Independence 🚭

May 17, 2023

Ms. Lindsi Swartz, Director Bureau of Accident and Health Insurance Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

SUBMITTED VIA SERFF

RE: Keystone Health Plan East Individual HMO Rate Filing effective 1/1/2024 INAC-133674084

Dear Ms. Swartz:

Attached is the 2024 annual rate filing for HMO plans of Keystone Health Plan East (KHPE) in the Individual (non-group) marketplace in the Commonwealth of Pennsylvania. Rates for new and renewing plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA).

This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from January 1, 2024 through December 31, 2024.

Per the guidance provided in the 2024 ACA-Compliant Health Insurance Rate Filing Guidance provided by the Pennsylvania Insurance Department, we applied a Reinsurance Morbidity Adjustment factor of 1.00 to all individual plans. We also applied a factor of 1.22 to Silver plans for the impact of non-payment of CSR costs per the guidance. This submission incorporates a 50% coinsurance parameter for the reinsurance program.

The proposed rates represent a 3.5% decrease over the previously approved 2023 rates.

Information for the Pennsylvania Bulletin:

1.	Company Name and NAIC Number:	Keystone Health Plan East
		95056
2.	Market	Individual
3.	On or Off Exchange	On and Off
4.	Effective Date of Coverage	January 1, 2024
5.	Average Rate Change Requested	-3.5%
6.	Range of Rate Changes Requested	-6.2% to -2.3%

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7. Total Annual Revenue Generated from the Proposed Rate Change -\$27,153,932 8. **Products HMO** 9. Rating Areas and Change from 2023 Rating Area 8 No Change from 2023 Gold, Silver, Bronze 10. Metal Levels and Catastrophic Plans Current covered lives and policyholders 118,897 lives 11. as of February 1, 2023 Number of plans offered in 2024 and 12. 15 plans in 2024; 17 plans in 2023 change from 2023 Corresponding contract form number, 13. SERFF # INBC-133660025, SERFF, and binder numbers INBC-PA24-125116371, INBC-PA24-125116246, See appendix for form numbers HIOS Issuer ID # 33871; Filing # 14. HIOS Issuer ID # and submission tracking Number N/A Please contact with any questions regarding this filing. Sincerely,

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APPENDIX

Form Numbers

PREV/SCH-II Rev. 1.24

KE 650 IND FC EXC-ON Rev. 1.24 KE 650 IND FDED EXC-ON Rev. 1.24 KE 650 IND FTC EXC-ON Rev. 1.24 KE 650 IND FTDED EXC-ON Rev. 1.24 KE 650 IND FTDED LT EXC-ON Rev. 1.24 KE 650 IND FC EXC-OFF Rev. 1.24 KE 650 IND FDED EXC-OFF Rev. 1.24 KE 650 IND FTC EXC-OFF Rev. 1.24 KE 650 IND FTDED EXC-OFF II Rev. 1.24 KE 650 IND FTDED EXC-OFF Rev. 1.24 KE 680 IND FC EXC.OC-ON Rev. 1.24 KE 680 IND FDED EXC.OC-ON Rev. 1.24 KE 680 IND FTC EXC.OC-ON Rev. 1.24 KE 680 IND FTDED EXC.OC-ON Rev. 1.24 KE 680 IND FTDED LT EXC.OC-ON Rev. 1.24 KE 680 IND FC EXC.OC-OFF Rev. 1.24 KE 680 IND FDED EXC.OC-OFF Rev. 1.24 KE 680 IND FTC EXC.OC-OFF Rev. 1.24 KE 680 IND FTDED EXC.OC-OFF II Rev. 1.24 KE 680 IND FTDED EXC.OC-OFF Rev. 1.24

PENNSYLVANIA ACTUARIAL MEMORANDUM

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) and PA Actuarial Memorandum Rate Exhibits to provide certain information to support the gross premium for the single risk pool for individual market health care insurance underwritten by Keystone Health Plan East in the Commonwealth of Pennsylvania. It is provided as a component of a state rate filing. This submission may not be appropriate for other purposes.

1. BASIC INFORMATION AND DATA

A. COMPANY INFORMATION

Company Legal Name: Keystone Health Plan East ("KHPE")

State: Pennsylvania

NAIC #: 95056
Market: Individual

Marketplace: On and Off Exchange

Effective Date(s): 1/1/2024 – 12/31/2024

Average Rate Change: -3.5%

Range of Rate Changes: -6.2% to 2.3%

Products: HMO

Rating Areas: Rating Area 8

Metal Levels: Gold, Silver, Bronze

 Current Members:
 118,897

 Number of 2024 Plans:
 15

 HIOS Issuer ID (5-digit):
 33871

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the individual market for KHPE. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities. This memorandum pertains only to plans denoted in Worksheet 2 by Plan IDs starting with the sequence 33871.

COMPANY CONTACT INFORMATION

Primary Contact Name:

Primary Contact Telephone Number:

Primary Contact Email Address:



B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

January 1, 2020	5.40%	INAC- 131927121
January 1, 2021	-3.90%	INAC- 132358787
January 1, 2022	2.20%	INAC- 132818417
January 1, 2023	1.31%	INAC- 133249350

The historical rate changes varied by metallic tier based on plan benefits as illustrated via the Pricing AV.

Proposed rate changes may vary by metallic tier and plan based on plan benefit changes, and the revision to the CSR Defunding Adjustment factor.

C. AVERAGE RATE CHANGE

The average proposed rate change shown in Cell AC15 of Table 10 is -3.5%. The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2022 to calendar year 2024 are incorporated into the pricing and reflected in the Unified Rate Review Template.

The change in 21-year-old Non-Tobacco Premium PMPM calculated in Table 11, Cell AN13 is -3.5%.

D. MEMBERSHIP COUNT

Table 1 illustrates the Experience Period member-months, Current Period members as of February 1, 2023, and Projected Rating Period Member-months by ages.

E. BENEFIT CHANGES

Benefit changes were made to the following plans to assure compliance with Actuarial Value Requirements, including differences that resulted from changes to the AV Calculator. The basis for pricing changes was our internal pricing model.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

Table 2 illustrates the experience period claims and premiums using calendar year data. The data is consistent with the data reported in Section 1 of Worksheet I of the URRT.

We combined the experience period data for KHPE with the experience period data for QCC Insurance Company ("QCC"). This should provide a more stable basis for projecting the Index Rate. The combined data is shown in Tab Ib. The Change in Network Factor is intended to result in KHPE rates that are reasonable in relation to QCC rates.

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2022 and paid through February 2023. Earned premiums and member months are for January through December 2022. The data are for all direct-written individual business of KHPE in the Commonwealth of Pennsylvania, including out-of-network claims written by KHPE but paid by QCC for POS plans. No private reinsurance was applicable.

The Non-EHB benefits portion of Allowed Claims is shown separately in cell H36 of Table 2. Capitation is uniform by age for the experience period. Net pharmacy rebates are illustrated in cell I36 of Table 2.

Projected Risk Adjustment PMPM

Projected Risk Adjustment is accounted for in Projected Incurred Claims before the state based reinsurance program and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2021 risk transfer results.

In the URRT v6.0, it is necessary to divide Risk Adjustment by the Paid to Allowed factor when it is used in calculations based on Allowed Claims to produce calculations that are consistent with the Actuarial Memo Rate Exhibit.

G. CREDIBILITY OF DATA

The experience period data, defined in Section F as the combined experience of Keystone Health Plan East, and the experience period data for QCC Insurance Company, Inc. ("QCC"). is considered 100% credible.

H. TREND IDENTIFICATION

Table 3 identifies the proposed annual medical and prescription drug allowed claims cost and utilization trends. These data match the data illustrated in Section 2 of Worksheet I of the URRT. Additional discussion is provided in Section I, Historical Experience.

We populated the URRT with the Total Annual Trend calculated in cell C52 of Table 3. The URRT requires that factors are rounded to four decimal places which results in some small differences.

I. HISTORICAL EXPERIENCE

Table 4 illustrates historical experience from 2018 through 2022 for the product line.

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

c. Rebates

KHPE is not in a rebate position for 2022 in Consumer and we do not anticipate paying rebates for the 2023 policy period at this time.

d. Benefit Changes

Historical medical costs are normalized for the impact of benefit and mix factors to isolate the effect that changes in plan design or member movements amongst plans has on historical trend. By isolating this impact we avoid projecting cost trends into the future that are due to non-repeatable historical member movements or benefit changes.

- 1. Benefit changes are calculated to value the cost-to-health-plan impact of year-over-year changes in plan designs. The methodology used to calculate the benefit changes is consistent with the one used in the calculation of Pricing AV.
- 2. Mix impact is calculated using the historical average costs by member at the metallic level, separately for HMO and PPO products.

J. TERMINATED PLANS

The following plans are being terminated in 2024:

33871PA0120003 Keystone HMO Silver Classic 33871PA0120006 Keystone HMO Silver Proactive

2. RATE DEVELOPMENT AND CHANGE

A. DEVELOPMENT OF PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, & TOTAL ALLOWED CLAIMS

Table 5 illustrates the development of the Projected Index Rate and Market-Adjusted Index Rate beginning with the Experience Period Index Rate. Exhibit A provides additional information about the adjustment factors.

Changes in Population Risk Morbidity

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the individual market-wide morbidity.

COVID-19 Impact

Development of Reinsurance Tables

The Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information was populated using 2022 KHPE Individual claims data by individual member. 2022 claims paid through February 2023 were completed and complied into the Annual Incurred Claims Ranges shown on Tab II.a. of the Actuarial Memorandum Exhibit.

The Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Projection Period Information was populated by trending the data from the Experience Period table to 2024 using a 12%

trend assumption on the incurred claims. The resulting impact is shown in Cell E7 of Tab II.b. of the Actuarial Memorandum Exhibit.

Changes in Other Factors

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in the experience that are removed for the projection period; anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

Table 5 of the Actuarial Memorandum Rate Exhibit shows the components used in calculating change in other. The calculations of the components are based on the changes in values shown in Table 7.

CSR payments are funded through premiums in this filing. The additional cost to provide the CSRs is recognized in Column P of Table 10 of the Actuarial Memorandum Rate Exhibit. In URRT Part I, the cost is reflected in the Paid to Allowed factor. The Paid to Allowed factor in the URRT Part 1 is equal to the Paid to Allowed factor in Table 5 multiplied by the value in cell P15 of Table 10 of the Actuarial Memorandum Rate Exhibit.

B. RETENTION ITEMS

Table 6 illustrates the retention items, expressed as percentages of premium. Consistent with conversations with our State regulator, no Pricing load was applied for the Managed Care Assessment levied pursuant to Article VIII-I of the Pennsylvania Code, as it will be separately reimbursed. Federal Income Tax is calculated by applying the tax rate to the sum of the HIF plus Profit/Contingency.

Administrative Expenses		13.70%
General and Claims	11.12%	
Agent/Broker Fees and Commissions	1.78%	
Quality Improvement Initiatives	0.80%	
Taxes and Fees		0.61%
RA User Fee	0.04%	
PCORI Fee	0.04%	
INAC-133674084	6	PA Actuarial Memorandum
KHPE Consumer		May 17, 2023
		Revised July 14, 2023

PA Premium Tax	0.00%
Federal Income Tax	0.53%
Health Insurance Providers Fee	0.00%

Profit/Contingency 2.00%

Total Retention 16.31%

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Table 7 compares the normalization factors used in this filing to those used in the 2022 filing. The changes in the factors reflect small differences from the projected populations in 2022 and 2023.

D. COMPONENTS OF RATE CHANGE

Table 8 illustrates the components of rate change, based on inputs form other sections of the Rate Exhibits. The results in Row H are similar to the values in Row A of Table 8.

Data in Table 9 is consistent with the 2023 and 2024 URRT with the exception of Risk Adjustment which was revised to project company-specific values.

E. MLR DEMONSTRATION

Projected Claims PMPM (After Reinsurance)	\$474.02
Premium PMPM	\$566.38
Quality Improvement Expense PMPM	\$4.52
Exchange User Fee PMPM	\$13.45
HIF PMPM	\$0.00
Federal Income Tax PMPM	\$3.01
Premium Tax PMPM	\$0.00
Federal MLR	84.6%

3. PLAN RATE DEVELOPMENT

Table 10 is populated with plan information consistent with entries in the 2024 URRT. Plan mappings, where applicable, are illustrated in Column F of Table 10.

Attached to this actuarial memorandum are exhibits providing actuarial certifications for the use of alternate methods of calculating the Actuarial Value, where applicable, as well as required support for the calculations.

The factor "AV and Cost Sharing Design of Plan" in Worksheet 2 of the URRT is the product of the Pricing AV, the Non-Funding of CSR Adjustment, and the Benefit Richness Factors from the Actuarial Memo Rate Exhibit. Again, please note that the URRT requires factors to be rounded to four decimal places, resulting in small differences.

4. PLAN PREMIUM DEVELOPMENT FOR 21-YEAR OLD NON-TOBACCO USER

Table 11 is populated from other sections of the Rate Exhibits, along with the population by age and rating area for the Projection Period.

5. PLAN FACTORS

Tables 12, 13, and 14 illustrate the factors used in pricing for age, tobacco, geographic rating area, and network. The tobacco factors match the previously approved tobacco factors from the 2023 filing.

6. ACTUARIAL CERTIFICATION

I, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of gross premium 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.

I hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
 - —In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.106);
 - —Developed in compliance with applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - -Neither excessive nor deficient.
- 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 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 AV Calculator was used to determine the AV Metal Values illustrated in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.
- All factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- 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 2024 Rate
 Filing Justification.

May 17, 2023

PA Rate Template Part I Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Keystone Health Plan East
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2024
Base Period Start Date:	1/1/2022

Table 1. Number of Members

	Member-months	Members	Member-months		
	Experience Period	Current Period (as of 02-01-2023)	Projected Rating Period 42.1		
Average Age	42.3	42.1			
Total	1,348,764	118,897	1,426,764		
<18	124,364	10,918	131,016		
18-24	93.019	8.037	95.444		
25-29	103,508	9,553	114,636		
30-34	115,909	10,706	128,472		
35-39	116,103	10,433	125,196		
40-44	115,086	10,424	125,088		
45-49	116.735	10.241	122.892		
50-54	143,456	12,409	148,908		
55-59	175,917	15,000	180,000		
60-63	175,708	15,040	180,480		
64+	69 000	6.136	73.632		

Table 2. Experience Period Claims and Premiums

Ε	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
S	763,447,233.92	\$ 546,334,839.04	\$ 551,595,958.41	1,348,764	\$ 95,310,798.96	\$ 646,906,757.38	\$ -	\$ (59,663,690.74)	\$ 129,704,407.44	\$ 177,352.37	\$ (11,854,208.37)	\$ 31,179,944.61
E	Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)									\$ 531.56		
L	Los Ratio										78,58%	

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.11%	6.80%	0.00%	12.26%	18.59%
Outpatient Hospital	4.51%	6.80%	0.00%	11.62%	20.83%
Professional	2.89%	6.80%	0.00%	9.88%	24.88%
Other Medical	2.89%	6.80%	0.00%	9.88%	0.00%
Capitation				2.05%	13.19%
Prescription Drugs	-0.97%	6.80%	0.00%	5.76%	22.51%
Total Annual Trend				8.78%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.183	

^{*}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
Jan-15		\$ 47,337,970.21	1.0000	\$ 47,337,970.21	143,284	\$ 330.38		\$ (1,323,260.81)	\$ 57,178,966.50 \$	399.0
Feb-19		\$ 42,487,432.62	1.0000		133,648	\$ 317.91		\$ (1,205,316.57)	\$ 50,188,433.30 \$	375.5
Mar-15		S 43.344.233.85	1,0000		131.932	\$ 328.53		S (1,306.753.15)	S 51.085.933.23 S	387.2
Apr-15		\$ 46,696,582.60	1.0000	\$ 46,696,582.60	130,565	\$ 357.65		\$ (1,360,041.84)	\$ 54,223,677.59 \$	415.3
May-15		S 44.501.971.03	1.0000		128.981	\$ 345.03		\$ (1.366.985.21)	\$ 51.750.378.65 \$	401.3
Jun-15		\$ 44,946,414.94	1.0000	\$ 44,946,414.94	127,556	\$ 352.37		\$ (1,274,821.93)	\$ 51,364,009.70 \$	402.6
Jul-15		\$ 45,610,162.32	1.0000	\$ 45,610,162.32	125,593	\$ 363.16		\$ (1,389,248.39)	\$ 51,708,672.41 \$	411.
Aug-19		\$ 44,800,016,63	1,0000		123.883	\$ 361.63		S (1.361.193.96)	S 50,709,612,70 S	409.
Sep-19		\$ 42,099,499.52	1.0000		122,399	\$ 343.95		\$ (1,315,394.82)	\$ 47,474,294.78 \$	387.
Oct-19		\$ 49.518.923.09	1.0000		120.966	\$ 409.36		S (1.479.648.76)	S 55.480.584.47 S	458.
Nov-19		\$ 43,521,416.30	1.0000		119,797	\$ 363.29		\$ (1,381,854.48)	\$ 48,761,107.12 \$	407.
Dec-19	\$ 901,056,996.36	\$ 43,570,335.71	1.0000		117,666	\$ 370.29	\$ 96,411,556.93	\$ (1,465,686.07)	\$ 48,690,639.31 \$	413.
Jan-2i		\$ 43,703,856.03	1.0000		116,561	\$ 374.94		\$ (3,272,756.15)	\$ 51,298,949.59 \$	440.
Feb-2i		\$ 37,390,884.50	1.0000	\$ 37,390,884.50	112,043	\$ 333.72		\$ (3,145,459.18)	\$ 42,982,713.47 \$	383.0
Mar-2i		\$ 34.668.964.36	1.0000	\$ 34.668.964.36	110.936	\$ 312.51		S (3.114.610.12)	S 39.070.343.27 S	352.
Apr-2i		\$ 31,641,371.58	1.0000		110,267	\$ 286.95		\$ (3,412,031.39)	\$ 33,316,533.97 \$	302.
May-2l		\$ 32,984,549.87	1.0000		110,282	\$ 299.09		S (3,412,100.21)	\$ 35,202,660.34 \$	319.
Jun-2i		\$ 38,486,944.82	1,0000		109,198	\$ 352.45		S (3.378.542.75)	S 41.682.584.47 S	381.
Jul-2i		\$ 41,322,632.71	1.0000		108,625	\$ 380.42		\$ (3,657,736.22)	\$ 44,415,351.51 \$	408.
Aug-2l		\$ 41.783.354.81	1.0000	\$ 41.783.354.81	107.898	\$ 387.25		S (3.633.171.27)	S 44.602.669.60 S	413.
Sep-2i		\$ 42,342,304.42	1.0000	\$ 42,342,304.42	107,154	\$ 395.15		\$ (3,607,887.27)	\$ 45,304,154.17 \$	422.
Oct-2i		\$ 44,360,607.16	1.0000	\$ 44,360,607.16	106,172	\$ 417.82		\$ (3,841,481.30)	\$ 47,235,782.85 \$	444.
Nov-2i		S 43.468.833.61	1,0000		104.503	\$ 415.96		S (3.781.160.27)	S 45.887.583.59 S	439.
Dec-2i	S 797,737,191,41	\$ 45,202,796.09	1.0000		102,616	\$ 440.50	S 83.234.416.79	\$ (3,712,851.30)	\$ 47,622,402.49 \$	464.
Jan-2:		\$ 38,865,702.33	1.0000		108,979	\$ 356.63		\$ (3,721,966.70)	\$ 44,502,030.27 \$	408.
Feb-2:		\$ 38.078.437.57	1.0000		111.005	\$ 343.03		S (3.790.436.97)	S 42.391.599.28 S	381.
Mar-2:		\$ 49,889,141.53	1.0000		110,252	\$ 452.50		\$ (3,764,981.34)	\$ 55,195,462.43 \$	500.
Apr-2:		5 46.799.334.82	1.0000	\$ 46.799.334.82	110.338	\$ 424.15		S (4.135.520.37)	S 50.890.711.57 S	461.
May-2:		S 42.762.006.40	1,0000		111.047	\$ 385.08		S (4.162.195.09)	S 45.948.490.50 S	413.
Jun-2:		\$ 46,479,187.74	1.0000	\$ 46,479,187.74	112,196	\$ 414.27		\$ (4,205,040.39)	\$ 50,074,940.85 \$	446.
Jul-2:		\$ 46.845.514.25	1.0000		113.596	\$ 412.39		S (4.315.959.05)	\$ 49.613.189.07 \$	436.
Aug-2:		\$ 50,700,618.52	1.0000		114,875	\$ 441.35		\$ (4,364,419.24)	\$ 53,232,869.14 \$	463.
Sep-2:		\$ 51.552.019.12	1.0000		115.555	\$ 446.13		S (4.390.206.05)	\$ 53.697.201.95 \$	464.
Oct-2:		S 51.435.567.91	1,0000	\$ 51,435,567,91	115.048	\$ 447.08		S (4.446.996.84)	S 53.594.511.23 S	465.
Nov-2:		\$ 52,424,352.32	1.0000		114,038	\$ 459.71		\$ (4,407,894.59)	\$ 54,258,970.32 \$	475.
Dec-2:	\$ 802,228,035,94	S 51.346.653.08	1,0000		112,727	\$ 455.50	S 88.889.504.23		S 52.606.196.41 S	466.
Jan-22		S 42.886.694.40	1,0000		115.587	\$ 371.03		S (4.944.654.53)	S 47.569.953.34 S	411.
Feb-23		\$ 42,523,558.87	0.9987		117,022	\$ 363.87		\$ (5,006,297.50)	\$ 46,627,221.92 \$	398.
Mar-2		\$ 49.173.348.35	0.9983		115.589	\$ 426.14		S (4.944.996.17)	S 54.136.126.04 S	468.
Apr-22		\$ 45,729,475.96	0.9977		114,339	\$ 400.86		\$ (5,218,564.46)	\$ 49,191,836.96 \$	430.
May-2		\$ 46,026,921.52	0.9970	\$ 46,165,628.02	113,131	\$ 408.07		\$ (5,163,467.41)	\$ 49,040,492.41 \$	433.
Jun-22		\$ 47,192,461,55	0.9963		112.371	\$ 421.53		S (5.129.061.55)	S 50.495.627.23 S	449.
Jul-23		\$ 45,511,672.83	0.9956		111,911	\$ 408.49		\$ (4,895,040.29)	\$ 48,065,348.37 \$	429
Aug-2		\$ 47.132.125.26	0.9930		111.426	\$ 425.96		S (4.874.062.10)	S 50.238.940.50 S	450
Sep-22		\$ 46,244,890.41	0.9890		110,865	\$ 421.76		\$ (4,849,927.71)	\$ 49,025,912.37 \$	442
Oct-22		\$ 44,739,694.54	0.9836		110,028	\$ 413.39		\$ (4,915,790.44)	\$ 47,277,893.24 \$	429.
Nov-22		\$ 45,405,980,64	0.9746		109.019	\$ 427.36		S (4.878.859.06)	S 48.372.109.77 S	443.
Dec-22	\$ 763,447,233,92	\$ 43,768,014.71	0.9621	\$ 45,493,593.78	107,476	\$ 423.29	S 95.310.798.96	\$ (4,842,969.52)	\$ 47,201,604.49 \$	439.:

^{*} Express Completion Factor as a percentage

*Express Prescription Drug Rebates as a negative number

Carrier Name: Keystone Health Plan East
Product[s]: HMO
Market Segment: Infloridaal
Rate Effective Date: 1/1/2024

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
\$ 1,042,320,735.81	\$ 804,865,680.83	\$ 813,522,457.38	1,785,539	162,300,693.08	\$ 975,823,150.47	s -	S	(87,034,102.59)	\$ 133,463,180.41	\$ 295,656.41	\$ 35,016,811.29	\$ 49,507,878.22
Experience Period Total Allowed EH	sperience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)									\$ 572.52		
Loss Ratio											75.25%	

Loss Ratio

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*	
Inpatient Hospital	5.11%	6.80%	0.00%	12.26%	18.59%	
Outpatient Hospital	4.51%	6.80%	0.00%	11.62%	20.83%	
Professional	2.89%	6.80%	0.00%	9.88%	24.88%	
Other Medical	2.89%	6.80%	0.00%	9.88%	0.00%	
Capitation				2.05%	13.19%	
Prescription Drugs	-0.97%	6.80%	0.00%	5.76%	22.51%	
Total Annual Trend				8.78%	100.00%	
Months of Trend				24		
Total Applied Trend Projection Factor				1 183		

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

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
Jan-19		\$ 65,389,230,08	1.0000	\$ 65,389,230.08	185,284	\$ 352.91		\$ (1.815.551.91)	5 83.897.970.44	
Feb-19		\$ 60,245,055.88	1.0000	\$ 60,245,055.88	174,902	\$ 344.45		\$ (1,654,114.16)	\$ 73,835,407.08	422.
Mar-19		\$ 63,441,764,65	1.0000	\$ 63.441.764.65	172.399	\$ 367.99		\$ (1.799.653.13)	5 76.790.620.62	445.
Apr-19		\$ 68,059,818.77	1.0000	\$ 68,059,818.77	170,556	\$ 399.05		\$ (1,882,730.80)	\$ 80,801,591.23	473.
May-19		\$ 65.794.913.58	1.0000	\$ 65.794.913.58	168.379	\$ 390.75		\$ (1.897.526.06)	5 77.858.658.63	
Jun-19		\$ 63.914.521.07	1.0000	\$ 63.914.521.07	166.481	S 383.91		\$ (1.773,681.00)	5 74.254.087.00	446.
Jul-19		\$ 66,675,216.67	1.0000	\$ 66,675,216.67	163,990	\$ 406.58		\$ (1,932,853.38)	5 76,829,498.83	468.
Aug-19		\$ 64.623.605.92	1.0000	\$ 64,623,605,92	161.867	\$ 399.24		\$ (1.889.095.01)	5 74,304,149,20	459.
Sep-19		\$ 60,888,728.83	1.0000	\$ 60,888,728.83	159,965	\$ 380.64		\$ (1,830,172.42)	\$ 69,647,574.74	435.
Oct-19		\$ 70,569,555,56	1.0000	\$ 70.569.555.56	158.161	\$ 446.19		\$ (2.053.899.53)	\$ 80.117.716.47	506.
Nov-19		S 62.434.859.97	1.0000	\$ 62,434,859,97	156.554	S 398.81		\$ (1.926.821.45)	5 70.794.966.40	452.
Dec-19	S 1.205.683.829.83	S 64.254.361.38	1.0000	\$ 64.254.361.38	153.816	S 417.74	\$ 157,653,337,06	\$ (2.047,680,65)	5 72.308.949.28	470.
Jan-20		61 577 299 90	1,0000	\$ 61,577,299,90	157.551	\$ 390.84		\$ (4.719.110.48)	5 76 373 842 39	484.
Feb-20		5 56 129 918 94	1,000		152 254	\$ 368.66		\$ (4.564.295.08)	67 373 751 10	447
Mar-20		S 52.382.927.18	1,0000		150.593	S 347.84		S (4.513.914.25)	S 60.761.233.65	403
Apr-20		\$ 47,998,694,64	1,0000	\$ 47,998,694,64	149.729	S 320.57		S (4.923.972.89)	5 51.333.492.86	342.
May 20		\$ 49,683,997,30	1,0000		149.621	S 332.07		\$ (4.919.170.91)	54 036 580 08	361.
Jun-20		5 57,600,159,37	1,000	\$ 57,600,159,37	148 292	\$ 388.47		5 (4.876.303.41)	S 63.655.962.53	429
Jul-20		5 61 195 049 25	1,0000	\$ 61 195 049 25	147 512	S 414.85		\$ (5.228.424.90)	67 129 329 09	455.
Aug-20		5 61.087.674.79	1,0000		146.747	S 416.28		\$ (5.202.283.72)	5 66 586 274 19	453.
Sep-20		5 63 337 076 72	1,0000		145.817	S 434.36		\$ (5,169,717,00)	5 69 153 421 85	474.
Oct-20		S 66.397.404.60	1,0000		144.459	S 459.63		\$ (5.547.714.56)	S 71.937.717.49	497.
Nov-20		5 65 025 717 57	1,0000		142 273	S 457.05		\$ (5,464,339,93)	5 69 578 179 74	
Dec-20	5 1 100 254 427 85	5 67.873.105.23	1,0000		139 776	\$ 485.58	\$ 140 519 098 65	\$ (5,369,022,64)	5 72 390 069 40	517
Jan-21	5 1.100.234.427.83	5 55 605 291 82	1,0000		149 540	S 463.36 S 371.84		\$ (5.127.075.95)	5 67 768 892 00	453
Feb-21		5 54 806 468 81	1,0000		152,680	S 358.96		S (5.285.149.47)	5 64 449 253 88	422.
Mar.21		5 71 754 704 61	1,0000		151,689	S 473.04		5 (5,285,140.47)	S 82 871 292 45	546
Apr-21		S 68.143.682.43	1,0000		151.009	S 448.52		S (5.788.220.14)	S 76.925.500.85	506
May-21		5 65 189 970 17	1,0000		152,725	S 426.85		\$ (5,817,521,29)	5 77,396,646,19	474
lun.21		5 69.710.918.28	1,0000		153.662	\$ 420.00		5 (5.852.339.55)	5 77 333 527 67	503
Jun-21 Jul-21		\$ 67,650,477,52	1,0000		153,662 154,912	S 453.66 S 436.70		\$ (6.038.221.27)	5 73.952.259.74	503.
Aug-21		5 73 586 320 11	1,0000		156,221	S 471.04		5 (6,038,221.27)	5 79,701,551,56	510
Aug-21 Sep-21	-	S 73.586.320.11 S 74.264.376.64	1,0000		156.221 157.288	S 4/1.04 S 472.16	1	S (6.128.998.83)	5 79.701.551.56 5 79.567.390.29	510
0ct-21		5 75.848.290.10	1,0000	\$ 75.848.290.10	156,586	S 484.39		\$ (6,128,998.83) \$ (6,302,747,17)	5 80.910.834.50	516.
	-	S 75.848.290.10 S 76.681.852.34	1,0000		156.586 155.470	S 484.59 S 493.23	1	S (6.302.747.17) S (6.258.979.73)	S 81.366.559.80	516
Nov-21		S 76.681.852.34 S 76.508.969.68	1,0000 1,0000			S 493.23 S 496.90			S 81.366.559.80 S 80.195.180.44	523. 520.
Dec-21	S 1.109.353.658.71				153,972		\$ 157.874.327.85	\$ (6,198,953.89)		
Jan-22		\$ 61,875,412.22	1.0000		154,040			\$ (7,212,190.76)	\$ 72,807,907.26	472.
Feb-22		S 62.505.476.46	0.9979		155.268	\$ 403.40 \$ 462.20		\$ (7.261.587.92)	5 71.725.736.98	461.
Mar-22		\$ 70,663,687.76	0.9977		153,233			\$ (7,164,505.78)	\$ 80,914,328.04	
Apr-22		\$ 67.403.625.69	0.9968		151.421			\$ (7.492.156.62)	5 74.710.298.91	
May-22		\$ 69.403.677.06	0.9959		149.892	S 464.94		\$ (7,417,400,47)	5 75.972.178.06	506
Jun-22		\$ 69,731,660.40	0.9948		148,729	\$ 471.32		\$ (7,358,255.70)	5 76,249,229.93	512
Jul-22		\$ 66.279.052.73	0.9933	\$ 66.726.937.36	147.981	S 450.92		\$ (7.164.182.25)	5 71.455.418.69	482
Aug-22		\$ 68,714,263.36	0.9915		147,240	\$ 470.68		\$ (7,127,367.84)	5 74,748,158.26	507
Sep-22		S 67.977.346.57	0.9877		146.396	S 470.13		\$ (7.085.381.38)	5 73.308.008.74	500
Oct-22		\$ 66,492,395,28	0.9826		145,264	S 465.83		\$ (7.303.681.49)	S 71.410.480.25	491
Nov-22		\$ 67,417,894.93	0.9739		143,986	\$ 480.78		\$ (7,249,347.75)	\$ 73,000,937.95	507
Dec-22	S 1.042.320.735.81	S 66,401,188,37	0.9619	\$ 69.028.343.86	142.089	S 485.81	\$ 162,300,693,08	S (7.198.044.64)	5 72,486,364,80	510

Dec-221 S 1.042

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

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

Keystone Health Plan East HMO Individual Carrier Name:

Product(s): Market Segment: Rate Effective Date: Reinsurance Cap: Coinsurance Rate:

Attachment Point:

\$60,000 \$100,000 50%

1/1/2024 1/1/2022 to 12/31/2022 Incurred Dates:

Proj. Incurred Claim Impact: -4.1%

		·			Total Incurred Claims with
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Reinsurance
\$0	\$29.999	180.849	1.723.890	\$439.106.099	\$439,106,099
\$30,000	\$34,999	774	8.341	\$25,065,010	\$25,065,010
\$35,000	\$39,999	631	6,862	\$23,622,059	\$23,622,059
\$40,000	\$44,999	469	5.270	\$19,895,900	\$19,895,900
\$45,000	\$49,999	394	4,447	\$18,760,386	\$18,760,386
\$50,000	\$54,999	303	3,327	\$15,871,543	\$15,871,543
		268	2,993		
\$55,000	\$59,999	235	2,993	\$15,397,898	\$15,397,898
\$60,000	\$64,999		,	\$14,684,799	\$14,392,400
\$65,000	\$69,999	225	2,501	\$15,196,232	\$14,348,116
\$70,000	\$74,999	208	2,352	\$15,081,808	\$13,780,904
\$75,000	\$79,999	178	1,969	\$13,783,749	\$12,231,875
\$80,000	\$84,999	168	1,920	\$13,819,393	\$11,949,697
\$85,000	\$89,999	141	1,537	\$12,346,861	\$10,403,430
\$90,000	\$94,999	110	1,204	\$10,170,367	\$8,385,184
\$95,000	\$99,999	124	1,418	\$12,068,312	\$9,754,156
\$100,000	\$109,999	146	1,622	\$15,309,346	\$12,389,346
\$110,000	\$119,999	141	1,536	\$16,217,275	\$13,397,275
\$120,000	\$129,999	122	1,347	\$15,220,692	\$12,780,692
\$130,000	\$139,999	88	966	\$11,821,379	\$10,061,379
\$140,000	\$149,999	87	956	\$12,590,982	\$10,850,982
\$150,000	\$159,999	66	740	\$10,228,166	\$8,908,166
\$160,000	\$169,999	70	777	\$11,570,312	\$10,170,312
\$170,000	\$179,999	55	638	\$9,618,945	\$8,518,945
\$180,000	\$189,999	60	659	\$11,077,584	\$9,877,584
\$190,000	\$199,999	45	477	\$8,759,355	\$7,859,355
\$200,000	\$209,999	34	390	\$6,978,624	\$6,298,624
\$210,000	\$219,999	45	506	\$9,686,157	\$8,786,157
\$220,000	\$229,999	44	493	\$9,916,755	\$9,036,755
\$230,000	\$239,999	28	304	\$6,598,803	\$6,038,803
\$240.000	\$249,999	28	322	\$6,837,705	\$6,277,705
\$250,000	\$259,999	22	237	\$5,594,639	\$5,154,639
\$260,000	\$269,999	20	231	\$5,285,312	\$4,885,312
\$270,000	\$279,999	26	305	\$7,149,603	\$6,629,603
\$280,000	\$279,999	15	167	\$4,277,472	. , ,
\$280,000	\$289,999	10	167	\$4,277,472	\$3,977,472 \$2,731,399
		26	297	· · · · ·	. , , ,
\$300,000	\$324,999			\$8,054,140	\$7,534,140
\$325,000	\$349,999	25	277	\$8,427,848	\$7,927,848
\$350,000	\$374,999	18	200	\$6,563,718	\$6,203,718
\$375,000	\$399,999	20	225	\$7,798,976	\$7,398,976
\$400,000	\$424,999	12	138	\$4,962,632	\$4,722,632
\$425,000	\$449,999	8	95	\$3,508,075	\$3,348,075
\$450,000	\$474,999	10	99	\$4,643,598	\$4,443,598
\$475,000	\$499,999	9	98	\$4,407,822	\$4,227,822
\$500,000	\$599,999	14	150	\$7,740,811	\$7,460,811
\$600,000	\$699,999	10	109	\$6,634,340	\$6,434,340
\$700,000	\$799,999	10	119	\$7,409,383	\$7,209,383
\$800,000	\$899,999	5	60	\$4,208,435	\$4,108,435
\$900,000	\$999,999	7	84	\$6,691,847	\$6,551,847
\$1,000,000+		10	117	\$13,393,091	\$13,193,091
Total		186,413	1,785,539	\$946,985,638	\$908,359,877

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

Keystone Health Plan East HMO Individual Carrier Name:

Product(s): Market Segment: Rate Effective Date: 1/1/2024

\$60,000 \$100,000 50% Attachment Point: Reinsurance Cap: Coinsurance Rate:

Proj. Incurred Claim Impact: Proj. Morbidity Impact: -4.3% 0.0%

		Reinsurance Program Impact Cor	ntinuance Table Development - Pla	n Year 2024	
Annual Incurs	d Claims Range	Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with
\$0	\$29.999	Unique Members 179.624	1.710.219	\$509.843.448	Reinsurance \$509,843,448
\$30,000	\$29,999	899	1,710,219	\$509,843,448	\$509,843,448
	1 - /		-,	1 -7 -7	· ' ' '
\$35,000	\$39,999	651	7,107	\$24,441,688	\$24,441,688
\$40,000	\$44,999	547	5,925	\$23,199,969	\$23,199,969
\$45,000	\$49,999	510	5,538	\$24,122,452	\$24,122,452
\$50,000	\$54,999	387	4,331	\$20,263,088	\$20,263,088
\$55,000	\$59,999	314	3,553	\$18,020,231	\$18,020,231
\$60,000	\$64,999	305	3,423	\$19,002,468	\$18,651,234
\$65,000	\$69,999	230	2,482	\$15,530,484	\$14,665,242
\$70,000	\$74,999	207	2,354	\$14,998,861	\$13,709,430
\$75,000	\$79,999	186	2,099	\$14,381,131	\$12,770,566
\$80,000	\$84,999	178	1,973	\$14,656,519	\$12,668,260
\$85,000	\$89,999	178	2,020	\$15,542,109	\$13,111,054
\$90,000	\$94,999	169	1,900	\$15,614,181	\$12,877,091
\$95,000	\$99,999	137	1,508	\$13,347,893	\$10,783,947
\$100,000	\$109,999	251	2,813	\$26,220,847	\$21,200,847
\$110,000	\$119,999	198	2,180	\$22,713,636	\$18,753,636
\$120,000	\$129,999	154	1,723	\$19,110,062	\$16,030,062
\$130,000	\$139,999	120	1,339	\$16,140,530	\$13,740,530
\$140,000	\$149,999	119	1,312	\$17,282,551	\$14,902,551
\$150,000	\$159,999	101	1,134	\$15,700,348	\$13,680,348
\$160,000	\$169,999	75	813	\$12,357,258	\$10,857,258
\$170,000	\$179,999	71	764	\$12.459.373	\$11,039,373
\$180,000	\$189,999	64	719	\$11,847,370	\$10,567,370
\$190,000	\$199,999	48	541	\$9,379,366	\$8,419,366
\$200,000	\$209,999	57	619	\$11,714,137	\$10,574,137
\$210,000	\$219,999	48	552	\$10,325,330	\$9,365,330
\$220,000	\$229,999	46	520	\$10,353,789	\$9,433,789
\$230,000	\$239,999	49	535	\$11,516,501	\$10,536,501
\$240.000	\$239,999	33	351	\$8.105.648	\$7,445,648
\$250,000	\$259,999	25	283	\$6,380,930	\$5,880,930
\$260,000	\$269,999	34	377	\$9,029,102	\$8,349,102
		37		1 1 1	
\$270,000	\$279,999		431	\$10,198,630	\$9,458,630
\$280,000	\$289,999	32	355	\$9,141,599	\$8,501,599
\$290,000	\$299,999	20	217	\$5,918,377	\$5,518,377
\$300,000	\$324,999	51	569	\$15,821,090	\$14,801,090
\$325,000	\$349,999	45	520	\$15,172,912	\$14,272,912
\$350,000	\$374,999	29	322	\$10,445,129	\$9,865,129
\$375,000	\$399,999	25	285	\$9,698,408	\$9,198,408
\$400,000	\$424,999	16	185	\$6,656,016	\$6,336,016
\$425,000	\$449,999	15	164	\$6,551,257	\$6,251,257
\$450,000	\$474,999	14	152	\$6,477,642	\$6,197,642
\$475,000	\$499,999	16	177	\$7,806,447	\$7,486,447
\$500,000	\$599,999	33	368	\$17,952,384	\$17,292,384
\$600,000	\$699,999	16	177	\$10,159,597	\$9,839,597
\$700,000	\$799,999	9	95	\$6,636,295	\$6,456,295
\$800,000	\$899,999	9	96	\$7,655,134	\$7,475,134
\$900,000	\$999,999	9	108	\$8,404,666	\$8,224,666
\$1,000,000+		22	261	\$30,473,607	\$30,033,607
Total		186,413	1,785,539	\$1,187,898,784	\$1,136,241,961

PA Rate Template Part III Table 10. Plan Rates Carder Name

Sentential Plantage
Sentential Republic Plantage
Sentential Republic Republic
Sentential Republic Republic
Sentential Republic Sentential

Rate Effective Date: Base Period Start Date Date of Mont Recent Mankensh Market Adjusted Index State:	1/1/0000 1/1/0000 1/1/0000 5	192.33										et CPI Park 1983	a let Challens	ble Festions									MACANI Santon of Course State Indian Inco
				Salating Modified, New, Dissentinued &											T			Total					2014
NOT Fan (Senior Consum	en ID Ave and peaks, it	ndari Tigar POL, PPO, EPO, malia Oliveri	3/5/0003 Plan Marketine Name	Mapped, Discontinued & Not Mapped (I,M,N,2M, 000Milder 2024	011/1/2025 Files Discretificant & Manual	Manada M	Antonia Terr Antonial Value	Standard SV, Stahon Approach (S), Cry/CR Assessed CI CR	ge (company)	Salvana Salvana Sedand Semand	Sensitiving addition to Provider DS Sensitive	Catastrophia	Non-Punding of CUA Adjustment	Para Promises - Ad	San Incl Incl Incl	nen & Pers (not lading Sashange P Ares) Con	adia are	Mapped Inte Oil Plans (F G2: 00: 2003	Total Projected	Plan Adjusted Index Sale Index Sale	2024 Calibrated Plan Belowind Index Sales PMPM	Proposed Sale Change Compared to Not Total Prior 12 months	Continent Contin
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PA Rate Template Part II
Rate Development and Change
Carrier Name:
Producit):
Market Eigenest:
Rate Effective Date:

Esystone Health Plan East HMO Individual 1/1/2024 Total Allowed Claims

Development of the Projected Index Rate	Act	ual Experience Data		Manual Data	
Total Allowed EHS Claims + EHS Capitation PMPM (net of prescription drug rebates) PMPM	s	531.56	5	572.52	<- Actual Experience PMPN
Two year trend projection Factor		1.183		1.183	
Unadjusted Projected Allowed EHS Claims PMPM	\$	629.00	5	677.46	
Single Bisk 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		0.994		0.866	
Change in Demographics		0.989		0.991	<- See URRT Instructions
Change in Network		1.004		0.873	
Charge in Benefits		1.000		1.000	<- See URRT Instructions
Change in Other		1.000		1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	5	625.03	s	586.42	
Credibility Earters		0%		100%	e. See Instructions
Blended Projected EHB Claims PMPM			٠.	585.42	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims					
Adjusted Projected Allowed EHS Claims PMPM	5	586.42	<- Inc	dex Rate for Proje	ction Period on URRT
Projected Paid to Allowed Ratio		0.751			
Projected Incurred EHB Claims PMPM	5	440.15			
Market-wide Adjustments					
Projected Incurred Risk Adjustment PMPM		-\$10.14			
Projected Incurred Exchange User Fees PMPM		\$13.45			
Projected Incurred Reinsurance Recoveries PMPM		\$19.14			
Market-Adjusted Projected Incurred EHB Claims PMPM	5	444.50			
Market-Adjusted Projected Allowed EHS Claims PMPM	s	592.35	< Mi	arket-Adjusted In	dex Rate
Projected Allowed Non-EHB Claims PMPM	s	0.14			
Market-Adjusted Projected Incurred Total Claims PMPM	5	444.70			

Blended Base Period Unadjusted Claims before Normalization	\$	572.52	<- Index Rate of Experience Period on UR
Blended Earned Premium	5	1,042,320,735.81	
Blended Loss Ratio		75.25%	

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

Effective Date	1/1/2024	4/1/2024	7/1/2024	10/1/2024	Total Single Risk Pool	
# of Member Months Renewing in Quarter						
Adjusted Projected Allowed EHS Claims PMPM	\$ 586.42	\$ 586.42	\$ 586.42	\$ 586.42	\$ 586.42	
Months of Trend		3	6	9		
Annual Trend	8.78%	8.78%	8.78%	8.78%		
Single Risk Pool Projected Allowed Claims	\$ 586.42	\$ 598.89	\$ 611.62	\$ 624.62	s -	

Table 6. Retention

letention Items - Express in percentages	Percentage	rs.	PMPM Amounts
Idministrative Expenses	1	1.70%	\$72.77
General and Claims	1	1.12%	\$59.01
Agent/Broker Fees and Commissions		1.78%	\$9.44
Quality Improvement Initiatives		0.80%	\$4.25
axes and Fees		0.63%	\$3.20
Risk Adjustment User Fee		0.04%	\$0.20
PCORI Fee	1	0.04%	\$0.23
PA Premium & Other Taxes (if applicable)	1	0.00%	\$0.00
Federal Income Tax	1	0.53%	\$2.82
Health Insurance Providers Fee (Prorated for Small Groups only)		0.00%	\$0.00
rofit/Contingency (after tax)		2.00%	\$10.61
total Retention	3	5.32%	\$86.63
rojected Required Revenue PMPM	\$ 50	11.36	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	21	12:3		2024
Average Age Factor		1.718		1.73
Average Geographic Factor		1.000		1.00
Average Tobacco Factor		1.004		1.00
Average Benefit Richness (induced demand)		1.000		1.00
Average Network Factor		1.000		1.00
Market-Adjusted Projected Allowed Total Claims PMPM	ś	613.42	s	592.4
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$	355.59	\$	344.5

Rate Components		2023		2024	Di	fference	Percent Change
Calibrated Plan Adjusted Index Rate (PMPM)	s	320.62	\$	309.55	\$	(11.06)	-3.51
Base period allowed claims before normalization	s	569.62	\$	572.52	\$	2.90	0.95
C. Normalization factor component of change	\$	(239.42)	\$	(239.63)	\$	(0.21)	-0.11
Change in Normalized Allowed Claims Adjustment Components							
D1. Base period allowed claims after normalization	\$	330.20	\$	332.88	s	2.69	0.81
D2. URRT Trend	5	57.33	5	63.02	5	3.69	1.21
D3. URRT Morbidity D4. URRT Other	5		\$		\$		0.01
	5	(32.73)	\$	(52.94)	\$	(20.20)	-6.31
DS. Normalized URRT Risk Adjustment on an allowed basis	\$	5.58	\$	7.85	s	1.18	0.41
D6. Normalized Eschange User Fee on an allowed basis	5	9.59	\$	10.42	5	0.84	0.31
D7. Normalized Reinsurance Recoveries on an allowed basis	5	(15.55)	\$	(14.83)	5	0.72	0.21
DB. Subtotal - Sum(D1:07)	5	355.51	\$	344.42	5	(11.09)	-3.55
E. Change in Allowable Plan Adjusted Level Components							
E1. Network	\$	0.00	\$		\$	(0.00)	0.01
E2. Pricing AV	\$	(79.25)	\$	(85.91)	\$	(5.55)	-2.15
E3. Benefit Richness	\$	(0.00)	\$		5	0.00	0.01
E4. Catastrophic Eligibility	\$		\$		\$		0.01
E5. Subtotal - Sum(E1:E4)	5	(79.25)	\$	(85.91)	\$	(5.55)	-2.15
F. Change in Retention Components							
F1. Administrative Expenses	5	44.04	\$	42.39	\$	(1.64)	-0.51
F2. Taxes and Fees	5	1.95	\$	1.90	\$	(0.06)	0.01
F3. Profit and/or Contingency	5	6.41	\$	6.19	\$	(0.22)	-0.11
F4. Subtotal - Sum(F1/F3)	\$	52.40	\$	50.48	\$	(1.92)	-0.61
5. Change in Miscellaneous Items	\$	-	\$		\$	-	0.01
t. Sum of Components of Rate Change (should approximate the change shown in line A)	s	328.66	\$	308.99	\$	(19.67)	-6.1

	2023	2024	
Paid-to-Allowed	0.777	0.751	2
URRT Trend (Total Applied Trend Factor)	1.174	1.183	
URRT Morbidity	1.000	1.000	
URRT "Other"	0.916	0.866	ō
Risk Adjustment	\$ 8.95	\$ 10.14	
Exchange User Fee		\$ 11.45	
Reinsurance Recoveries	\$ 20.85	\$ 29.14	
Capitation	5	\$ -	ı
Network	1.000	1.000	
Pricing AV	0.777	0.751	
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	0
Administrative Expenses	13.73%	13.70%	
Taxes and Fees	0.61%	0.61%	
Profit and/or Contingency	2.00%	2.00%	ĸ

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PA Rate Quarterly Template Part V **Consumer Factors**

Table 12. Age and Tobacco Factors

	Proj	ection Perio	d Age and	Tobacco F	actors	
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.225
15	0.833			41	1.302	1.225
16	0.859			42	1.325	1.225
17	0.885			43	1.357	1.225
18	0.913			44	1.397	1.225
19	0.941			45	1.444	1.225
20	0.970			46	1.500	1.225
21	1.000	1.125		47	1.563	1.225
22	1.000	1.125		48	1.635	1.225
23	1.000	1.125		49	1.706	1.225
24	1.000	1.125		50	1.786	1.375
25	1.004	1.125		51	1.865	1.375
26	1.024	1.125		52	1.952	1.375
27	1.048	1.125		53	2.040	1.375
28	1.087	1.125		54	2.135	1.375
29	1.119	1.125		55	2.230	1.375
30	1.135	1.175		56	2.333	1.375
31	1.159	1.175		57	2.437	1.375
32	1.183	1.175		58	2.548	1.375
33	1.198	1.175		59	2.603	1.375
34	1.214	1.175		60	2.714	1.375
35	1.222	1.175		61	2.810	1.375
36	1.230	1.175		62	2.873	1.375
37	1.238	1.175		63	2.952	1.375
38	1.246	1.175		64+	3.000	1.375
39	1.262	1.175				

^{*}PA follows the federal default age curve.

Carrier Name:

Keystone Health Plan East HMO Individual 1/1/2024 Product(s):
Market Segment:
Rate Effective Date:

Table 13. Geographic Factors

	Geographic Area Factors		
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8	Bucks, Chester, Delaware, Philadelphia, Montgomery	1.000	1.000
Rating Area 9			

Table 14. Network Factors

	Projection Period Network	Factors	,	
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
HMO	Rating Area 8	1.100	1.100	3/11/198
Proactive	Rating Area 8	1.000	1.000	8/12/2013

PA Rate Template Part VI - Rate Change Summary Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:
Revised Requested Average Rate Change:
Minimum Requested Rate Change:
Maximum Requested Rate Change:
Mayed Marged Marged
Available in Rating Areas:

Key Information
Jan. 2022 - Dec. 2022 Financial Experience
Premium
Claims
Administrative Expenses
Taxes & Fees
Company Made After Taxes

How it Plans to Spend Your Premium
This is how the company plans to spend the premium it collects in 2024:
Claims:
85%
Administrative Expenses:
115%
Taxes & Fees:
35%
Profit:
25%

The company expects its annual medical costs to increase:

Explanation of requested rate change:

8.78%

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	33871PA	0040002	33871PA0	0040005	33871PA0	0040006	33871PA	040010	33871PA0	040013	33871PA0	040014	33871PA0	040015	33871PA	0040016	33871PA00	040017	33871PA	0040018										
HIOS Plan ID (Off Exchange)=>																					33871PA0	120002	33871PA0	120004	33871PA0	0120005	33871PA	0120007	33871PA0	J120008
Plan Marketing Name =>			Keystone HMO (Keystone HMO				Keystone Hit		Keystone HM						stone HMO Silve	
Form # =>	KE 650 IND FC EX	C-ON Rev. 1.24	(E 650 IND FTC EX	KC-ON Rev. 1.2E	650 IND FTDED I	EXC-ON Rev. 1.	550 IND FTDED L	EXC-ON Rev. E	650 IND FDED E	(C-ON Rev. 1.2	E 650 IND FDED E	C-ON Rev. 1.1	E 650 IND FDED E	XC-ON Rev. 1.2	650 IND FTDED L	FEXC-ON Rev.	650 IND FTDED LT	EXC-ON Rev.	650 IND FTDED L	T EXC-ON Rev. X	E 650 IND FC EXC	-OFF Rev. 1.2	650 IND FDED EX	C-OFF Rev. 1.	E 650 IND FTC EX	C-OFF Rev. 1.2	550 IND FTDED	EXC-OFF Rev. 16	650 IND FTDED EX	XC-OFF II Rev. :
Rating Area =>	8		8		8		8		8		8		8		8		8		8		8		8		8			3	8	
Network =>	KHPE N		Proactive I		Proactive I		Proactive		KHPE Ne		KHPE Ne		KHPE No		Proactive		Proactive N		Proactive		KHPE Net		KHPE Ne		Proactive I		Proactive		Proactive I	
Metal =>	Go		Gol		Silv		Silv		Silve		Expanded		Silv		Silv		Gold		Silv		Gold	d	Expanded		Gol			ver	Silvi	
Deductible =>	\$I		\$0		\$0/\$6000		\$2000/\$65		\$3,50		\$8,50		\$5,5		\$2500/\$70		\$500		\$5000/\$80		\$0		\$8,50		. 0		\$1500/\$60		\$0/\$6000	
Coinsurance =>	20		0%/20%		0%/5%		0%/5%		309		50%		509		0%/5%		20%		0%/5%		20%		509		0%/20%		0%/59		0%/5%	
Copays =>	\$35/						o ded, \$60/\$120		\$35/\$		\$75/\$:		\$35/		no ded, \$60/120				no ded, \$60/120		\$35/\$		\$75/\$						90, \$70/\$140 no c	
OOP Maximum =>	\$8,0		\$9,4		\$9,4		\$9,4		\$9,01		\$9,45		\$8,5		\$9,4		\$8,00		\$9,4		\$8,00		\$9,45		\$9,4		\$9,		\$9,4	
Pediatric Dental (Yes/No) => Age Band	Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Yes Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco		Non-Tobacco		Non-Tobacco	Tobacco	Non-Tobacco		Non-Tobacco		Non-Tobacco	Tobacco
0 - 14	\$354.84	\$354.84	\$324.00	\$324.00	\$273.69	\$273.69	\$270.74	\$270.74	\$315.11	\$315.11	\$167.43	\$167.43	\$253.98	\$253.98	\$237.37	\$237.37	\$289.80	\$289.80	\$226.47	\$226.47	\$354.84	\$354.84	\$167.43	\$167.43	\$324.00	\$324.00	\$208.94	\$208.94	\$225.54	\$225.54
15	\$354.84	\$354.84	\$352.80	\$352.80	\$273.69	\$273.09	\$270.74	\$270.74	\$315.11	\$343.12	\$167.43	\$182.31	\$253.98	\$276.56	\$258.47	\$258.47	\$315.57	\$289.80	\$226.47	\$246.60	\$354.84	\$354.84	\$167.43	\$182.31	\$352.80	\$352.80	\$208.94	\$208.94	\$225.54	\$245.59
16	\$398.44	\$398.44	\$363.81	\$363.81	\$307.32	\$307.32	\$304.01	\$304.01	\$353.83	\$353.83	\$188.00	\$182.31	\$285.19	\$285.19	\$266.54	\$266.54	\$325.41	\$325.41	\$254.30	\$254.30	\$398.44	\$398.44	\$188.00	\$188.00	\$363.81	\$363.81	\$234.61	\$234.61	\$253.26	\$253.26
17	\$410.50	\$410.50	\$374.82	\$374.82	\$316.63	\$316.63	\$313.21	\$313.21	\$364.54	\$364.54	\$193.69	\$193.69	\$293.82	\$293.82	\$274.61	\$274.61	\$335.26	\$335.26	\$262.00	\$262.00	\$410.50	\$410.50	\$193.69	\$193.69	\$374.82	\$374.82	\$241.71	\$241.71	\$260.92	\$260.92
18	\$423.49	\$423.49	\$386.68	\$386.68	\$326.64	\$326.64	\$323.12	\$323.12	\$376.07	\$376.07	\$199.82	\$199.82	\$303.12	\$303.12	\$283.29	\$283.29	\$345.87	\$345.87	\$270.28	\$270.28	\$423,49	\$423.49	\$199.82	\$199.82	\$386.68	\$386.68	\$249.36	\$249.36	\$269.18	\$269.18
19	\$436.47	\$436.47	\$398.54	\$398.54	\$336.66	\$336.66	\$333.03	\$333.03	\$387.61	\$387.61	\$205.95	\$205.95	\$312.41	\$312.41	\$291.98	\$291.98	\$356.48	\$356.48	\$278.57	\$278.57	\$436,47	\$436.47	\$205.95	\$205.95	\$398.54	\$398.54	\$257.01	\$257.01	\$277.44	\$277.44
20	\$449.92	\$449.92	\$410.82	\$410.82	\$347.04	\$347.04	\$343.29	\$343.29	\$399.55	\$399.55	\$212.29	\$212.29	\$322.04	\$322.04	\$300.98	\$300.98	\$367.47	\$367.47	\$287.16	\$287.16	\$449.92	\$449.92	\$212.29	\$212.29	\$410.82	\$410.82	\$264.93	\$264.93	\$285.99	\$285.99
21	\$463.84	\$521.82	\$423.53	\$476.47	\$357.77	\$402.49	\$353.91	\$398.15	\$411.91	\$463.40	\$218.86	\$246.22	\$332.00	\$373.50	\$310.29	\$349.08	\$378.83	\$426.18	\$296.04	\$333.05	\$463.84	\$521.82	\$218.86	\$246.22	\$423.53	\$476.47	\$273.12	\$307.26	\$294.83	\$331.68
22	\$463.84	\$521.82	\$423.53	\$476.47	\$357.77	\$402.49	\$353.91	\$398.15	\$411.91	\$463.40	\$218.86	\$246.22	\$332.00	\$373.50	\$310.29	\$349.08	\$378.83	\$426.18	\$296.04	\$333.05	\$463.84	\$521.82	\$218.86	\$246.22	\$423.53	\$476.47	\$273.12	\$307.26	\$294.83	\$331.68
23	\$463.84	\$521.82	\$423.53	\$476.47	\$357.77	\$402.49	\$353.91	\$398.15	\$411.91	\$463.40	\$218.86	\$246.22	\$332.00	\$373.50	\$310.29	\$349.08	\$378.83	\$426.18	\$296.04	\$333.05	\$463.84	\$521.82	\$218.86	\$246.22	\$423.53	\$476.47	\$273.12	\$307.26	\$294.83	\$331.68
24	\$463.84	\$521.82	\$423.53	\$476.47	\$357.77	\$402.49	\$353.91	\$398.15	\$411.91	\$463.40	\$218.86	\$246.22	\$332.00	\$373.50	\$310.29	\$349.08	\$378.83	\$426.18	\$296.04	\$333.05	\$463.84	\$521.82	\$218.86	\$246.22	\$423.53	\$476.47	\$273.12	\$307.26	\$294.83	\$331.68
25	\$465.70	\$523.91	\$425.22	\$478.38	\$359.20	\$404.10	\$355.33	\$399.74	\$413.56	\$465.25	\$219.74	\$247.20	\$333.33	\$374.99	\$311.53	\$350.47	\$380.35	\$427.89	\$297.22	\$334.38	\$465.70	\$523.91	\$219.74	\$247.20	\$425.22	\$478.38	\$274.21	\$308.49	\$296.01	\$333.01
26	\$474.97	\$534.34	\$433.69	\$487.91	\$366.36	\$412.15	\$362.40	\$407.70	\$421.80	\$474.52	\$224.11	\$252.13	\$339.97	\$382.46	\$317.74	\$357.45	\$387.92	\$436.41	\$303.14	\$341.04	\$474.97	\$534.34	\$224.11	\$252.13	\$433.69	\$487.91	\$279.67	\$314.63	\$301.91	\$339.64
27	\$486.10	\$546.87	\$443.86	\$499.34	\$374.94	\$421.81	\$370.90	\$417.26	\$431.68	\$485.64	\$229.37	\$258.04	\$347.94	\$391.43	\$325.18	\$365.83	\$397.01	\$446.64	\$310.25	\$349.03	\$486.10	\$546.87	\$229.37	\$258.04	\$443.86	\$499.34	\$286.23	\$322.01	\$308.98	\$347.60
28	\$504.19	\$567.22	\$460.38	\$517.92	\$388.90	\$437.51	\$384.70	\$432.79	\$447.75	\$503.71	\$237.90	\$267.64	\$360.88	\$405.99	\$337.29	\$379.45	\$411.79	\$463.26	\$321.80	\$362.02	\$504.19	\$567.22	\$237.90	\$267.64	\$460.38	\$517.92	\$296.88	\$333.99	\$320.48	\$360.54
29	\$519.04	\$583.92	\$473.93	\$533.17	\$400.34	\$450.39	\$396.03	\$445.53	\$460.93	\$518.54	\$244.90	\$275.52	\$371.51	\$417.95	\$347.21	\$390.62	\$423.91	\$476.90	\$331.27	\$372.68	\$519.04	\$583.92	\$244.90	\$275.52	\$473.93	\$533.17	\$305.62	\$343.82	\$329.91	\$371.15
30	\$526.46	\$618.59	\$480.71	\$564.83	\$406.07	\$477.13	\$401.69	\$471.98	\$467.52	\$549.33	\$248.41	\$291.88	\$376.82	\$442.76	\$352.18	\$413.81	\$429.97	\$505.22	\$336.01	\$394.81	\$526.46	\$618.59	\$248.41	\$291.88	\$480.71	\$564.83	\$309.99	\$364.24	\$334.63	\$393.19
31	\$537.59 \$548.72	\$631.67 \$644.75	\$490.87	\$576.77	\$414.66 \$423.24	\$487.22 \$497.31	\$410.18 \$418.68	\$481.96 \$491.94	\$477.40 \$487.29	\$560.95 \$572.57	\$253.66	\$298.05 \$304.22	\$384.79 \$392.76	\$452.13 \$461.49	\$359.63 \$367.07	\$422.56 \$431.31	\$439.06 \$448.16	\$515.90 \$526.58	\$343.11	\$403.15 \$411.50	\$537.59 \$548.72	\$631.67 \$644.75	\$253.66	\$298.05 \$304.22	\$490.87 \$501.04	\$576.77	\$316.55	\$371.94 \$379.64	\$341.71 \$348.78	\$401.51 \$409.82
32			\$501.04	\$588.72							\$258.91		\$392.76						\$350.22				\$258.91			\$588.72	\$323.10			
33	\$555.68 \$563.10	\$652.92 \$661.64	\$507.39 \$514.17	\$596.18 \$604.14	\$428.61 \$434.33	\$503.61 \$510.34	\$423.98 \$429.65	\$498.18 \$504.83	\$493.47 \$500.06	\$579.83 \$587.57	\$262.19 \$265.70	\$308.08 \$312.19	\$397.74	\$467.34 \$473.58	\$371.73 \$376.69	\$436.78 \$442.61	\$453.84 \$459.90	\$533.26 \$540.38	\$354.66 \$359.39	\$416.72 \$422.29	\$555.68 \$563.10	\$652.92 \$661.64	\$262.19 \$265.70	\$308.08 \$312.19	\$507.39 \$514.17	\$596.18 \$604.14	\$327.20 \$331.57	\$384.46 \$389.59	\$353.21 \$357.92	\$415.02 \$420.56
34	\$566.81	\$666.00	\$514.17	\$608.13	\$434.33	\$510.34	\$432.48	\$504.83	\$500.06	\$591.44	\$265.70	\$312.19	\$405.70	\$476.70	\$376.69	\$445.53	\$462.93	\$540.38	\$359.39	\$422.29	\$566.81	\$666.00	\$265.70	\$312.19	\$514.17	\$608.13	\$333.75	\$392.16	\$360.28	\$420.56
36	\$570.52	\$670.36	\$520.94	\$612.11	\$440.06	\$517.07	\$435.31	\$511.49	\$506.65	\$595.31	\$269.20	\$316.31	\$408.36	\$479.82	\$381.66	\$448.45	\$465.96	\$547.50	\$364.13	\$427.85	\$570.52	\$670.36	\$269.20	\$316.31	\$520.94	\$612.11	\$335.75	\$394.73	\$362.64	\$426.10
27	\$574.23	\$674.72	\$524.33	\$616.09	\$442.92	\$520.43	\$438.14	\$514.82	\$509.94	\$599.18	\$270.95	\$318.36	\$411.02	\$482.94	\$384.14	\$451.36	\$468.99	\$551.07	\$366.50	\$430.63	\$574.23	\$674.72	\$270.95	\$318.36	\$524.33	\$616.09	\$338.12	\$397.29	\$365.00	\$428.87
38	\$577.94	\$679.08	\$527.72	\$620.07	\$445.78	\$523.79	\$440.97	\$518.14	\$513.24	\$603.06	\$272.70	\$320.42	\$413.67	\$486.06	\$386.62	\$454.28	\$472.02	\$554.63	\$368.87	\$433.42	\$577.94	\$679.08	\$272.70	\$320.42	\$527.72	\$620.07	\$340.31	\$399.86	\$367.36	\$431.65
39	\$585.37	\$687.81	\$534.49	\$628.03	\$451.51	\$530.52	\$446.63	\$524.80	\$519.83	\$610.80	\$276.20	\$324.54	\$418.98	\$492.31	\$391.59	\$460.11	\$478.08	\$561.75	\$373.60	\$438.98	\$585.37	\$687.81	\$276.20	\$324.54	\$534.49	\$628.03	\$344.68	\$405.00	\$372.08	\$437.19
40	\$592.79	\$726.16	\$541.27	\$663.06	\$457.23	\$560.11	\$452.30	\$554.06	\$526.42	\$644.87	\$279.70	\$342.64	\$424.30	\$519.76	\$396.55	\$485.77	\$484.14	\$593.08	\$378.34	\$463,47	\$592.79	\$726.16	\$279.70	\$342.64	\$541.27	\$663.06	\$349.05	\$427.58	\$376.79	\$461.57
41	\$603.92	\$739.80	\$551.44	\$675.51	\$465.82	\$570.63	\$460.79	\$564.47	\$536.31	\$656.98	\$284.96	\$349.07	\$432.26	\$529.52	\$404.00	\$494.90	\$493.24	\$604.21	\$385.44	\$472.17	\$603.92	\$739.80	\$284.96	\$349.07	\$551.44	\$675.51	\$355.60	\$435.61	\$383.87	\$470.24
42	\$614.59	\$752.87	\$561.18	\$687.44	\$474.05	\$580.71	\$468.93	\$574.44	\$545.78	\$668.58	\$289.99	\$355.24	\$439.90	\$538.88	\$411.13	\$503.64	\$501.95	\$614.89	\$392.25	\$480.51	\$614.59	\$752.87	\$289.99	\$355.24	\$561.18	\$687.44	\$361.88	\$443.31	\$390.65	\$478.55
43	\$629.43	\$771.05	\$574.73	\$704.04	\$485.49	\$594.73	\$480.26	\$588.31	\$558.96	\$684.73	\$296.99	\$363.82	\$450.52	\$551.89	\$421.06	\$515.80	\$514.07	\$629.74	\$401.73	\$492.11	\$629.43	\$771.05	\$296.99	\$363.82	\$574.73	\$704.04	\$370.62	\$454.01	\$400.08	\$490.10
44	\$647.98	\$793.78	\$591.67	\$724.80	\$499.80	\$612.26	\$494.41	\$605.66	\$575.44	\$704.91	\$305.75	\$374.54	\$463.80	\$568.16	\$433.48	\$531.01	\$529.23	\$648.30	\$413.57	\$506.62	\$647.98	\$793.78	\$305.75	\$374.54	\$591.67	\$724.80	\$381.55	\$467.40	\$411.88	\$504.55
45	\$669.78	\$820.49	\$611.58	\$749.18	\$516.62	\$632.86	\$511.05	\$626.03	\$594.80	\$728.63	\$316.03	\$387.14	\$479.41	\$587.27	\$448.06	\$548.87	\$547.03	\$670.11	\$427.48	\$523.67	\$669.78	\$820.49	\$316.03	\$387.14	\$611.58	\$749.18	\$394.39	\$483.12	\$425.73	\$521.52
46	\$695.76	\$852.31	\$635.30	\$778.24	\$536.66	\$657.40	\$530.87	\$650.31	\$617.87	\$756.88	\$328.29	\$402.16	\$498.00	\$610.05	\$465.44	\$570.16	\$568.25	\$696.10	\$444.06	\$543.97	\$695.76	\$852.31	\$328.29	\$402.16	\$635.30	\$778.24	\$409.68	\$501.86	\$442.25	\$541.75
47	\$724.98	\$888.10	\$661.98	\$810.92	\$559.19	\$685.01	\$553.16	\$677.62	\$643.82	\$788.67	\$342.08	\$419.05	\$518.92	\$635.67	\$484.98	\$594.10	\$592.11	\$725.34	\$462.71	\$566.82	\$724.98	\$888.10	\$342.08	\$419.05	\$661.98	\$810.92	\$426.89	\$522.94	\$460.82	\$564.50
48	\$758.38 \$791.31	\$929.01 \$969.36	\$692.47 \$722.54	\$848.28 \$885.11	\$584.95 \$610.36	\$716.57 \$747.69	\$578.64 \$603.77	\$708.84 \$739.62	\$673.47 \$702.72	\$825.00 \$860.83	\$357.84 \$373.38	\$438.35 \$457.38	\$542.82 \$566.39	\$664.95 \$693.83	\$507.32 \$529.35	\$621.47 \$648.46	\$619.39 \$646.28	\$758.75 \$791.70	\$484.03 \$505.04	\$592.93 \$618.68	\$758.38 \$791.31	\$929.01 \$969.36	\$357.84 \$373.38	\$438.35 \$457.38	\$692.47 \$722.54	\$848.28 \$885.11	\$446.55 \$465.94	\$547.03 \$570.78	\$482.05 \$502.98	\$590.51
49	\$791.31	\$969.36	\$722.54	\$1,040.08	\$610.36	\$878.59	\$632.08	\$869.11	\$702.72	\$1,011.55	\$3/3.38	\$457.38	\$566.39 \$592.95	\$815.31	\$529.35 \$554.18	\$761.99	\$676.59	\$930.31	\$505.04	\$618.68	\$791.31	\$969.36	\$373.38	\$457.38	\$756.42	\$1,040.08	\$465.94	\$570.78	\$502.98 \$526.57	\$616.15 \$724.03
50	\$828.42	\$1,139.08	\$789.88	\$1,040.08	\$667.24	\$917.46	\$660.04	\$907.56	\$768.21	\$1,056.29	\$408.17	\$561.24	\$592.95 \$619.18	\$851.37	\$578.69	\$795.70	\$706.52	\$930.31	\$528.73	\$759.16	\$865.06	\$1,139.08	\$408.17	\$561.24	\$789.88	\$1,040.08	\$509.37	\$700.38	\$549.86	\$756.05
52	\$905.42	\$1,189.46	\$826.73	\$1,086.09	\$698.37	\$960.25	\$690.83	\$907.56	\$804.05	\$1,056.29	\$408.17	\$587.42	\$619.18	\$891.09	\$605.69	\$832.82	\$739.48	\$1,016.78	\$577.87	\$759.16	\$905.42	\$1,189.46	\$408.17	\$587.42	\$826.73	\$1,086.09	\$533.13	\$733.05	\$575.51	\$756.05
53	\$946.23	\$1,301.07	\$864.00	\$1,188.00	\$729.85	\$1.003.54	\$721.98	\$992.72	\$840.30	\$1,155.41	\$446.47	\$613.90	\$677.28	\$931.26	\$632.99	\$870.36	\$772.81	\$1,062.62	\$603.92	\$830.39	\$946.23	\$1,244.93	\$446.47	\$613.90	\$864.00	\$1,188.00	\$557.16	\$766.10	\$601.45	\$827.00
54	\$990.30	\$1,361.66	\$904.24	\$1,243.33	\$763.84	\$1,050.28	\$755.60	\$1.038.95	\$879.43	\$1,209.21	\$467.27	\$642.49	\$708.82	\$974.63	\$662.47	\$910.90	\$808.80	\$1,112.10	\$632.05	\$869.06	\$990.30	\$1,361.66	\$467.27	\$642.49	\$904.24	\$1,243.33	\$583.11	\$801.78	\$629.46	\$865.51
SS	\$1,034.36	\$1,422.25	\$944.47	\$1,298.65	\$797.83	\$1,097.01	\$789.22	\$1,085.18	\$918.56	\$1,263.02	\$488.06	\$671.08	\$740.36	\$1,018.00	\$691.95	\$951.43	\$844.79	\$1,161.59	\$660.17	\$907.73	\$1,034.36	\$1,422.25	\$488.06	\$671.08	\$944.47	\$1,298.65	\$609.06	\$837.45	\$657.47	\$904.02
56	\$1,082.14	\$1,487.94	\$988.10	\$1,358.63	\$834.68	\$1,147.68	\$825.67	\$1,135.30	\$960.99	\$1,321.36	\$510.60	\$702.08	\$774.56	\$1,065.01	\$723.91	\$995.37	\$883.81	\$1,215.24	\$690.66	\$949.66	\$1,082.14	\$1,487.94	\$510.60	\$702.08	\$988.10	\$1,358.63	\$637.19	\$876.13	\$687.84	\$945.78
57	\$1,130.38	\$1,554.27	\$1,032.14	\$1,419.20	\$871.89	\$1,198.84	\$862.48	\$1,185.91	\$1,003.82	\$1,380.26	\$533.36	\$733.37	\$809.08	\$1,112.49	\$756.18	\$1,039.74	\$923.21	\$1,269.41	\$721.45	\$991.99	\$1,130.38	\$1,554.27	\$533.36	\$733.37	\$1,032.14	\$1,419.20	\$665.59	\$915.19	\$718.50	\$987.94
58	\$1,181.86	\$1,625.06	\$1,079.15	\$1,483.84	\$911.60	\$1,253.45	\$901.76	\$1,239.92	\$1,049.55	\$1,443.13	\$557.66	\$766.78	\$845.94	\$1,163.16	\$790.62	\$1,087.10	\$965.26	\$1,327.23	\$754.31	\$1,037.18	\$1,181.86	\$1,625.06	\$557.66	\$766.78	\$1,079.15	\$1,483.84	\$695.91	\$956.88	\$751.23	\$1,032.94
59	\$1,207.38	\$1,660.14	\$1,102.45	\$1,515.87	\$931.28	\$1,280.50	\$921.23	\$1,266.69	\$1,072.20	\$1,474.28	\$569.69	\$783.33	\$864.20	\$1,188.27	\$807.68	\$1,110.57	\$986.09	\$1,355.88	\$770.59	\$1,059.56	\$1,207.38	\$1,660.14	\$569.69	\$783.33	\$1,102.45	\$1,515.87	\$710.93	\$977.53	\$767.44	\$1,055.23
60	\$1,258.86	\$1,730.93	\$1,149.46	\$1,580.51	\$970.99	\$1,335.11	\$960.51	\$1,320.70	\$1,117.92	\$1,537.15	\$593.99	\$816.73	\$901.05	\$1,238.94	\$842.13	\$1,157.92	\$1,028.14	\$1,413.70	\$803.45	\$1,104.75	\$1,258.86	\$1,730.93	\$593.99	\$816.73	\$1,149.46	\$1,580.51	\$741.25	\$1,019.22	\$800.17	\$1,100.23
61	\$1,303.39	\$1,792.16	\$1,190.12	\$1,636.41	\$1,005.33	\$1,382.33	\$994.49	\$1,367.42	\$1,157.47	\$1,591.52	\$615.00	\$845.62	\$932.92	\$1,282.77	\$871.91	\$1,198.88	\$1,064.51	\$1,463.70	\$831.87	\$1,143.82	\$1,303.39	\$1,792.16	\$615.00	\$845.62	\$1,190.12	\$1,636.41	\$767.47	\$1,055.27	\$828.47	\$1,139.15
62	\$1,332.61	\$1,832.34	\$1,216.80	\$1,673.10	\$1,027.87	\$1,413.33	\$1,016.78	\$1,398.08	\$1,183.42	\$1,627.20	\$628.78	\$864.58	\$953.84	\$1,311.52	\$891.46	\$1,225.76	\$1,088.38	\$1,496.52	\$850.52	\$1,169.47	\$1,332.61	\$1,832.34	\$628.78	\$864.58	\$1,216.80	\$1,673.10	\$784.67	\$1,078.93	\$847.05	\$1,164.69
63	\$1,369.26	\$1,882.73	\$1,250.26	\$1,719.11	\$1,056.14	\$1,452.19	\$1,044.74	\$1,436.52	\$1,215.96	\$1,671.94	\$646.07	\$888.35	\$980.06	\$1,347.59	\$915.98	\$1,259.47	\$1,118.31	\$1,537.67	\$873.91	\$1,201.63	\$1,369.26	\$1,882.73	\$646.07	\$888.35	\$1,250.26	\$1,719.11	\$806.25	\$1,108.59	\$870.34	\$1,196.71
64+	\$1,391.52	\$1,913.34	\$1,270.59	\$1,747.06	\$1,073.31	\$1,475.80	\$1,061.73	\$1,459.88	\$1,235.73	\$1,699.13	\$656.58	\$902.80	\$996.00	\$1,369.50	\$930.87	\$1,279.95	\$1,136.49	\$1,562.67	\$888.12	\$1,221.17	\$1,391.52	\$1,913.34	\$656.58	\$902.80	\$1,270.59	\$1,747.06	\$819.36	\$1,126.62	\$884.49	\$1,216.17

Keystone Health Plan East, Inc. Individual Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
33871PA0040002	Keystone HMO Gold	нмо	Gold	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040005	Keystone HMO Gold Proactive	нмо	Gold	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040006	Keystone HMO Silver Proactive	нмо	Silver	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040010	Keystone HMO Silver Proactive Lite	нмо	Silver	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040013	Keystone HMO Silver Classic	нмо	Silver	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040014	Keystone HMO Bronze	нмо	Expanded Bron	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040015	Keystone HMO Silver Basic	нмо	Silver	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040016	Keystone HMO Silver Proactive Basic	нмо	Silver	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040017	Keystone HMO Gold Classic	нмо	Gold	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0040018	Keystone HMO Silver Proactive Essential	нмо	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120002	Keystone HMO Gold	нмо	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120004	Keystone HMO Bronze	нмо	Expanded Bron	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120005	Keystone HMO Gold Proactive	нмо	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120007	Keystone HMO Silver Proactive Value	нмо	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0120008	Keystone HMO Silver Proactive Select	нмо	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

| Part |

В	C	D		E	F		G	Н	- 1	J		К	L	М	N	0	P	Q	R
nified Rate Review v6.0												To add a produc	ct to Wor	ksheet 2 - F	Plan Prod	luct Info, sel	ect the Add Pi	oduct buttor	n or C
												To add a plan to	o Worksh	eet 2 - Plan	Product	Info, select	the Add Plan	button or Ctr	rl + Sh
mpany Legal Name:	Keystone Health Plan East											To validate, sele	ect the Vo	ilidate butt	on or Ctr	l + Shift + I.			
OS Issuer ID:	33871	State:	PA									To finalize, selec	ct the Fin	alize buttor	n or Ctrl +	+ Shift + F.			
fective Date of Rate Change(s):	1/1/2024	Market:	Individual																
arket Level Calculations (Same for	r all Plans)																		
ction I: Experience Period Data perience Period:		1	1/2022		42/24/2022														
erience Period:		1/	1/2022	to <u>Total</u>	12/31/2022 PMPM														
owed Claims				\$717,124,826.45		\$531.69													
insurance				\$31,179,944.61		\$23.12													
turred Claims in Experience Period	ı			\$590,634,082.88		\$437.91													
k Adjustment				-\$11,854,208.37		-\$8.79													
perience Period Premium				\$763,447,233.92		\$566.03													
perience Period Member Months				1,348,764															
ction II: Projections			v																
	Experience Period Index		Year 1 Trend			Year 2 Ti	rena	Trended EHB Allowed Claims											
Benefit Category	Rate PMPM	Cost		Utilization	Cost		Utilization	PMPM											
patient Hospital	\$98.7		1.051	1.068	cost	1.051	1.068	\$124.47											
tpatient Hospital	\$110.7		1.045	1.068		1.045	1.068	\$137.91											
ofessional	\$132.2		1.029	1.068		1.029	1.068	\$159.72											
her Medical	\$0.0	00	1.029	1.068		1.029	1.068	\$0.00											
pitation	\$70.1	11	1.000	1.020		1.000	1.020	\$72.94											
escription Drug	<u>\$119.6</u>		0.990	1.068		0.990	1.068	<u>\$133.79</u>											
tal	\$531.5	55						\$628.84											
orbidity Adjustment						1.000													
mographic Shift						0.989													
in Design Changes						1.000													
her						1.004													
justed Trended EHB Allowed Clair	ns PMPM for	1/	1/2024			\$624.41													
anual EHB Allowed Claims PMPM						\$586.42													
plied Credibility %						0.00%													
piected Index Rate for		41	1/2024			\$586.42	Projected Period Totals \$836.682.944.88	l											
insurance		1/	A) 2027			\$25.51	\$36,396,749.64												
k Adjustment Payment/Charge						-\$13.52	-\$19,289,849.28												
change User Fees						3.03%	\$25,609,110.19												
arket Adjusted Index Rate						\$592.38	\$845,185,154.71												
ojected Member Months						1,426,764													
jected Member Months					1	2,420,704													
formation Not Releasable to the	Public Unless Authorized by L	aw: This information has not I	oeen publically dis	closed and may be privile	ed and confidential. It is	for internal g	overnment use only and must not	be disseminated, distributed. or o	opied to p	ersons not aut	horized	I to receive the in	ıformatio	n. Unautho	orized dis	closure may	result in pros	ecution	

Product-Plan Data Collection

Company Legal Name: HIOS Issuer ID: Effective Date of Rate Change(s): 33871 1/1/2024 State: Market:

PA Individual

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 disables, selected the Finalish exhance could not $(II + 3)q^2 + I$.

To finalise, selected the Finalish bottom or $(III + 3)q^2 + I$.

To remove a princher, nowigate to the corresponding Product Name/Product ID field and select the Remove Product button or $(III + 5)q^2 + Q$.

To remove a plan, involvable to the corresponding Plan Name/Plan ID field and select the Remove Plan Button or $(III + 5)q^2 + Q$.

To remove a plan, involvable to the corresponding Plan Name/Plan ID field and select the Remove Plan Button or $(III + 5)q^2 + Q$.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information																	
1.1 Product Name					Keystone HMO	On Exchange Indiv							Keysto	ne HMO OFF Exchan	ge Indiv		
1.2 Product ID					3387:	LPA004								33871PA012			
1.3 Plan Name	Gold	Gold Proactive	Silver Proactive	Silver Proactive	Silver Classic	Bronze	Silver Basic	Silver Proactive	Gold Classic	Silver Proactive	Gold	Silver Classic	Bronze	Gold Proactive	Silver Proactive	Silver Proactive	Silver Proactive
1.4 Plan ID (Standard Component ID)	33871PA0040002	33871PA0040005	33871PA0040006	33871PA0040010	33871PA0040013	33871PA0040014	33871PA0040015	33871PA0040016	33871PA0040017	33871PA0040018	33871PA0120002	33871PA0120003	33871PA0120004	33871PA0120005	33871PA0120006	33871PA0120007	33871PA0120008
1.5 Metal	Gold	Gold	Silver	Silver	Silver	Bronze	Silver	Silver	Gold	Silver	Gold	Silver	Bronze	Gold	Silver	Silver	Silver
1.6 AV Metal Value	0.811	0.814	0.718	0.713	0.705	0.650	0.719	0.710	0.793	0.706	0.811	0.719	0.650	0.814	0.719	0.717	0.719
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Renewing	Renewing	Terminated	Renewing	Renewing
1.8 Plan Type	HMO	HMO	HMO	HMO	HMC	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024
1.11 Cumulative Rate Change % (over 12 mos prior)	-2.34%	-2.35%	-5.60%	-2.53%	-2.35%	-3.45%	-2.35%	-2.56%	-2.35%	-2.66%	-2.34%	0.00%	-3.44%	-2.35%	0.00%	-2.60%	-6.21%
1.12 Product Rate Increase %					-3.	44%								-3.52%			
1.13 Submission Level Rate Increase %									-3.45%								

Worksheet 1 Totals	Section II: Experience Period and Current Plan Leve	I Information																	
	2.1 Plan ID (Standard Component ID)	Total	33871PA0040002	33871PA0040005	33871PA0040006	33871PA0040010	33871PA0040013	33871PA0040014	33871PA0040015	33871PA0040016	33871PA0040017	33871PA0040018 3	3871PA0120002	33871PA0120003	33871PA0120004	33871PA0120005	33871PA0120006	33871PA0120007	33871PA0120008
\$717,124,826	2.2 Allowed Claims	\$717,124,826	\$10,992,861	\$47,188,652	\$189,472,995	\$71,594,110	\$1,139,212	\$29,030,726	\$6,223,712	\$194,512,720	\$0	\$0	\$9,509,002	\$4,487,246	\$29,827,941	\$13,729,378	\$3,565,004	\$67,224,460	\$38,626,806
\$31,179,945	2.3 Reinsurance	\$31,179,946	\$639,435	\$2,278,517	\$9,215,521	\$3,411,782	\$35,837	\$847,603	\$285,851	\$8,298,546	\$0	\$0	\$468,633	\$281,137	\$1,131,340	\$559,665	\$148,397	\$2,230,017	\$1,347,665
	2.4 Member Cost Sharing	\$95,310,799	\$1,181,732	\$5,808,544	\$22,629,927	\$7,954,337	\$108,150	\$7,335,838	\$1,000,203	\$18,098,421	\$0	\$0	\$1,084,733	\$859,226	\$7,129,746	\$1,812,696	\$528,649	\$13,671,936	\$6,106,661
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$590,634,083	2.6 Incurred Claims	\$590,634,081	\$9,171,695	\$39,101,591	\$157,627,546	\$60,227,991	\$995,225	\$20,847,285	\$4,937,659	\$168,115,754	\$0	\$0	\$7,955,636	\$3,346,884	\$21,566,854	\$11,357,017	\$2,887,958	\$51,322,506	\$31,172,479
-\$11,854,208	2.7 Risk Adjustment Transfer Amount	-\$22,568,296	\$2,705,361	\$12,303,352	\$27,135,164	\$3,949,900	-\$54,451	-\$5,193,971	-\$58,990	-\$32,956,488	\$0	\$0	\$3,726,991	\$917,241	-\$19,671,184	\$2,756,168	\$1,031,036	-\$17,828,305	-\$1,330,120
\$763,447,234	2.8 Premium	\$763,447,235	\$7,105,856	\$39,103,193	\$200,512,191	\$76,410,777	\$642,752	\$35,824,008	\$6,372,484	\$236,427,917	\$0	\$0	\$6,788,932	\$4,547,538	\$31,098,450	\$13,478,983	\$2,843,035	\$68,396,181	\$33,894,938
1,348,764	2.9 Experience Period Member Months	1,348,764	8,666	55,572	298,954	119,166	869	94,615	10,452	413,546	0	0	9,641	6,513	82,844	22,089	5,118	151,045	69,674
	2.10 Current Enrollment	118,897	660	4,426	20,626	6,838	93	12,436	1,148	28,447	971	16,127	847	436	6,467	1,863	428	11,620	
	2.11 Current Premium PMPM	\$552.04	\$826.44	\$709.48	\$678.86	\$662.33	\$719.02	\$378.47	\$605.43	\$573.76	\$646.11	\$510.35	\$708.44	\$695.66	\$383.17	\$619.93	\$550.80	\$460.30	\$485.15
	2.12 Loss Ratio	79.72%	93.48%	76.06%	69.24%	74.95%	169.17%	68.06%	78.21%	82.62%	#DIV/0!	#DIV/0!	75.65%	61.24%	188.73%	69.95%	74.55%	101.49%	95.72%
	Per Member Per Month																		
	2.13 Allowed Claims	\$531.69	\$1,268.50	\$849.14	\$633.79	\$600.79	\$1,310.95	\$306.83	\$595.46	\$470.35	#DIV/0!	#DIV/0!	\$986.31	\$688.97	\$360.05	\$621.55	\$696.56	\$445.06	\$554.39
	2.14 Reinsurance	\$23.12	\$73.79	\$41.00	\$30.83	\$28.63	\$41.24	\$8.96	\$27.35	\$20.07	#DIV/0!	#DIV/0!	\$48.61	\$43.17	\$13.66	\$25.34	\$29.00	\$14.76	\$19.34
	2.15 Member Cost Sharing	\$70.67	\$136.36	\$104.52	\$75.70	\$66.75	\$124.45	\$77.53	\$95.69	\$43.76	#DIV/0!	#DIV/0!	\$112.51	\$131.92	\$86.06	\$82.06	\$103.29	\$90.52	\$87.65
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$437.91	\$1,058.35	\$703.62	\$527.26	\$505.41	\$1,145.25	\$220.34	\$472.41	\$406.52	#DIV/0!	#DIV/0!	\$825.19	\$513.88	\$260.33	\$514.15	\$564.27	\$339.78	\$447.40
	2.18 Risk Adjustment Transfer Amount	-\$16.73	\$312.18	\$221.39	\$90.77	\$33.15	-\$62.66	-\$54.90	-\$5.64	-\$79.69	#DIV/0!	#DIV/0!	\$386.58	\$140.83	-\$237.45	\$124.78	\$201.45	-\$118.03	-\$19.09
	2.19 Premium	\$566.03	\$819.97	\$703.65	\$670.71	\$641.21	\$739.65	\$378.63	\$609.69	\$571.71	#DIV/0!	#DIV/0!	\$704.17	\$698.22	\$375.39	\$610.21	\$555.50	\$452.82	\$486.48

Section III: Plan Adjustment Factors																		
3.1 Plan ID (Standard Component ID)		33871PA0040002	33871PA0040005	33871PA0040006	33871PA0040010	33871PA0040013	33871PA0040014	33871PA0040015	33871PA0040016	33871PA0040017	33871PA0040018	33871PA0120002	33871PA0120003	33871PA0120004	33871PA0120005	33871PA0120006	33871PA0120007	33871PA0120008
3.2 Market Adjusted Index Rate										\$592.38								
3.3 AV and Cost Sharing Design of Plan		1.0445	1.0491	0.8862	0.8767	0.9276	0.4929	0.7476	0.7686	0.8531	0.7333	1.0435	0.0000	0.4924	1.0481	0.0000	0.6759	0.7296
3.4 Provider Network Adjustment		1.0791	0.9810	0.9810	0.9810	1.0791	1.0791	1.0791	0.9810	1.0791	0.9810	1.0791	0.0000	1.0791	0.9810	0.0000	0.9810	0.9810
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0010	0.0000	1.0010	1.0010	0.0000	1.0010	1.0010
Administrative Costs																		
3.6 Administrative Expense		13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	0.00%	13.70%	13.70%	0.00%	13.70%	
3.7 Taxes and Fees		0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.00%	0.61%	0.61%	0.00%	0.61%	
3.8 Profit & Risk Load		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	2.00%	2.00%	0.00%	2.00%	2.00%
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	0.0000	1.0000	1.0000	0.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$797.80	\$728.47	\$615.36	\$608.76	\$708.51	\$376.48	\$571.03	\$533.70	\$651.61	\$509.19	\$797.84	\$0.00	\$376.48	\$728.50	\$0.00	\$469.80	\$507.12
3.11 Age Calibration Factor	0.5840									0.5840								
3.12 Geographic Calibration Factor	1.0000									1.0000								
3.13 Tobacco Calibration Factor	0.9957									0.9957								
3.14 Calibrated Plan Adjusted Index Rate		\$463.91	\$423.60	\$357.82	\$353.99	\$411.99	\$218.92	\$332.05	\$310.34	\$378.90	\$296.09	\$463.93	\$0.00	\$218.92	\$423.62	\$0.00	\$273.18	\$294.89

Section IV: Projected Plan Level Information																		
4.1 Plan ID (Standard Component ID)	Total	33871PA0040002	33871PA0040005	33871PA0040006	33871PA0040010	33871PA0040013	33871PA0040014	33871PA0040015	33871PA0040016	33871PA0040017	33871PA0040018	33871PA0120002	33871PA0120003	33871PA0120004	33871PA0120005	33871PA0120006	33871PA0120007	33871PA0120008
4.2 Allowed Claims	\$838,209,997	\$5,588,566	\$34,111,049	\$148,927,083	\$49,204,200	\$673,532	\$88,034,143	\$8,657,007	\$196,375,942	\$7,620,060	\$109,915,019	\$7,176,253	\$0	\$45,824,487	\$14,366,575	\$0	\$77,756,387	\$43,979,694
4.3 Reinsurance	\$27,314,877	\$151,626	\$1,016,810	\$4,836,854	\$1,570,932	\$121,530	\$2,856,992	\$263,737	\$6,535,290	\$223,073	\$3,704,947	\$194,586	\$0	\$1,485,700	\$427,997	\$0	\$2,669,528	\$1,255,275
4.4 Member Cost Sharing	\$208,844,574	\$336,083	\$1,968,920	\$22,591,441	\$7,769,409	\$66,374	\$41,686,676	\$2,135,018	\$45,431,145	\$1,318,323	\$28,312,602	\$435,548	\$0	\$21,722,694	\$837,262	\$0	\$23,560,156	\$10,672,922
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$602,050,546	\$5,100,857	\$31,125,319	\$121,498,789	\$39,863,859	\$485,628	\$43,490,474	\$6,258,252	\$144,409,508	\$6,078,664	\$77,897,471	\$6,546,119	\$0	\$22,616,092	\$13,101,316	\$0	\$51,526,703	\$32,051,496
4.7 Risk Adjustment Transfer Amount	-\$14,473,104	-\$80,341	-\$538,769	-\$2,463,297	-\$832,377	\$37,033	-\$1,513,810	-\$139,744	-\$3,462,799	-\$118,198	-\$1,963,109	-\$103,104	\$0	-\$787,216	-\$226,779	\$0	-\$1,414,480	-\$866,115
4.8 Premium	\$759,730,089	\$6,319,136	\$38,693,757	\$152,119,345	\$49,956,581	\$554,431	\$56,188,162	\$7,867,133	\$182,200,456	\$7,593,193	\$98,548,014	\$8,109,895	\$0	\$29,218,659	\$16,287,794	\$0	\$65,514,172	\$40,559,361
4.9 Projected Member Months	1,426,764	7,920	53,112	247,512	82,056	1,116	149,232	13,776	341,364	11,652	193,524	10,164	0	77,604	22,356	0	139,440	75,936
4.10 Loss Ratio	80.78%	81.76%	81.58%	81.19%	81.15%	82.11%	79.54%	80.99%	80.79%	81.32%	80.65%	81.76%	#DIV/0!	79.55%	81.57%	#DIV/0!	80.39%	80.75%
Per Member Per Month																		
4.11 Allowed Claims	\$587.49	\$705.63	\$642.25	\$601.70	\$599.64	\$603.52	\$589.91	\$628.41	\$575.27	\$653.97	\$567.97	\$706.05	#DIV/0!	\$590.49	\$642.63	#DIV/0!	\$557.63	\$579.17
4.12 Reinsurance	\$19.14	\$19.14	\$19.14	\$19.54	\$19.14	\$108.90	\$19.14	\$19.14	\$19.14	\$19.14	\$19.14	\$19.14	#DIV/0!	\$19.14	\$19.14	#DIV/0!	\$19.14	\$16.53
4.13 Member Cost Sharing	\$146.38	\$42.43	\$37.07	\$91.27	\$94.68	\$59.48	\$279.34	\$154.98	\$133.09	\$113.14	\$146.30	\$42.85	#DIV/0!	\$279.92	\$37.45	#DIV/0!	\$168.96	\$140.55
4.14 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	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00
4.15 Incurred Claims	\$421.97	\$644.05	\$586.03	\$490.88	\$485.81	\$435.15	\$291.43	\$454.29	\$423.04	\$521.68	\$402.52	\$644.05	#DIV/0!	\$291.43	\$586.03	#DIV/0!	\$369.53	\$422.09
4.16 Risk Adjustment Transfer Amount	-\$10.14	-\$10.14	-\$10.14	-\$9.95	-\$10.14	\$33.18	-\$10.14	-\$10.14	-\$10.14	-\$10.14	-\$10.14	-\$10.14	#DIV/0!	-\$10.14	-\$10.14	#DIV/0!	-\$10.14	-\$11.41
4.17 Premium	\$532.48	\$797.87	\$728.53	\$614.59	\$608.81	\$496.80	\$376.52	\$571.08	\$533.74	\$651.66	\$509.23	\$797.90	#DIV/0!	\$376.51	\$728.56	#DIV/0!	\$469.84	\$534.13

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R. Select only the Rating Areas you are offering plans within and add a factor for each area.

To validate, select the Validate button or Ctrl + Shift + I.

To finalize, select the Finalize button or Ctrl + Shift + F.

	Rating Area	Rating Factor
Rating Area 8		1.0000

GENERAL OVERVIEW

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) to provide certain information to support the gross premium for the single risk pool for individual market health care insurance underwritten by Keystone Health Plan East in the Commonwealth of Pennsylvania. It is provided as a component of an application for certification as a Qualified Health Plan and a state rate filing. This submission may not be appropriate for other purposes.

GENERAL INFORMATION

COMPANY IDENTIFYING INFORMATION

Company Legal Name: Keystone Health Plan East ("KHPE")

State: Pennsylvania

HIOS Issuer ID (5-digit): 33871

Market: Individual

Effective Date(s): 1/1/2024

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the individual market for KHPE. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities.

COMPANY CONTACT INFORMATION

Primary Contact Name:

Primary Contact Telephone Number:

Primary Contact Email Address:



PROPOSED RATE INCREASE

The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2022 to calendar year 2024 were incorporated into the pricing and reflected in the Unified Rate Review Template. The changes are driven by factors including: changes in market-wide population risk morbidity and covered services, increasing unit costs for medical services, increasing utilization of medical services, increasing fees and taxes imposed by the federal government, anticipated costs to administer the plan, and anticipated revenue or payments due to market-wide risk adjustment.

We are projecting that claims will increase by 9.6% in 2024. More than half of the change in health care service costs is driven by changes to health care provider fees.

A reinsurance program administered by the state became effective January 1, 2023. We project that this will reduce rates by approximately 4.3% in the 2024 time period.

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

The weighted average increase across KHPE plans based on projected membership, inclusive of the impact of benefit and cost sharing changes, is -3.5%. The minimum increase is -6.2% and the maximum increase is -2.3%.

WORKSHEET 1: MARKET EXPERIENCE

SECTION I: EXPERIENCE PERIOD DATA

SINGLE RISK POOL

The single risk pool reflects all covered lives for every individual non-grandfathered product and plan combination for KHPE in the state of Pennsylvania. It is established according to the Single Risk Pool requirements in 45 CFR § 156.80(d).

PAID THROUGH DATE

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2022 and paid through February 2023. Earned premiums and member months are for January through December 2022. The data are for all direct-written individual business of KHPE in the Commonwealth of Pennsylvania.

PREMIUMS IN EXPERIENCE PERIOD

Earned Premiums in the Experience Period are developed by summing the earned premium reported in the company's internal data warehouse.

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

Paid-to-Date and Incurred Claims, and Member Months

Insurer fee-for-service claims expenses and member liabilities for dates of service in January 2022 through December 2022 and paid through February 2023 are sourced from the IBCFOC's internal data warehouse. The claims and member liabilities are completed with incurred but not reported (IBNR)

adjustments to develop ultimate incurred insurer fee-for-service claims expenses and member liabilities for the January through December 2022 period. Capitation amounts are also sourced from the internal

data warehouse for the January through December 2022 period but they are not adjusted for IBNR.

Allowed Claims

Allowed claims are determined by separately obtaining paid-to-date fee-for-service claims and member cost-sharing amounts, applying claim lag factors to those amounts to estimate ultimate incurred fee-forservice claims and member-sharing amounts and adding them together with capitation amounts.

Allowed claims do not include ineligible claims, payments for services other than medical care provided, recovery payments related to internal large claim pooling mechanisms, or active live reserves.

IBNR Development

Medical fee for service incurred but not reported (IBNR) claims are modeled through the use of standard claim lag methodologies. A range of results is developed, and a provision for adverse deviation is applied. The provision for adverse deviation is dependent on many factors such as stability, size, product

mix, etc.

The completion factors are developed annually in the 2Q – 3Q period. We do not believe our IBNR is unusually high or unusually low for incurred 2022 paid through February 2023.

Experience Period Index Rate

The Index Rate of Experience Period is estimated by removing cost and utilization trend from the Index Rate for Projection Period.

SECTION II: PROJECTIONS

BENEFIT CATEGORIES

Experience Period Index Rate PMPM Data is provided in Section II. The data is provided by benefit category using a standardized indicator from the internal data warehouse that assigns each claim line to a category based on the type of provider and the location of the service.

PROJECTION FACTORS

The estimated incurred claims experience on an allowed basis for January 2022 through December 2022 is projected to the future rating period by several factors.

Morbidity Adjustment

INAC-133674084 **KHPE Consumer**

3

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the individual market-wide morbidity.

COVID-19 Impact

Demographic Shift

This factor reflects the projected change in the average age, rating area, and tobacco utilization of the single risk pool.

Plan Design Changes

This factor reflects any changes in EHB allowed claims due to plan design changes.

Other Changes

This factor reflects changes in cost related to items other than changes in Morbidity, Demographic Shift, or Plan Design.

Trend Factors

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

CREDIBILITY MANUAL RATE DEVELOPMENT

We combined the experience period data for KHPE with the experience period data for QCC Insurance Company ("QCC"). This should provide a more stable basis for projecting the Index Rate. The combined data is shown in Tab Ib. The Change in Network Factor is intended to result in KHPE rates that are

reasonable in relation to QCC rates. The combined claims are determined to be 100% credible as reflected in Table 5.

RISK ADJUSTMENT AND REINSURANCE

Projected Risk Adjustment PMPM

Projected Risk Adjustment is accounted for in Projected Incurred Claims before the state based reinsurance program and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2022 risk transfer results.

Projected ACA Reinsurance Recoveries Net of Reinsurance Premium (Individual Market Only) With the expiration of the reinsurance program at the end of the 2016 benefit year, there are no projected reinsurance recoveries or reinsurance premium assumed in the rates.

MARKET ADJUSTED INDEX RATE

The template calculates a MAIR by subtracting the amounts entered for reinsurance and risk adjustment and dividing by 1 minus the exchange user fee percentage. The MAIR calculation flows into Worksheet 2.

The Market Adjusted Index rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules: federal reinsurance program adjustment, risk adjustment and exchange user fees. The Market Adjusted Index Rate reflects the average demographic characteristics of the single risk pool.

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WORKSHEET 2: PRODUCT-PLAN DATA COLLECTION

SECTION I: GENERAL PRODUCT AND PLAN INFORMATION

All products and plans included in the single risk pool are shown in Worksheet 2.

AV METAL VALUES

The AV Metal Values included in Worksheet 2 of the URRT were valued using the AV Calculator, where possible, otherwise the AV Metal Values were developed under an alternate methodology. Actuarial certifications required by 45 CFR Part 156, §156.135 are provided in a separate document.

SECTION II: EXPERIENCE PERIOD AND CURRENT PLAN LEVEL INFORMATION

Experience Period data is shown for each plan included in the single risk pool.

SECTION III: PLAN ADJUSTMENT FACTORS

The MAIR is adjusted for each plan based on its plan design, provider network, and non-EHBs.

Administrative costs are added to calculate the Plan Adjusted Index Rate. The Plan Adjusted Index Rate is multiplied by the Age Calibration Factor, Geographic Calibration Factor, and Tobacco Calibration Factor to calculate the Calibrated Plan Adjusted Index Rate.

PLAN ADJUSTED INDEX RATE

The Plan Adjusted Index Rate is calculated as the issuer Market Adjusted Index Rate adjusted for all allowable plan level modifiers defined in the market rating rule. These include actuarial value and cost sharing adjustment, provider network, delivery system and utilization management adjustment, adjustment for benefits in addition to the EHBs, impact of specific eligibility categories for the catastrophic plan and administrative costs.

NON-BENEFIT EXPENSES AND PROFIT & RISK

Administrative Expense Load

An Administrative Expense Load is applied to Projected Incurred Claims to reflect expenses related to quality improvement and fraud detection/recovery and other expenses of operating a business, broker commissions, and premium payment processing fees.

Profit & Risk Load/Contribution to Surplus

A Profit & Risk Load/Contribution to Surplus for the single risk pool is applied to Projected Incurred Claims for the projection period, if applicable.

Taxes and Fees

A Taxes & Fees load is applied to Projected Incurred Claims to pass through fees and taxes levied by the federal and state governments.

CALIBRATION

The plan adjusted index rate is projected for all products using the same anticipated age distribution and the mandated age curve. Therefore the consumer adjusted premium rate is the plan adjusted index rate divided by the average age, geographic and tobacco factors for the expected distribution. The average age of the combined individual risk pool population is 42.

The Average Age factor is the reciprocal of the weighted average age factor based on the projected membership. The Tobacco Factor is calculated as the reciprocal of the projected average factor for tobacco users multiplied by the projected tobacco use prevalence.

There is only one geographic rating area for this filing. The geographic rating area factor for this filing is 1.0.

Small differences result between the Calibrated Plan Adjusted Index rates and the Age 21 non-tobacco rates in the Rate Template due to rounding restrictions required in the URRT Part 1.

When rounded to the nearest dollar, the Calibrated Plan Adjusted Index Rates match the Age 21 non-tobacco rates in the Rate Template as required in the DIT.

MEMBERSHIP PROJECTIONS

Enrollment is projected based on current and anticipated enrollment by plan. Items impacting these projections include changes in the size of the market due to guarantee issue requirements and the individual mandate changes. The enrollment is our February 2023 enrollment.

LOSS RATIO

The loss ratio calculated in Section IV is generated within the template and is not based on the MLR formula. The projected loss ratio for the single risk pool is estimated to exceed 80% reflecting premium adjustments permitted by the federal MLR calculation.

INDEX RATE

The Index Rate is defined as the EHB portion of projected allowed claims divided by all projected single risk pool lives. The Index Rate is the same value for all non-grandfathered plans for KHPE Individual Plans

in Pennsylvania. The Index Rate reflects the twelve month projection for calendar year 2023. It has been developed following the specifications of 45 CFR § 156.80(d)(1).

TERMINATED PLANS

The following plan is being terminated in 2024:

33871PA0120003 Keystone HMO Silver Classic 33871PA0120006 Keystone HMO Silver Proactive

WORKSHEET 3: RATING AREAS

There are nine rating areas in Pennsylvania. These plans are offered only in Rating Area 8, which consists of Bucks, Chester, Delaware, Montgomery, and Philadelphia counties.

ACTUARIAL CERTIFICATION

I, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries in good standing with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. 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.

I hereby certify that, to the best of my knowledge and judgment, the following:

- 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 applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - —Neither excessive nor deficient.
- 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.

- Geographic rating factors reflect only differences in the costs of delivery of 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, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.

May 17, 2023

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220		Tall State S	Total Section Section		100 100 100 100	60 60 60 60 60
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2200 2200 2200 2200			the service the service		97.0 97.0 97.0	97.0 97.0
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2200 2200 2200		Total Control			100 mm m m m m m m m m m m m m m m m m m	80 A
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1000 1000 1000 1000		Terrorest Terrorest	teen meter teen ne		100 M	900 900 900
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12.00 12.00 12.00 12.00		Tenan C			60 H	2015 2015 2015
		Face and I	Marie Sar No. Marie Sar		100 A	926 977 978
## CONTROL OF THE CON		-	the nath there is		10.0 01.0 00.0 00.0	50 50 80
1200 1200 1200		Ten mai			80	00 00 00
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10000 10000 10000			Major Sacrito Major rise Indian Sacrito Major r		90 0 90 0 90 0	877 873 873
1200 1200 1200		Territoria Territoria	then note there are		90'-0 90'-0 90'-0 90'-0 90'-0	900 900 900
1200 1200 1200		Ten mai	ter sets terror		10 a	215
1200 1200 1200		Tenan C			700 M	973 973 973
1000 1000 1000 1000			tan neto tanna		90 W	903 903 903
120			Mari sarkin kasurina		10.5 10.5 10.5	97
1000 1000 1000		Terrore Terror	Takes to the takes to be		100 A	20
					90 P	673 673 673
			Total State of the Control of the Co		10 to	273 273 203
1200 1200 1200			Seen makes become		50 50 50 50 50 50 50 50 50 50 50 50 50 5	900 900 900 900
2000 2000 2000 2000 2000 2000 2000 200					979	900 900 94.0
18871 1871 1871 1871 1871 1871 1871 187		Ratio State S	Manusan Manusan Manusan Manusan Manusan Manusan Manusan Manusan		100	
188-701 188-701 188-701 188-701 188-701 188-701 188-701 188-701 188-701 188-701 188-701 188-701 188-701 188-701 188-701 188-701 188-701		Part No. 2 Part No. 2			60 A	877 877 877 878
88400 88700 89700 8000 80					95.8 95.8 95.9 95.9 95.9 95.9 95.9 95.9	81.9 82.9 82.9 86.0 86.0 86.0 86.0 86.0 86.0 97.0 97.0
### A PART		Factor Control	States server American	2	00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	61 0 62 1 62 1 62 1 63 1 63 1 64 1 64 1 64 1 64 1 64 1 64 1 64 1 64
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			185.5
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## 100 miles				058 058 058	60 60 60
##74/988 ##74/988 ##74/988	Para sur l	Marie Marker Marie Color		000 000 000	- 20
BANAPUSA BANAPUSA BANAPUSA	Terrores T	Marie Santon Marie Con- Marie Santon Marie Con- Marie Santon Marie Con- Marie Santon Marie Con-		50 M 50 A 50 A 50 A	20
BANGARRANA BANGARRANA BANGARRANA BANGARRANA BANGARRANA BANGARRANA BANGARRANA BANGARRANA BANGARRANA BANGARRANA BANGARRANA BANGARRANA BANGARRANA BANGARRANA		Marie Martin Marie (Marie Marie Mari		100 P	20 20 20
##74/955	Para sur l	Marie Marker Marie Color		100 H	- 20
BANAPUSA BANAPUSA BANAPUSA	Terroria de la constanta de la	Marie Santon Marie Con- Marie Santon Marie Con- Marie Santon Marie Con- Marie Santon Marie Con-		78.0 78.7 80.7 87.9	- 0
BATTATURA BATTATURA BATTATURA BATTATURA		Total Indian Administration of the Control of the C		10.1 M 70.1 M 70	50
Bill And Andrewson Control of the Co		Marie Martin Marie (Marie Marie Mari		101.0 101.0 101.0	100 100 100
BATATISM BATATISM BATATISM BATATISM	Part State	Topic marks following		90.0 90.0 90.0	- 20
SANAPSIA SANAPSIA SANAPSIA	Terrent	Takes to the takes the takes to be taken t		900 S	20 20 20
SATURATION SATURATION		Transcription Communication Co		00 N 00 N	- 2
187-747 (1881) 187-747 (1881)	Table State S			91.0 91.0 91.0	
BANADESIA BANADESIA BANADESIA	-	THE RESTRICTION OF THE PARTY OF		810 810 910	- 1
Bill And Statement Bill And	Terrent	THE RESERVE AND THE STREET AND THE S		100 M	- 1
BATTATION BATTATION		Maria Santo Maria da Maria Santo Maria da Maria Santo Maria da		90 V 90 X	- 1
BANADESI BANADESI BANADESI		Total market feet over total market total market feet over total market feet over total market fee		500.00 500.00 500.00 700.00	# # #
BANAMEN BANAMEN BANAMEN	Terrori.	Marie Santon Marie Con- Marie Santon Marie Con- Marie Santon Marie Con- Marie Santon Marie Con-		70.3 70.0 70.0	- 6
88.74.2980. 88.74.2980. 88.74.2980. 88.74.2980. 88.74.2980. 88.74.2980. 88.74.2980. 88.74.2980.	Territoria de la constanta de	Man make Man out		97.5 97.5	90 90 90
18 70 20 1810 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Marie Martin Marie (Marie Marie Mari		60 S 60 S 60 S	100 100 100 100
BANADUSA BANADUSA BANADUSA BANADUSA	Part and Par	Marie		2015 2015	- 2
BANAMEN BANAMEN BANAMEN	Terrent	Marie Santon Marie Con- Marie Santon Marie Con- Marie Santon Marie Con- Marie Santon Marie Con-		56.7 56.7 57.6	- III
BATTATION BATTATION		The court of the court		90 A 90 A 90 A	- III
BANGARINA BANGARINA BANGARINA BANGARINA BANGARINA BANGARINA BANGARINA BANGARINA BANGARINA BANGARINA BANGARINA BANGARINA	Name and P	THE RESERVE AND THE PARTY OF TH		91.5 91.5 91.5 91.5 91.5	- 2
BATTATION BATTAT	Terrent .	THE RESERVE AND THE PARTY OF		83	- 1
BATTATERA BATTATERA BATTATERA	Tarra Start	THE RESERVE AND THE PARTY OF TH		80.0 80.0 80.0	91 91
MATTACHNAN				00.0 00.0 00.0	- 0
BATTATERA BATTATERA BATTATERA	Ratio State S	Topic market feet one		90.0 90.0 90.0	- 1
BATTATERA BATTATERA BATTATERA BATTATERA	Territoria de la constanta de	THE RESERVE AND THE PARTY OF TH		27	- 5
BANAPINA BANAPINA BANAPINA		Man make the real		90 M	
MATTACHNAN				10.0 10.0 10.0 10.0	- 1
BATTATERA BATTATERA BATTATERA	Partie State S	THE RESERVE AND THE PARTY OF TH		91.5 91.5 91.5	- 2
BATTATERA BATTATERA BATTATERA		THE RESERVE AND THE PARTY OF TH		100 M M M M M M M M M M M M M M M M M M	
MATTACHEM MATTACHEM MATTACHEM		Maria		00 N	9
BANAPIBLE BANAPIBLE BANAPIBLE BANAPIBLE BANAPIBLE BANAPIBLE BANAPIBLE	Terroria de la constanta de la	Marie Santon Marie Con- Marie Santon Marie Con- Marie Santon Marie Con- Marie Santon Marie Con-		10.0 10.0 10.0	32
RATEGORIA RATEGORIA RATEGORIA	==:	Maria Santo Maria del		80 S	0 0 30
1877-17150.1 1877-17150.1 1877-17150.1 1877-17150.1 1877-17150.1 1877-17150.1 1877-17150.1 1877-17150.1	Part and a second	Marie Martin Marie (Marie Marie Mari		000 000 000	60 60 60 80
BANAPISI BANAPISI BANAPISI BANAPISI	-	Topic marks following		50.0 50.0 50.0	8
BANAPUSA BANAPUSA BANAPUSA	Terrent	Marie San Marie Marie Color Marie San Marie Marie Color Marie San Marie Marie Color Marie San Marie Marie Color		90 S 90 S 90 S	- 1
1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986. 1887-74-1986.		THE RESTRICTED AND THE PARTY OF		60.0 67.0 60.0	
BANAPISA BANAPISA BANAPISA	Table 1	THE RESTRICTED THE		70 S 70 N 70 N	- E
BANAPISS BANAPISS BANAPISS BANAPISS	Partie State 5	Total Service Services Total Service Service Total Servic		100 100	- 5
027-7-27100.0 027-7-27100.0 027-7-27100.0 027-7-27100.0 027-7-27100.0 027-7-27100.0 027-7-27100.0 027-7-27100.0 027-7-27100.0				100 M	90 90 90
BANAPISS BANAPISS BANAPISS				00 X 00 X 00 X	90 90 90 90
SATATION SAT	Tana and	Total Inches States on		100 C	- 0
BANAPISS BANAPISS BANAPISS BANAPISS	Ten mai	ter selectors		10.0	- 1
RATATION RATERIO				90.0 90.0 90.0	
BANAMISSI BANAMISSI BANAMISSI	Patro des P	Total States Advanced		07.0 07.0 07.0	20
RAPPAPERE RAPPAPERE RAPPAPERE RAPPAPERE		teen meter teen ne		90.5 97.5	- 8
BANAPINA BANAPINA BANAPINA				90 W	6 6 7
BANAMISM BANAMISM BANAMISM		tean marks team our		900 900 900	90 90 90
BANAMISSI BANAMISSI BANAMISSI	Territoria de la constanta de	tean marks team our		50.0 60.0 60.0	- 65 W
RATATION RATATION RATATION	Territoria de la constanta de			00.5 M 00.5 M	- 8
BANACISS BANACISS BANACISS		their technical records		90 W	100
BANAPINA BANAPINA BANAPINA	Table 1	tan neto tanna		98.9 98.9 68.0	
MANAGEMEN MANAGEMEN MANAGEMEN MANAGEMEN				10 10 10 10 10 10 10 10 10 10 10 10 10 1	- 2
BANAFISA BANAFISA BANAFISA	Terrent			90 N 90 N	- 2
BANAPISA BANAPISA BANAPISA				90.0 90.0 90.0	
MATTACHEA MATTACHEA MATTACHEA MATTACHEA MATTACHEA	Part and a	their technical residue their		010 010 010 010	
BATATURA BATATURA BATATURA		Manual Ma		80	
MATTACHEM MATTACHEM MATTACHEM MATTACHEM MATTACHEM	Terror to 1	THE STREET		00 8 00 8 00 8 00 8 00 8 00 8 00 8 00 8	- W
BATTATION BATTATION BATTATION				07 N 00 P 00 R	- 6
BANASHIA BANASHIA BANASHIA	Rama State S	Man nath the one		60 W 60 W 60 W	- 5
BANAPINA BANAPINA BANAPINA	Terra des P	Takes to the Laborator		90.0 90.0 90.0 90.0	- 2
RATACISMA RATACISMA RATACISMA				00.0 90.3 90.5 90.5 90.5 90.5 90.5 90.5 90.5 90.5	
SECONDARIO SECONDARIO SECONDARIO SECONDARIO SECONDARIO		Manuscript Manuscript		10 S 10 S 10 S 10 S	- 20 90
SATISFIES SATISF	Feet State S			100 A	- 6
RATATION RATATION RATE OF THE PARTY NAMED IN COLUMN RATE OF THE PARTY NAME	Table State 1	The surface fractions		80.9 80.5 80.5 80.5 80.5 80.5 80.5 80.5 80.5	2
RATATION RATATION RATE		Man sales Manna		97.8 97.8 97.8	
BATTATURA BATTATURA BATTATURA	Name and a	the series have no		100 M 100 M 100 M	- 1
RATACION RATACION RATACIONA	Table State 5		==	201 M 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	- 5
SATURNA SATURNA SATURNA SATURNA	Partie State S	Total States States		90 00 00 00 00 00 00 00 00 00 00 00 00 0	- 5
BANASHIA BANASHIA BANASHIA		then no to then ou		070 070 070	- 2
BATTATURA BATTATURA BATTATURA	Remarks Remarks	term market features		00.0 00.0 00.0 00.0	- 1
RATARINA RATARINA RATARINA RATARINA	Ratio State 5	topic marks topic or		00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
RATACISM RATACISM RATACISM				900 900 900	- 6
BATTATION BATTATION	Part State S	tean mater team or		60 8 60 9 60 9 60 0	
RATACISMA RATACISMA RATACISMA	Ratio State 5	term makes become		10.1 to 10.2 t	- 10
RATATION RATATION RATE OF THE PARTY NAMED IN COLUMN TO THE PARTY NAMED IN				80 80 90 90	- 5
REVARING REVARING REVARING		then no to then ou		10.7 10.7 10.7	- E
BATTALTINA BATTALTINA BATTALTINA	Party State 5	Tages sands America		100 mm m	## 1
RATACISM RATACISM RATACISM	Tarra State S	then no to the con-		90.0 90.0 90.0	- 1
REPORTED REP				00 P	- 1
REVAULE REVAULE REVAULE		tean marks team our		10 S	- 20
BANAPINA BANAPINA BANAPINA	Terrent .	Man sels Merce		900 900 900	- 1
BATTATURA BATTATURA BATTATURA	Tarra Start			0119 1012 1013 1013 1013 1014 1014 1014 1014 1014	
BANANISA BANANISA BANANISA		their technical residue their		60 60 60	- 4
BANAPINA BANAPINA BANAPINA	Terrent .	then makes the con-		510 510 510	- 100 - 100 - 100
RATARISM RATARISM RATARISM RATARISM	Territoria de la constanta de			60 N 60 N 60 N 60 N 60 N 60 N 60 N 60 N	100 mm m
BANANISA BANANISA BANANISA				68 9 68 9 65 9	- 100 - 100
RATIONAL RAT	Territoria	Man make Manna		00.0 00.0 00.0	- 2
BANAPINA BANAPINA BANAPINA	Terra des P			10 10 10 10 10 10 10 10 10 10 10 10 10 1	
MATTACHEA MATTACHEA MATTACHEA		tana mata tanana tana mata tanana		10.0 10.0 10.0	- 5
EACCACHEA HACCACHEA HACCACHEA HACCACHEA		the sets the row		01.0 01.0 01.0 01.0	## ## ## ## ## ## ## ## ## ## ## ## ##
BANAPINA BANAPINA BANAPINA	Ratio State 5	ter sets terror		00 10 00 20 00 00 20 00 20 00 00 20 00 00 00	2
RATIONAL RAT				97 97 97	8
		then no to then ou		01.0 01.0	
BATATESA BATATESA BATATESA	Party State 5	There makes have the		90.0 90.0 90.0	- 0
MATTACHES MATTAC	Terrent .	ter sets terror		10 10 10 10 10 10 10 10 10 10 10 10 10 1	20 20 20 20 20 20 20 20 20 20 20 20 20 2
				76.5	90
MATTACHES MATTAC				80	- 2

RETORNE	====			607	900
2270/200 2270/200 2270/200	700.001	Total techniques on Total techniques		2012 2013 2013 2013 2013 2013 2013	100 mm m m m m m m m m m m m m m m m m m
02/02/00 02/02/00 02/02/00		ter sets terms		800	90 90
				10.5 10.7 10.7 10.7 10.7 10.7 10.7 10.7 10.7	877 878 878
SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES		then make the one		900 900 900	85 85 85
0070000 0070000 0070000	-	Man sels Merce	_	10.0 10.0	80 80
22-02-03 22-02-03 22-02-03				10.00 10.71 10.00	803 803
98 (A 24) 1		team marks team out		00 P	977 977 978
2270/2000 2270/2000 2270/2000		team marker beautiful		84	\$1.0 \$1.0
22-70-200 22-70-200 22-70-200				10.7 m 10.7 m 10	500 500 500
SEA PARTIES SEA PA		term marker terminal		10.0 10.0 10.0 10.0	90 to 90 to 191 to
22000000 22000000				973 973 973	1921 1921 1921
	Tarra con a			90 10 90 00 90 00 90 90 00 90	900 900 900
22-72-22 22-72-22 22-72-22		tean material record		90 W	800 800 900
2270/200 2270/200 2270/200		team marker beautiful			
2270/2000 2270/2000 2270/2000		ter sets terror		90.0 90.0 90.0	87.0 87.0 87.0
SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES				100 M	90 90 90
		term marker terminal		97.0 97.0 98.0	60 60 60 60 60 60 60 60 60 60 60 60 60 6
22-7-2-22 22-7-2-22 22-7-2-22		the series become		10.0	93
SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES		then makes become		200 200 200	83
02/04/00 02/04/00 02/04/00				60.0 60.0	900 900 900
SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES		tean marks team our		100 100 100 100 100 100 100 100 100 100	100 Miles
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9270200 9270200 9270200		the treets the role		00 a 00 a 00 a	20 S
20000000 20000000 20000000		then make the one		900 977 977	95 95 95 95
2270/2000 2270/2000 2270/2000		ter sets terror		80.0 80.0 90.0	81.0 21.0
08************************************				979 979	80 80
28-74-100 28-74-100 28-74-100		then no to then ou		900 900 900	800 800 800
04-74-700 04-74-700 04-74-700	Para State	There makes have the		8079 8079 8079 8079 8079 8079 8079 8079	200 200 200 200
20000000000000000000000000000000000000		then no to the one		100 100 100	50
24704100 24704100 24704100				90.0 90.0 90.0	803 803 803
2574/10 2574/10 2574/10		tean marker team nor		975 975	873 873
				10.0 10.0 10.0 10.0	20 20 20 20 20 20 20 20 20 20 20 20 20 2
20000000000000000000000000000000000000		then notes the one		97.5 97.6 98.6	1907 1907 1908 1909
24-74-741 24-74-741 24-74-741				100 to 10	873 873 873
##************************************		Man natural		10 T	07 07 07
24-74-741 24-74-741 24-74-741	-	term natur term na		10 to	80 80 80
SANATURE SANATURE SANATURE SANATURE SANATURE SANATURE	Ten man			97.0 97.0 97.0 97.0	973 973 973
2470/00 2470/00 2470/00				90 P	67 67 67 67
##74/W		the make the or		10.0 10.0	
SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES SEA PARTIES		then make the way		70.0 70.0 70.0	20
20 TO THE REAL PROPERTY AND THE REAL PROPERT				10 10 10 10 10 10 10 10 10 10 10 10 10 1	900 900 900 900
SANATURE SANATURE SANATURE SANATURE SANATURE SANATURE		Maria National National		100 100 100	900 900 900 900 900 900 900 900 900 900
	-		_	160 S	200 200 200
BATTATION BATTATION BATTATION BATTATION	Table State S	then make the one		10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	92.5 92.5 92.5 92.5 92.5 92.5 92.5 92.5
				87 G 87 G 82 S 92 S	80 S
SATISTICS OF SATIS				10.5 10.5 10.5	800 800 800
24700100 24700100 24700100	-	ter sets terms		90 90	67.0 67.0 67.0 67.0 67.0 67.2 67.2 67.3 67.3 67.4 67.4 67.4 67.4 67.4 67.4 67.4 67.4
SEA PARTIES SEA PA				900 900 900	903 903 903
98792700 98792700 98792700				100 M	800 800 800
2474711 2474711		1001 10210 1001 100		10.0 10.0 10.0	93
				100 100 100	227 227 227 227 227 227 227 227 227 227
BANKATINI BANKATINI BANKATINI				97.0 97.0 97.0	97.9 97.9 98.3
SEATABLESS				800 600 700	500 900
22.00mm					700.0
	Terrore 1	then make the one	_	101 S	225
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BANAPIN BANAPIN BANAPIN BANAPIN BANAPIN	Falls State	Table 194 No. Sharrows	_	50.5 51.7 51.2 51.2 51.2 51.2 51.2 51.2 51.2 51.2	2015 9273 9273 9275 9275 9275 9277 9277
			-	00.00 00	9279 9277 9277 9272 9273 9274 9274 9274 9274 9274 9274 9274 9274
		Marie Marie Marie Na		100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 000 000 000 000 000 000 000 000 000
		States Martin Admirals	-	100 100 100 100 100 100 100 100 100 100	100 100 100 100 100 100 100 100 100 100
		Manufacture Statement		100 100 100 100 100 100 100 100 100 100	100 mm m m m m m m m m m m m m m m m m m
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				\$100 \$100 \$100 \$100 \$100 \$100 \$100 \$100	935 935 935 935 935 935 935 935 935 935
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			3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
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	BANACHIN BANACHIN			900	200 200
	BANAPUR BANAPUR BANAPUR BANAPUR	Part and a second	Total Service Service Service Service Service	00.0 00.0 00.0	80.1 60.1 80.7
	SANAPSIS SANAPSIS SANAPSIS		tage national contract	20 S	900 900 900 900
	MATACHES MATACHES			90.0 90.0 90.0	60 60 60 50
	SANATURE SANATURE SANATURE			000 000 000	807 907 907
	BANACHIN BANACHIN BANACHIN BANACHIN		ter sets terms	12.0 70.0 10.0	\$25 901
	NATALISMS NATALISMS NATALISMS	Territoria de la constanta de	tean material record	900 900 900	300 301
	BANACHES BANACHES BANACHES			975 927 98.0	983
	BANACHINA BANACHINA BANACHINA BANACHINA	-	then make the one	985 9 985 9 985 9	100 P
	BANAPURE BANAPURE BANAPURE BANAPURE			809 809 900	#0 #15 #0 #0 #0
	08/Various 08/Various 08/Various		teen meter teen me	90 M	60 60 201
	HANALISM HANALISM HANALISM			979 979 979	907 977 903
	BANACHINE BANACHINE BANACHINE	Territoria de la compansión de la compan	tean material records	100 M 107 M 107 M 100 M	201 903 803
	04-Variety 94-Variety 94-Variety	Tana and		70.00 70.00 70.00	251 251
	##************************************			107.00 107.00 107.00 107.00	803 803 803
	SANATURE SANATURE SANATURE			100 P	901 901 901 900
	##************************************	Para such	team marker features	10.0 10.0 10.0	911 911
	NATALISMS NATALISMS NATALISMS	Territoria de la constanta de	tean material record	7000 7000 7000	900 900 900
	SANAPSS SANAPSS SANAPSS			000 B	907 907 907
			then make the one	900 N	200.7 200.7 200.7
	04**Artises 04**Artises 04**Artises	Participant Communication Comm	Manusata Manusa	87.0 97.0	877 877 877
	BANACHIN BANACHIN BANACHIN		ter sets terror	900 800 800	87
	NATURE NA			97.0 97.0 98.0	807 807 803
	04/Various 04/Various 04/Various	Para sun i	team marks team out	107 W 107 W 107 W	61 61 61 61
	BANAPURE BANAPURE BANAPURE BANAPURE			80 S	80 80 80 80
	NATALISMS NATALISMS NATALISMS		ter selectors	90 to 100	60 60 50 50
	04-Various 04-Various 04-Various			100 100 100	97 97 98
	887047800 887047800 887047800	Terroria I	then make the one	97.5 98.9 98.9	197.5 192.5 192.5 192.5
	88767899 88767899 88767899	Terrores Terrores	then make the one	10.3 10.3 10.3 00.3	967 977 921
	880047800 880047800 880047800	Terrore to the same of the sam		90.0 90.0	W1
				600 600 600 600 600 600	980 980 980
	24-04-000 24-04-000 24-04-000		teen metal teen ne	97.5 97.5 97.5	817 977 977
	887047889 887047889 887047899			100 100 100	800 801 801
	8474/WWW			800 800 800	903 903 903
	98/04/999 98/04/999 98/04/999	Tanana t	Married Married	200 000	801 807 807
	24/14/2009 24/14/2009 24/14/2009 24/14/2009	-		50.8 50.0 50.0 50.0	871 821 821
	8474/988 8474/988 8474/988	Ten mai	ter sets terror	100 100 100 100	80
	887047800 887047800 887047800			977 977 97.0	973 923 933
	8474/WWW			1000 1000 1000 1000	873 873 973
	8800478888 8800478888 8800478888	Tana and Tan	Man marks for the	100 100 100	190 90 90 90 90
	887047889 887047899 887047899			100 100 100 100 100	98.7 98.7 98.7
	SAVACUSE SAVACUSE SAVACUSE			000 0 000 0 000 0	907
	04-04-000 04-04-000 04-04-000	Emilian State S	then make her ou	92.9 92.9 97.9	803 803 803
	24-Variety 24-Variety 24-Variety	Territoria de la constanta de	teen meter teen no	10.0 10.0 10.0	\$15 900
	24-Variation (14-Variation (14			900 800 800	903 973
	##************************************			00 0 00 0 00 0	603 603 603
	##************************************		then make the one	97.0 97.0 97.0	80 1 80 2 80 2
			termenta terme	10.0 10.0 10.0	80 80 80
	##************************************		ter sets terms	900 900 900	90 90
	##************************************			100 to 10	90.7 90.7 90.7
	##************************************	Participant Partic	teen mette teen ne	2016 2016 2016	100 m 100 m 100 m
	22-7-2-22-22-22-22-22-22-22-22-22-22-22-	Tana and		100 P	
	##************************************			90 W	993 993 993
	0.000 mm			200 H	903 903 907 903
	MATACHINA MATACHINA MATACHINA MATACHINA		ter sets terms	10.0 10.7 10.7	201 907 900
	NATALISMS NATALISMS NATALISMS	Territoria de la constanta de		900 900	80 80
	NATALISM NATALISM NATALISM			97.0 97.0	813 813
	NATATION NAT		then make the one	107 H	973 973 973
	MATACHINA MATACHINA MATACHINA MATACHINA	-	the selections	10.0 10.0	200 900 900
	08/Various 08/Various 08/Various	Tana and	teen meter teen ne	27.0 00.0 00.0	90 91
	NATATION NAT			97.0 97.0 97.0	90 C
	HATAPHIN HATAPHIN HATAPHIN		the sector become	100 G	977 977 977
	24747000 24747000 24747000 24747000	-		90.5 90.0 90.0	987 987 987
	00000000000000000000000000000000000000		Man marks from the	100 100 100	
	22.70.7000 22.70.7000 22.70.7000				
	22-74-7400 22-74-7400 22-74-7400 22-74-7400			100 100 100 100	877 877 977 977
	887047000 887047000 887047000	Terrores Terrores	the make the or	200 100 100	\$15 \$15
	887047888 887047888 887047888			100 100 100	27 27 27
	24-74-7000 24-74-7000 24-74-7000			10.0 10.0 10.0	903 903 903
	BANANIA BANANIA		team marker features	87 87 87	903 903 903
	22/04/2000 22/04/2000 22/04/2000	Territoria de la constanta de	1000 0000 1000 00	100 A	90.1 90.1 90.1
	BANAPINE BANAPINE BANAPINE	Terrorest Terrorest		10.0 10.0 10.0	100 100 201
	847047888 847047888			70.0 70.0 70.0 70.0	907 907 903 903
	BANANINA BANANINA BANANINA			10 S	1001 1001 1001
	58776/986	Territoria de la constantina della constantina d	Takes to the Common	100 to 10	921 921
	887047888 887047888 887047888			900 900 900	200 200 200
	887041000 887041000 887041000			200 200 200 200	80 80 80
	24-74-7000 24-74-7000 24-74-7000			20 S	973 973 973
	887047888 887047888 887047888		100 100 100 100 100	10.0 10.0 10.0	80.1 80.1 80.1
	24/14/2000 24/14/2000 24/14/2000 24/14/2000		ter nets terms	90 M	873 873 887 877
	88792100 88792100 88792100	Territoria de la constanta de	Total Date of	900 900 900	873 873 873
	887947888 887947888 887947888			900 900 900 900	807 807 807 807
	24-74-740 24-74-740 24-74-740	Terrores Terrores	teen meter teen ne	915 915	50.0 50.0 67.0
	00000000000000000000000000000000000000		Man marks from the	20	90 80 80
	887747999 887747999 887747999			10.0 10.0 10.0	903 903 903 904
	8870/2008 8870/2008		And the later of t	10 M	1903 1903 1903
	887747999 887747999 887747999	Tanana I	then no to the con-	90 W	800 900 900
	***************************************	Terrorest Terrorest		900 900 900	80 80 80
	***************************************			10 M 10 M 10 M	873 873
	SANATURE SANATURE SANATURE SANATURE		Maria National National	100 B	675 673 673
	8A-0A-1988 8A-0A-1988 8A-0A-1988 8A-0A-1988 8A-0A-1988 8A-0A-1988			987 975 973 974	80 80 90 90 90
	8 (4) 7 (4) 4 (1) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4		ter sets terms		900
		Ratio Alba S	Man make heart ou	10.0	- 5
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			Manufacture America	 10.75 10.15	800 800 800 800 800 800 800 800 800 800
		200 000 000 000 000 000 000 000 000 000		00.00 00	807 807 807 807 807 807 807 807 807 807
				00.7 00.7 00.7 00.7 00.7 00.7 00.7 00.7	900 900 900 900 900 900 900 900 900 900
	0.000 mm m m m m m m m m m m m m m m m m		Table San Marin Ma	90.5 90.5 90.5 90.5 90.5 90.5 90.5 90.5	900 900 900 900 900 900 900 900 900 900
	0.000 mm m m m m m m m m m m m m m m m m		Table San Marin Ma	\$10,000	## 1
	0.000 mm m m m m m m m m m m m m m m m m		Manus Martin, Manuscape	\$10,000 \$10,00	901 901 901 901 901 901 901 901 901 901
			Manus Gardin, Sharring	\$10,000 \$10,00	### 1997 1997
				30.5 30.5 30.5 30.5 30.5 30.5 30.5 30.5	### 1995 1995
100 mm m m m m m m m m m m m m m m m m m				\$2.00 miles \$1.00 miles \$1	

	BANKATURA.			-	-	-
	140000000 14000000000000000000000000000	Part and a	the selectories		90.0 90.0	10.0 10.0
					00.00 00.00 00.00	80 W
			then belon become		10.0 10.0 10.0	97.0 97.7 97.7
	HANNEY HER		teen meter teen ou		70.00 70.00 70.00	975 975
	RECOURSE RECOURSE RECOURSE				91.0 91.0	1963 1963 1964
	***************************************			-	200 W	28 3 26 0 26 0
	HATCH THE		teen meter teen our		00.0 00.0	80 80 80
					90.0 90.0 90.0	877 877 874
			tages marker faces over	=		879 879
	#*************************************	-	teen meter teen ne		10.0	271 271
	HATCH THE PARTY OF	Terrore 1	Total Date Service		90.0 90.0 90.0	80
	RECOURSE SECOND				100 P	977 977
	#*************************************	-	tean mater team or		90	000 000
					10 A	80 to
	RATE OF THE PARTY				60.0 60.0 50.0	91.5 91.6 92.5
	##************************************		tean material		010 010	101.0 101.0 101.0
	##************************************	Table State S	teen meter teen ne		80.0 80.0 80.0	963 953
	BANKATES BANKATES BANKATES				20.5 20.5 20.5	27.9 27.9 26.9
		Territoria de la constanta de			00.0 00.0 00.0	600 900
	HANNEY HA	Terror I	taes selectories		90	900 900
					00 M 60 J 97 J 97 J	803 803
	SEASON SE		tages marker faces over		100 P	100 100 100
	HAVE THE	-	teen meter teen ne		50.0 50.0 60.0	81
	SANGEST STATES				100 M	90.5 91.6 81.6
			teen meter teen no		900 900 900	923 923
	HANNESON HANNESON HANNESON		teen meter teen ou		50.0 50.0 50.0	100
	BANGERON BANGERON BANGERON				607.0 FR.S. 607.0	90.5 90.5
					100 W 100 W	1877 1973 1973
	HANAGEST HANAGEST HANAGEST HANAGEST		teen meter teen ou	_	500 600 600	574.0 594.0 594.0
	-	Tarra San S	Table Service State of the		20.0 20.0 20.0 20.0	63 63
					90.0 90.0 90.0	20.0 20.0 20.0
		Para sur l	100-100-100-100-100-		9/5 9/5	804 804 803
	-	Terror and			100 100 100	111
	12/2/10/10 12/2/10/10 12/2/10/10 12/2/10/10/10 12/2/10/10/10				00 W	60 60 60
	SATURNA SATURNA SATURNA SATURNA SATURNA	Ratio State 5		_	010 010	\$13 813 813
	-	Participant Participant	Total Service Service		97.5 10.6 97.7	#15 #15
	#*************************************				10 m 10 m 10 m	879 877 877
		Territoria de la constanta de	100-100-100-100-100		10.0 10.0 00.0	22.0 80.0
	140000000 14000000000000000000000000000	Territoria de la constanta de	teen meter teen no		96.0 50.0	915 915
	-				100 P	90 A
	SECURIOR SEC				60 to 10 to	1907 1907 1907
	14************************************	Participant Partic	then some there are then see		80.0 80.0 80.0 80.0	20
	HATTACHER HATTAC				900 900 900	90.0 90.0
					00 W	90 S 90 S 90 S
	RATE OF THE PARTY		tean material		00.0 00.0 00.0	87.5 92.5 92.5
	HANNAH MARINA HANNAH MARINA HANNAH MARINA	Terrori.	teen mette teen ne	-	225 225	800 200 800
	RECOURSE RECOURSE				90.0 90.0 90.0	803 802 83.0
					767.0 767.0 767.0	80.0 80.0
	HATCHING HATCHING HATCHING		ter selectories		935 935	100
	HANNEY HE HANNEY	Territoria de la constanta de	toes series toes our		90.0 90.0 90.0	900 900 900
	SACCOUNTS SACCOUNTS SACCOUNTS SACCOUNTS				000 W 000 W 000 W	107 S 107 S 107 S
		Table State S			600 W 600 W 600 W	900 S 900 S 900 S
	-	Talle State 5	Total market following		87.50 80.00 50.00	41.0 20.0
	SECULIAR SECU				90.0 90.0 90.0	90 S
			then belon become		100 to 10	97.0 97.0 97.0
	HAVE THE		ter selectories		100 100 100	000 000
		Terrent	tage series tagener		70.0 70.0 70.0	800 800 800
	BANKSTON BANKSTON				100.00 100.00 100.00	903 973 973
		Territoria Territoria			018 019 019	97.5 97.5 97.5
		Terrori.	teen mette teen ne		975 975	100
					90.0 90.0	900 900
1	RATTACIONE RATTACIONE				617 N 617 N	907 S
1	-		Seen marker beautiful	_	101 A	1987 to 1987 to
		Partie State 1			900 900 900 900	90.0 90.0 90.0
		Marini Sana B Pulma Sana B Bassa Sana B Bassa Sana B Bassa Sana B			1917 1917 1917 1918 1918 1918 1918 1918	98.5 98.5 98.5 97.5 97.6 97.6 97.6
	BENNAMISH				100.00 10	000 000 000 000 000 000 000 000 000 00
		Total State			100 M	803 903 903 903 903 903 903 903 903 903 9
					100 M	9033 9033 9033 9039 9039 9039 9039 9039
						800 803 97 97 97 97 90 90 90 90 90 90 90 90 90 90 90 90 90
			Marie Sarvini America		710.00 710.00 700.00	800 900 900 900 900 900 900 900 900 900
			Marie Sarvini America		70.50 70.50	903 903 903 903 903 903 903 903 903 903
			Marie Sarvini America		70.50 70.50	903 903 903 903 903 903 903 903 903 903
					70.50 70.50	903 903 903 903 903 903 903 903 903 903
					70.50 70.50	903 903 903 903 903 903 903 903 903 903
					70.50 70.50	903 903 903 903 903 903 903 903 903 903
					70.50 70.50	903 903 903 903 903 903 903 903 903 903
					NAME	903 903 903 903 903 903 903 903 903 903
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Cover Page

HIOS Issuer ID: 33871

HIOS Product IDs: 33871PA004, 33871PA012

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 33871

HIOS Product IDs: 33871PA004, 33871PA012

Applicable HIOS Plan IDs (Standard Component): 33871PA0040002, 33871PA0120002, 33871PA0120004, 33871PA0040014, 33871PA0040005, 33871PA0120005, 33871PA0120006, 33871PA0120007, 33871PA0120008, 33871PA0040010, 33871PA0040016, 33871PA0040015, 33871PA0040017, 33871PA0040013, 33871PA0120003, 33871PA0040018

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2024. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

The cost-sharing for inpatient hospital services for a subset of these plans differs by facility and professional claims. Inpatient hospital services account for about 20% of allowed costs in the AV calculation.

The outpatient facility fee cost-sharing for a subset of these plans varies by site of service. Services have different copays for a free-standing facility setting and a hospital setting. Outpatient facility fee accounts for about 14% of allowed costs in the AV calculation.

The cost-sharing for primary care for these plans is a combination of copays for office visits in person and virtual care. Primary care services account for about 4% of allowed costs in the AV calculation.

The cost-sharing for specialist care for these plans is a combination of copays for office visits in person and virtual care. Specialist services account for about 4% of allowed costs in the AV calculation.

The cost-sharing for Outpatient Mental Health and Substance Abuse for these plans varies between Office visits and All Other services. Outpatient Mental Health and Substance Abuse accounts for about 2% of allowed costs in the AV calculation.

The cost-sharing for Generic Drugs for these plans varies between low-cost Generics and normal Generics. Generic Drugs accounts for about 5% of allowed costs in the AV calculation.

A subset of these plans has a three-tier benefit design structure. Plans 33871PA0040005, 33871PA0120005, 33871PA0040006, 33871PA0120006, 33871PA0120007, 33871PA0120008, 33871PA0040010, 33871PA0040016, and 33871PA0040018 have expected utilization of 40% in the third tier.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

Method 156.135(b)(2) was used for inpatient hospital, outpatient facility, primary care, specialist care, outpatient mental health and substance abuse, and generic drugs cost-sharing.

Method 156.135(b)(3) was used to accommodate the three-tier design.

Confirmation that only in-network cost sharing, including multitier networks, was considered:

I confirm that only in-network cost sharing was considered.

Description of the standardized plan population data used:

For the inpatient hospital utilization, we considered our commercial PPO and HMO data incurred between January 2022 and December 2022.

For the freestanding and hospital utilization data for outpatient facility, we considered our commercial PPO and HMO data incurred between January 2022 and December 2022.

For the primary care and specialist utilization, we used our commercial PPO and HMO data incurred between January 2022 and December 2022.

For the outpatient mental health and substance abuse utilization, we used our commercial HMO data incurred between January 2022 and December 2022. For average cost per unit, we used our commercial PPO and HMO data incurred between January 2022 and December 2022.

For the generic drugs utilization, we used our commercial PPO and HMO data incurred between January 2022 and December 2022.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

Primary Care Copay Differential

For primary care, our recent data indicated that 80% of utilization came from office visits in person and 20% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost - sharing		
HIOS_ID	PCP	Virtual PCP	AV Input
33871PA0040002, 33871PA0120002	\$35	\$25	\$ 33.00
33871PA0040014, 33871PA0120004	\$75	\$50	\$ 70.00
Tier 1: 33871PA0040005, 33871PA0120005	\$15	\$10	\$ 14.00
Tier 2: 33871PA0040005, 33871PA0120005	\$30	\$20	\$ 28.00
Tier 3: 33871PA0040005, 33871PA0120005	\$45	\$30	\$ 42.00
Tier 1: 33871PA0040006, 33871PA0120006	\$40	\$30	\$ 38.00
Tier 2: 33871PA0040006, 33871PA0120006	\$70	\$50	\$ 66.00
Tier 3: 33871PA0040006, 33871PA0120006	\$80	\$55	\$ 75.00
Tier 1: 33871PA0120007	\$40	\$30	\$ 38.00
Tier 2: 33871PA0120007	\$60	\$40	\$ 56.00
Tier 3: 33871PA0120007	\$70	\$50	\$ 66.00
Tier 1: 33871PA0120008	\$40	\$30	\$ 38.00
Tier 2: 33871PA0120008	\$70	\$50	\$ 66.00
Tier 3: 33871PA0120008	\$80	\$55	\$ 75.00
Tier 1: 33871PA0040010	\$50	\$35	\$ 47.00
Tier 2: 33871PA0040010	\$60	\$40	\$ 56.00
Tier 3: 33871PA0040010	\$70	\$50	\$ 66.00
Tier 1: 33871PA0040016	\$50	\$35	\$ 47.00
Tier 2: 33871PA0040016	\$60	\$40	\$ 56.00
Tier 3: 33871PA0040016	\$70	\$50	\$ 66.00
Tier 1: 33871PA0040006-04	\$40	\$30	\$ 38.00
Tier 2: 33871PA0040006-04	\$70	\$50	\$ 66.00
Tier 3: 33871PA0040006-04	\$80	\$55	\$ 75.00
Tier 1: 33871PA0040006-05	\$20	\$15	\$ 19.00
Tier 2: 33871PA0040006-05	\$30	\$20	\$ 28.00
Tier 3: 33871PA0040006-05	\$40	\$30	\$ 38.00
Tier 1: 33871PA0040006-06	\$5	\$0	\$ 4.00
Tier 2: 33871PA0040006-06	\$10	\$5	\$ 9.00
Tier 3: 33871PA0040006-06	\$20	\$15	\$ 19.00
Tier 1: 33871PA0040010-04	\$50	\$35	\$ 47.00
Tier 2: 33871PA0040010-04	\$60	\$40	\$ 56.00
Tier 3: 33871PA0040010-04	\$70	\$50	\$ 66.00

	Co	st - sharing	
HIOS_ID	PCP	Virtual PCP	AV Input
Tier 1: 33871PA0040010-05	\$20	\$15	\$ 19.00
Tier 2: 33871PA0040010-05	\$30	\$20	\$ 28.00
Tier 3: 33871PA0040010-05	\$40	\$30	\$ 38.00
Tier 1: 33871PA0040010-06	\$5	\$0	\$ 4.00
Tier 2: 33871PA0040010-06	\$10	\$5	\$ 9.00
Tier 3: 33871PA0040010-06	\$20	\$15	\$ 19.00
Tier 1: 33871PA0040016-04	\$50	\$35	\$ 47.00
Tier 2: 33871PA0040016-04	\$60	\$40	\$ 56.00
Tier 3: 33871PA0040016-04	\$70	\$50	\$ 66.00
Tier 1: 33871PA0040016-05	\$20	\$15	\$ 19.00
Tier 2: 33871PA0040016-05	\$30	\$20	\$ 28.00
Tier 3: 33871PA0040016-05	\$40	\$30	\$ 38.00
Tier 1: 33871PA0040016-06	\$5	\$0	\$ 4.00
Tier 2: 33871PA0040016-06	\$10	\$5	\$ 9.00
Tier 3: 33871PA0040016-06	\$20	\$15	\$ 19.00
33871PA0040013, 33871PA0120003	\$35	\$25	\$ 33.00
33871PA0040015	\$35	\$25	\$ 33.00
33871PA0040017	\$40	\$25	\$ 37.00
33871PA0040013-04	\$35	\$25	\$ 33.00
33871PA0040013-05	\$30	\$20	\$ 28.00
33871PA0040013-06	\$10	\$5	\$ 9.00
33871PA0040015-04	\$35	\$25	\$ 33.00
33871PA0040015-05	\$20	\$15	\$ 19.00
33871PA0040015-06	\$15	\$10	\$ 14.00
Tier 1: 33871PA0040018	\$50	\$35	\$ 47.00
Tier 2: 33871PA0040018	\$60	\$40	\$ 56.00
Tier 3: 33871PA0040018	\$70	\$50	\$ 66.00
Tier 1: 33871PA0040018-04	\$50	\$35	\$ 47.00
Tier 2: 33871PA0040018-04	\$60	\$40	\$ 56.00
Tier 3: 33871PA0040018-04	\$70	\$50	\$ 66.00
Tier 1: 33871PA0040018-05	\$20	\$15	\$ 19.00
Tier 2: 33871PA0040018-05	\$30	\$20	\$ 28.00
Tier 3: 33871PA0040018-05	\$40	\$30	\$ 38.00
Tier 1: 33871PA0040018-06	\$5	\$0	\$ 4.00
Tier 2: 33871PA0040018-06	\$10	\$5	\$ 9.00
Tier 3: 33871PA0040018-06	\$20	\$15	\$ 19.00

Specialist Copay Differential

For specialist visits, our recent data indicated that 95% of utilization came from office visits in person and 5% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost - sharing			
HIOS_ID	SP Virtual SP		AV Input	
33871PA0040002, 33871PA0120002	\$65	\$45	\$	64.00
33871PA0040014, 33871PA0120004	\$150	\$100	\$	147.50
Tier 1: 33871PA0040005, 33871PA0120005	\$40	\$30	\$	39.50
Tier 2: 33871PA0040005, 33871PA0120005	\$60	\$40	\$	59.00
Tier 3: 33871PA0040005, 33871PA0120005	\$80	\$55	\$	78.75
Tier 1: 33871PA0040006, 33871PA0120006	\$90	\$65	\$	88.75
Tier 2: 33871PA0040006, 33871PA0120006	\$140	\$100	\$	138.00
Tier 3: 33871PA0040006, 33871PA0120006	\$150	\$105	\$	147.75
Tier 1: 33871PA0120007	\$80	\$55	\$	78.75
Tier 2: 33871PA0120007	\$120	\$80	\$	118.00
Tier 3: 33871PA0120007	\$140	\$95	\$	137.75
Tier 1: 33871PA0120008	\$90	\$60	\$	88.50
Tier 2: 33871PA0120008	\$140	\$100	\$	138.00
Tier 3: 33871PA0120008	\$150	\$105	\$	147.75
Tier 1: 33871PA0040010	\$90	\$60	\$	88.50
Tier 2: 33871PA0040010	\$120	\$80	\$	118.00
Tier 3: 33871PA0040010	\$140	\$95	\$	137.75
Tier 1: 33871PA0040016	\$100	\$70	\$	98.50
Tier 2: 33871PA0040016	\$120	\$80	\$	118.00
Tier 3: 33871PA0040016	\$140	\$95	\$	137.75
Tier 1: 33871PA0040006-04	\$90	\$65	\$	88.75
Tier 2: 33871PA0040006-04	\$140	\$100	\$	138.00
Tier 3: 33871PA0040006-04	\$150	\$105	\$	147.75
Tier 1: 33871PA0040006-05	\$40	\$30	\$	39.50
Tier 2: 33871PA0040006-05	\$60	\$40	\$	59.00
Tier 3: 33871PA0040006-05	\$80	\$55	\$	78.75
Tier 1: 33871PA0040006-06	\$15	\$10	\$	14.75
Tier 2: 33871PA0040006-06	\$20	\$15	\$	19.75
Tier 3: 33871PA0040006-06	\$40	\$30	\$	39.50
Tier 1: 33871PA0040010-04	\$90	\$60	\$	88.50
Tier 2: 33871PA0040010-04	\$120	\$80	\$	118.00
Tier 3: 33871PA0040010-04	\$140	\$95	\$	137.75

	Cost - sharing			
HIOS_ID	SP	Virtual SP	AV Input	
Tier 1: 33871PA0040010-05	\$40	\$30	\$	39.50
Tier 2: 33871PA0040010-05	\$60	\$40	\$	59.00
Tier 3: 33871PA0040010-05	\$80	\$55	\$	78.75
Tier 1: 33871PA0040010-06	\$15	\$10	\$	14.75
Tier 2: 33871PA0040010-06	\$20	\$15	\$	19.75
Tier 3: 33871PA0040010-06	\$40	\$30	\$	39.50
Tier 1: 33871PA0040016-04	\$100	\$70	\$	98.50
Tier 2: 33871PA0040016-04	\$120	\$80	\$	118.00
Tier 3: 33871PA0040016-04	\$140	\$95	\$	137.75
Tier 1: 33871PA0040016-05	\$40	\$30	\$	39.50
Tier 2: 33871PA0040016-05	\$60	\$40	\$	59.00
Tier 3: 33871PA0040016-05	\$80	\$55	\$	78.75
Tier 1: 33871PA0040016-06	\$15	\$10	\$	14.75
Tier 2: 33871PA0040016-06	\$20	\$15	\$	19.75
Tier 3: 33871PA0040016-06	\$40	\$30	\$	39.50
33871PA0040013, 33871PA0120003	\$80	\$55	\$	78.75
33871PA0040015	\$80	\$55	\$	78.75
33871PA0040017	\$80	\$55	\$	78.75
33871PA0040013-04	\$70	\$50	\$	69.00
33871PA0040013-05	\$60	\$40	\$	59.00
33871PA0040013-06	\$20	\$15	\$	19.75
33871PA0040015-04	\$80	\$55	\$	78.75
33871PA0040015-05	\$40	\$30	\$	39.50
33871PA0040015-06	\$30	\$20	\$	29.50
Tier 1: 33871PA0040018	\$100	\$70	\$	98.50
Tier 2: 33871PA0040018	\$120	\$80	\$	118.00
Tier 3: 33871PA0040018	\$140	\$95	\$	137.75
Tier 1: 33871PA0040018-04	\$100	\$70	\$	98.50
Tier 2: 33871PA0040018-04	\$120	\$80	\$	118.00
Tier 3: 33871PA0040018-04	\$140	\$95	\$	137.75
Tier 1: 33871PA0040018-05	\$40	\$30	\$	39.50
Tier 2: 33871PA0040018-05	\$60	\$40	\$	59.00
Tier 3: 33871PA0040018-05	\$80	\$55	\$	78.75
Tier 1: 33871PA0040018-06	\$15	\$10	\$	14.75
Tier 2: 33871PA0040018-06	\$20	\$15	\$	19.75
Tier 3: 33871PA0040018-06	\$40	\$30	\$	39.50

Combination of Copays and Coinsurance for IP Hospital

The copays for inpatient hospital facility claims were combined with the coinsurance on professional claims to calculate equivalent copays for inpatient claims.

First, we took the allowed PMPY inpatient costs and divided that by the utilization by admit PMPY to calculate the average cost per admit. We also took the utilization by day PMPY and divided that by the utilization by admit PMPY to calculate the average length of stay.

The average cost per admit was divided by the average length of stay to calculate the average cost per day. Based on our data, we assumed that 85% of the cost was from facility claims and the remaining 15% was from professional claims.

The professional coinsurance was multiplied by the professional portion of the daily inpatient cost to calculate equivalent daily copay for that piece. Because there is a 5-day maximum on our plans' inpatient copays, an effective copay factor was calculated by dividing the PMPY cost sharing from a \$100 per day inpatient copay with a 5-day maximum by the PMPY cost sharing from a \$100 per day inpatient copay without any maximum. The equivalent daily professional copay amount was then divided by this factor in order to determine the final professional copay reflecting a 5-day maximum.

The final professional copay was then added onto the facility copay in order to determine the equivalent overall IP hospital copay amount. The exhibit below shows this calculation.

							22074 D A 00 40000	22074 D 4 00 40006	
							33871PA0040006,	33871PA0040006,	
							33871PA0040006-04,	33871PA0040006-04,	
							33871PA0120006,	33871PA0120006,	
							33871PA0120007,	33871PA0120007,	
							33871PA0120008,	33871PA0120008,	
							33871PA0040010,	33871PA0040010,	
							33871PA0040010-04,	33871PA0040010-04,	
	33871PA0040002,	33871PA0	-	33871PA004000	-	33871PA0040005,	33871PA0040016,	33871PA0040016,	
HIOS IDs	33871PA0120002	33871PA0	120004	33871PA012000	PA0120005 33871PA0120005		33871PA0040016-04,	33871PA0040016-04,	
							33871PA0040018, 33871PA0040018-04	33871PA0040018, 33871PA0040018-04	
IP Cost Sharing							3307 IT A0040010-04	330711 A0040010-04	
Facility	\$7	'50	\$700		\$700	\$1,100	\$900	\$1,300	
Professional		0%	50%		20%			• •	
	_	3 70	3070		2070	,	3,	2070	
AVC Continuance Table	Gold	Bronze		Gold		Gold	Silver	Silver	
PMPY for IP	\$1,5	77	\$1,081		\$1,577	\$1,577	\$1,430	\$1,430	
Admit PMPY	0	.06	0.04		0.06	0.00	5 0.00	0.06	
Claim per Admit	\$24,9	19	\$24,326		\$24,919	\$24,919	\$25,064	\$25,064	
Average LOS (days)		4.7	4.7		4.7	4.7	7 4.6	5 4.6	
Effective Copay Factor for 5 days	0	.47	0.48		0.47	0.4	7 0.48	3 0.48	
Assumption from Data									
% Facility Cost	8	5%	85%		85%	85%	6 85%	6 85%	
% Professional Cost		5%	15%		15%				
Calculations									
Professional Claim per Admit	\$3,7	38	\$3,649		\$3,738	\$3,738	\$3,760	\$3,760	
Professional Claim per Day	\$78		\$782		\$788	\$788			
Equiv. Copay per Day no max	\$1		\$391		\$158	\$236	•	·	
Equiv. Copay per Day, 5-day max	\$3:		\$816		\$338	\$506	·	· · · · · · · · · · · · · · · · · · ·	
Total Copay per Day, 5-day max	\$1,0		\$1,516		\$1,038	\$1,606	·	•	

	33871PA0040006-05,	33871PA0040006-05,	33871PA0040006-06,	33871PA0040006-06,
	33871PA0040010-05,	33871PA0040010-05,	33871PA0040010-06,	33871PA0040010-06,
HIOS IDs	33871PA0040016-05,	33871PA0040016-05,	33871PA0040016-06,	33871PA0040016-06,
	33871PA0040018-05	33871PA0040018-05	33871PA0040018-06	33871PA0040018-06
IP Cost Sharing				
Facility	\$50	00 \$	900 \$250	\$500
Professional		5%	10% 59	% 10%
AVC Continuance Table	Gold	Gold	Platinum	Platinum
PMPY for IP	\$1,5 ⁻	77 \$1,5	\$1,533	\$1,533
Admit PMPY	0	.06	0.06 0.0	6 0.06
Claim per Admit	\$24,9	19 \$24,9	919 \$23,780	\$23,780
Average LOS (days)		4.7	4.7 4.	9 4.9
Effective Copay Factor for 5 days	0	.47	0.47 0.4	5 0.45
Assumption from Data				
% Facility Cost	8	5%	85% 859	% 85%
% Professional Cost	1	5%	15% 159	% 15%
Calculations				
Professional Claim per Admit	\$3,7	\$3,7	738 \$3,567	\$3,567
Professional Claim per Day	\$78	88 \$7	788 \$726	\$726
Equiv. Copay per Day no max	\$	39	\$79 \$36	\$73
Equiv. Copay per Day, 5-day max	\$1	84 \$1	169 \$82	\$163
Total Copay per Day, 5-day max	\$58	\$1,0)69	\$663

Combination of Copays for Outpatient Facility Fee

For the outpatient facility site of service cost-sharing, our recent data indicated that 55% of outpatient facility utilization came from the hospital setting. The cost-sharing entered into the AV calculator is a blend of the copay in a hospital setting and the copay in an ambulatory surgery center.

		Cost-sha		
HIOS ID	Service Type	ASC	Hospital	AV Input
33871PA0040002, 33871PA0120002	OP Fac.	\$300	\$700	\$520.00
33871PA0040017	OP Fac.	\$300	\$700	\$520.00
33871PA0040013, 33871PA0120003	OP Fac.	\$400	\$800	\$620.00
33871PA0040014, 33871PA0120004	OP Fac.	\$750	\$1,000	\$887.50
33871PA0040013-04	OP Fac.	\$400	\$800	\$620.00
33871PA0040013-05	OP Fac.	\$200	\$400	\$310.00
33871PA0040013-06	OP Fac.	\$40	\$80	\$62.00

Combination of Cost-sharing for Outpatient Mental Health and Substance Abuse

For the outpatient mental health and substance abuse cost-sharing, our recent data indicated that 70% of outpatient mental health utilization came from office visits. The cost-sharing entered into the AV calculator is a blend of the cost-sharing for outpatient mental health office visits and the cost-sharing for all other outpatient mental health services. For plans where this cost-sharing is a combination of copay and coinsurance, a separate exhibit has been included to show the development of the effective copay that was used in the AV calculator.

	Cost - sharing			
	MH/SA MH/SA			
HIOS_ID	Office	Other	AV Input	
33871PA0040002,				
33871PA0120002	\$65	\$65	\$	65.00
33871PA0040005,				
33871PA0120005	\$40	\$40	\$	40.00
33871PA0040017	\$80	\$80	\$	80.00
33871PA0040013,				
33871PA0120003	\$80	\$80	\$	80.00
33871PA0040006,				
33871PA0120006	\$90	\$90	\$	90.00
33871PA0040010	\$90	\$90	\$	90.00
33871PA0040016	\$100	\$100	\$	100.00
33871PA0120008	\$90	\$90	\$	90.00
33871PA0120007	\$80	\$80	\$	80.00
33871PA0040014,				
33871PA0120004	\$150	\$150	\$	150.00
33871PA0040013-04	\$70	\$70	\$	70.00
33871PA0040013-05	\$60	\$60	\$	60.00
33871PA0040013-06	\$20	\$20	\$	20.00
33871PA0040006-04	\$90	\$90	\$	90.00
33871PA0040006-05	\$40	\$40	\$	40.00
33871PA0040006-06	\$15	\$15	\$	15.00
33871PA0040010-04	\$90	\$90	\$	90.00
33871PA0040010-05	\$40	\$40	\$	40.00
33871PA0040010-06	\$15	\$15	\$	15.00
33871PA0040016-04	\$100	\$100	\$	100.00
33871PA0040016-05	\$40	\$40	\$	40.00
33871PA0040016-06	\$15	\$15	\$	15.00
33871PA0040018	\$100	\$100	\$	100.00
33871PA0040018-04	\$100	\$100	\$	100.00
33871PA0040018-05	\$40	\$40	\$	40.00
33871PA0040018-06	\$15	\$15	\$	15.00

For plan 33871PA0040015 and its silver variations, the cost-sharing for outpatient mental health was input in the AV calculator as an effective copay to capture the blending of a copay for outpatient mental health visits and coinsurance for all other outpatient mental health services.

OP Visit Cost-sharing OP Visit Weight	33871PA0040015 \$80 70%	33871PA0040015-04 \$80 70%
Avg Cost/Unit OP Other	\$241.79	\$241.79
OP Other Cost-sharing in Deductible	N/A	N/A
OP Other Weight in Deductible	N/A	N/A
OP Other Cost-sharing after Deductible	50%	50%
OP Other Weight after Deductible	30%	30%
Effective Copay (AV Input)	\$92.27	\$92.27

OP Visit Cost-sharing OP Visit Weight	33871PA0040015-05 \$40 70%	33871PA0040015-06 \$30 70%
Avg Cost/Unit OP Other	\$241.79	\$241.79
OP Other Cost-sharing in Deductible	N/A	N/A
OP Other Weight in Deductible	N/A	N/A
OP Other Cost-sharing after Deductible	30%	10%
OP Other Weight after Deductible	30%	30%
Effective Copay (AV Input)	\$49.76	\$28.25

Generic Drugs Copay Differential

For generic drugs, our recent data indicated that 40% of utilization came from low-cost generic drugs. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization for low-cost generic drugs and normal generic drugs.

Cost - sharing				
HIOS_ID	Low-Cost Generic Generic		AV Input	
33871PA0040002,				
33871PA0120002	\$3	\$15	\$	10.20
33871PA0040005,				
33871PA0120005	\$3	\$15	\$	10.20
33871PA0040017	\$3	\$15	\$	10.20
33871PA0040015	\$3	\$20	\$	13.20
33871PA0040013,				
33871PA0120003	\$3	\$20	\$	13.20
33871PA0040006,				
33871PA0120006	\$7	\$25	\$	17.80
33871PA0040010	\$5	\$20	\$	14.00
33871PA0040016	\$5	\$20	\$	14.00
33871PA0120008	\$5	\$5	\$	17.00
33871PA0120007	\$5	\$20	\$	14.00
33871PA0040014,				
33871PA0120004	\$3	\$25	\$	16.20
33871PA0040013-04	\$3	\$15	\$	10.20
33871PA0040013-05	\$3	\$10	\$	7.20
33871PA0040013-06	\$3	\$4	\$	3.60
33871PA0040006-04	\$7	\$25	\$	17.80
33871PA0040006-05	\$3	\$10	\$	7.20
33871PA0040006-06	\$1	\$4	\$	2.80
33871PA0040010-04	\$5	\$20	\$	14.00
33871PA0040010-05	\$3	\$10	\$	7.20
33871PA0040010-06	\$1	\$4	\$	2.80
33871PA0040016-04	\$5	\$20	\$	14.00
33871PA0040016-05	\$3	\$10	\$	7.20
33871PA0040016-06	\$1	\$4	\$	2.80
33871PA0040015-04	\$3	\$15	\$	10.20
33871PA0040015-05	\$3	\$10	\$	7.20
33871PA0040015-06	\$3	\$4	\$	3.60
33871PA0040018	\$5	\$25	\$	17.00
33871PA0040018-04	\$5	\$20	\$	14.00
33871PA0040018-05	\$3	\$15	\$	10.20
33871PA0040018-06	\$1	\$10	\$	6.40

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

Using the AV calculator and the methods described above, we calculated the AV for each tier in each plan, as follows. Based on the average actual tier utilization experience over the past three years of data (2020, 2021, and 2022), we projected expected utilization by tier for the plans. The final AV for the plan was then calculated by taking the weighted average of the tier AVs using the utilization by tier. The following exhibits details this calculation.

Utilization	Tier 1	Tier 2	Tier 3	Total
33871PA0040005,				
33871PA0120005,				
33871PA0040006,				
33871PA0120006,				
33871PA0120007,	50%	10%	40%	100%
33871PA0120008,	3070	1070	4070	100/0
33871PA0040010,				
33871PA0040016,				
33871PA0040018				

	Actuarial Value			
HIOS ID	Tier 1	Tier 2	Tier 3	Average
33871PA0040005, 33871PA0120005	83.90%	79.99%	78.60%	81.39%
33871PA0040006, 33871PA0120006	73.77%	70.06%	69.66%	71.75%
33871PA0040006-04	75.64%	72.66%	72.29%	74.00%
33871PA0040006-05	88.95%	87.38%	86.81%	87.94%
33871PA0040006-06	95.83%	92.88%	92.27%	94.11%
33871PA0120007	72.54%	71.39%	70.77%	71.72%
33871PA0120008	73.96%	70.15%	69.76%	71.90%
33871PA0040010	71.86%	71.19%	70.56%	71.27%
33871PA0040010-04	74.55%	73.91%	73.33%	74.00%
33871PA0040010-05	88.48%	87.70%	87.20%	87.89%
33871PA0040010-06	95.83%	92.88%	92.27%	94.11%
33871PA0040016	71.46%	70.91%	70.35%	70.96%
33871PA0040016-04	74.41%	73.99%	73.40%	73.96%
33871PA0040016-05	88.48%	87.66%	87.18%	87.88%
33871PA0040016-06	95.78%	92.87%	92.27%	94.08%
33871PA0040018	71.13%	70.57%	69.98%	70.62%
33871PA0040018-04	74.33%	73.90%	73.31%	73.88%
33871PA0040018-05	88.48%	87.63%	87.15%	87.86%
33871PA0040018-06	95.62%	94.22%	93.70%	94.71%

Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was

- (i) conducted by a member of the American Academy of Actuaries; and
- (ii) performed in accordance with generally accepted actuarial principles and methodologies.

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary sign	ature:		
Actuary Prin	ted Name:		
Date:	5/5/2023		

AV screenshots redacted.

A Reinsurance Morbidity Adjustment of 1.000 was used as requested in the guidance.

An Individual Morbidity Adjustment of 1.000 was used as requested in the guidance.

XXXXXXXXXXXXXXXXX impact of COVID in the Experience Period that we do not expect to recur in the Projection Period.

 $The \ change \ in \ demographics \ was \ calculated \ considering \ changes \ to \ age, \ geography, \ and \ to bacco \ use.$

The change in the average age was measured by comparing the average age factor calculated in this filing, based on February 2021 enrollments, to the average age factor calculated for the prior annual filing.

	2023	2024	
	Filing	Filing	Change
Age Factor	1.718	1.712	0.997
Geographic Factor	1.000	1.000	1.000
Tobacco Factor	1.004	1.004	1.000
Total change			0.997

No changes were assumed for this filing.

The network factors used in Table 10 are based on the network differentials from the prior filing.

The network factor used for Keystone HMO was 1.100.

The network factor used for Proactive was 1.000.

The factors used in Table 10 recalibrate the values so that the differentials between the factors remains constant, and the composite factor equals 1.000.

Table 10 factors: HMO 1.079

Proactive 0.981

REDACTION JUSTIFICATION – KHPE CONSUMER

DOCUMENT

<u>URRT Part III – Federal Actuarial Memorandum</u>

Redacted Name of opining actuary (pages 8 and 9)

Redacted COVID-19 Impact (page 4) – confidential and proprietary information

Redacted Company Contact Information (page 1) – name, telephone number, email address

PA Actuarial Memorandum

Redacted Name of opining actuary (pages 8 and 9)

Redacted COVID-19 Impact (page 5) – confidential and proprietary information

Redacted Company Contact Information (page 1) – name, telephone number, email address

PA Actuarial Memo Rate Exhibits

Column C through E in Tabs "II.a. Reins Table – Exp" and "II.b. Reins Table – Proj" – confidential and proprietary information

Cover Letter

Redacted names and contact information (page 2)

AV Screenshots

Entire File Redacted

Unique AV Justification file

Redacted name of opining actuary (page 16) Redacted AV Screenshots (all)

2023 and 2024 Service Area

Issuer: Keystone Health Plan East

Market: Individual



Key (modify as needed)

: On-exchange service area

: Off-exchange only service area

Responses to Section E, Standard Questions

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

We do not project that 2024 membership will differ significantly from the current membership.

2. <u>a. Experience Period Claims</u>: a. Please confirm that all claims which are capitated have been removed from the experience period claims.

We confirm that capitated claims have been removed.

b. Please confirm that all non-EHB claims have been removed from the experience period claims.

We confirm that non-EHB claims have been removed.

c. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?

We work with our PBM to forecast rx rebate increases from the base period to the rating period. These projected increases are fully reflected in the trend component of the rate development.

3. <u>COVID</u>: a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.

We confirm there is no COVID adjustment in Tables 2-4. No COVID adjustment was made in Table 5.

4. Trend

a. [SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.

N/A

b. [SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.

N/A

5. Table 6 – Retention

a. Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a

demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.

We confirm that we used a Federal Income Tax rate of 21% in this calculation.

b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2024.

We confirm that these factors are consistent.

c. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.

We confirm that the commission PMPM is consistent between the four options.

6. Pricing AVs

a. Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims experience is **not** separated by metal level).

We confirm that the Pricing AV's were calculated using a single risk pool.

b. Please identify and support any differences between the company's metallic AV calculator results and the corresponding Pricing AVs.

Metal AV is a national average AV which is not intended for pricing purposes per CMS Guidance (noted below). Please see attached model for Pricing AV calculation. The metal AV is based on the AV calculator which is calibrated to national average costs. The Philadelphia market is significantly more expensive than the national average from a cost of services standpoint. The same deductible or copay is worth significantly less as a percentage of total allowed cost in the Philadelphia market compared to the national average. This leads to different Pricing AVs for the same metal level.

Pricing based on local data should give a more accurate result than pricing using national data. Our pricing model is using data that is more aligned with of how members buying these plans in this area will use them than another model which relies on national data.

In addition, CMS continues to state that "the AV Calculator is intended to establish a comparison tool and was not developed for pricing purposes" in its Actuarial Calculator Methodology.

This is further supported by the Society of Actuaries paper, "A Summary of the 2020 Actuarial Value Calculator", which states " It is important to remember that the AV calculator was designed to determine if specific benefit designs meet the de minimis criteria and not for plan pricing."

7. Expanded Bronze Plans

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

Please see the attached "EBP" exhibit.

8. PAAM Exhibits – Consumer Factors

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

The proposed geographic area rating factors shown in Tab V are the same as those used in the previous year.

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

The proposed network factors shown in Tab V are the same as those used in the previous year. Within Table 10, they are normalized using the membership in Table 10 to result in a composite factor of 1.000.

9. Public Health Emergency

a. With the Public Health Emergency expected to end on May 11th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments, if applicable.

We did not make an adjustment for the expiration of the Public Health Emergency.

b. Furthermore, with the Public Health Emergency scheduled to end on May 11th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2024?

We did not make an adjustment to morbidity for the expiration of the Public Health Emergency.

c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY24. Within your response please clarify if these services will be considered preventive and covered at 100%.

Services classified as preventive will be covered at 100%.

10. MLR Exhibit

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

ii. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2020 pricing information is from the plan year 2020 annual filing submitted in 2019)

	MLR		Member	Months
Calendar Year	Actual	Pricing	Actual	Pricing
2019	75.1%	82.2%	1,526,270	1,854,468
2020	79.6%	84.5%	1,306,255	1,692,948
2021	76.8%	84.8%	1,349,656	1,395,000

- 11. Plan of Withdrawal:
- a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.

No withdrawals are proposed in this filing.

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

These plans satisfy the requirements by providing first dollar coverage (before deductible) as follows:

KHPE <u>HIOS IDs</u> <u>Plan Marketing Name</u> <u>FDC Generic Rx</u>

33871PA0120004, 33871PA0040014 Keystone HMO Bronze X

Completeness and Redaction Justification Checklist

Issuer Name: Keystone Health Plan East

Market: Individual HMO SERFF ID: INAC-133674084

		1	Redaction Justification			
тос#	Description	Completed (Mark with "X")	Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)	
Federal D	ocuments Required to Be Filed with PID	•	•			
	RFJ Part I - Unified Rate Review Template	Х				
	RFJ Part II – Consumer Friendly Justification					
A.2.	RFJ Part III – Actuarial Memorandum	Х	Υ	30-38	Υ	
	Federal Rates Template	Х				
Summary	Documents/Confirmation of HIOS & SERFF Submissions					
A.2.B.	HIOS Submission	Х				
A.2.C.	SERFF Submission	Х				
A.2.D.	SERFF Rate/Rule Schedule Tab	Х				
В.	Cover Letter & PA Bulletin Information	Х				
PA Actuai	rial Memorandum and Rate Exhibits					
D.1.A.	Company Information	Х	Υ	4	Υ	
D.1.B.	Rate History & Proposed Variation in Rate Changes	Х	N	5	N/A	
D.1.C.	Average Rate Change	Х	N	5	N/A	
	Membership Count	Х	N	5	N/A	
D.1.D.	PA Act. Exhibits Table 1	Х	N	13	N/A	
D.1.E.	Benefit Changes	Х	N	5	N/A	
	Experience Period Claims & Premium	Х	N	5-6	N/A	
D.1.F.	PA Act. Exhibits Table 2	Х	N	13	N/A	
	Credibility of Data	Х	N	6	N/A	
D.1.G.	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	Х	N	14	N/A	
	Trend Identification	Х	N	7	N/A	
D.1.H.	PA Act. Exhibits Table 3	X	N	13	N/A	
	Historical Experience	X	N	7	N/A	
D.1.I.	PA Act. Exhibits Table 4	X	N	13	N/A	
	Development of PAIR, MAIR and Total Allowed Claims	X	N	8	N/A	
D.2.A.	PA Act. Exhibits Table 5	X	N	17	N/A	
	Retention Items	X	N	9	N/A	
D.2.B.	PA Act. Exhibits Table 6	X	N	17	N/A	
	Normalized Market-Adjusted Projected Allowed Total Claims	X	N	10	N/A	
D.2.C.	PA Act. Exhibits Table 7	X	N	17	N/A	
	Components of Rate Change	X	N	10	N/A	
D.2.D.	PA Act. Exhibits Table 8	X	N	17	N/A	
	PA Act. Exhibits Table 9	X	N	17	N/A	
	Plan Rate Development	X	N	10	N/A	
D.3.	PA Act. Exhibits Table 10	X	N	19	N/A	
	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N	10	N/A	
D.4.	PA Act. Exhibits Table 11	X	N	20-21	N/A	
	Age and Tobacco Factors	X	N	11	N/A	
D.5.A.	PA Act. Exhibits Table 12	X	N	22	N/A	
	Geographic Factors	X	N	11	N/A	
D.5.B.	PA Act. Exhibits Table 13	X	N	22	N/A	
	Network Factors	X	N	11	N/A	
D.5.C.	PA Act. Exhibits Table 14	X	N	22	N/A	
	Rate Change Request Summary	X	N	23	N/A	
D.5.D	PA Act. Exhibits Table 15	X	N	23	N/A	
D.5.E.	Service Area Composition	X	N	11	N/A	
D.5.E.	Composite Rating	X	N	11	N/A N/A	
D.5.F D.6.	Actuarial Certifications	X	Y	11-12	N/A Y	
Additional Exhibits						
Additions	Department Plan Design Summary & Rate Tables	X	N	24-26	N/A	
E.	Service Area Map	X			N/A N/A	
Summar	Documents/Confirmation of HIOS & SERFF Submissions	X	N	88	N/A Y	
Summary	DOCUMENTS/COMMINIATION OF PROS & SEKER SUBMISSIONS	Х			Y	