair**	**Clearfield**	**Cambria**	**Huntingdon**	**Jefferson**	**Somerset**	**Centre**	**Columbia**
$280.75	$280.75	$280.75	$260.91	$260.91	$260.91	$260.91	$260.91	$260.91	$260.91	$338.60	
											$390.15
											$428.68
											$460.12
											$360.51
											$359.33
											$371.50
											$387.95
											$351.61

								RATING AREA 7				RATING AR
21	0	0	103	0	3	0	0	2	29	23	37	195
Lehigh	**Mifflin**	**Montour**	**Northampton**	**Northumberland**	**Schuylkill**	**Snyder**	**Union**	**Adams**	**Berks**	**Lancaster**	**York**	**Bucks**
$390.15	$390.15	$390.15	$390.15	$390.15	$390.15	$390.15	$390.15	$400.99	$400.99	$400.99	$400.99	$353.40
$428.68	$428.68	$428.68	$428.68	$428.68	$428.68	$428.68	$428.68	$440.60	$440.60	$440.60	$440.60	$388.30
$460.12	$460.12	$460.12	$460.12	$460.12	$460.12	$460.12	$460.12	$472.91	$472.91	$472.91	$472.91	$416.78
$360.51	$360.51	$360.51	$360.51	$360.51	$360.51	$360.51	$360.51	$370.53	$370.53	$370.53	$370.53	$326.55
$359.33	$359.33	$359.33	$359.33	$359.33	$359.33	$359.33	$359.33	$369.32	$369.32	$369.32	$369.32	$325.48
$371.50	$371.50	$371.50	$371.50	$371.50	$371.50	$371.50	$371.50	$381.83	$381.83	$381.83	$381.83	$336.51
$387.95	$387.95	$387.95	$387.95	$387.95	$387.95	$387.95	$387.95	$398.73	$398.73	$398.73	$398.73	$351.41
$351.61	$351.61	$351.61	$351.61	$351.61	$351.61	$351.61	$351.61	$361.39	$361.39	$361.39	$361.39	$318.49

EA 8

133	116	177	159
Chester	**Delaware**	**Montgomery**	**Philadelphia**
$353.40	$353.40	$353.40	$353.40
$388.30	$388.30	$388.30	$388.30
$416.78	$416.78	$416.78	$416.78
$326.55	$326.55	$326.55	$326.55
$325.48	$325.48	$325.48	$325.48
$336.51	$336.51	$336.51	$336.51
$351.41	$351.41	$351.41	$351.41
$318.49	$318.49	$318.49	$318.49

RATING AREA 9

25	40	20	5	15	6	0
Cumberland	**Dauphin**	**Franklin**	**Fulton**	**Juniata**	**Lebanon**	**Perry**
$364.05	$364.05	$364.05	$364.05	$364.05	$364.05	$364.05
$400.01	$400.01	$400.01	$400.01	$400.01	$400.01	$400.01
$429.34	$429.34	$429.34	$429.34	$429.34	$429.34	$429.34
$336.40	$336.40	$336.40	$336.40	$336.40	$336.40	$336.40
$335.29	$335.29	$335.29	$335.29	$335.29	$335.29	$335.29
$346.65	$346.65	$346.65	$346.65	$346.65	$346.65	$346.65
$362.00	$362.00	$362.00	$362.00	$362.00	$362.00	$362.00
$328.09	$328.09	$328.09	$328.09	$328.09	$328.09	$328.09

Unified Rate Review v5.3

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Company Legal Name: **UnitedHealthcare of Pennsylvania, Inc.** State: **PA**
HIOS Issuer ID: **24872** Market: **Small Group**
Effective Date of Rate Change(s): **10/1/2022**

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 10/1/2020 to 9/30/2021

	Total	PMPM
Allowed Claims	$5,485,363.26	$321.78
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$3,900,760.82	$228.82
Risk Adjustment	-$2,148,071.38	-$126.01
Experience Period Premium	$7,446,614.29	$436.83
Experience Period Member Months	17,047	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$67.04	1.035	1.035	1.035	1.035	$76.93
Outpatient Hospital	$128.85	1.035	1.035	1.035	1.035	$147.86
Professional	$69.22	1.035	1.035	1.035	1.035	$79.43
Other Medical	$1.00	1.035	1.035	1.035	1.035	$1.15
Capitation	$3.17	1.035	1.035	1.035	1.035	$3.64
Prescription Drug	$51.93	1.035	1.035	1.035	1.035	$59.59
Total	$321.21					**$368.60**

Morbidity Adjustment	1.000
Demographic Shift	1.001
Plan Design Changes	0.993
Other	1.013
Adjusted Trended EHB Allowed Claims PMPM for **10/1/2022**	**$371.14**

Manual EHB Allowed Claims PMPM	$523.91
Applied Credibility %	5.76%

		Projected Period Totals
Projected Index Rate for **10/1/2022**	**$515.11**	$9,179,260.20
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	-$47.64	-$848,944.80
Exchange User Fees	0.00%	$0.00
Market Adjusted Index Rate	**$562.75**	**$10,028,205.00**

Projected Member Months	**17,820**

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

Company Legal Name: **UnitedHealthcare of Pennsylvania, Inc.**
HIOS Issuer ID: **24872**
Effective Date of Rate Change(s): **10/1/2022**

State: **PA**
Market: **Small Group**

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.
To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Field #

Section I: General Product and Plan Information

		PA003 Plans										PA002 Plans								
1.1	Product Name																			
1.2	Product ID	24872PA003										24872PA002								
1.3	Plan Name	Products	CODD	CODE	CODF	CODG	CODH	CODI	CODJ	CODK	CD32	BRA6	BRA7	BRA8	BRA9	BRBA	BRBB	BRBC	BRBD	BRBE
1.4	Plan ID (Standard Component ID)	24872PA0030000	24872PA0030002	24872PA0030003	24872PA0030004	24872PA0030005	24872PA0030006	24872PA0030007	24872PA0030008	24872PA0030009	24872PA0030001	24872PA0020001	24872PA0020008	24872PA0020009	24872PA0020010	24872PA0020011	24872PA0020012	24872PA0020013	24872PA0020014	24872PA0020015
1.5	Metal	Not Applicable	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Gold	Gold	Silver	Silver	Silver	Silver	Gold	Silver
1.6	AV Metal Value	0.000	0.768	0.781	0.770	0.704	0.670	0.714	0.695	0.719	0.649	0.622	0.767	0.794	0.715	0.682	0.694	0.712	0.795	0.664
1.7	Plan Category	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated
1.8	Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9	Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
1.10	Effective Date of Proposed Rates	10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022
1.11	Cumulative Rate Change % (over 12 mos prior)	0.00%	5.44%	4.74%	4.86%	6.41%	6.69%	5.95%	6.14%	7.09%	7.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12	Product Rate Increase %	5.94%										0.00%								
1.13	Submission Level Rate Increase %	5.94%																		

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

	2.1 Plan ID (Standard Component ID)	Total	24872PA0030000	24872PA0030002	24872PA0030003	24872PA0030004	24872PA0030005	24872PA0030006	24872PA0030007	24872PA0030008	24872PA0030009	24872PA0030001	24872PA0020001	24872PA0020008	24872PA0020009	24872PA0020010	24872PA0020011	24872PA0020012	24872PA0020013	24872PA0020014	24872PA0020015
$5,485,363	2.2 Allowed Claims	$5,485,363	$106,922	$235,492	$597,179	$128,375	$260,887	$101,929	$83,609	$42,506	$760,458	$23,722	$49	$216,295	$911,704	$1,190,378	$205,373	$23,895	$224,271	$19,673	$352,645
$0	2.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.4 Member Cost Sharing	$1,584,602	$28,716	$72,769	$118,468	$28,921	$118,203	$49,652	$43,690	$20,905	$205,352	$16,926	$26	$65,671	$151,403	$425,688	$70,648	$9,069	$36,205	$2,598	$119,693
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$3,900,761	2.6 Incurred Claims	$3,900,761	$78,206	$162,723	$478,711	$99,454	$142,684	$52,277	$39,920	$21,601	$555,106	$6,796	$23	$150,624	$760,301	$764,691	$134,725	$14,826	$188,066	$17,076	$232,952
-$2,148,071	2.7 Risk Adjustment Transfer Amount	-$2,148,071	$0	-$68,105	-$218,075	-$84,275	-$168,702	-$83,944	-$43,353	-$18,957	-$180,023	-$5,636	-$475	-$104,997	-$359,628	-$448,853	-$109,966	-$18,846	-$48,295	-$14,011	-$171,930
$7,446,614	2.8 Premium	$7,446,614	$117,141	$232,381	$744,098	$287,557	$575,631	$286,426	$147,926	$64,685	$614,258	$19,230	$1,622	$358,263	$1,227,092	$1,531,541	$375,216	$64,306	$164,789	$47,807	$586,644
17,047	2.9 Experience Period Member Months	17,047	277	562	1,405	488	1,429	629	315	146	1,504	44	8	818	2,271	4,171	933	163	387	90	1,407
	2.10 Current Enrollment	1,251	0	84	195	86	252	95	42	28	227	10	0	4	85	67	35	0	24	0	17
	2.11 Current Premium PMPM	$449.10	$0.00	$456.41	$514.74	$569.89	$385.14	$449.88	$454.88	$413.09	$413.72	$420.25	$0.00	$380.84	$566.96	$402.93	$390.92	$0.00	$381.01	$0.00	$351.92
	2.12 Loss Ratio	73.62%	66.76%	99.05%	91.01%	48.92%	35.06%	25.82%	38.17%	47.24%	127.84%	49.99%	2.00%	59.47%	87.65%	70.63%	50.79%	32.61%	161.44%	50.53%	56.17%
	Per Member Per Month																				
	2.13 Allowed Claims	$321.78	$386.00	$419.02	$425.04	$263.06	$182.57	$162.05	$265.43	$291.14	$505.62	$539.14	$6.10	$264.42	$401.45	$285.39	$220.12	$146.60	$579.51	$218.59	$250.64
	2.14 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.15 Member Cost Sharing	$92.95	$103.67	$129.48	$84.32	$59.26	$82.72	$78.94	$138.70	$143.18	$136.54	$384.69	$3.24	$80.28	$66.67	$102.06	$75.72	$55.64	$93.55	$28.86	$85.07
	2.16 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.17 Incurred Claims	$228.82	$282.33	$289.54	$340.72	$203.80	$99.85	$83.11	$126.73	$147.95	$369.09	$154.45	$2.86	$184.14	$334.79	$183.34	$144.40	$90.96	$485.96	$189.73	$165.57
	2.18 Risk Adjustment Transfer Amount	-$126.01	$0.00	-$121.18	-$155.21	-$172.69	-$118.06	-$133.46	-$137.63	-$129.85	-$119.70	-$128.09	-$59.41	-$128.36	-$158.36	-$107.61	-$117.86	-$115.62	-$124.79	-$155.68	-$122.20
	2.19 Premium	$436.83	$422.89	$413.49	$529.61	$589.26	$402.82	$455.37	$469.61	$443.05	$408.42	$437.05	$202.73	$437.97	$540.33	$367.19	$402.16	$394.52	$425.81	$531.19	$416.95

Section III: Plan Adjustment Factors

3.1	Plan ID (Standard Component ID)		24872PA0030000	24872PA0030002	24872PA0030003	24872PA0030004	24872PA0030005	24872PA0030006	24872PA0030007	24872PA0030008	24872PA0030009	24872PA0030001	24872PA0020001	24872PA0020008	24872PA0020009	24872PA0020010	24872PA0020011	24872PA0020012	24872PA0020013	24872PA0020014	24872PA0020015
3.2	Market Adjusted Index Rate											$562.75									
3.3	AV and Cost Sharing Design of Plan		0.0000	0.7479	0.8218	0.8820	0.6911	0.6888	0.7121	0.7437	0.6740	0.6491	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.4	Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5	Benefits in Addition to EHB		1.0000	1.0018	1.0018	1.0018	1.0018	1.0018	1.0018	1.0018	1.0018	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	Administrative Costs																				
3.6	Administrative Expense		0.00%	13.33%	13.33%	13.33%	13.33%	13.33%	13.33%	13.33%	13.33%	13.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.7	Taxes and Fees		0.00%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.8	Profit & Risk Load		0.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10	**Plan Adjusted Index Rate**		$0.00	$501.95	$551.55	$591.95	$463.83	$462.29	$477.92	$499.13	$452.35	$435.64	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3.11	Age Calibration Factor	0.7215	0.7215																		
3.12	Geographic Calibration Factor	1.1054	1.1054																		
3.13	Tobacco Calibration Factor	1.0000	1.0000																		
3.14	**Calibrated Plan Adjusted Index Rate**		$0.00	$400.33	$439.89	$472.11	$369.93	$368.69	$381.17	$398.08	$360.77	$347.44	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Section IV: Projected Plan Level Information

4.1	Plan ID (Standard Component ID)	Total	24872PA0030000	24872PA0030002	24872PA0030003	24872PA0030004	24872PA0030005	24872PA0030006	24872PA0030007	24872PA0030008	24872PA0030009	24872PA0030001	24872PA0020001	24872PA0020008	24872PA0020009	24872PA0020010	24872PA0020011	24872PA0020012	24872PA0020013	24872PA0020014	24872PA0020015
4.2	Allowed Claims	$9,195,799	$0	$771,935	$1,531,005	$135,089	$3,208,594	$822,087	$239,264	$214,724	$1,355,831	$917,269	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.3	Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4	Member Cost Sharing	$2,629,998	$0	$216,189	$319,905	$20,390	$970,444	$250,523	$67,280	$53,545	$433,425	$298,297	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6	Incurred Claims	$6,565,800	$0	$555,746	$1,211,100	$114,698	$2,238,150	$571,564	$171,984	$161,180	$922,406	$618,972	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.7	Risk Adjustment Transfer Amount	-$606,147	$0	-$48,982	-$97,147	-$8,572	-$213,478	-$54,696	-$15,919	-$14,286	-$90,208	-$62,860	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.8	Premium	$8,539,557	$0	$722,809	$1,575,221	$149,172	$2,910,992	$743,355	$223,668	$209,635	$1,199,639	$805,065	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.9	Projected Member Months	17,820	0	1,440	2,856	252	6,276	1,608	468	420	2,652	1,848	0	0	0	0	0	0	0	0	0
4.10	Loss Ratio	82.76%	#DIV/0!	82.48%	81.94%	81.58%	82.97%	83.00%	82.78%	82.51%	83.14%	83.40%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Per Member Per Month																				
4.11	Allowed Claims	$516.04	#DIV/0!	$536.07	$536.07	$536.07	$511.25	$511.25	$511.25	$511.25	$511.25	$496.36	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.12	Reinsurance	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.13	Member Cost Sharing	$147.59	#DIV/0!	$150.13	$112.01	$80.91	$154.63	$155.80	$143.76	$127.49	$163.43	$161.42	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.14	Cost Sharing Reduction	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.15	Incurred Claims	$368.45	#DIV/0!	$385.93	$424.05	$455.15	$356.62	$355.45	$367.49	$383.76	$347.82	$334.94	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.16	Risk Adjustment Transfer Amount	-$34.01	#DIV/0!	-$34.01	-$34.01	-$34.01	-$34.01	-$34.01	-$34.01	-$34.01	-$34.01	-$34.01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17	Premium	$479.21	#DIV/0!	$501.95	$551.55	$591.95	$463.83	$462.29	$477.92	$499.13	$452.35	$435.64	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Rating Area Data Collection

Rating Area	Rating Factor
Rating Area 1	0.7554
Rating Area 2	0.8569
Rating Area 3	0.9976
Rating Area 4	0.8081
Rating Area 5	0.7510
Rating Area 6	0.9746
Rating Area 7	1.0017
Rating Area 8	0.8828
Rating Area 9	0.9094

Federal Rate Filing Justification Part III
Actuarial Memorandum and Certification

UnitedHealthcare of Pennsylvania, Inc.
NAIC: 95220
FEIN: 25-1756858

State of Pennsylvania Rate Review

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Section 1: Purpose

The following is a rate filing prepared by UnitedHealthcare of Pennsylvania, Inc.. This filing has been prepared to provide the necessary information required by the Department of Health and Human Services and the state of Pennsylvania. The purpose of this memorandum is to provide information relevant to the Federal Part I Unified Rate Review Template (URRT).

This filing establishes rates intended to be used for non-grandfathered PPACA compliant small group health benefit plans sold off the Small Business Health Options Program in Pennsylvania for the 2022 plan year. A rate increase is being filed at this time. The rates and other information in this submission are based on the current regulations and guidance from HHS. Changes to this filing may be necessary if there are revisions to the regulations or updated guidance from HHS.

This memorandum is intended solely for the information of and use by the Department of Health and Human Services and the Pennsylvania Department of Insurance and Financial Services. It will demonstrate compliance with state and federal laws and regulations related to the development of the index rate and allowable rating factors and is not intended to be used for any other purpose.

The attached document contains confidential, proprietary information and trade secrets. This information is strictly confidential and protected from disclosure by 40 P.S. § 65.2-A. If the prohibition against disclosure by the Department of Insurance and Financial Services is reassessed at a later date, it may not be disclosed to any other state or federal regulatory agencies unless the recipient agrees in writing prior to receipt to maintain the confidentiality of the information.

Section 2: General Information

Company Identifying Information

Company Legal Name:	UnitedHealthcare of Pennsylvania, Inc.
State:	Pennsylvania
HIOS Issuer ID:	24872
Market:	Small Business, 1-50
Proposed Effective Date:	October 01, 2022

[redacted]

Section 3: Proposed Rate Changes

The proposed change in rates for this filing is 4.8% compared to 10/1/2021 approved rates. These changes are applied uniformly to all plans within a rating area. The proposed pricing trend is 9.0% annually.

The primary drivers of the proposed rate changes are the following:

- Changes in medical service costs
  - Increasing Cost of Medical Services – Annual increases in reimbursement rates to health care providers – such as hospitals, doctors and pharmaceutical companies.
  - Increased Utilization – The number of office visits and other services continues to grow. In addition, total health care spending will vary by the intensity of care and/or use of different types of health services. Patients who are sicker generally have a higher intensity of health care utilization. The price of care can be affected by the use of expensive procedures such as surgery vs. simply monitoring or providing medications.
  - Higher Costs from Deductible Leveraging – Health care costs continue to rise every year. If deductibles and copayments remain the same, a greater percentage of health care costs need to be covered by health insurance premiums each year.
  - Cost shifting from the public to the private sector – Reimbursements from the Center for Medicare and Medicaid Services (CMS) to hospitals do not generally cover all of the cost of care. The cost difference is being shifted to private health plans. Hospitals typically make up this difference by charging private health plans more.
  - Impact of New Technology – Improvements to medical technology and clinical practice often result in the use of more expensive services - leading to increased health care spending and utilization.
- Administrative costs and anticipated profit
  - UnitedHealthcare works to directly control administrative expenses by adopting better processes and technology and through the development of programs and innovations that make health care more affordable. We have led the marketplace by introducing key innovations that make health care services more accessible and affordable for customers, improve the quality and coordination of health care services, and help individuals and their physicians make more informed health care decisions.
  - Additionally, UnitedHealthcare indirectly controls medical cost payments by using appropriate payment structures with providers and facilities. UnitedHealthcare's goal is to control costs, maximize efficiency, and work closely with physicians and providers to obtain the best value and coverage.
  - State and/or Federal government imposed taxation and fees are additional significant factors that impact health care spending. These fees include ACA taxes and fees which will have increased health insurance costs and need to be reflected in premium.
- Changes that vary by plan
  - All plan relativity factors have been updated to reflect UnitedHealthcare's most recent pricing model.
  - The impact of any changes to plans that have occurred due to uniform modification are also reflected in the updated plan relativity factors. Please see the "Plan Adjusted Index Rate" section of the memorandum for more detail on these changes.

We refined the medical and pharmacy plan price relativities to reflect the most recent pricing methodology and pricing models. The methodology is based on UnitedHealthcare nationwide experience data, which contains utilization frequencies and unit costs by service category, in addition to claim distributions and adjustment factors for a large number of plan design variables. Benefit design parameters such as deductibles, coinsurance, copays, out-of-pocket maximums, etc. were input for each plan. The expected paid-to-allowed relativities and expected utilization differences due to differences in cost sharing for each plan are then used to develop the plan factors for each benefit plan. All benefit plans are priced consistently with each other, with the rates differing by the estimated value of the benefits and the expected utilization differences due to differences in cost sharing. The utilization differences do not reflect differences due to health status. The net impact of all changes by plan can be found in Worksheet 2, Section I of the Unified Rate Review Template.

Significant factors driving the proposed rate changes are discussed in further detail in Section 6 (*Projection Factors*) and Section 7 (*Credibility Manual Rate Development*) of this memorandum.

Section 4: Experience and Current Period Premium, Claims and Enrollment

Paid Through Date

The experience period is 10/1/2020 through 9/30/2021, with claims paid through 11/30/2021.

Current Date

The current enrollment and premium is reported as of 9/30/2021.

Allowed and Incurred Claims Incurred During the Experience Period

Claims Description	Allowed Claims	Incurred Claims
Claims Paid as of November 30, 2021	$ 4,951,933	$ 3,521,427
Claims Incurred but Not Reported as of November 30, 2021	$ 533,431	$ 379,334

The claims data was available directly from company claims records.

Support for Estimate of Incurred but not Reported Claims

Historical claims are categorized both by the month in which they were incurred and the month in which they were adjudicated. For incurral months with sufficient adjudicated claim experience, incurred claims are estimated by applying completion factors derived from the historical claims. Adjustments are made based on specific knowledge of the entity (e.g., catastrophic claims, pended claims, etc.). For incurral months where adjudicated claim experience is not sufficient to rely on completion factors, a PMPM is used to estimate incurred claims. PMPM estimates are based on expected claim seasonality patterns, monthly calendar days and work days, emerging claim trends, and other factors. The same completion factors are applied to both incurred and allowed claim amounts.

The same completion factors are applied to both incurred and allowed claims amounts.

Experience Period Risk Adjustment

We are using the risk adjustment results based on final 2020 CMS risk adjustment release. Based on that information our experience period risk adjustment transfer PMPM is -$126.01.

Experience Period Index Rates

Experience Period Index Rates are defined as the allowed claims PMPM for Essential Health Benefits during the Experience Period. With the breakout of service level EHB claims, the information provided reflects a reasonable estimate of the EHBs.

Experience Period Index Rates are defined as the allowed claims PMPM for Essential Health Benefits during the Experience Period. With the breakout of service level EHB claims, the information provided reflects a reasonable estimate of the EHBs.

Section 5: Benefit Categories

Claims were assigned to each of the benefit categories based on where services were administered and the types of medical services rendered. The benefit categories were defined by our claims department using standard industry definitions.

Inpatient Hospital

Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.

Outpatient Hospital

Includes non-capitated facility services for surgical, emergency room, laboratory, radiology, therapeutic, observation, and other services provided in an outpatient facility setting and billed by the facility.

Professional

Includes non-capitated primary care, specialist care, therapeutic, the professional component of laboratory and radiology, and other professional services, other than hospital based professionals whose payments are included in facility fees.

Other Medical

Includes non-capitated ambulatory, home health care, durable medical equipment, prosthetics, supplies, vision exams, dental services and other services.

Capitation

Includes all services provided under one or more capitated agreements.

Prescription Drug

Includes drugs dispensed by a pharmacy. This amount is net of rebates received from drug manufacturers.

Section 6: Projection Factors

Trend

Two years of annual trend were applied to our 2020 experience to project it to the 2022 rating period. Our most recent analysis indicates annual trend in the state of Pennsylvania for the 2021 and 2022 calendar years will be 7.12% and 7.12%, respectively. The table below details the components of each trend factor.

Trend Component	2021	2022
Unit Cost	3.50%	3.50%
Utilization	3.50%	3.50%
Total	7.12%	7.12%

UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, and benefit leveraging identified for each category. Future trends are developed based on a projection of each component. In addition, the costs associated with future treatment, vaccination and testing due to COVID-19 are included in the future trends used in the claims projection.

Utilization rates by category are measured and projected. Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates. UnitedHealthcare uses same store analysis to reflect utilization.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence the mix of procedures. Unit cost is based on our contractual changes with providers.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

Demographic Shift

The total Demographic Shift Adjustment is 0.09%. It is comprised of the following factors:

The HHS-specified age curve was used in rating.

Geographic Shift:

An adjustment of 0.09% was made to account for the shift in the distribution of members by rating area between the experience period and the rating period. The factor reflects the change in the average geographic rating area factor from the experience period to the rating period, weighted by the respective membership distributions, using the proposed geographic rating area factors. The formula is calculated as: Avg. Geographic Rating Area Factor projected / Avg. Geographic Rating Area Factor experience – 1.

Plan Design Changes

The total Plan Design Adjustment is -0.7%. It is comprised of the following factors:

Shift in Benefit Plan Distribution:

An adjustment of -0.7% was made to account for the expected change in allowed claims due to the shift in the distribution of benefit plans between the experience period and the rating period.

Other Adjustments

The total other adjustments are 1.3%, and it is comprised of the following factors:

Catastrophic Claims Adjustment:

An adjustment was made to account for catastrophic claims experience in the experience period. The claims were adjusted by 5.1% to align with expected catastrophic claim levels in the rating period.

Trend Adjustment

An additional trend adjustment of 0.7% is applied to trend our rates to the mid-point of the quarter rather than the beginning of the quarter

COVID-19 Adjustment

An additional adjustment of 0.4% is applied to the claims due to the COVID-19 pandemic. This adjustment represents the change, between the experience and projection periods, in the net impact of elimination and deferral of normal health care services and additional costs due to COVID-19 testing and treatment and, when applicable, COVID-19 vaccines.

All Other Adjustments:

All other adjustments resulted in an adjustment of -4.7%.

Section 7: Credibility Manual Rate Development

Adjustments Made to the Data

Adjustments similar to the ones described in Section 6 were applied to the experience of the credibility manual to project it to the projection period. In addition, the credibility manual was adjusted to reflect the average age, geography, plan design and morbidity of the adjusted experience period claims.

An adjustment to the credibility manual was made to account for catastrophic claims experience in the experience period.

Inclusion of Capitation Payments

Capitation payments are included in both the experience and projections.

Section 8: Credibility of Experience

The experience for this legal entity contains 17,047 member months. We have assigned 5.8% credibility to the data based on the ratio of UHC of PA experience member months to our total UHIC plus UHC of PA experience period member months. We set our rate using the blended experience of both entities weighted by the membership in both entities.

Consideration was given to ASOP #25 when determining the credibility and appropriateness of the experience and the manual rate. The manual rate is sufficiently independent from the experience and can be blended with it for purposes of rate development.

Section 9: Development of Projected Index Rate

The experience period index rate is $321.21 PMPM.

The Index Rate For the experience period is approximately 99.82% of allowed claims due to benefits in excess of EHBs. The reported percentage amount is based on experience data. The index rate of the experience period has been reported accordingly. The Index Rate in the projection period represents 99.82% of allowed claims due to the benefits in excess of EHBs.

The projected index rate of $515.11 was calculated by trending and adjusting the experience period index rate to the projection period, including blending the experience with a manual rate if the experience was not fully credible. It is established in accordance with the requirements of 45 CFR §156.80(d). See sections 6, 7, and 8 of this memo for more details.

Section 10: Development of the Market Adjusted Index Rate

Reinsurance

There is no reinsurance program in force for this business, and as a result there are no reinsurance recoveries to report.

Risk Adjustment Payment/Charge

UnitedHealthcare of Pennsylvania, Inc. anticipates paying an average of $34.01 PMPM for risk adjustment transfers in the state of Pennsylvania for the 2022 plan year, which has been grossed up to $47.64 PMPM on an allowed basis for purposes of calculating the Market Adjusted Index Rate. We are assuming the risk level of our business relative to that of our competitors for the 2022 plan year will be similar to what it was in the 2020 plan year. Since risk adjustment transfer payments are a function of the market level premium, our 2022 risk adjustment transfer PMPM amount is calculated by adjusting our estimated 2020 risk adjustment transfer PMPM amount for the projected market level trend, changes in reinsurance fees and recoveries, and other adjustments based on the overall financial performance of the market.

Exchange User Fees

There are no plans included in this filing that are offered on the exchange. Therefore there are no exchange user fees.

The market adjusted index rate includes market-wide adjustments for reinsurance, risk adjustment transfers and exchange user fees (if any).

Index Rate	Net Federal or State Reinsurance (allowed basis)	Risk Adjustment Payment/Charge (allowed basis)	Exchange Fee Adjustment (allowed basis)	Market Adjusted Index Rate
$515.11	$0.00	($47.64)	0.00%	$562.75

The figures above may not tally exactly due to rounding of the display.

Section 11: Plan Adjusted Index Rate

Actuarial Value and Cost Sharing Adjustment

UnitedHealthcare has a proprietary pricing model that was used in developing the actuarial value and cost sharing adjustment for each plan. The model calculates plan relativity factors for medical and pharmacy benefits. Also included under the actuarial value and cost sharing adjustment are adjustments for leveraging and the difference between the average plan relativity factor and the projected paid to allowed ratio.

UnitedHealthcare does not utilize Induced Demand factors in our rate development. Instead, our plan-specific pricing factors are based on an analysis of UnitedHealthcare's nationwide block of Small Group health insurance, which reflects over 10 million member months of experience. Our approach complies with the prohibition of rating for morbidity differences by normalizing out the cost differences attributable to morbidity as measured by HHS's risk adjustment mechanism.

Historical UnitedHealthcare experience was used to develop the actuarial value and cost sharing adjustment.

Provider network, delivery system and utilization management adjustment

Any adjustments for these items are included in the plan relativity factors.

Distribution and Administrative Costs

Distribution and administrative costs include premium tax, risk adjustment user fees, SG&A, quality improvements, federal income tax, and after-tax income. Risk adjustment transfers, net reinsurance recoveries and exchange fees are excluded because they are accounted for in the market adjusted index rate.

Administrative Expense Load

The administrative expense load is a long-term estimate of administrative expenses, including selling expenses and general administrative expenses. This load does not vary by product or plan. These assumptions are based on the general ledger actual results for 2020 with known adjustments. Known adjustments include, but are not limited to, pay increases/raises for employees and administrative expenses as a result of Healthcare Reform and compliance requirements. The administrative expense allocation methodology used in pricing is appropriate because it is consistent with how UnitedHealthcare runs its business and how it allocates administrative costs for Statutory Filings and the Healthcare Reform Exhibits.

Profit and Risk Margin

The profit and risk margin is shown in Worksheet 2, Section III of the URRT. This target does not vary by product or plan.

The profit and risk margin is derived from the difference between the administrative expenses, taxes and fees, and 1 minus the target loss ratio and the administrative expenses, taxes and fees.

The profit and risk margin results in an anticipated MLR that is above the minimum requirements as described in the Projected Loss Ratio section.

Taxes and Fees

Taxes and fees are expected to be 0.7% and include premium tax, exchange fees (if any), risk adjustment user fees, and federal income tax. The following is a breakdown of the taxes and fees.

Premium Taxes and Fees Allocation	Estimated % of Premium
Federal / State Income Tax on Profit & Risk Load	0.5%
Premium Tax	0.0%
ACA Taxes: Insurer Fee	0.0%
ACA Taxes: PCORI Fee	0.1%
ACA Taxes: Risk Adjustment User Fee	0.1%
ACA Taxes: Exchange User Fee	0.0%
All Other Taxes & Fees	0.0%
Total	**0.7%**

Section 12: Calibration

Plan Adjusted Index Rates need to be calibrated to apply the allowable rating factors of age and geography in order to calculate the Consumer Adjusted Premium Rates. Calibration factors are applied uniformly to all plans.

Age Calibration

The calculated age curve calibration is 0.7215, which equals one divided by the average age factor of the expected member distribution by age. The age factors used in this calculation are the HHS-specified age curve.

Geographic Calibration

The geographic factor calibration is 1.1054, which equals one divided by the expected average area factor. A table of the geographic rating factors is below.

Rating Area	Area Factor
1	0.755
2	0.857
3	0.998
4	0.808
5	0.751
6	0.975
7	1.002
8	0.883
9	0.909

Geographic rating factors are reviewed periodically versus UnitedHealthcare claims data that reflects unit cost differences by county. Such a review was conducted as part of our January 1, 2022 rate development.

Our analysis did not indicate that there were credible, material differences indicated by the comparison of currently approved area factors and the UHC data reflecting unit cost differences.

Population morbidity by area was not considered when determining geographic area factors.

Tobacco Calibration

Tobacco factors are not used in the rating of these products, and no calibration is needed.

Calibrating the plan adjusted index rate to the age curve and geographic distribution results in the calibrated premium rate for each plan. The calibrated premium rate represents the preliminary premium rate charged to an individual before applying the consumer specific rating adjustments for age and area.

Section 13: Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is the final premium rate that is charged to an individual. It is developed by calibrating the plan adjusted index rate, and applying the consumer specific age and geographic rating factors. The calculation is provided below.

Plan Adjusted Index Rate
x Age Calibration Factor
x Geographic Calibration Factor
x Consumer Specific Age Rating Factor
x Consumer Specific Geographic Rating Factor
x Small Group Trend Adjustment
= Consumer Adjusted Premium Rate

Section 14: Projected Loss Ratio

The projected loss ratio using the federally prescribed MLR methodology for calendar year 2022 is 85.4%. UnitedHealthcare of Pennsylvania, Inc. agrees to comply with the rebate requirements of 45 CFR Part 158 should the actual market MLR fall below the 80.0% requirement.

Section 15: AV Metal Values

The AV calculator used to calculate the AV metal values is based on a prescribed methodology and, therefore, does not necessarily reflect a reasonable estimate of the portion of allowed costs covered by the associated plan.

Some plans within this portfolio have cost sharing features that differ between individual and family coverage (i.e., when two or more people are covered by the plan). For all plans, consistent with the Actuarial Value Calculator inputs, we have used only the cost sharing provisions applicable for individuals in the actuarial value calculation.

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. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. Additional details are provided below to describe the types of adjustments that were made for plan designs that are not directly compatible with the AV calculator.

Benefits that Vary Based on Place of Service

For some types of services, our plan designs include different benefit levels based on the place of service (i.e. physician's office, free standing facility, or outpatient hospital facility). To incorporate this differentiation in benefits, the Tiered Network Option was selected within the AV calculator, and utilization was assigned to each tier based on historical experience of affiliated carriers.

Physician Tiering

Select plan designs include lower cost sharing when members utilize providers we designate as meeting cost and efficiency standards. The tiered network functionality of the AV calculator was utilized to account for the cost sharing differences. The utilization of providers was based on a UnitedHealthcare study of differences in cost sharing and their effectiveness at driving utilization patterns.

Laboratory and X-Ray Services

Some plan designs include a copay for minor lab and x-ray services. These copays are applied on a per visit basis. The AV Calculator assumes that the copays are on a per procedure basis. Therefore, the copay amounts are adjusted to reflect the equivalent per procedure amount.

Employer Contributions to HSAs and HRAs

The following plans are offered in conjunction with HSAs or HRAs. The table shows the metal level of each plan and the range of annual employer contribution amounts, as well as the resulting range of AV Metal Values, that allow the plan to achieve the stated metal level. Note that because URRT Worksheet 2 allows only a single AV Metal Value for each plan, the AV Metal Values displayed on Worksheet 2 for these HSA/HRA plans correspond to the upper bound of the AV Metal Value range in the table below.

HIOS Plan ID	Metal	Employer Contribution Range	AV Metal Value Range
24872PA0030001	Bronze	[$0, $0]	[64.9%, 64.9%]
24872PA0030007	Silver	[$0, $250]	[68.1%, 71.4%]
24872PA0030009	Silver	[$0, $450]	[66.3%, 71.9%]

Section 16: Membership Projections

The February 2021 membership for UHIC of 1,485 was annualized. Member distribution by plan was then based on current enrollment, taking into consideration changes in the portfolio of plans to be offered in 2022. Strictly for purposes of the URRT, we have projected membership by plan.

Section 17: Terminated Plans and Products

The following product was terminated last year for the 2021 plan year: 24872PA002

This product is still in the 2020 experience period used for this filing. As noted in last year's 2021 annual filing the replacement product ID starting on 1/1/2021 is 24872PA003.

Terminated plans will be mapped to another plan in the projection period for purposes of completing the URRT.

Section 18: Plan Type

A plan type of HMO has been selected, which describes the plans exactly.

Section 19: Reliance

In my professional judgment, the assumptions or methods described in the memorandum do not conflict with what I believe to be reasonable. Therefore, I have not included any reliances.

Section 20: Actuarial Certification

I, [redacted], am an Associate Director Actuarial Services for UnitedHealthcare, and a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering statements of actuarial opinion with respect to the filing of rates for health insurance products.

To the best of my knowledge and judgment, I certify that:

- The projected index rate is:
  - In compliance with state and federal statutes and regulations related to the development of the index rate and allowable rating factors (such as 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 population anticipated to be covered.
  - Neither excessive, deficient, nor unfairly discriminatory.

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

- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.

- 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. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. The unique plan design actuarial certification required by 45 CFR Part 156.135 has been separately attached.

- The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop their 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.

3/16/2022

Date

2022 Rates Table Template v11.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	24872			
Rate Effective Date*	10/1/2022			
Rate Expiration Date*	12/31/2022			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
24872PA0030001	Rating Area 1	No Preference	0-14	200.77
24872PA0030001	Rating Area 1	No Preference	15	218.61
24872PA0030001	Rating Area 1	No Preference	16	225.44
24872PA0030001	Rating Area 1	No Preference	17	232.26
24872PA0030001	Rating Area 1	No Preference	18	239.61
24872PA0030001	Rating Area 1	No Preference	19	246.96
24872PA0030001	Rating Area 1	No Preference	20	254.57
24872PA0030001	Rating Area 1	No Preference	21	262.44
24872PA0030001	Rating Area 1	No Preference	22	262.44
24872PA0030001	Rating Area 1	No Preference	23	262.44
24872PA0030001	Rating Area 1	No Preference	24	262.44
24872PA0030001	Rating Area 1	No Preference	25	263.49
24872PA0030001	Rating Area 1	No Preference	26	268.74
24872PA0030001	Rating Area 1	No Preference	27	275.04
24872PA0030001	Rating Area 1	No Preference	28	285.27
24872PA0030001	Rating Area 1	No Preference	29	293.67
24872PA0030001	Rating Area 1	No Preference	30	297.87
24872PA0030001	Rating Area 1	No Preference	31	304.17
24872PA0030001	Rating Area 1	No Preference	32	310.47
24872PA0030001	Rating Area 1	No Preference	33	314.40
24872PA0030001	Rating Area 1	No Preference	34	318.60
24872PA0030001	Rating Area 1	No Preference	35	320.70
24872PA0030001	Rating Area 1	No Preference	36	322.80
24872PA0030001	Rating Area 1	No Preference	37	324.90
24872PA0030001	Rating Area 1	No Preference	38	327.00
24872PA0030001	Rating Area 1	No Preference	39	331.20
24872PA0030001	Rating Area 1	No Preference	40	335.40
24872PA0030001	Rating Area 1	No Preference	41	341.70
24872PA0030001	Rating Area 1	No Preference	42	347.73
24872PA0030001	Rating Area 1	No Preference	43	356.13
24872PA0030001	Rating Area 1	No Preference	44	366.63
24872PA0030001	Rating Area 1	No Preference	45	378.96
24872PA0030001	Rating Area 1	No Preference	46	393.66
24872PA0030001	Rating Area 1	No Preference	47	410.19
24872PA0030001	Rating Area 1	No Preference	48	429.09
24872PA0030001	Rating Area 1	No Preference	49	447.72
24872PA0030001	Rating Area 1	No Preference	50	468.72
24872PA0030001	Rating Area 1	No Preference	51	489.45
24872PA0030001	Rating Area 1	No Preference	52	512.28
24872PA0030001	Rating Area 1	No Preference	53	535.38
24872PA0030001	Rating Area 1	No Preference	54	560.31
24872PA0030001	Rating Area 1	No Preference	55	585.24
24872PA0030001	Rating Area 1	No Preference	56	612.27
24872PA0030001	Rating Area 1	No Preference	57	639.57
24872PA0030001	Rating Area 1	No Preference	58	668.70
24872PA0030001	Rating Area 1	No Preference	59	683.13
24872PA0030001	Rating Area 1	No Preference	60	712.26
24872PA0030001	Rating Area 1	No Preference	61	737.46
24872PA0030001	Rating Area 1	No Preference	62	753.99
24872PA0030001	Rating Area 1	No Preference	63	774.72
24872PA0030001	Rating Area 1	No Preference	64 and over	787.32
24872PA0030001	Rating Area 2	No Preference	0-14	227.75
24872PA0030001	Rating Area 2	No Preference	15	247.99
24872PA0030001	Rating Area 2	No Preference	16	255.73
24872PA0030001	Rating Area 2	No Preference	17	263.47
24872PA0030001	Rating Area 2	No Preference	18	271.81
24872PA0030001	Rating Area 2	No Preference	19	280.15
24872PA0030001	Rating Area 2	No Preference	20	288.78
24872PA0030001	Rating Area 2	No Preference	21	297.71
24872PA0030001	Rating Area 2	No Preference	22	297.71
24872PA0030001	Rating Area 2	No Preference	23	297.71
24872PA0030001	Rating Area 2	No Preference	24	297.71
24872PA0030001	Rating Area 2	No Preference	25	298.90
24872PA0030001	Rating Area 2	No Preference	26	304.86
24872PA0030001	Rating Area 2	No Preference	27	312.00
24872PA0030001	Rating Area 2	No Preference	28	323.61
24872PA0030001	Rating Area 2	No Preference	29	333.14
24872PA0030001	Rating Area 2	No Preference	30	337.90
24872PA0030001	Rating Area 2	No Preference	31	345.05
24872PA0030001	Rating Area 2	No Preference	32	352.19
24872PA0030001	Rating Area 2	No Preference	33	356.66
24872PA0030001	Rating Area 2	No Preference	34	361.42
24872PA0030001	Rating Area 2	No Preference	35	363.80
24872PA0030001	Rating Area 2	No Preference	36	366.18
24872PA0030001	Rating Area 2	No Preference	37	368.56
24872PA0030001	Rating Area 2	No Preference	38	370.95
24872PA0030001	Rating Area 2	No Preference	39	375.71
24872PA0030001	Rating Area 2	No Preference	40	380.47
24872PA0030001	Rating Area 2	No Preference	41	387.62
24872PA0030001	Rating Area 2	No Preference	42	394.47
24872PA0030001	Rating Area 2	No Preference	43	403.99
24872PA0030001	Rating Area 2	No Preference	44	415.90
24872PA0030001	Rating Area 2	No Preference	45	429.89
24872PA0030001	Rating Area 2	No Preference	46	446.57
24872PA0030001	Rating Area 2	No Preference	47	465.32
24872PA0030001	Rating Area 2	No Preference	48	486.76
24872PA0030001	Rating Area 2	No Preference	49	507.89
24872PA0030001	Rating Area 2	No Preference	50	531.71
24872PA0030001	Rating Area 2	No Preference	51	555.23
24872PA0030001	Rating Area 2	No Preference	52	581.13

24872PA0030001	Rating Area 2	No Preference	53	607.33
24872PA0030001	Rating Area 2	No Preference	54	635.61
24872PA0030001	Rating Area 2	No Preference	55	663.89
24872PA0030001	Rating Area 2	No Preference	56	694.56
24872PA0030001	Rating Area 2	No Preference	57	725.52
24872PA0030001	Rating Area 2	No Preference	58	758.57
24872PA0030001	Rating Area 2	No Preference	59	774.94
24872PA0030001	Rating Area 2	No Preference	60	807.98
24872PA0030001	Rating Area 2	No Preference	61	836.57
24872PA0030001	Rating Area 2	No Preference	62	855.32
24872PA0030001	Rating Area 2	No Preference	63	878.84
24872PA0030001	Rating Area 2	No Preference	64 and over	893.13
24872PA0030001	Rating Area 3	No Preference	0-14	265.13
24872PA0030001	Rating Area 3	No Preference	15	288.70
24872PA0030001	Rating Area 3	No Preference	16	297.71
24872PA0030001	Rating Area 3	No Preference	17	306.72
24872PA0030001	Rating Area 3	No Preference	18	316.43
24872PA0030001	Rating Area 3	No Preference	19	326.13
24872PA0030001	Rating Area 3	No Preference	20	336.18
24872PA0030001	Rating Area 3	No Preference	21	346.58
24872PA0030001	Rating Area 3	No Preference	22	346.58
24872PA0030001	Rating Area 3	No Preference	23	346.58
24872PA0030001	Rating Area 3	No Preference	24	346.58
24872PA0030001	Rating Area 3	No Preference	25	347.97
24872PA0030001	Rating Area 3	No Preference	26	354.90
24872PA0030001	Rating Area 3	No Preference	27	363.22
24872PA0030001	Rating Area 3	No Preference	28	376.73
24872PA0030001	Rating Area 3	No Preference	29	387.82
24872PA0030001	Rating Area 3	No Preference	30	393.37
24872PA0030001	Rating Area 3	No Preference	31	401.69
24872PA0030001	Rating Area 3	No Preference	32	410.00
24872PA0030001	Rating Area 3	No Preference	33	415.20
24872PA0030001	Rating Area 3	No Preference	34	420.75
24872PA0030001	Rating Area 3	No Preference	35	423.52
24872PA0030001	Rating Area 3	No Preference	36	426.29
24872PA0030001	Rating Area 3	No Preference	37	429.07
24872PA0030001	Rating Area 3	No Preference	38	431.84
24872PA0030001	Rating Area 3	No Preference	39	437.38
24872PA0030001	Rating Area 3	No Preference	40	442.93
24872PA0030001	Rating Area 3	No Preference	41	451.25
24872PA0030001	Rating Area 3	No Preference	42	459.22
24872PA0030001	Rating Area 3	No Preference	43	470.31
24872PA0030001	Rating Area 3	No Preference	44	484.17
24872PA0030001	Rating Area 3	No Preference	45	500.46
24872PA0030001	Rating Area 3	No Preference	46	519.87
24872PA0030001	Rating Area 3	No Preference	47	541.70
24872PA0030001	Rating Area 3	No Preference	48	566.66
24872PA0030001	Rating Area 3	No Preference	49	591.27
24872PA0030001	Rating Area 3	No Preference	50	618.99
24872PA0030001	Rating Area 3	No Preference	51	646.37
24872PA0030001	Rating Area 3	No Preference	52	676.52
24872PA0030001	Rating Area 3	No Preference	53	707.02
24872PA0030001	Rating Area 3	No Preference	54	739.95
24872PA0030001	Rating Area 3	No Preference	55	772.87
24872PA0030001	Rating Area 3	No Preference	56	808.57
24872PA0030001	Rating Area 3	No Preference	57	844.62
24872PA0030001	Rating Area 3	No Preference	58	883.09
24872PA0030001	Rating Area 3	No Preference	59	902.15
24872PA0030001	Rating Area 3	No Preference	60	940.62
24872PA0030001	Rating Area 3	No Preference	61	973.89
24872PA0030001	Rating Area 3	No Preference	62	995.72
24872PA0030001	Rating Area 3	No Preference	63	1023.10
24872PA0030001	Rating Area 3	No Preference	64 and over	1039.74
24872PA0030001	Rating Area 4	No Preference	0-14	214.77
24872PA0030001	Rating Area 4	No Preference	15	233.86
24872PA0030001	Rating Area 4	No Preference	16	241.16
24872PA0030001	Rating Area 4	No Preference	17	248.46
24872PA0030001	Rating Area 4	No Preference	18	256.32
24872PA0030001	Rating Area 4	No Preference	19	264.19
24872PA0030001	Rating Area 4	No Preference	20	272.33
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24872PA0030001	Rating Area 4	No Preference	22	280.75
24872PA0030001	Rating Area 4	No Preference	23	280.75
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24872PA0030001	Rating Area 4	No Preference	25	281.87
24872PA0030001	Rating Area 4	No Preference	26	287.49
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24872PA0030001	Rating Area 4	No Preference	29	314.16
24872PA0030001	Rating Area 4	No Preference	30	318.65
24872PA0030001	Rating Area 4	No Preference	31	325.39
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24872PA0030001	Rating Area 4	No Preference	34	340.83
24872PA0030001	Rating Area 4	No Preference	35	343.08
24872PA0030001	Rating Area 4	No Preference	36	345.32
24872PA0030001	Rating Area 4	No Preference	37	347.57
24872PA0030001	Rating Area 4	No Preference	38	349.81
24872PA0030001	Rating Area 4	No Preference	39	354.31
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24872PA0030001	Rating Area 4	No Preference	45	405.40
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24872PA0030001	Rating Area 4	No Preference	48	459.03
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24872PA0030001	Rating Area 4	No Preference	50	501.42
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24872PA0030001	Rating Area 4	No Preference	62	806.59
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24872PA0030001	Rating Area 4	No Preference	64 and over	842.25
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24872PA0030001	Rating Area 5	No Preference	62	749.59
24872PA0030001	Rating Area 5	No Preference	63	770.21
24872PA0030001	Rating Area 5	No Preference	64 and over	782.73
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24872PA0030002	Rating Area 3	No Preference	62	1147.33
24872PA0030002	Rating Area 3	No Preference	63	1178.88
24872PA0030002	Rating Area 3	No Preference	64 and over	1198.05
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24872PA0030002	Rating Area 6	No Preference	62	1120.90
24872PA0030002	Rating Area 6	No Preference	63	1151.72
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24872PA0030002	Rating Area 7	No Preference	36	493.22
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24872PA0030002	Rating Area 7	No Preference	44	560.18
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24872PA0030002	Rating Area 7	No Preference	51	747.85
24872PA0030002	Rating Area 7	No Preference	52	782.73
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24872PA0030002	Rating Area 7	No Preference	56	935.51
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24872PA0030002	Rating Area 7	No Preference	58	1021.72
24872PA0030002	Rating Area 7	No Preference	59	1043.78
24872PA0030002	Rating Area 7	No Preference	60	1088.29
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24872PA0030002	Rating Area 7	No Preference	62	1152.04
24872PA0030002	Rating Area 7	No Preference	63	1183.72
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24872PA0030002	Rating Area 8	No Preference	15	294.38
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24872PA0030002	Rating Area 8	No Preference	19	332.55
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24872PA0030002 Rating Area 8		No Preference	52	689.84
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24872PA0030002 Rating Area 8		No Preference	59	919.90
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24872PA0030002 Rating Area 8		No Preference	62	1015.32
24872PA0030002 Rating Area 8		No Preference	63	1043.24
24872PA0030002 Rating Area 8		No Preference	64 and over	1060.20
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24872PA0030002 Rating Area 9		No Preference	16	312.72
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24872PA0030002 Rating Area 9		No Preference	19	342.57
24872PA0030002 Rating Area 9		No Preference	20	353.13
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24872PA0030002 Rating Area 9		No Preference	22	364.05
24872PA0030002 Rating Area 9		No Preference	23	364.05
24872PA0030002 Rating Area 9		No Preference	24	364.05
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24872PA0030002 Rating Area 9		No Preference	38	453.61
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24872PA0030002 Rating Area 9		No Preference	41	473.99
24872PA0030002 Rating Area 9		No Preference	42	482.37
24872PA0030002 Rating Area 9		No Preference	43	494.02
24872PA0030002 Rating Area 9		No Preference	44	508.58
24872PA0030002 Rating Area 9		No Preference	45	525.69
24872PA0030002 Rating Area 9		No Preference	46	546.08
24872PA0030002 Rating Area 9		No Preference	47	569.01
24872PA0030002 Rating Area 9		No Preference	48	595.22
24872PA0030002 Rating Area 9		No Preference	49	621.07
24872PA0030002 Rating Area 9		No Preference	50	650.19
24872PA0030002 Rating Area 9		No Preference	51	678.95
24872PA0030002 Rating Area 9		No Preference	52	710.63
24872PA0030002 Rating Area 9		No Preference	53	742.66
24872PA0030002 Rating Area 9		No Preference	54	777.25
24872PA0030002 Rating Area 9		No Preference	55	811.83
24872PA0030002 Rating Area 9		No Preference	56	849.33
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24872PA0030002 Rating Area 9		No Preference	58	927.60
24872PA0030002 Rating Area 9		No Preference	59	947.62
24872PA0030002 Rating Area 9		No Preference	60	988.03
24872PA0030002 Rating Area 9		No Preference	61	1022.98
24872PA0030002 Rating Area 9		No Preference	62	1045.92
24872PA0030002 Rating Area 9		No Preference	63	1074.68
24872PA0030002 Rating Area 9		No Preference	64 and over	1092.15
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24872PA0030003 Rating Area 3		No Preference	15	365.52
24872PA0030003 Rating Area 3		No Preference	16	376.93
24872PA0030003 Rating Area 3		No Preference	17	388.34
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24872PA0030003 Rating Area 3		No Preference	19	412.91
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24872PA0030003 Rating Area 3		No Preference	21	438.80
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24872PA0030003 Rating Area 3		No Preference	24	438.80
24872PA0030003 Rating Area 3		No Preference	25	440.56
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24872PA0030003 Rating Area 3		No Preference	27	459.86
24872PA0030003 Rating Area 3		No Preference	28	476.98
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24872PA0030004	Rating Area 7	No Preference	58	1204.97
24872PA0030004	Rating Area 7	No Preference	59	1230.98
24872PA0030004	Rating Area 7	No Preference	60	1283.48
24872PA0030004	Rating Area 7	No Preference	61	1328.88
24872PA0030004	Rating Area 7	No Preference	62	1358.67
24872PA0030004	Rating Area 7	No Preference	63	1396.03
24872PA0030004	Rating Area 7	No Preference	64 and over	1418.73
24872PA0030004	Rating Area 8	No Preference	0-14	318.84
24872PA0030004	Rating Area 8	No Preference	15	347.18
24872PA0030004	Rating Area 8	No Preference	16	358.01
24872PA0030004	Rating Area 8	No Preference	17	368.85
24872PA0030004	Rating Area 8	No Preference	18	380.52
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24872PA0030004	Rating Area 8	No Preference	23	416.78
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24872PA0030004	Rating Area 8	No Preference	26	426.78
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24872PA0030004	Rating Area 8	No Preference	28	453.04
24872PA0030004	Rating Area 8	No Preference	29	466.38
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24872PA0030004	Rating Area 8	No Preference	31	483.05
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24872PA0030004	Rating Area 8	No Preference	33	499.30
24872PA0030004	Rating Area 8	No Preference	34	505.97
24872PA0030004	Rating Area 8	No Preference	35	509.31
24872PA0030004	Rating Area 8	No Preference	36	512.64
24872PA0030004	Rating Area 8	No Preference	37	515.97
24872PA0030004	Rating Area 8	No Preference	38	519.31
24872PA0030004	Rating Area 8	No Preference	39	525.98
24872PA0030004	Rating Area 8	No Preference	40	532.64
24872PA0030004	Rating Area 8	No Preference	41	542.65
24872PA0030004	Rating Area 8	No Preference	42	552.23
24872PA0030004	Rating Area 8	No Preference	43	565.57
24872PA0030004	Rating Area 8	No Preference	44	582.24
24872PA0030004	Rating Area 8	No Preference	45	601.83
24872PA0030004	Rating Area 8	No Preference	46	625.17
24872PA0030004	Rating Area 8	No Preference	47	651.43
24872PA0030004	Rating Area 8	No Preference	48	681.44
24872PA0030004	Rating Area 8	No Preference	49	711.03
24872PA0030004	Rating Area 8	No Preference	50	744.37
24872PA0030004	Rating Area 8	No Preference	51	777.29
24872PA0030004	Rating Area 8	No Preference	52	813.55
24872PA0030004	Rating Area 8	No Preference	53	850.23
24872PA0030004	Rating Area 8	No Preference	54	889.83
24872PA0030004	Rating Area 8	No Preference	55	929.42
24872PA0030004	Rating Area 8	No Preference	56	972.35
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24872PA0030004	Rating Area 8	No Preference	61	1171.15
24872PA0030004	Rating Area 8	No Preference	62	1197.41
24872PA0030004	Rating Area 8	No Preference	63	1230.33
24872PA0030004	Rating Area 8	No Preference	64 and over	1250.34
24872PA0030004	Rating Area 9	No Preference	0-14	328.45
24872PA0030004	Rating Area 9	No Preference	15	357.64
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24872PA0030004	Rating Area 9	No Preference	56	1001.65
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24872PA0030004	Rating Area 9	No Preference	60	1165.23
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24872PA0030004	Rating Area 9	No Preference	62	1233.49
24872PA0030004	Rating Area 9	No Preference	63	1267.41
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24872PA0030005	Rating Area 3	No Preference	15	307.39
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24872PA0030005	Rating Area 3	No Preference	26	377.88
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24872PA0030005	Rating Area 3	No Preference	60	1001.52
24872PA0030005	Rating Area 3	No Preference	61	1036.95
24872PA0030005	Rating Area 3	No Preference	62	1060.19
24872PA0030005	Rating Area 3	No Preference	63	1089.35
24872PA0030005	Rating Area 3	No Preference	64 and over	1107.06

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24872PA0030005	Rating Area 6	No Preference	61	1013.03
24872PA0030005	Rating Area 6	No Preference	62	1035.75
24872PA0030005	Rating Area 6	No Preference	63	1064.23
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24872PA0030005	Rating Area 7	No Preference	58	944.11
24872PA0030005	Rating Area 7	No Preference	59	964.49
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24872PA0030005	Rating Area 7	No Preference	61	1041.19
24872PA0030005	Rating Area 7	No Preference	62	1064.53
24872PA0030005	Rating Area 7	No Preference	63	1093.80
24872PA0030005	Rating Area 7	No Preference	64 and over	1111.59
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24872PA0030005	Rating Area 8	No Preference	19	307.28
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24872PA0030005 Rating Area 8		No Preference	62	938.18
24872PA0030005 Rating Area 8		No Preference	63	963.98
24872PA0030005 Rating Area 8		No Preference	64 and over	979.65
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24872PA0030005 Rating Area 9		No Preference	37	416.46
24872PA0030005 Rating Area 9		No Preference	38	419.15
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24872PA0030005 Rating Area 9		No Preference	61	945.28
24872PA0030005 Rating Area 9		No Preference	62	966.48
24872PA0030005 Rating Area 9		No Preference	63	993.05
24872PA0030005 Rating Area 9		No Preference	64 and over	1009.20
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24872PA0030006 Rating Area 3		No Preference	16	315.95
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24872PA0030006 Rating Area 3		No Preference	23	367.81
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24872PA0030006 Rating Area 3		No Preference	25	369.28
24872PA0030006 Rating Area 3		No Preference	26	376.64
24872PA0030006 Rating Area 3		No Preference	27	385.46

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24872PA0030006	Rating Area 3	No Preference	30	417.46
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24872PA0030009	Rating Area 3	No Preference	31	417.14
24872PA0030009	Rating Area 3	No Preference	32	425.77
24872PA0030009	Rating Area 3	No Preference	33	431.17
24872PA0030009	Rating Area 3	No Preference	34	436.93
24872PA0030009	Rating Area 3	No Preference	35	439.81
24872PA0030009	Rating Area 3	No Preference	36	442.69
24872PA0030009	Rating Area 3	No Preference	37	445.57
24872PA0030009	Rating Area 3	No Preference	38	448.45
24872PA0030009	Rating Area 3	No Preference	39	454.21
24872PA0030009	Rating Area 3	No Preference	40	459.96
24872PA0030009	Rating Area 3	No Preference	41	468.60
24872PA0030009	Rating Area 3	No Preference	42	476.88
24872PA0030009	Rating Area 3	No Preference	43	488.40
24872PA0030009	Rating Area 3	No Preference	44	502.79
24872PA0030009	Rating Area 3	No Preference	45	519.71
24872PA0030009	Rating Area 3	No Preference	46	539.87
24872PA0030009	Rating Area 3	No Preference	47	562.54
24872PA0030009	Rating Area 3	No Preference	48	588.45
24872PA0030009	Rating Area 3	No Preference	49	614.01
24872PA0030009	Rating Area 3	No Preference	50	642.80
24872PA0030009	Rating Area 3	No Preference	51	671.23
24872PA0030009	Rating Area 3	No Preference	52	702.54
24872PA0030009	Rating Area 3	No Preference	53	734.22
24872PA0030009	Rating Area 3	No Preference	54	768.41
24872PA0030009	Rating Area 3	No Preference	55	802.60
24872PA0030009	Rating Area 3	No Preference	56	839.67
24872PA0030009	Rating Area 3	No Preference	57	877.10
24872PA0030009	Rating Area 3	No Preference	58	917.05
24872PA0030009	Rating Area 3	No Preference	59	936.85
24872PA0030009	Rating Area 3	No Preference	60	976.80
24872PA0030009	Rating Area 3	No Preference	61	1011.35
24872PA0030009	Rating Area 3	No Preference	62	1034.02
24872PA0030009	Rating Area 3	No Preference	63	1062.45
24872PA0030009	Rating Area 3	No Preference	64 and over	1079.73
24872PA0030009	Rating Area 6	No Preference	0-14	268.98
24872PA0030009	Rating Area 6	No Preference	15	292.89
24872PA0030009	Rating Area 6	No Preference	16	302.03
24872PA0030009	Rating Area 6	No Preference	17	311.17
24872PA0030009	Rating Area 6	No Preference	18	321.02
24872PA0030009	Rating Area 6	No Preference	19	330.87
24872PA0030009	Rating Area 6	No Preference	20	341.06
24872PA0030009	Rating Area 6	No Preference	21	351.61
24872PA0030009	Rating Area 6	No Preference	22	351.61
24872PA0030009	Rating Area 6	No Preference	23	351.61
24872PA0030009	Rating Area 6	No Preference	24	351.61
24872PA0030009	Rating Area 6	No Preference	25	353.02
24872PA0030009	Rating Area 6	No Preference	26	360.05
24872PA0030009	Rating Area 6	No Preference	27	368.49
24872PA0030009	Rating Area 6	No Preference	28	382.20
24872PA0030009	Rating Area 6	No Preference	29	393.45
24872PA0030009	Rating Area 6	No Preference	30	399.08
24872PA0030009	Rating Area 6	No Preference	31	407.52
24872PA0030009	Rating Area 6	No Preference	32	415.95
24872PA0030009	Rating Area 6	No Preference	33	421.23
24872PA0030009	Rating Area 6	No Preference	34	426.85
24872PA0030009	Rating Area 6	No Preference	35	429.67
24872PA0030009	Rating Area 6	No Preference	36	432.48
24872PA0030009	Rating Area 6	No Preference	37	435.29
24872PA0030009	Rating Area 6	No Preference	38	438.11
24872PA0030009	Rating Area 6	No Preference	39	443.73
24872PA0030009	Rating Area 6	No Preference	40	449.36
24872PA0030009	Rating Area 6	No Preference	41	457.80
24872PA0030009	Rating Area 6	No Preference	42	465.88
24872PA0030009	Rating Area 6	No Preference	43	477.13
24872PA0030009	Rating Area 6	No Preference	44	491.20
24872PA0030009	Rating Area 6	No Preference	45	507.72
24872PA0030009	Rating Area 6	No Preference	46	527.42
24872PA0030009	Rating Area 6	No Preference	47	549.57
24872PA0030009	Rating Area 6	No Preference	48	574.88
24872PA0030009	Rating Area 6	No Preference	49	599.85
24872PA0030009	Rating Area 6	No Preference	50	627.98
24872PA0030009	Rating Area 6	No Preference	51	655.75
24872PA0030009	Rating Area 6	No Preference	52	686.34
24872PA0030009	Rating Area 6	No Preference	53	717.28
24872PA0030009	Rating Area 6	No Preference	54	750.69
24872PA0030009	Rating Area 6	No Preference	55	784.09
24872PA0030009	Rating Area 6	No Preference	56	820.31
24872PA0030009	Rating Area 6	No Preference	57	856.87
24872PA0030009	Rating Area 6	No Preference	58	895.90
24872PA0030009	Rating Area 6	No Preference	59	915.24
24872PA0030009	Rating Area 6	No Preference	60	954.27
24872PA0030009	Rating Area 6	No Preference	61	988.02
24872PA0030009	Rating Area 6	No Preference	62	1010.18
24872PA0030009	Rating Area 6	No Preference	63	1037.95
24872PA0030009	Rating Area 6	No Preference	64 and over	1054.83
24872PA0030009	Rating Area 7	No Preference	0-14	276.46
24872PA0030009	Rating Area 7	No Preference	15	301.04
24872PA0030009	Rating Area 7	No Preference	16	310.43
24872PA0030009	Rating Area 7	No Preference	17	319.83
24872PA0030009	Rating Area 7	No Preference	18	329.95
24872PA0030009	Rating Area 7	No Preference	19	340.07
24872PA0030009	Rating Area 7	No Preference	20	350.55
24872PA0030009	Rating Area 7	No Preference	21	361.39
24872PA0030009	Rating Area 7	No Preference	22	361.39
24872PA0030009	Rating Area 7	No Preference	23	361.39
24872PA0030009	Rating Area 7	No Preference	24	361.39
24872PA0030009	Rating Area 7	No Preference	25	362.84
24872PA0030009	Rating Area 7	No Preference	26	370.06
24872PA0030009	Rating Area 7	No Preference	27	378.74
24872PA0030009	Rating Area 7	No Preference	28	392.83
24872PA0030009	Rating Area 7	No Preference	29	404.40
24872PA0030009	Rating Area 7	No Preference	30	410.18
24872PA0030009	Rating Area 7	No Preference	31	418.85
24872PA0030009	Rating Area 7	No Preference	32	427.52

24872PA0030009	Rating Area 7	No Preference	33	432.95
24872PA0030009	Rating Area 7	No Preference	34	438.73
24872PA0030009	Rating Area 7	No Preference	35	441.62
24872PA0030009	Rating Area 7	No Preference	36	444.51
24872PA0030009	Rating Area 7	No Preference	37	447.40
24872PA0030009	Rating Area 7	No Preference	38	450.29
24872PA0030009	Rating Area 7	No Preference	39	456.07
24872PA0030009	Rating Area 7	No Preference	40	461.86
24872PA0030009	Rating Area 7	No Preference	41	470.53
24872PA0030009	Rating Area 7	No Preference	42	478.84
24872PA0030009	Rating Area 7	No Preference	43	490.41
24872PA0030009	Rating Area 7	No Preference	44	504.86
24872PA0030009	Rating Area 7	No Preference	45	521.85
24872PA0030009	Rating Area 7	No Preference	46	542.09
24872PA0030009	Rating Area 7	No Preference	47	564.85
24872PA0030009	Rating Area 7	No Preference	48	590.87
24872PA0030009	Rating Area 7	No Preference	49	616.53
24872PA0030009	Rating Area 7	No Preference	50	645.44
24872PA0030009	Rating Area 7	No Preference	51	673.99
24872PA0030009	Rating Area 7	No Preference	52	705.43
24872PA0030009	Rating Area 7	No Preference	53	737.24
24872PA0030009	Rating Area 7	No Preference	54	771.57
24872PA0030009	Rating Area 7	No Preference	55	805.90
24872PA0030009	Rating Area 7	No Preference	56	843.12
24872PA0030009	Rating Area 7	No Preference	57	880.71
24872PA0030009	Rating Area 7	No Preference	58	920.82
24872PA0030009	Rating Area 7	No Preference	59	940.70
24872PA0030009	Rating Area 7	No Preference	60	980.81
24872PA0030009	Rating Area 7	No Preference	61	1015.51
24872PA0030009	Rating Area 7	No Preference	62	1038.27
24872PA0030009	Rating Area 7	No Preference	63	1066.82
24872PA0030009	Rating Area 7	No Preference	64 and over	1084.17
24872PA0030009	Rating Area 8	No Preference	0-14	243.64
24872PA0030009	Rating Area 8	No Preference	15	265.30
24872PA0030009	Rating Area 8	No Preference	16	273.58
24872PA0030009	Rating Area 8	No Preference	17	281.86
24872PA0030009	Rating Area 8	No Preference	18	290.78
24872PA0030009	Rating Area 8	No Preference	19	299.70
24872PA0030009	Rating Area 8	No Preference	20	308.94
24872PA0030009	Rating Area 8	No Preference	21	318.49
24872PA0030009	Rating Area 8	No Preference	22	318.49
24872PA0030009	Rating Area 8	No Preference	23	318.49
24872PA0030009	Rating Area 8	No Preference	24	318.49
24872PA0030009	Rating Area 8	No Preference	25	319.76
24872PA0030009	Rating Area 8	No Preference	26	326.13
24872PA0030009	Rating Area 8	No Preference	27	333.78
24872PA0030009	Rating Area 8	No Preference	28	346.20
24872PA0030009	Rating Area 8	No Preference	29	356.39
24872PA0030009	Rating Area 8	No Preference	30	361.49
24872PA0030009	Rating Area 8	No Preference	31	369.13
24872PA0030009	Rating Area 8	No Preference	32	376.77
24872PA0030009	Rating Area 8	No Preference	33	381.55
24872PA0030009	Rating Area 8	No Preference	34	386.65
24872PA0030009	Rating Area 8	No Preference	35	389.19
24872PA0030009	Rating Area 8	No Preference	36	391.74
24872PA0030009	Rating Area 8	No Preference	37	394.29
24872PA0030009	Rating Area 8	No Preference	38	396.84
24872PA0030009	Rating Area 8	No Preference	39	401.93
24872PA0030009	Rating Area 8	No Preference	40	407.03
24872PA0030009	Rating Area 8	No Preference	41	414.67
24872PA0030009	Rating Area 8	No Preference	42	422.00
24872PA0030009	Rating Area 8	No Preference	43	432.19
24872PA0030009	Rating Area 8	No Preference	44	444.93
24872PA0030009	Rating Area 8	No Preference	45	459.90
24872PA0030009	Rating Area 8	No Preference	46	477.74
24872PA0030009	Rating Area 8	No Preference	47	497.80
24872PA0030009	Rating Area 8	No Preference	48	520.73
24872PA0030009	Rating Area 8	No Preference	49	543.34
24872PA0030009	Rating Area 8	No Preference	50	568.82
24872PA0030009	Rating Area 8	No Preference	51	593.98
24872PA0030009	Rating Area 8	No Preference	52	621.69
24872PA0030009	Rating Area 8	No Preference	53	649.72
24872PA0030009	Rating Area 8	No Preference	54	679.98
24872PA0030009	Rating Area 8	No Preference	55	710.23
24872PA0030009	Rating Area 8	No Preference	56	743.04
24872PA0030009	Rating Area 8	No Preference	57	776.16
24872PA0030009	Rating Area 8	No Preference	58	811.51
24872PA0030009	Rating Area 8	No Preference	59	829.03
24872PA0030009	Rating Area 8	No Preference	60	864.38
24872PA0030009	Rating Area 8	No Preference	61	894.96
24872PA0030009	Rating Area 8	No Preference	62	915.02
24872PA0030009	Rating Area 8	No Preference	63	940.18
24872PA0030009	Rating Area 8	No Preference	64 and over	955.47
24872PA0030009	Rating Area 9	No Preference	0-14	250.99
24872PA0030009	Rating Area 9	No Preference	15	273.30
24872PA0030009	Rating Area 9	No Preference	16	281.83
24872PA0030009	Rating Area 9	No Preference	17	290.36
24872PA0030009	Rating Area 9	No Preference	18	299.55
24872PA0030009	Rating Area 9	No Preference	19	308.73
24872PA0030009	Rating Area 9	No Preference	20	318.25
24872PA0030009	Rating Area 9	No Preference	21	328.09
24872PA0030009	Rating Area 9	No Preference	22	328.09
24872PA0030009	Rating Area 9	No Preference	23	328.09
24872PA0030009	Rating Area 9	No Preference	24	328.09
24872PA0030009	Rating Area 9	No Preference	25	329.40
24872PA0030009	Rating Area 9	No Preference	26	335.96
24872PA0030009	Rating Area 9	No Preference	27	343.84
24872PA0030009	Rating Area 9	No Preference	28	356.63
24872PA0030009	Rating Area 9	No Preference	29	367.13
24872PA0030009	Rating Area 9	No Preference	30	372.38
24872PA0030009	Rating Area 9	No Preference	31	380.26
24872PA0030009	Rating Area 9	No Preference	32	388.13
24872PA0030009	Rating Area 9	No Preference	33	393.05
24872PA0030009	Rating Area 9	No Preference	34	398.30
24872PA0030009	Rating Area 9	No Preference	35	400.93
24872PA0030009	Rating Area 9	No Preference	36	403.55
24872PA0030009	Rating Area 9	No Preference	37	406.18
24872PA0030009	Rating Area 9	No Preference	38	408.80
24872PA0030009	Rating Area 9	No Preference	39	414.05

24872PA0030009 Rating Area 9	No Preference	40	419.30
24872PA0030009 Rating Area 9	No Preference	41	427.17
24872PA0030009 Rating Area 9	No Preference	42	434.72
24872PA0030009 Rating Area 9	No Preference	43	445.22
24872PA0030009 Rating Area 9	No Preference	44	458.34
24872PA0030009 Rating Area 9	No Preference	45	473.76
24872PA0030009 Rating Area 9	No Preference	46	492.14
24872PA0030009 Rating Area 9	No Preference	47	512.80
24872PA0030009 Rating Area 9	No Preference	48	536.43
24872PA0030009 Rating Area 9	No Preference	49	559.72
24872PA0030009 Rating Area 9	No Preference	50	585.97
24872PA0030009 Rating Area 9	No Preference	51	611.89
24872PA0030009 Rating Area 9	No Preference	52	640.43
24872PA0030009 Rating Area 9	No Preference	53	669.30
24872PA0030009 Rating Area 9	No Preference	54	700.47
24872PA0030009 Rating Area 9	No Preference	55	731.64
24872PA0030009 Rating Area 9	No Preference	56	765.43
24872PA0030009 Rating Area 9	No Preference	57	799.56
24872PA0030009 Rating Area 9	No Preference	58	835.97
24872PA0030009 Rating Area 9	No Preference	59	854.02
24872PA0030009 Rating Area 9	No Preference	60	890.44
24872PA0030009 Rating Area 9	No Preference	61	921.93
24872PA0030009 Rating Area 9	No Preference	62	942.60
24872PA0030009 Rating Area 9	No Preference	63	968.52
24872PA0030009 Rating Area 9	No Preference	64 and over	984.27

2-50 Rating Factors

START RATES

Medical Product	Base Rate October 1, 2022
HMO	$578.07

Age Rating: Member Rating using HHS Proposed Age Factors

Age	Factor	Age	Factor	Age	Factor
0-14	0.765	31	1.159	48	1.635
15	0.833	32	1.183	49	1.706
16	0.859	33	1.198	50	1.786
17	0.885	34	1.214	51	1.865
18	0.913	35	1.222	52	1.952
19	0.941	36	1.230	53	2.040
20	0.970	37	1.238	54	2.135
21	1.000	38	1.246	55	2.230
22	1.000	39	1.262	56	2.333
23	1.000	40	1.278	57	2.437
24	1.000	41	1.302	58	2.548
25	1.004	42	1.325	59	2.603
26	1.024	43	1.357	60	2.714
27	1.048	44	1.397	61	2.810
28	1.087	45	1.444	62	2.873
29	1.119	46	1.500	63	2.952
30	1.135	47	1.563	64 & older	3.000

EFFECTIVE DATE ADJUSTMENTS (TREND) - EPA = regions 556, 557, & 558

Effective Date	IND Med	PPO Med	EPO Med	IND Rx	PPO Rx	EPO R/x
Oct-22	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Nov-22	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Dec-22	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

EFFECTIVE DATE ADJUSTMENTS (TREND) - WPA = regions 560, 561, & 562

Effective Date	IND Med	PPO Med	EPO Med	IND Rx	PPO Rx	EPO R/x
Oct-22	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Nov-22	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Dec-22	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

AREA FACTORS

Rating Area	County	Area Factor
Rating Area 1	Erie	0.7554
Rating Area 1	Crawford	0.7554
Rating Area 1	Mercer	0.7554
Rating Area 1	Venango	0.7554
Rating Area 1	Clarion	0.7554
Rating Area 1	Forest	0.7554
Rating Area 1	Warren	0.7554
Rating Area 1	McKean	0.7554
Rating Area 2	Elk	0.8569
Rating Area 2	Cameron	0.8569
Rating Area 2	Potter	0.8569
Rating Area 3	Clinton	0.9976
Rating Area 3	Lycoming	0.9976
Rating Area 3	Sullivan	0.9976
Rating Area 3	Bradford	0.9976
Rating Area 3	Susquehanna	0.9976
Rating Area 3	Wyoming	0.9976
Rating Area 3	Lackawanna	0.9976
Rating Area 3	Wayne	0.9976
Rating Area 3	Pike	0.9976
Rating Area 3	Monroe	0.9976
Rating Area 3	Carbon	0.9976
Rating Area 3	Luzerne	0.9976
Rating Area 4	Lawrence	0.8081
Rating Area 4	Beaver	0.8081
Rating Area 4	Washington	0.8081
Rating Area 4	Greene	0.8081
Rating Area 4	Butler	0.8081
Rating Area 4	Allegheny	0.8081
Rating Area 4	Westmoreland	0.8081
Rating Area 4	Armstrong	0.8081
Rating Area 4	Indiana	0.8081
Rating Area 4	Fayette	0.8081
Rating Area 5	Jefferson	0.7510
Rating Area 5	Clearfield	0.7510
Rating Area 5	Cambria	0.7510
Rating Area 5	Somerset	0.7510
Rating Area 5	Bedford	0.7510
Rating Area 5	Blair	0.7510
Rating Area 5	Huntingdon	0.7510
Rating Area 6	Centre	0.9746
Rating Area 6	Mifflin	0.9746
Rating Area 6	Snyder	0.9746
Rating Area 6	Northumberland	0.9746
Rating Area 6	Columbia	0.9746
Rating Area 6	Schuylkill	0.9746
Rating Area 6	Lehigh	0.9746
Rating Area 6	Northampton	0.9746
Rating Area 7	Adams	1.0017
Rating Area 7	York	1.0017
Rating Area 7	Lancaster	1.0017
Rating Area 7	Berks	1.0017
Rating Area 8	Chester	0.8828
Rating Area 8	Delaware	0.8828
Rating Area 8	Montgomery	0.8828
Rating Area 8	Bucks	0.8828
Rating Area 8	Philadelphia	0.8828
Rating Area 9	Fulton	0.9094
Rating Area 9	Franklin	0.9094
Rating Area 9	Cumberland	0.9094
Rating Area 9	Perry	0.9094
Rating Area 9	Juniata	0.9094
Rating Area 9	Dauphin	0.9094

Pennsylvania Small Group - UHCPA - 2022 Portfolio

	Plan Name								In-Network			
			Metal		Market Numbers +	AV*	AV*	HSA Max	Deductible			OOP M
Product	Medical	Rx	Level	SCID	Available	Min	Max	Contribution	Indiv.	Family	Coins	Indiv.
HMO	CD-3Z	E83L	Bronze	24872PA0030001	557, 560, 561, 562	64.9%	64.9%	$0	$6,850	$13,700	0%	$6,850
HMO	CO-DD	K95Y	Gold	24872PA0030002	556, 557, 558	76.8%	76.8%		$1,500	$3,000	20%	$8,700
HMO	CO-DE	K95Y	Gold	24872PA0030003	556, 557, 558	78.1%	78.1%		$1,000	$2,000	0%	$8,700
HMO	CO-DF	K95Y	Gold	24872PA0030004	556, 557, 558	77.0%	77.0%		N/A	N/A	0%	$8,700
HMO	CO-DG	K95Y	Silver	24872PA0030005	556, 557, 558	70.4%	70.4%		$3,500	$7,000	20%	$8,700
HMO	CO-DH	K95Y	Silver	24872PA0030006	556, 557, 558	67.0%	67.0%		$5,500	$11,000	0%	$8,700
HMO	CO-DI	K95Y	Silver	24872PA0030007	556, 557, 558	68.1%	71.4%	$250	$2,500	$5,000	0%	$7,050
HMO	CO-DJ	K95Y	Silver	24872PA0030008	556, 557, 558	69.5%	69.5%		$3,000	$6,000	0%	$8,700
HMO	CO-DK	K95Y	Silver	24872PA0030009	556, 557, 558	66.3%	71.9%	$450	$3,500	$7,000	0%	$7,050

*AV range based off of maximum HSA contribution

+ Reference 2022 Service Area Map for county availability

Pennsylvania Small Group - UHCPA - 2022 Portfolio

	Plan Name					Out-of-Network				
			Metal		aximum	Deductible		OOP Maximum		
Product	Medical	Rx	Level	SCID	Family	Indiv.	Family	Coins	Indiv.	Family
HMO	CD-3Z	E83L	Bronze	24872PA0030001	$13,700					
HMO	CO-DD	K95Y	Gold	24872PA0030002	$17,400					
HMO	CO-DE	K95Y	Gold	24872PA0030003	$17,400					
HMO	CO-DF	K95Y	Gold	24872PA0030004	$17,400					
HMO	CO-DG	K95Y	Silver	24872PA0030005	$17,400					
HMO	CO-DH	K95Y	Silver	24872PA0030006	$17,400					
HMO	CO-DI	K95Y	Silver	24872PA0030007	$14,100					
HMO	CO-DJ	K95Y	Silver	24872PA0030008	$17,400					
HMO	CO-DK	K95Y	Silver	24872PA0030009	$14,100					

Pennsylvania Small Group - UHCPA - 2022 Portfolio

	Plan Name				Physician		Emergency		Hospital			Medical	
			Metal						OP Surgery			Deduct.	Deduct.
Product	Medical	Rx	Level	SCID	PCP	SPEC	UC	ER	Free-St.	Hospital	IP	Type	Type
HMO	CD-3Z	E83L	Bronze	24872PA0030001								Emb	Comb
HMO	CO-DD	K95Y	Gold	24872PA0030002	$30	$60/$100	$60	50%				Emb	Sep
HMO	CO-DE	K95Y	Gold	24872PA0030003	$30	$60/$100	$60	50%				Emb	Sep
HMO	CO-DF	K95Y	Gold	24872PA0030004	$30	$60/$100	$60	50%	$350	$750	$300	Emb	Sep
HMO	CO-DG	K95Y	Silver	24872PA0030005	$40	$80/$120	$60	50%				Emb	Sep
HMO	CO-DH	K95Y	Silver	24872PA0030006	$50	$100/$150	$60	50%	$1,000	$1,500	$1,300	Emb	Sep
HMO	CO-DI	K95Y	Silver	24872PA0030007	$30	$60/$100	$60	50%	$250	$500	$750	Ded NonEmb/OOPM Emb	Comb
HMO	CO-DJ	K95Y	Silver	24872PA0030008	$40	$80/$120	$60	50%	$500	$750	$1,300	Emb	Sep
HMO	CO-DK	K95Y	Silver	24872PA0030009	$30	$60/$100	$60	50%	$250	$500	$750	Ded NonEmb/OOPM Emb	Comb

Pennsylvania Small Group - UHCPA - 2022 Portfolio

	Plan Name				Rx						
			Metal						Tier 3		Tier 4
Product	Medical	Rx	Level	SCID	Deduct.	Tier 1	Tier 2	Tier 3	Spec.	Tier 4	Spec.
HMO	CD-3Z	E83L	Bronze	24872PA0030001							
HMO	CO-DD	K95Y	Gold	24872PA0030002		$15	$60	$250	50%/$500	$500	50%/$1,000
HMO	CO-DE	K95Y	Gold	24872PA0030003		$15	$60	$250	50%/$500	$500	50%/$1,000
HMO	CO-DF	K95Y	Gold	24872PA0030004		$15	$60	$250	50%/$500	$500	50%/$1,000
HMO	CO-DG	K95Y	Silver	24872PA0030005		$15	$60	$250	50%/$500	$500	50%/$1,000
HMO	CO-DH	K95Y	Silver	24872PA0030006		$15	$60	$250	50%/$500	$500	50%/$1,000
HMO	CO-DI	K95Y	Silver	24872PA0030007		$15	$60	$250	50%/$500	$500	50%/$1,000
HMO	CO-DJ	K95Y	Silver	24872PA0030008		$15	$60	$250	50%/$500	$500	50%/$1,000
HMO	CO-DK	K95Y	Silver	24872PA0030009		$15	$60	$250	50%/$500	$500	50%/$1,000

Plan Relativity Factors

HMO

Medical Code	Rx Code	Total Relativity
CD-3Z	E83L	0.6010
CO-DD	K95Y	0.6925
CO-DE	K95Y	0.7609
CO-DF	K95Y	0.8167
CO-DG	K95Y	0.6399
CO-DH	K95Y	0.6378
CO-DI	K95Y	0.6594
CO-DJ	K95Y	0.6886
CO-DK	K95Y	0.6241

Rate Calculation

Step	Rating Variable	Sample Attributes	Sample Values
A	Base Rate	Network 556 HMO	$578.07
B	Area Adjustment	Adams County (Rating Area 7)	1.0017
C		Area Adjusted Base Rate (A x B)	$579.05
D	EDA	October 2022 Effective Date	1.000
E	Benefit Relativity	CD3Z-E83L	0.6010
F	Subtotal of Med & Rx Benefit Adjustment (C x D x E)		$348.01

G Age/Gender Factors

Age	Factor	Age	Factor	Age	Factor
0-14	0.765	31	1.159	48	1.635
15	0.833	32	1.183	49	1.706
16	0.859	33	1.198	50	1.786
17	0.885	34	1.214	51	1.865
18	0.913	35	1.222	52	1.952
19	0.941	36	1.230	53	2.040
20	0.970	37	1.238	54	2.135
21	1.000	38	1.246	55	2.230
22	1.000	39	1.262	56	2.333
23	1.000	40	1.278	57	2.437
24	1.000	41	1.302	58	2.548
25	1.004	42	1.325	59	2.603
26	1.024	43	1.357	60	2.714
27	1.048	44	1.397	61	2.810
28	1.087	45	1.444	62	2.873
29	1.119	46	1.500	63	2.952
30	1.135	47	1.563	64 & older	3.000

H Rates

Age	Rate	Age	Rate	Age	Rate
0-14	$266.23	31	$403.34	48	$569.00
15	$289.89	32	$411.70	49	$593.71
16	$298.94	33	$416.92	50	$621.55
17	$307.99	34	$422.48	51	$649.04
18	$317.73	35	$425.27	52	$679.32
19	$327.48	36	$428.05	53	$709.94
20	$337.57	37	$430.84	54	$743.00
21	$348.01	38	$433.62	55	$776.06
22	$348.01	39	$439.19	56	$811.91
23	$348.01	40	$444.76	57	$848.10
24	$348.01	41	$453.11	58	$886.73
25	$349.40	42	$461.11	59	$905.87
26	$356.36	43	$472.25	60	$944.50
27	$364.71	44	$486.17	61	$977.91
28	$378.29	45	$502.53	62	$999.83
29	$389.42	46	$522.02	63	$1,027.33
30	$394.99	47	$543.94	64 & older	$1,044.03

Pennsylvania Small Group - Modified and Existing Plans - UHCPA

2021 Benefit Plans with Plan Changes (Uniform Modification)

SCID	Product	Metal Level	2021 Plan Name		2022 Plan Name	
			Medical	Rx	Medical	Rx
24872PA0030002	HMO	Gold	CD32	F53L	CODD	K95Y
24872PA0030003	HMO	Gold	CD33	F53L	CODE	K95Y
24872PA0030004	HMO	Gold	CD34	F53L	CODF	K95Y
24872PA0030005	HMO	Silver	CD35	F53L	CODG	K95Y
24872PA0030006	HMO	Silver	CD36	F53L	CODH	K95Y
24872PA0030007	HMO	Silver	CD37	F53L	CODI	K95Y
24872PA0030008	HMO	Silver	CD38	F53L	CODJ	K95Y
24872PA0030009	HMO	Silver	CD39	F53L	CODK	K95Y

2021 Existing Benefit Plans

SCID	Product	Metal Level	Plan Name	
			Medical	Rx
24872PA0030001	HMO	Bronze	CD3Z	E83L

Healthcare Economics

PENNSYLVANIA SMALL GROUP PRICING TREND DEVELOPMENT
APRIL 2021 RATE FILING SUPPORT

PENNSYLVANIA SMALL GROUP PRICING TREND BY COMPONENT

	Notes:	Inpatient	Outpatient	Professional	Other	Capitation	Total Medical	Retail Pharmacy	Weighted Aggregate
Component Summary									
Utilization / Service Mix	[1] , [2]	3.5%	3.7%	3.3%	3.2%	0.0%	3.4%	6.1%	**3.9%**
Unit Cost	[3]	4.1%	4.1%	2.3%	2.3%	10.0%	3.7%	4.8%	**3.9%**
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Benefit Leveraging	[4]	0.1%	1.2%	1.2%	1.1%	0.0%	0.9%	1.2%	**0.9%**
Margin		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Total Proposed Pricing Trend	[6]	**7.8%**	**9.3%**	**6.9%**	**6.8%**	**10.0%**	**8.2%**	**12.5%**	**9.0%**
Service Weight - Pennsylvania		22.0%	30.7%	20.5%	5.1%	2.5%	80.9%	19.1%	100.0%

Notes:

[1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.

[2] Represents expected changes in intensity of services provided.

[3] Represents core unit pricing increases, exclusive of service mix / intenisty of services impact;

[4] Impact of member cost-share leveraging on net claims cost trend.

[5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).

[6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

Exhibit - Age Curve Calibration

State: PA || Market Segment:Small Group
Company: UnitedHealthcare of Pennsylvania, Inc. || HIOS Issuer ID: 24872
Proposed Effective Date: 10/1/2022

Age	Proposed Factor	Membership Distribution	Age	Proposed Factor	Membership Distribution
0	0.7650	0.55%	33	1.1980	2.28%
1	0.7650	0.49%	34	1.2140	2.48%
2	0.7650	0.56%	35	1.2220	2.21%
3	0.7650	0.44%	36	1.2300	1.67%
4	0.7650	0.68%	37	1.2380	1.53%
5	0.7650	0.33%	38	1.2460	1.72%
6	0.7650	0.74%	39	1.2620	1.94%
7	0.7650	0.45%	40	1.2780	1.70%
8	0.7650	0.32%	41	1.3020	1.71%
9	0.7650	0.28%	42	1.3250	1.57%
10	0.7650	0.84%	43	1.3570	2.00%
11	0.7650	0.65%	44	1.3970	1.70%
12	0.7650	0.99%	45	1.4440	2.09%
13	0.7650	0.89%	46	1.5000	1.91%
14	0.7650	0.64%	47	1.5630	1.88%
15	0.8330	0.74%	48	1.6350	1.14%
16	0.8590	0.46%	49	1.7060	2.21%
17	0.8850	1.01%	50	1.7860	1.51%
18	0.9130	0.79%	51	1.8650	1.48%
19	0.9410	0.93%	52	1.9520	1.25%
20	0.9700	0.80%	53	2.0400	1.57%
21	1.0000	2.18%	54	2.1350	1.60%
22	1.0000	3.07%	55	2.2300	1.43%
23	1.0000	2.42%	56	2.3330	1.36%
24	1.0000	2.44%	57	2.4370	1.95%
25	1.0040	2.02%	58	2.5480	1.43%
26	1.0240	3.22%	59	2.6030	1.16%
27	1.0480	3.28%	60	2.7140	1.37%
28	1.0870	3.47%	61	2.8100	1.35%
29	1.1190	3.19%	62	2.8730	0.86%
30	1.1350	2.97%	63	2.9520	0.96%
31	1.1590	2.73%	64+	3.0000	1.23%
32	1.1830	2.61%			
Weighted Average Factor	1.3861				

Exhibit - Geographic Factor Calibration

State: PA | | Market Segment:Small Group
Company: UnitedHealthcare of Pennsylvania, Inc. | | HIOS Issuer ID: 24872
Proposed Effective Date: 10/1/2022

Rating Area	Proposed Factor	Membership Distribution
1	0.7554	1.35%
2	0.8569	0.40%
3	0.9976	2.49%
4	0.8081	8.01%
5	0.7510	0.61%
6	0.9746	13.80%
7	1.0017	11.25%
8	0.8828	56.30%
9	0.9094	5.79%
Weighted Average Factor	0.9046	

Single Risk Pool Adjustment Factors

Legal Entity (Credibility: 5.8%)

Other Adjustment	
Catastrophic Claim Adjustment	0.051
Trend (24 vs 25 months)	0.007
COVID Adjustment	0.004
Balancing Item	-0.047
TOTAL Other Adj't	**1.013**

Site Specific Cat Claim Level	$0.00
Expected Cat Claims, PMPM	$19.49
Net Cat Claim Override	60%
Cat Claim Adjustment	$11.70
Total Experience Period Claim Cost, PMPM	$228.82
Catastrophic Claim Adjustment	0.051

Trend to Rating Period

Annualized Unit Cost Trend	3.53%
Annualized Utilization Trend	3.55%
Trended to 25 months	1.156
Annualized Cost Trend Year 1	3.50%
Annualized Utilization Trend Year 1	3.50%
Annualized Cost Trend Year 2	3.50%
Annualized Utilization Trend Year 2	3.50%
Trended to 24 months	1.148
Trend (24 vs 25 months)	0.007

Credibility Manual (Credibility: 94.2%)

Other Adjustment	
Catastrophic Claim Adjustment	-0.008
Trend (24 vs 25 months)	0.007
COVID Adjustment	0.004
Balancing Item	-0.047
TOTAL Other Adj't	**0.956**

Site Specific Cat Claim Level	$34.85
Expected Cat Claims, PMPM	$31.52
Net Cat Claim Override	100%
Cat Claim Adjustment	($3.33)
Total Experience Period Claim Cost, PMPM	$404.85
Catastrophic Claim Adjustment	-0.008

Trend to Rating Period

Annualized Unit Cost Trend	3.53%
Annualized Utilization Trend	3.55%
Trended to 25 months	1.156
Annualized Cost Trend Year 1	3.50%
Annualized Utilization Trend Year 1	3.50%
Annualized Cost Trend Year 2	3.50%
Annualized Utilization Trend Year 2	3.50%
Trended to 24 months	1.148
Trend (24 vs 25 months)	0.007

2022 AV Pricing Value Calculation

Table 10

											Column K	**Column L**
	0.660		1.000	0.741	1.050	0.915	0.961	0.661	17,820		0.741	0.961
HIOS ID	**Relativity**	**Paid-to-Allowed Adjustment**	**Cost Sharing (relative to average)**	**Total (AV)**	**PID Formula**	**Normalize Factor**	**PID Formula x Normalize Factor**	**Final Plan Relativity**	**Projected Membership**	**Metal Level**	**Pricing AV (company-determined AV)**	**Benefit Richness (induced demand)**
24872PA0030002	0.6846	0.741	1.0368	0.768	1.062	0.915	0.972	0.6925	1,440	Gold	0.768	0.972
24872PA0030003	0.7311	0.741	1.1072	0.820	1.093	0.915	1.000	0.7609	2,856	Gold	0.820	1.000
24872PA0030004	0.7660	0.741	1.1601	0.860	1.119	0.915	1.025	0.8167	252	Gold	0.860	1.025
24872PA0030005	0.6457	0.741	0.9779	0.725	1.040	0.915	0.952	0.6399	6,276	Silver	0.725	0.952
24872PA0030006	0.6441	0.741	0.9755	0.723	1.040	0.915	0.952	0.6378	1,608	Silver	0.723	0.952
24872PA0030007	0.6605	0.741	1.0003	0.741	1.048	0.915	0.959	0.6594	468	Silver	0.741	0.959
24872PA0030008	0.6818	0.741	1.0326	0.765	1.060	0.915	0.971	0.6886	420	Silver	0.765	0.971
24872PA0030009	0.6334	0.741	0.9593	0.711	1.034	0.915	0.947	0.6241	2,652	Silver	0.711	0.947
24872PA0030001	0.6149	0.741	0.9312	0.690	1.026	0.915	0.939	0.6010	1,848	Bronze	0.690	0.939

Plan Adjusted Index Rate (PAIR) Exhibit

Market: Pennsylvania Small Group
License: UnitedHealthcare of Pennsylvania, Inc.

	Gold	Gold	Gold	Silver	Silver
	UHCPA	**UHCPA**	**UHCPA**	**UHCPA**	**UHCPA**
Plan Name	**CODD**	**CODE**	**CODF**	**CODG**	**CODH**
2022 Effective Date	4Q22	4Q22	4Q22	4Q22	4Q22
Index Rate	$515.11	$515.11	$515.11	$515.11	$515.11
Risk Adjustment	-9.25%	-9.25%	-9.25%	-9.25%	-9.25%
Reinsurance Assessment	$0.00	$0.00	$0.00	$0.00	$0.00
Market Adjusted Index Rate	**$562.75**	**$562.75**	**$562.75**	**$562.75**	**$562.75**
Provider Network Savings	1.0000	1.0000	1.0000	1.0000	1.0000
Benefit Extra EHB	1.002	1.002	1.002	1.002	1.002
Actuarial Value and Cost Sharing	0.768	0.820	0.860	0.725	0.723
Benefit Richness (Induced Demand)	0.972	1.000	1.025	0.952	0.952
Distribution And Administrative cost	16.0%	16.0%	16.0%	16.0%	16.0%
Plan Adjusted Index Rate	**$501.21**	**$550.74**	**$591.15**	**$463.16**	**$461.68**
Calibration					
Age Factor Calibration	1.3861	1.3861	1.3861	1.3861	1.3861
Area Factor Calibration	0.9046	0.9046	0.9046	0.9046	0.9046
Tobacco Factor Calibration	0.0000	0.0000	0.0000	0.0000	0.0000
Calibrated PAIR without Normalization	$399.72	$439.24	$471.47	$369.39	$368.21
Trend Normalization					
Calibrated Plan Adjusted Index Rate	$399.72	$439.24	$471.47	$369.39	$368.21

Consumer Adjusted Prem Rates - Area 1 (Age 21)					
Consumer Adjusted Prem Rates - Area 2 (Age 21)					
Consumer Adjusted Prem Rates - Area 3 (Age 21)	$398.76	$438.19	$470.34	$368.50	$367.33
Consumer Adjusted Prem Rates - Area 4 (Age 21)					
Consumer Adjusted Prem Rates - Area 5 (Age 21)					
Consumer Adjusted Prem Rates - Area 6 (Age 21)	$389.57	$428.08	$459.49	$360.01	$358.86
Consumer Adjusted Prem Rates - Area 7 (Age 21)	$400.40	$439.99	$472.27	$370.02	$368.84
Consumer Adjusted Prem Rates - Area 8 (Age 21)	$352.88	$387.76	$416.21	$326.10	$325.06
Consumer Adjusted Prem Rates - Area 9 (Age 21)	$363.51	$399.45	$428.75	$335.92	$334.85

Rate Tables Template Rates - Area 1 (Age 21)					
Rate Tables Template Rates - Area 2 (Age 21)					
Rate Tables Template Rates - Area 3 (Age 21)	$399.35	$438.80	$470.97	$369.02	$367.81
Rate Tables Template Rates - Area 4 (Age 21)					
Rate Tables Template Rates - Area 5 (Age 21)					
Rate Tables Template Rates - Area 6 (Age 21)	$390.15	$428.68	$460.12	$360.51	$359.33
Rate Tables Template Rates - Area 7 (Age 21)	$400.99	$440.60	$472.91	$370.53	$369.32
Rate Tables Template Rates - Area 8 (Age 21)	$353.40	$388.30	$416.78	$326.55	$325.48
Rate Tables Template Rates - Area 9 (Age 21)	$364.05	$400.01	$429.34	$336.40	$335.29

Plan Adjusted Index Rate (PAIR) Exhibit

Market: Pennsylvania Small Group
License: UnitedHealthcare of Pennsylvania, Inc.

	Silver	Silver	Silver	Bronze
	UHCPA	**UHCPA**	**UHCPA**	**UHCPA**
Plan Name	**CODI**	**CODJ**	**CODK**	**CD3Z**
2022 Effective Date	4Q22	4Q22	4Q22	4Q22
Index Rate	$515.11	$515.11	$515.11	$515.11
Risk Adjustment	-9.25%	-9.25%	-9.25%	-9.25%
Reinsurance Assessment	$0.00	$0.00	$0.00	$0.00
Market Adjusted Index Rate	**$562.75**	**$562.75**	**$562.75**	**$562.75**
Provider Network Savings	1.0000	1.0000	1.0000	1.0000
Benefit Extra EHB	1.002	1.002	1.002	1.002
Actuarial Value and Cost Sharing	0.741	0.765	0.711	0.690
Benefit Richness (Induced Demand)	0.959	0.971	0.947	0.939
Distribution And Administrative cost	16.0%	16.0%	16.0%	16.0%
Plan Adjusted Index Rate	**$477.32**	**$498.39**	**$451.75**	**$435.04**
Calibration				
Age Factor Calibration	1.3861	1.3861	1.3861	1.3861
Area Factor Calibration	0.9046	0.9046	0.9046	0.9046
Tobacco Factor Calibration	0.0000	0.0000	0.0000	0.0000
Calibrated PAIR without Normalization	$380.68	$397.49	$360.29	$346.96
Trend Normalization				
Calibrated Plan Adjusted Index Rate	$380.68	$397.49	$360.29	$346.96

Consumer Adjusted Prem Rates - Area 1 (Age 21)				$262.10
Consumer Adjusted Prem Rates - Area 2 (Age 21)				$297.31
Consumer Adjusted Prem Rates - Area 3 (Age 21)	$379.77	$396.54	$359.43	$346.13
Consumer Adjusted Prem Rates - Area 4 (Age 21)				$280.38
Consumer Adjusted Prem Rates - Area 5 (Age 21)				$260.57
Consumer Adjusted Prem Rates - Area 6 (Age 21)	$371.02	$387.39	$351.14	
Consumer Adjusted Prem Rates - Area 7 (Age 21)	$381.33	$398.16	$360.90	
Consumer Adjusted Prem Rates - Area 8 (Age 21)	$336.07	$350.90	$318.07	
Consumer Adjusted Prem Rates - Area 9 (Age 21)	$346.19	$361.48	$327.65	

Rate Tables Template Rates - Area 1 (Age 21)				$262.44
Rate Tables Template Rates - Area 2 (Age 21)				$297.71
Rate Tables Template Rates - Area 3 (Age 21)	$380.26	$397.10	$359.91	$346.58
Rate Tables Template Rates - Area 4 (Age 21)				$280.75
Rate Tables Template Rates - Area 5 (Age 21)				$260.91
Rate Tables Template Rates - Area 6 (Age 21)	$371.50	$387.95	$351.61	
Rate Tables Template Rates - Area 7 (Age 21)	$381.83	$398.73	$361.39	
Rate Tables Template Rates - Area 8 (Age 21)	$336.51	$351.41	$318.49	
Rate Tables Template Rates - Area 9 (Age 21)	$346.65	$362.00	$328.09	

Projected Risk Adjustment PMPM

a	Billable Member Months	16,756
b	Plan Liability Risk Score	0.8697
c	Allowable Rating Factor	1.4455
d	Geographic Cost Factor	1.0217
e	Induced Demand Factor	1.0489
f	Actuarial Value	0.7365
g	PA UHC Total – Product for All Plans with Risk	0.9105
h	PA UHC Total – Product for All Plans without Risk	1.1408
i	State Avg – Product for All Plans with Risk	1.2846
j	State Avg – Product for All Plans without Risk	1.2221
k	State Average Premium	$518.07
l	Administrative Cost Adjustment to State Average Premium	86%
m	Transfer PMPM	($100.13)
n	PA UHC Average Premium	$429.73
o	Transfer as a Percent of PA UHC Average Premium	-9.2%
p	Proj Inc Claims, before ACA rein & Risk Adj't, PMPM (URRT Wksht 1)	$515.11
q	Risk Adjustment User Fee	$0.25
r	Projected Risk Adjustments PMPM	($47.64)

$$T_i = \left[\frac{PLRS_i \times IDF_i \times GCF_i}{\sum_i (s_i \times PLRS_i \times IDF_i \times GCF_i)} - \frac{AV_i \times ARF_i \times IDF_i \times GCF_i}{\sum_i (s_i \times AV_i \times ARF_i \times IDF_i \times GCF_i)}\right] \overline{P_s}$$

$$m = \left[\frac{g}{i} - \frac{h}{j}\right] k \times l$$

$T_i =$ Plan i Transfer PMPM
$PLRS_i =$ Plan i Plan Liability Risk Score
$AV_i =$ Plan i Actuarial Value
$ARF_i =$ Plan i Average Rating Factor
$IDF_i =$ Plan i Induced Demand Factor
$GCF_i =$ Plan i Geographic Cost Factor
$s_i =$ Plan i Share of State Enrollment

Notes:
- Values are estimated based on 2020 RATEE files as of 05/03/2021, RATEE survey results from PID, and WNRAR 202012S
- Values do not include any estimated model change for 2021 or 2022
- UHCPA only

UnitedHealthcare®

Healthcare Economics

PENNSYLVANIA SMALL GROUP PRICING TREND DEVELOPMENT
FEBRUARY 2022 RATE FILING SUPPORT

PENNSYLVANIA SMALL GROUP PRICING TREND BY COMPONENT

	Notes:	Inpatient	Outpatient	Professional	Other	Capitation	Total Medical	Retail Pharmacy	Weighted Aggregate
Component Summary									
Utilization / Service Mix	[1] , [2]	3.6%	3.8%	3.4%	3.3%	0.0%	3.5%	3.7%	**3.5%**
Unit Cost	[3]	3.7%	2.8%	3.1%	3.0%	6.0%	3.2%	4.8%	**3.5%**
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Benefit Leveraging	[4]	0.1%	1.1%	1.4%	1.3%	0.0%	0.9%	1.1%	**0.9%**
Margin		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Total Proposed Pricing Trend	[6]	**7.5%**	**7.9%**	**8.1%**	**7.9%**	**6.0%**	**7.8%**	**9.9%**	**8.2%**
Service Weight - Pennsylvania		22.0%	30.7%	20.5%	5.1%	2.5%	80.9%	19.1%	100.0%

Notes:

[1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.
[2] Represents expected changes in intensity of services provided.
[3] Represents core unit pricing increases, exclusive of service mix / intenisty of services impact;
[4] Impact of member cost-share leveraging on net claims cost trend.
[5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).
[6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

Federal MLR Development

Estimated Federal MLR Calculation		
Claims		
(A)	Projected Claims	$402.47
(B)	QI-IT Initiatives, Fraud, Medical Management	$3.96
(C)	Total Projected Claims for MLR (A + B)	$406.43
Premium		
(D)	Avg Single Risk Pool Gross Premium	$479.21
(E)	Total Taxes and Fees	$3.21
(F)	Total Premium for MLR (D - E)	$476.00
MLR (C / F)		**85.4%**

Premium Taxes and Fees Allocation		Estimated % of Premium
	Federal / State Income Tax on Profit & Risk Load	0.53%
	Premium Tax	0.00%
	ACA Taxes: Insurer Fee	0.00%
	ACA Taxes: PCORI Fee	0.05%
	ACA Taxes: Risk Adjustment User Fee	0.06%
	ACA Taxes: Exchange User Fee	0.00%
	All Other Taxes & Fees	0.03%
	Total	**0.67%**

Paid to Allowed Ratio Calculation

Projected Paid to Allowed Ratio - Projection Period	**71.4%**

Blended Experience Period Paid to Allowed Ratio	**70.7%**

Legal Entity:

Experience Period Incurred Claim, PMPM	$ 228.82
Experience Period Allowed Claim, PMPM	$ 321.78
Experience Period Paid to Allowed Ratio	71.1%

Allowed Claims (Non-Capitated)	$ 5,840,806
Total Prescription Drug Rebates*	$ (409,422)
Total EHB Capitation	$ 53,979
Experience Period Allowed Claim	$ 5,485,363
Member Months	17,047
Experience Period Allowed Claim, PMPM	$ 321.78

Credibility Manual:

Experience Period Incurred Claim, PMPM	$ 404.85
Experience Period Allowed Claim, PMPM	$ 489.69
Experience Period Paid to Allowed Ratio	82.7%
Experience Period Adjusted Paid to Allowed Ratio	70.7%

Staring Point - Relativity Differential	0.8253
Normalized for Induced Demand and Network Differentials	
Induced Demand	0.9653
Needed P/A adj't to Cred Man. to Match Filing Entity	0.8549

Leveraging Impact	1.0193
Re-Sloping/Revenue Neutrality Adjustment	1.0000
Cost Sharing Distr. Shift (Includes Re-Sloping/Revenue Neutrality Adj't)	0.9901

Leveraging Impact Calculation:

Leveraging Trend	0.9%
Months of Trend Applied	25
Leveraging Impact	1.0193

Cost Sharing Distr. Shift

Filed 10/1/2022	
Current Medical Manual Rate	$ 578.07
Average Med & Rx Rel	0.6611
Currently Approved 1/1/2022	
Current Medical Manual Rate	$ 553.53
Average Med Rel	0.6724
Cost Sharing Distr. Shift	0.9901

Metal Tier	Avg Sloping Adj	Projected Mbr Months
Bronze	1.000	1,848
Silver	1.030	11,424
Gold	1.080	4,548
Platinum	1.150	0
Projected Avg IDF:	1.040	

Metal Tier	Avg Sloping Adj	Experience Mbr Months
Bronze	1.000	52
Silver	1.030	11,194
Gold	1.080	5,801
Platinum	1.150	0
Legal Entity Avg IDF:	1.047	

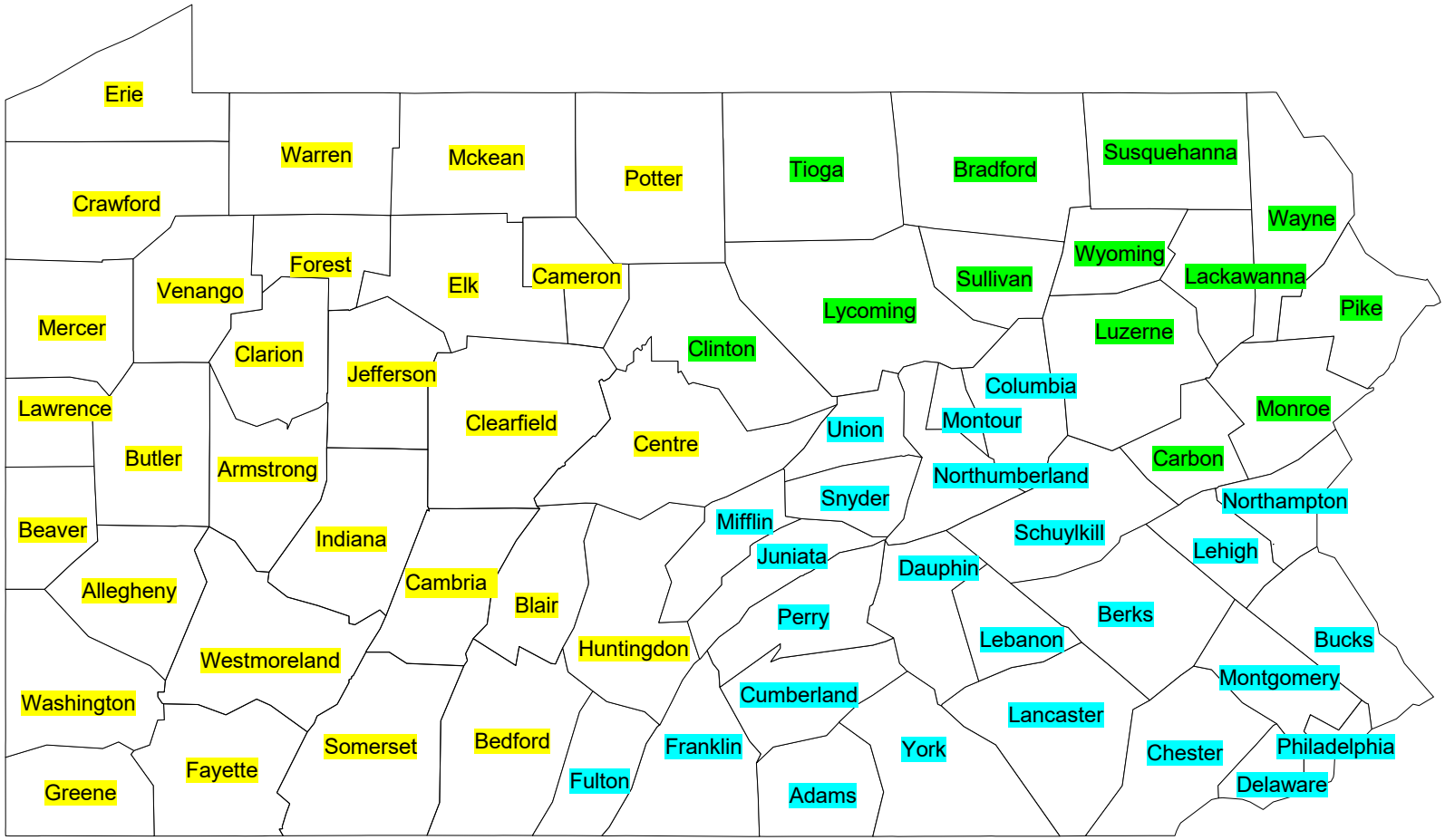
Metal Tier	Avg Sloping Adj	Experience Mbr Months
Bronze	1.000	1,011
Silver	1.030	68,525
Gold	1.080	140,688
Platinum	1.150	68,062
Credibility Manual Avg IDF:	1.085	

Legal Entity Med Rel:	0.6724
Credibility Manual Med Rel:	0.8147
Staring Point - Relativity Differential	0.8253

PA Small Group - COVID Claims Adjustment Factor **Exhibit 18**

	202010 - 202109 EPA Claims vs Expected	202010 - 202109 WPA Claims vs Expected
COVID Claims Adjustment Factor	0.2%	0.8%
Experience Period Membership (UHIC + UHCPA)	212,310	83,023
Final COVID Adjustment Factor for PA SG (Blended)	0.4%	

Issuer: UHIC & UHCPA
Market: Market Numbers – Plan Availability



Key
[Color]: Markets 556 & 558
[Color]: Markets 560, 561 & 562
[Color]: Market 557

Federal Rate Filing Justification Part II
Written Description Justifying the Rate Increase

UnitedHealthcare of Pennsylvania, Inc.
NAIC: 95220
FEIN: 25-1756858

State of Pennsylvania Rate Review

Scope and Range of the Rate Increase

The requested rate change for small group health benefit plans sold in the state of Pennsylvania will be effective October 1, 2022 and impact 1,263 covered lives. The rate change experienced by members will vary depending on plan selection and geographic area. Additional premium changes may occur upon renewal due to changes in member age, changes in plan selection, and changes in geographic location.

Financial Experience of the Product

The benefit care ratio for this product during the October 2020 – September 2021 calendar year is 73.6%. This ratio is the portion of premium that is needed to pay medical claims. The complement of the benefit care ratio is the portion of premium needed for taxes and fees, administrative expenses, and margin.

Changes in Medical Service Costs

There are many different healthcare cost trends that contribute to increases in the overall U.S. healthcare spending each year. These trend factors affect health insurance premiums, which can mean a premium rate increase to cover costs. Some of the key healthcare cost trends that have affected this year's rate actions include:

- Increasing cost of medical services: Annual increases in reimbursement rates to healthcare providers, such as hospitals, doctors, and pharmaceutical companies.
- Increased utilization: The number of office visits and other services continues to grow. In addition, total healthcare spending will vary by the intensity of care and use of different types of health services. The price of care can be affected by the use of expensive procedures such as surgery versus simply monitoring or providing medications.
- Higher costs from deductible leveraging: Healthcare costs continue to rise every year. If deductibles and copayments remain the same, a higher percentage of healthcare costs need to be covered by health insurance premiums each year.
- Cost shifting from the public to the private sector: Reimbursements from the Centers for Medicare and Medicaid Services (CMS) to hospitals do not generally cover the cost of providing care to these patients. Hospitals typically make up this reimbursement shortfall by charging private health plans more.
- Impact of new technology: Improvements to medical technology and clinical practice often result in the use of more expensive services, leading to increased healthcare spending and utilization.

Changes in Benefits

Changes in covered benefits impact costs and therefore affect premium changes. Benefit plans are typically changed for one of three reasons: to comply with the requirements of the Affordable Care Act or state law, to respond to consumer feedback, or to address a particular medical cost issue to provide greater long-term affordability of the product.

Administrative Costs and Anticipated Margins

UnitedHealthcare of Pennsylvania, Inc. works to directly control administrative expenses by adopting better processes and technology and developing programs and innovations that make healthcare more affordable. We have led the marketplace by introducing key innovations that make healthcare services more accessible

and affordable for customers, improve the quality and coordination of healthcare services, and help individuals and their physicians make more informed healthcare decisions. Taxes and fees imposed by the State and Federal government are significant factors that impact healthcare spending and have to be included in the administrative costs associated with the plans. These fees include Affordable Care Act taxes and fees which impact health insurance costs and need to be reflected in premium. Another component of premium is margin, which is set to address expected volatility and risk in the market.

The requested rate change is anticipated to be sufficient to cover the projected benefit and administrative costs for the 2022 plan year.