

July 13th, 2023

Lindsi Swartz, MBA, MCM, Director  
Accident and Health Rate and Policy Form Review  
Pennsylvania Insurance Department  
Email [linswartz@pa.gov](mailto:linswartz@pa.gov)  
Phone: 717-265-3123

Dear Ms. Swartz:

The following is in response to the Department's questions as of July 7th, 2023:

1. Company Name & NAIC Number: Geisinger Health Plan – NAIC# 95923
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2024
5. Average rate change: 7.3%
6. Range of rate change requested: -0.1% to 11.5%
7. Total additional annual revenue generated from the proposed rate change: \$10,644,240
8. Products: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2023)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, Gold, and Catastrophic plans
11. As of February 1, 2023: 16,069 covered lives and 11,887 policyholders
12. Number of plans offered in 2024: 20 gold plans, 11 silver plans, 11 bronze plans, and 4 catastrophic plans (for a total of 46 plans). There are no changes from 2023.
13. Contract form #: M-152-176-F Rev. 1/24, M-152-178-F Rev. 1/24, M-152-192-F Rev. 1/24, M-152-362-F Rev. 1/24; SERFF #: GSHP-133664922; Binder ID #: GSHP-PA24-125116268
14. HIOS issuer ID: 22444
15. Summary of changes made in response to questions dated July 7, 2023:
  - a. Revisions were made to the Actuarial Memorandum Exhibits
    - i. In response to #9, Cell E5 of the II.a. Reins Table – Exp tab
    - ii. As a result of this change, the following changes were also necessary:
      1. Table 5, cell C32
      2. Table 6, cells C50, C54, and C55
      3. Table 10, columns R and S
      4. Table 15, cells B23, I15, and I16
  - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
    - i. In response to #7, pages 3 and 6
    - ii. In response to #9, page 7
    - iii. As a result of these changes, the following changes were also necessary:
      1. The Proposed Rate Increase on page 1
      2. The Average Rate Change on page 2
      3. The Reason for Rate Increase on page 2
      4. The Exchange user fee calculation on page 6
      5. The Market-Adjusted Projected Total Allowed Claims on page 7
      6. The Administration Expense on page 7
      7. The Projected Loss Ratio on page 8

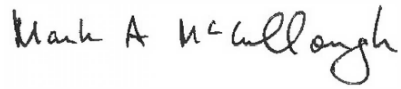
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8. The Components of Rate Change on page 9
9. The Reliances on page 11

For a detailed explanation of our rate development, please refer to the "actuarial memorandum and attestation" uploaded in SERFF under the "supporting documentation" tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,

A handwritten signature in black ink that reads "Mark A. McCullough". The signature is written in a cursive, slightly slanted style.

Mark McCullough  
Chief Financial and Operating Officer Insurance Operations  
Geisinger Health Plan

cc. Sarah MacDermont, FSA, MAAA, Senior Director Actuarial Services  
Devon Nole, ASA, MAAA, Manager Actuarial Services  
Kevin Moss, Actuarial Analyst Senior

# Discrimination is against the law

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  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
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If you need these services, call the Health Plan at 800-447-4000 or TTY: 711.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with:

Civil Rights Grievance Coordinator  
Geisinger Health Plan Appeals Department  
100 North Academy Avenue  
Danville, PA 17822-3220  
Phone: 866-577-7733, TTY: 711  
Fax: 570-271-7225  
GHPCivilRights@thehealthplan.com

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You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW., Room 509F  
HHH Building, Washington, DC 20201  
Phone: 800-368-1019, 800-537-7697 (TDD)

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Geisinger Health Plan  
100 N. Academy Ave.  
Danville, PA 17822-3220  
GeisingerHealthPlan.com



May 12th, 2023

Lindsi Swartz, MBA, MCM, Director  
Accident and Health Rate and Policy Form Review  
Pennsylvania Insurance Department  
Email [linswartz@pa.gov](mailto:linswartz@pa.gov)  
Phone: 717-265-3123

Dear Ms. Swartz:

The following is in response to the Department's guidance as of March 21, 2023:

1. Company Name & NAIC Number: Geisinger Health Plan – NAIC# 95923
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2024
5. Average rate change: 13.1%
6. Range of rate change requested: 5.3% to 17.5%
7. Total additional annual revenue generated from the proposed rate change: \$19,119,547
8. Products: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2023)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, Gold, and Catastrophic plans
11. As of February 1, 2023: 16,069 covered lives and 11,887 policyholders
12. Number of plans offered in 2024: 20 gold plans, 11 silver plans, 11 bronze plans, and 4 catastrophic plans (for a total of 46 plans). There are no changes from 2023.
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For a detailed explanation of our rate development, please refer to the "actuarial memorandum and attestation" uploaded in SERFF under the "supporting documentation" tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,

A handwritten signature in black ink that reads "Mark A. McCullough".

Mark McCullough  
Chief Financial and Operating Officer Insurance Operations  
Geisinger Health Plan

cc. Sarah MacDerment, FSA, MAAA, Senior Director Actuarial Services  
Devon Nole, ASA, MAAA, Manager Actuarial Services  
Kevin Moss, Actuarial Analyst Senior

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# **Actuarial Memorandum – Individual GHP**

## **1. Basic Information and Data**

### **General Information**

#### **Company Identifying Information (as included in Table 0)**

Company Legal Name: Geisinger Health Plan

State: Pennsylvania

HIOS Issuer ID: 22444

NAIC Number: 95923

Market: Individual

Effective Date: 1/1/2024

#### **Company Contact Information**

Primary Contact Name: Sarah MacDerment

Primary Contact Phone: 570-214-2348

Primary Contact email address: [smmacderment@thehealthplan.com](mailto:smmacderment@thehealthplan.com)

### **Filing Information**

HIOS Submission Tracking Number: NA

Contract Form Number: M-152-176-F Rev. 1/24, M-152-178-F Rev. 1/24, M-152-192-F Rev. 1/24, M-152-362-F Rev 1/24

SERFF Number: GSHP-133664922

Binder ID Number: GSHP-PA24-125116268

## **Rate History and Proposed Variations in Rate Changes**

### **Rate History**

The recent historical rate increases based on Table 11 are summarized in the table below.

<u>Year</u>	<u>SERFF ID</u>	<u>Average Increase</u>	<u>Minimum Increase</u>	<u>Maximum Increase</u>
2020	GSHP-131915673	7.1%	-0.5%	13.9%
2021	GSHP-132364648	-12.3%	-26.9%	0.9%
2022	GSHP-132824247	0.7%	-14.9%	13.1%
2023	GSHP-133251205	13.9%	-3.3%	26.6%

For every year 2020-2023, the increases were not uniform but varied by plan.

### **Proposed Rate Increase**

This filing applies to HMO and POS products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 20 gold plans, 11 silver plans, 11 bronze plans, as well as 4 catastrophic plans, for a total of 46 plans offered in 2024. For every county in our service area, we will continue to have one silver plan offered Off-Exchange only. These plans do not include the adjustment of the defunding of CSR and therefore are lower priced than a similar plan offered On-Exchange. As of February 2023, 16,069 covered lives and 11,887 policyholders will be impacted by this filing. The proposed overall rate increase is 7.3% but is not uniform by plan. The increases range from -0.1% to 11.5%. Table 11 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well as changes in pricing and induced demand factors.

### **Average Rate Change**

The average rate change from Table 11, cell AN13 is 7.3% and is entered as the “percent rate change requested” in the SERFF Rate Review Detail Screen. It is the change in 21-year-old non-tobacco premium PMPM (as instructed by the Department).

### **Membership Count**

Table 1 shows the average age and the member months in the experience period of calendar year 2022, as well as the average age and the current members as of February 1, 2023 by age range. The projected member months for the rating period are also included.

### **Benefit Changes**

Several plan’s cost sharing elements were adjusted to maintain the current metal tier. The ‘Benefit Changes’ tab in the file “PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx” summarizes the significant changes made by HIOS ID.

### **Reason for Rate Increase**

The primary components of this rate increase are:

- Normalized Risk Pool Experience: -6.4%, row 77 on Table 8
- Trend: -5.5%, row 78 on Table 8
- Reinsurance Recoveries: 6.2%, row 83 on Table 8
- Pricing AV: 9.8%, row 87 on Table 8
- Benefit Richness: 5.0%, row 88 on Table 8

These components are discussed later in this document and are displayed in Table 8 of the exhibits.

### **Experience Period Claims and Premium**

#### **Paid Through Date**

The Experience Period data provided in the URRT Worksheet 1, Section I and in Table 2 is incurred in calendar year 2022 and paid through February 2023. The data in Table 2 of the exhibits is consistent with the data provided in the URRT in Worksheet 1, Section 1, except the Allowed Claims and Incurred Claims, explained below. This includes only experience for ACA compliant plans and does not include experience for transitional business.

#### **Premiums (net of MLR Rebate) in Experience Period**

Premiums include earned premiums for calendar year 2022 for the Single Risk Pool. Premiums are not reduced by taxes and/or assessments. MLR rebates are not expected to be paid for this block of business. Initial estimates of rebates have been completed utilizing the methodology required for the CY 2022 rebate filing. Estimates suggest that the individual market MLR will be above the minimum MLR target of 80%.

#### **Allowed and Incurred Claims Incurred During the Experience Period**

The Experience Period Claims are based on individual ACA compliant business incurred and paid claims with IBNR added for the tail of claims incurred but not reported. Allowed claims are calculated by combining paid claims and estimated member cost share. The Incurred and Allowed Claims in Section I of Worksheet 1 of the URRT are the Incurred or Allowed from Table 2, but also include the Rx Rebates and Capitation. Estimated Reinsurance Recoveries are included in the Incurred Claims in Section 1 of Worksheet 1 of the URRT. The same IBNR factors were used for both paid and allowed claims. The IBNR factors were based on legal-entity and market segment level claim lag tables. This method is appropriate

to assure proper credibility and because timing of claims payment to providers does not vary by market or product.

There were no non-EHB benefits in the experience period.

Geisinger outsources one benefit and therefore has capitation expenses. The capitated expenses cover nurse line. The capitation amount for the experience period is displayed on Table 2 and is included in both the Incurred Claims and Allowed Claims on Worksheet 1 of the URRT. The capitation charges are uniform and do not vary by age. Row 80 of Table 9 shows the capitation PMPM's for 2023 and 2024.

Pharmacy rebates are listed on Table 2. These rebate dollars would be removed from the Ultimate Incurred Claim liability to the insurer and are removed from the Incurred Claims and the Allowed Claims on Worksheet 1 of the URRT.

The reinsurance recoveries on Table 2 for the experience period is the final 2022 reimbursement amount confirmed by the Pennsylvania Insurance Department on May 5, 2023.

The **estimated** risk adjustment for the experience period is the **final CMS risk adjustment amount released on June 30th.**

The calendar year 2022 loss ratio, as displayed on Table 2 is 87.54%. The Federal MLR calculation that determines if a rebate is necessary is more complex than the MLR displayed on Table 2. For example, the Federal MLR calculation requires issuers to combine 3 years of experience when determining if a rebate is necessary.

### **Benefit Categories**

Benefit categories are determined by the classification of claims in the Milliman Health Cost Guidelines.

### **Credibility of Data**

The Credibility Manual Rate is a combination of our individual GHP and GQO experience, giving us a more credible manual rate than if we determined them separately by product. Combining the GHP and GQO experience also aids in consistency between the products. Historically, we have seen enrollment move between our GHP and GQO products. It is very important that our premium rates are consistent between products.

To avoid double counting the Experience Period and avoid complicated adjustments to reflect the expected distribution of enrollment in each segment, the credibility of the Experience Period is set to 0.0%. This approach is consistent with the Actuarial Standard of Practice #25. The credibility manual data is shown in Table 2b. Since the credibility manual data is given a weight of 100%, the "blended" data would be the same as the data in Table 2b. The experience period data in Table 2 or 4 does not include data for any transitional business.

### **Adjustments Made to the Data**

The Projected Allowed Experience Claims are adjusted for changes as described in the section below. The Single Risk Pool Adjustment Factors on Table 5 match those on Worksheet 1 of the URRT.



### **Morbidity Adjustments**

We are applying a morbidity adjustment of 0.98 to account for the influx of members moving from Medicaid to the ACA individual market with the ending of the Public Health Emergency. We expect the Medicaid members entering the ACA individual market will be slightly healthier than the current ACA population. We peer reviewed this assumption with actuaries outside Geisinger and this was aligned with their assumptions. The morbidity factor of 0.98 in cell D16 of Table 5 reflects the overall improved health of the statewide ACA individual population due to the addition of the population previously on Medicaid. The data on members moving to the individual ACA market due to Medicaid redetermination is not yet available as of the date of our initial ACA filings. Therefore, our assumption is just based on our best estimate and is expected to evolve before the final filings are approved.

### **Changes in Benefits**

We have no planned changes to the scope of benefits covered.

### **Changes in Demographics**

We are applying a -0.5% adjustment factor to account for the favorable demographic shift between CY2022 and our projected 2024 enrollment. This adjustment factor is developed on the 'Manual\_Age\_Factor' tab of file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx". The Change in Demographics factor on Table 5 is 0.995 and is 1.925/1.935.

### **Change in Other**

The only item captured in the "Change in Other" adjustment is our private reinsurance coverage. The Reinsurance adjustment is developed on the 'Reinsurance' tab in the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx".

### **CSR Defunding Adjustment**

We estimate that a CSR Defunding Factor of 1.217 will be required to account for the lack of federal CSR funding, as supported by the exhibit titled "ACA CSR – IA Survey 20230227" provided to the PID on February 28<sup>th</sup>, 2023. To adhere to the PID's recommended range of CSR defunding factors, we will use 1.22 as our factor. This factor is displayed in column P on Table 10.

### **Trend Identification**

Experience data was trended using an annual trend of 6.8%. Table 3b shows the breakdown between service category and cost vs. utilization. Table 3b uses the PMPM by service category as weight to develop the total composite trend.

Our trends are analyzed at a higher level than these individual segments and are the same for the experience data and the credibility manual data. We have combined our individual GHP and GQO experience to develop the trend to apply to both Individual ACA pools. Looking at the COVID adjusted prior 3 years annual allowed trend, we weighted each year equally as shown on the 'Trend' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx". Weighting trend equally across the last three years helps to remove trend volatility that may occur year to year when reviewing smaller books of business such as the ACA block. Additionally, we have seen more fluctuation in our trends over the past three years than we would traditionally expect. We believe this is largely due to impacts from the COVID pandemic. Although we do our best to adjust the historical experience for COVID, there is still a lot of uncertainty about the impacts of COVID on trends. Therefore, we believe it is best to use a longer-term average until the COVID experience period begins to roll-off of our historical experience.

The Allowed PMPMs shown on the “Trend” exhibit are normalized for cost-sharing since they are on an allowed basis and not on a paid basis. In an attempt to normalize the historical experience for morbidity, we analyzed the average PLRS for each year’s membership and experience data. Each year the coefficients used in the risk adjustment model are updated by CMS. This means that we cannot directly compare the average PLRS from each year to any other year. Therefore, we do not adjust our historical trend data to normalize for morbidity, as in prior year’s filings. The data used to develop trend has been adjusted to remove the effects of COVID on 2020 and 2021 claims experience. The COVID adjustment is explained further below.

The breakdown between cost and utilization is based on the average of the prior 3 years of component trends. The development of the component trends for each service category is shown on the ‘Trend Components’ sheet of the file “PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx”. The component trends are all adjusted equally so that the total equates to the 6.8% trend. Historical data accurately measures utilization trend. Historical data for cost trend would be the combination of unit cost, provider mix, services mix, advances in technology, induced demand and many additional components of trend that are not possible to breakdown. Since we are relying on historical data, there is no separate Induced Demand component of trend.

The Composite URR Trend in Table 5, Cell C12 is 1.14 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is  $894.64 / 784.03 = 1.14$  and matches the Composite Trend in Table 3 of the Department’s rate exhibits.

### **Adjustment for COVID**

Our 2020 and 2021 COVID adjustment factors are consistent with the prior year’s filing. The ‘COVID’ tab of the “PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx” file shows the adjustment factors applied to the manual data to remove the effects of COVID in 2020 and 2021. For 2020 we calculated and applied separate factors for inpatient, outpatient, and professional claims. For 2021, rather than applying separate monthly factors for different cost categories as was done in 2020, we assessed COVID related costs as a percentage of total costs to determine an adjustment factor for 2021 claims experience. We applied a COVID factor of .954 to claims in 2021 to account for the projected difference between COVID claims costs in 2021 and subsequent years. The COVID Adjustments for 2021 are shown on the ‘COVID’ tab of the “PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx” file. Based on discussion with other actuaries, we do not anticipate COVID related costs to change drastically from year to year after 2021. Therefore, no COVID adjustment is applied to the 2022 claims experience used in trend development. The COVID adjustments to 2020 and 2021 experience are only used to develop trend accurately. Table 2 and Table 4 show our actual experience without any COVID adjustments.

### **Historical Experience**

Table 4 includes the most recent 48 months of data with run out through February 2023. Allowed claims are calculated by combining paid claims and estimated member cost share. Table 4b displays the combined GHP and GQO Individual ACA data and does not include any adjustments for COVID.

## **2. Rate Development & Change**

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

#### **Single Risk Pool**

The Single Risk Pool has been established in accordance with the requirements in 45 CFR 156.80(d) as was discussed previously in the Experience Period Premium and Claims section.

### **Index Rate**

The Experience Period Index Rate is based on the manual Allowed Claims PMPM and is the starting value on Table 5. The Credibility Manual Rate is a combination of our individual GHP and GQO experience, giving us a more credible manual rate. No benefits were covered in addition to Essential Health benefits in the policies being offered.

The Projected Index Rate for this Single Risk Pool is the Adjusted Projected Allowed EHB Claims PMPM and is the manual rate. The projected claims reflect the trend and benefits described earlier in this memorandum. As discussed above, the Manual Data is weighted 100% since it includes the Actual Experience Data as well as the experience data for our ACA compliant GQO business. If we gave any weight to the Actual Experience Data, it would be double counted since it is also in the Manual Data.

### **Market Adjusted Index Rate**

The Market Adjusted Index Rate and Market Adjusted Total Allowed Claims are calculated in Table 5. The Projected Index Rate is converted to a paid basis by multiplying by the Projected Paid to Allowed ratio.

### **Paid to Allowed Ratio**

The Projected Paid to Allowed Average Ratio is 0.875 and is displayed on Table 5. It is determined for the Projection Period based on the member weighted average Pricing AV for each plan times the CSR Adjustment factor for each plan and the projected member months in each plan. This is consistent with the calculation on Table 10 in cell K16. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator.

### **Projected Risk Adjustments PMPM**

Our Individual Exchange population has a less healthy risk profile than the state average in 2022 resulting in payment transfers from the Risk Adjustment program. Premium levels for 2024 need to incorporate the expected payment from the Risk Adjustment program. We have used the final CMS 2022 Risk Adjustment amount as the starting point for 2024. We combine our individual GHP and GQO experience together for this estimate, using the same estimate for both entities.

The risk adjustment model applied to the 2024 contract year will be an updated version of what was used for 2022. Specifically, the coefficients will be changing. We have used a 3<sup>rd</sup> party consultant's estimate of the impact on our population. The result is an expected decrease in transfer payment and is applied to the starting point for 2024 as described above. We also used the 3<sup>rd</sup> party consultant's estimate for the average charge for the High-Cost Risk Pool (HCRP). The development of the expected payment transfer for 2024 is shown on the 'Risk Adjustment' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx". The expected payment transfer for 2024 is shown on Table 5 as \$36.92.

The Exchange user fee is 3.0% times the projected premium, times the portion of the enrollment expected to be sold On-Exchange. Due to a circular reference, the formula in cell C32 in Table 5 has a hard-coded value for the projected premium. The formula is  $.030 * 807.08 * .88 = \$21.31$ . As of February 2023, individual GHP and GQO combined had 19,840 members. 17,514 of these members were sold On-Exchange, so approx. 88% of members we sold On-Exchange.

The impact of the reinsurance program in Pennsylvania is calculated on tabs II.a. and II.b. Tab II.a. has the experience period data for 2022 while tab II.b. has the projected continuance table for 2024.

Following the 2024 rate filing guidance issued by the PID, we are submitting our initial filing using a \$60,000 attachment point, 0% coinsurance and a reinsurance cap of \$100,000 as a placeholder until final parameters are developed. The impact of the reinsurance program in Pennsylvania is calculated on tabs II.a. and II.b. Tab II.a. has the experience period data for 2022 while tab II.b. has the projected continuance table for 2024. The reinsurance program for 2024 will have a \$60,000 attachment point, 50% coinsurance and a reinsurance cap of \$100,000. The maximum recovery, per claimant is \$20,000. Geisinger does not have credible experience at these high claim levels to develop trend projections. We utilized a Leveraged Trend Report published by a 3<sup>rd</sup> party for these trend projections. This report was used for all claims over \$50,000, with higher trends applied for claims over \$250k vs \$500k vs \$1mil. Two years of trend was applied to project the combined GHP and GQO experience from 2022 to 2024. The projected impact of the reinsurance recoveries is on Table 5, cell C33. We await guidance from the PID on any program that may be implemented in place of the reinsurance program.

The allowable market-wide modifiers (Risk Adjustment of \$36.92, Exchange User Fees of \$21.31 and Reinsurance Recoveries of \$41.60) are combined with Projected Incurred EHB Claims PMPM on a paid basis. The Exchange User Fees PMPM is added while the Risk Adjustment and Reinsurance Recovery PMPM are subtracted. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some, but we don't so this PMPM is the Market-Adjusted Projected Total Allowed Claims PMPM, \$828.58 as shown on Table 5 in cell C42.

## **Retention Items**

### **Administration Expense**

Administration expenses are based on activity-based allocation by product for calendar year 2024. This methodology applies for all variable costs and all fixed costs. We are combining the individual GHP and GQO estimates to create one overall PMPM estimate. This helps maintain appropriate relativities between the GHP and GQO plans. The historical administrative expenses are displayed on the 'Administrative\_Expense' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx". Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense but applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2024 is 8.09% and is shown in both Tables 6 and 10.

### **Agent/Broker Fees and Commissions**

Commissions for Individual ACA business are paid based on the schedules in the file "Broker Commissions CY 2023.pdf". Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the 'Commission' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx".

### **Quality Improvement Initiatives**

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 1.35% and is calculated on the 'Quality Improvement' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx".

### **Profit & Risk Margin**

The risk margin is set at 2% of premium. This risk margin is applied consistently across all plans.



## **Taxes, Fees, and Subsidies**

The Risk Adjustment User Fee for plan year 2024 was finalized as \$0.21 PMPM.

The Patient-Centered Outcomes Research Institute Fee (PCORI fee) is estimated as \$0.28 PMPM for plan years that will end 12/31/2024.

Geisinger Health Plan does not pay PA Premium tax.

Federal Income tax is paid for POS products by GHP. Only a small portion of GHP plans are POS products and have this tax applied to them. The estimated amount is 0.001% and is calculated on the "Taxes" tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx". Note that the 0.001% is caused by the very small percentage of members – 41 out of 16,867 – that are projected to be enrolled through a POS product.

The federal government will no longer collect the Health Insurance Provider Fee.

## **Projected Loss Ratio**

The anticipated loss ratio is **91.0%** in aggregate as shown below using the federally prescribed MLR methodology:

MLR Numerator = Projected Claims - Reinsurance Recoveries + Quality Initiatives - Risk Adjustment =  
 $782.39 - 41.60 + 10.89 - 36.92 = 714.76$

MLR Denominator = Projected Premiums – Taxes and Fees =  $807.08 - 0.50 - 21.31 = 785.27$

Federal MLR =  $714.76 / 785.27 = 91.0\%$

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

The Market-Adjusted Projected Allowed Total Claims is normalized using the projected average factors for age, geography, tobacco, benefit richness (induced demand) and network. These average factors for 2023 and 2024 are displayed on Table 7.

## **Projected Membership**

Our membership within the ACA individual market is expected to increase in 2024 compared to current levels. With the ending of the Public Health Emergency, we estimate that 1,000 members losing Medicaid eligibility will purchase a GHP or GQO plan through the individual ACA exchange. This estimation is based on our internal data about the number of members expected to lose their Medicaid eligibility and our current individual ACA market share. We anticipate this membership will primarily purchase bronze and silver plans. Therefore, we split the projected overall membership growth proportionately based on our February 2023 membership in bronze and silver plans. This resulted in a projected increase of 798 members on the GHP individual block and 202 members on the GQO individual block. Our projected 2024 membership reflects this expected growth relative to our February 2023 membership. Projected membership is used to calculate the normalization factors discussed below.

## **Normalization Factors**

### **Age Factor**

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2023 and 2024 are shown on Table 7 and are developed on the 'Age\_Calibration' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx".

### **Geographic Factor**

The geographic rating area factors used to determine premium rates are shown on Table 13. These factors are consistent with the current approved factors. The geographic normalization factor in Table 7 is determined using these factors weighted using projected membership by area and is shown on the 'Area\_Calibration' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx".

### **Tobacco Factor**

A standard 10% load is applied for applicants who indicate tobacco usage by affirmatively answering the question— "Have you used tobacco at least four times a week for the past six months?" We utilized the February 2023 ACA compliant population to determine the percentage of members that admit to the use of tobacco. The average tobacco factor is shown on Table 7 and developed on the 'Tobacco\_Calibration' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx". Table 12 shows the age bands, age factors and tobacco factors where it demonstrates that the tobacco factors are uniform across all age bands (for 21+).

### **Benefit Richness (Induced Demand)**

Induced Demand factors are applied to each plan to reflect the expected utilization, not the expected health status. The PID has instructed carriers to use the formula  $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$ . The Plan AV is the Pricing AV times the CSR Defunding Adjustment. To ensure revenue neutrality, a normalization factor is applied, as instructed. This is developed on the 'Induced\_Util\_Exhibit' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx". The average benefit richness factor is shown on Table 7. The Benefit Richness factors in column L of Table 10 are calculated using the prescribed formula and divided by the normalization factor.

### **Network Factors**

Geisinger has two networks, as reflected in Table 14. 26.10% of the projected membership is in the Geisinger Marketplace Premier HMO network with an adjustment factor of 0.94. The other 73.90% of the membership is in the Geisinger Marketplace All-Access HMO network with a factor of 1.00. Weighting these factors as  $0.94 * 26.10\% + 1.0 * 73.90\%$  gives the normalization factor of 0.984 shown in cell K53 of table 7. The network factors shown on table 14 are the current network factors normalized.

### **Connectivity Factors**

The products in this filing do not have any connectivity features that impact rates.

### **Components of Rate Change**

Table 8 shows the components of the Rate Change developed in this filing. The key drivers of this increase are changes in the Normalized Risk Pool Experience, Trend, **Reinsurance Recoveries**, Pricing AV, and Benefit Richness. Table 9 supports the calculations in Table 8. Row A approximately equals Row H.

The amounts shown in the 2023 column for B, C, D, and E match those entered in the 2023 column in the plan year 2023 rate filing. The amounts shown in the 2023 column for A, F and H do not match those entered in the 2023 rate filing due to the shift in enrollment between what was projected in the 2023 rate filing and the actual Feb 2023 enrollment.

## **3. Plan Rate Development**

The projected market-adjusted index rate is used to develop the calibrated plan adjusted index rates in column AA of Table 10. Each plan's rate is developed as the product of the market-adjusted index rate, the allowable factors and calibration for age, geography and tobacco.

The cost model used to calculate the pricing AVs used in column K of table 10 was updated this year to be based on 2022 individual market experience instead of individual and small group combined experience as was used in prior years. This enhancement was discussed with the PID over an email exchange on March 21<sup>st</sup>, 2023 regarding the 2023 filing. The 'Pricing AV' tab of the "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx" file shows some sample pricing AV calculations using this updated cost model. The sample plans included are the HIOS plan IDs with the largest membership for each metallic level.

Column P of Table 10 has the CSR Defunding Adjustment of 1.22 applied to the on-Exchange silver plans, as instructed by the PID and explained above.

Each renewing plan is identified as existing or modified. We have no new or discontinued plans for 2024. Column G lists the metallic tier. Column H is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file "AV\_Screenshots\_GHP\_Indiv\_050423.pdf." The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the document "AV\_UniquePlanDesignJust\_GHP\_Indiv.pdf" for further details. Columns L and N were normalized using projected (CY2024) membership.

For the GHP Individual market there are 3 expanded bronze plans. An expanded bronze plan is defined as a bronze plan that *"either covers and pays for at least one major service, other than preventive services, before the deductible or meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2)"* as stated at 45 CFR 156.140(c).

1. The plan named "Geisinger Marketplace All-Access HMO 40/80/8400" covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named "Geisinger Marketplace Premier HMO 40/80/8400" covers several major services before the deductible, including primary care and specialty care visits with a copay.
3. The plan named "Geisinger Marketplace All-Access HMO Pharmacy First 8500" covers generic and brand name prescription drugs before the deductible.

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

The projected calibrated plan-adjusted index rate is used to develop the 21-year-old non-tobacco premium in the individual market. These rates are displayed on Table 10, column AA. Table 11 uses the 21-year-old non-tobacco premiums from Table 10, adjusted by the proposed geographic factors (from Table 13), to develop the 21-year-old non-tobacco premiums by rating area.

#### **5. Plan Factors**

The Consumer Adjusted Premium Rates are developed by applying the following allowable rating factors to the calibrated Plan Adjusted Index Rates:

1. Age – reflecting the HHS defined age curve
2. Geographic – as discussed above
3. Tobacco status – as discussed above.

The final Premium rates for all filed benefit plans are displayed in the QHP Rating Template.

#### **Network Factors**

Geisinger has two networks in this market. As explained above, the network factors shown on table 14 are the current network factors normalized at the entity level.

**Service Area Composition**

Bedford county is being added to GHP's service area for 2024. All the counties of operation from 2023 will also still be included in 2024. To preserve flexibility and align with unique regional and network characteristics, counties are grouped with similarly situated geographies. All counties and service areas are defined in the QHP Service Area template. These service areas are defined on the 'Service Areas' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx".

**Composite Rating**

Composite rating is not used.

**Plan Type**

All plan offerings meet the plan type definitions available in the URRT Worksheet 2, Section I.

**Terminated Plans and Products**

No products are being terminated in this market.

**Changes to URRT**

We acknowledge that each time the URRT is changed it will be updated on the URRT tab in SERFF.

**Reliance**

We relied on Milliman for their classification of benefit categories in the claim data. We have relied on a 3<sup>rd</sup> party's risk adjustment estimates for the changes to the model as well as the adjustment for the cost of the High Cost Risk Pool. We used a different 3<sup>rd</sup> party's Leveraged Trend Report to trend the high dollar claim estimates on tab II b. We peer-reviewed our COVID-adjustments approach with multiple 3<sup>rd</sup> parties. We have relied on the PID's risk adjustment estimates for 2022. We have also relied on a 3<sup>rd</sup> party vendor's data mart. Checks for reasonableness were applied. When practical, steps were taken to improve the data when necessary.

**Additional Exhibits**

The following required exhibits have been uploaded in SERFF under the tabs noted next to the exhibit:

- Department Plan Design Summary – submitted under the "Rate/Rule Schedule" tab;
- Service Area Map – submitted under the "Supporting Documentation" tab.




.....  
**Actuarial Certification**

I certify that:

1. I am a member of the American Academy of Actuaries, meet the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform this work.
2. The projected Index Rate is:
  - a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
  - b. Developed in compliance with the applicable Actuarial Standards of Practice,
  - c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
  - d. Is neither excessive nor deficient based on available information.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
5. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown on Table 10 and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the "AV\_UniquePlanDesignJust\_GHP\_Indiv.pdf" document for further details.
6. All factor, benefit and other changes from the prior (2023) approved filing have been disclosed in the actuarial memorandum.
7. New plans have not been considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. 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.

I confirm that the rates submitted comply with the ACA rating requirements and with the Single Risk Pool per market requirement. The URRT does not demonstrate the process used to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

This actuarial certification applies to the rates calculated for the 2024 plan year.

  
\_\_\_\_\_  
**Sarah MacDerment**  
**FSA, MAAA**  
**Attesting Actuary**

7/13/2023  
\_\_\_\_\_  
**Date**

PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Gesinger Health Plan
Product/Is:	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2024
Base Period Start Date:	1/1/2022
Date of Most Recent Membership:	2/1/2023

to 12/31/2024  
to 12/31/2022

Table 1. Number of Members

	Member months Experience Period	Members Current Period (as of 02-01-2023)	Member months Projected Rating Period
Average Age	47.0	47.0	47.0
Total	200,654	16,069	203,404
<18	11,534	885	11,148
18-24	9,675	782	9,852
25-29	11,809	954	12,144
30-34	14,138	1,147	14,448
35-39	14,110	1,187	14,582
40-44	15,338	1,264	15,934
45-49	16,434	1,366	17,208
50-54	22,619	1,772	22,330
55-59	30,947	2,423	30,516
60-63	17,571	1,001	17,800
64+	16,479	1,278	16,692

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Members + 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
\$ 133,813,232.27	\$ 140,557,924.68	\$ 142,080,657.02	200,654	\$ 23,405,602.40	\$ 165,486,259.62	-	\$ (8,176,114.87)	\$ 8,022.36	-	\$ 9,134,357.85	\$ 8,770,288.78
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 784.63
Loss Ratio											\$ 87.54%

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.00%	1.00%	0.00%	2.96%	19.23%
Outpatient Hospital	6.30%	2.80%	0.00%	9.28%	41.97%
Professional	1.40%	1.00%	0.00%	2.41%	17.99%
Other Medical	0.10%	2.40%	0.00%	-	1.79%
Capitation	-	-	-	0.00%	0.01%
Prescription Drugs	4.80%	4.60%	0.00%	9.62%	19.01%
Total Annual Trend	-	-	-	6.82%	100.00%
Months of Trend	-	-	-	24	-
Total Applied Trend Projection Factor	-	-	-	1.141	-

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

\*\* Should equal UNRT 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-19	\$19,084,990.14	\$19,084,990.14	1.000%	\$19,084,990.14	17,299	\$10.30	(\$469,182.28)	\$21,302,330.09	\$21,302,330.09	\$123.07
Feb-19		\$18,421,108.04	1.000%	\$18,421,108.04	16,710	\$10.58			\$21,186,408.86	\$121.75
Mar-19		\$19,291,846.62	1.000%	\$19,291,846.62	17,032	\$10.51			\$22,400,799.44	\$128.15
Apr-19		\$21,589,613.81	1.000%	\$21,589,613.81	17,400	\$10.66			\$24,655,176.14	\$136.97
May-19		\$20,000,475.75	1.000%	\$20,000,475.75	17,726	\$10.45			\$22,824,503.18	\$119.44
Jun-19		\$16,864,651.36	1.000%	\$16,864,651.36	17,280	\$10.14			\$19,081,232.43	\$100.01
Jul-19		\$17,093,520.06	1.000%	\$17,093,520.06	18,416	\$10.99			\$19,598,980.01	\$114.50
Aug-19		\$18,789,115.24	1.000%	\$18,789,115.24	19,014	\$10.61			\$20,777,287.02	\$119.26
Sep-19		\$17,303,560.06	1.000%	\$17,303,560.06	19,409	\$10.57			\$19,248,569.89	\$114.50
Oct-19		\$19,597,859.40	1.000%	\$19,597,859.40	19,852	\$10.99			\$21,598,213.65	\$123.88
Nov-19		\$17,700,667.84	1.000%	\$17,700,667.84	19,307	\$10.52			\$19,498,472.56	\$116.83
Dec-19		\$17,956,667.40	1.000%	\$17,956,667.40	17,814	\$10.64			\$19,638,831.79	\$116.08
Jan-20	\$274,006,529.18	\$12,670,729.29	1.000%	\$12,670,729.29	20,337	\$10.63	(\$35,860,824.67)	\$35,860,824.67	\$15,647,331.89	\$76.92
Feb-20		\$13,195,215.97	1.000%	\$13,195,215.97	19,195	\$10.51			\$15,386,194.01	\$80.10
Mar-20		\$12,834,490.86	1.000%	\$12,834,490.86	18,931	\$10.57			\$14,416,314.02	\$76.52
Apr-20		\$9,142,232.47	1.000%	\$9,142,232.47	18,695	\$10.52			\$9,932,312.28	\$53.28
May-20		\$10,065,384.58	1.000%	\$10,065,384.58	18,466	\$10.58			\$11,663,678.21	\$59.14
Jun-20		\$11,127,496.11	1.000%	\$11,127,496.11	18,210	\$10.52			\$12,776,175.68	\$70.50
Jul-20		\$11,868,584.65	1.000%	\$11,868,584.65	17,089	\$10.59			\$13,340,948.21	\$74.60
Aug-20		\$12,493,424.70	1.000%	\$12,493,424.70	17,091	\$10.52			\$13,801,645.96	\$78.28
Sep-20		\$13,666,124.49	1.000%	\$13,666,124.49	17,340	\$10.51			\$14,179,007.80	\$88.05
Oct-20		\$12,374,912.76	1.000%	\$12,374,912.76	17,139	\$10.52			\$13,484,801.42	\$78.78
Nov-20		\$12,375,606.66	1.000%	\$12,375,606.66	16,873	\$10.56			\$13,585,051.50	\$79.68
Dec-20		\$12,771,999.82	1.000%	\$12,771,999.82	16,505	\$10.59			\$13,680,801.14	\$82.89
Jan-21	\$169,197,292.78	\$9,642,881.18	1.000%	\$9,642,881.18	16,598	\$10.57	\$21,199,107.46	\$21,199,107.46	\$11,518,215.51	\$69.95
Feb-21		\$9,625,926.55	1.000%	\$9,625,926.55	16,057	\$10.56			\$11,199,807.51	\$66.07
Mar-21		\$11,968,675.64	1.000%	\$11,968,675.64	16,845	\$10.36			\$13,928,620.28	\$80.70
Apr-21		\$12,710,230.17	1.000%	\$12,710,230.17	16,966	\$10.57			\$14,401,901.41	\$84.88
May-21		\$11,344,386.09	1.000%	\$11,344,386.09	17,121	\$10.61			\$12,863,602.69	\$75.34
Jun-21		\$12,402,713.40	1.000%	\$12,402,713.40	17,200	\$10.50			\$13,859,588.59	\$90.44
Jul-21		\$13,312,886.08	0.999%	\$13,314,176.39	17,373	\$10.57			\$14,756,449.38	\$84.39
Aug-21		\$13,449,155.88	0.999%	\$13,450,493.32	17,522	\$10.57			\$14,672,909.29	\$87.60
Sep-21		\$13,638,090.32	0.999%	\$13,639,230.38	17,611	\$10.56			\$15,087,176.75	\$86.82
Oct-21		\$13,668,006.96	0.999%	\$13,669,680.99	17,560	\$10.54			\$14,831,461.54	\$84.60
Nov-21		\$14,685,650.32	0.999%	\$14,687,507.76	17,375	\$10.53			\$15,190,587.95	\$91.73
Dec-21		\$13,125,177.02	0.998%	\$13,141,351.37	17,101	\$10.56			\$14,561,683.37	\$85.13
Jan-22	\$137,093,387.07	\$10,249,834.97	0.990%	\$10,260,199.51	17,021	\$10.52	\$21,712,246.57	\$21,712,246.57	\$12,331,503.44	\$72.04
Feb-22		\$10,886,193.23	0.998%	\$10,900,140.04	17,124	\$10.52			\$12,837,678.56	\$74.04
Mar-22		\$12,957,868.97	0.999%	\$12,968,408.69	17,092	\$10.56			\$14,943,156.77	\$87.31
Apr-22		\$11,144,800.74	0.999%	\$11,350,374.73	16,847	\$10.46			\$12,346,404.00	\$76.66
May-22		\$10,994,194.82	0.998%	\$11,006,591.33	16,676	\$10.51			\$12,479,981.11	\$78.39
Jun-22		\$11,138,447.56	0.998%	\$11,151,579.20	17,089	\$10.55			\$12,553,050.95	\$82.60
Jul-22		\$10,584,699.87	0.994%	\$10,642,264.31	16,886	\$10.45			\$11,728,113.06	\$84.80
Aug-22		\$12,722,347.93	0.996%	\$12,766,632.02	16,734	\$10.57			\$13,833,944.48	\$92.67
Sep-22		\$12,570,871.74	0.989%	\$12,708,251.09	16,562	\$10.54			\$13,705,485.89	\$87.54
Oct-22		\$12,355,170.61	0.987%	\$12,515,158.38	16,351	\$10.57			\$13,385,778.51	\$83.50
Nov-22		\$12,207,875.70	0.980%	\$12,449,184.57	16,131	\$10.53			\$13,013,636.86	\$80.64
Dec-22		\$12,548,518.53	0.939%	\$13,356,867.15	15,941	\$10.50			\$13,831,512.01	\$87.68

\* Express Completion Factor as a percentage

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

Carrier Name: Geisinger Health Plan  
Product(s): HMO, POS  
Market Segment: Individual  
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 Recovery
\$ 166,784,289.49	\$ 180,276,214.48	\$ 182,083,475.57	252,340	\$ 30,474,274.22	\$ 212,557,749.79	\$ -	\$ (10,303,231.23)	\$ 10,088.84	\$ -	\$ 12,093,554.51	\$ 11,972,701.47
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 801.56
Loss Ratio											89.57%

\*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.00%	-1.00%	0.00%	2.96%	19.00%
Outpatient Hospital	6.30%	7.80%	0.00%	9.28%	42.83%
Professional	1.40%	1.00%	0.00%	2.41%	17.86%
Other Medical	0.10%	2.40%	0.00%	2.50%	1.77%
Capitation				0.00%	0.00%
Prescription Drugs	4.80%	4.60%	0.00%	9.62%	18.53%
Total Annual Trend				6.84%	99.99%
Months of Trend				24	
Total Applied Trend Projection Factor				1.141	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19	\$18,450,215.85	\$20,814,980.64	1.0000	\$ 20,814,980.64	42,721	\$ 487.23	\$43,758,087.25	(\$507,381.39)	\$25,840,346.46	\$ 604.86
Feb-19		\$19,926,560.92	1.0000	\$ 19,926,560.92	40,156	\$ 496.22		(\$507,381.39)	\$23,684,273.58	\$ 589.80
Mar-19		\$21,704,575.50	1.0000	\$ 21,704,575.50	38,408	\$ 565.11		(\$507,381.39)	\$25,527,173.38	\$ 664.64
Apr-19		\$23,536,358.04	1.0000	\$ 23,536,358.04	37,775	\$ 623.07		(\$452,912.20)	\$27,292,309.57	\$ 722.50
May-19		\$22,007,161.60	1.0000	\$ 22,007,161.60	37,131	\$ 592.68		(\$455,735.60)	\$25,488,326.44	\$ 686.43
Jun-19		\$18,936,785.10	1.0000	\$ 18,936,785.10	36,720	\$ 515.71		(\$503,295.65)	\$21,804,635.15	\$ 593.81
Jul-19		\$19,743,223.38	1.0000	\$ 19,743,223.38	35,797	\$ 551.53		(\$532,075.85)	\$22,361,614.23	\$ 630.26
Aug-19		\$21,605,589.69	1.0000	\$ 21,605,589.69	35,322	\$ 611.67		(\$510,036.13)	\$24,132,041.60	\$ 683.76
Sep-19		\$19,942,439.51	1.0000	\$ 19,942,439.51	34,671	\$ 575.19		(\$552,907.40)	\$22,446,716.08	\$ 647.42
Oct-19		\$22,384,882.73	1.0000	\$ 22,384,882.73	34,057	\$ 657.28		(\$683,494.55)	\$24,916,258.40	\$ 731.61
Nov-19		\$20,248,321.67	1.0000	\$ 20,248,321.67	33,492	\$ 604.57		(\$543,614.60)	\$22,504,817.13	\$ 671.95
Dec-19		\$21,281,348.21	1.0000	\$ 21,281,348.21	32,910	\$ 646.64		(\$566,657.75)	\$23,348,938.30	\$ 709.47
Jan-20	\$18,450,215.85	\$15,173,819.18	1.0000	\$ 15,173,819.18	23,768	\$ 638.40	\$43,758,087.25	(\$371,577.05)	\$18,827,524.54	\$ 792.12
Feb-20		\$16,027,999.47	1.0000	\$ 16,027,999.47	22,482	\$ 712.92		(\$341,742.57)	\$18,769,715.20	\$ 834.88
Mar-20		\$14,971,135.07	1.0000	\$ 14,971,135.07	22,185	\$ 674.84		(\$417,032.95)	\$16,939,916.09	\$ 763.59
Apr-20		\$11,471,655.85	1.0000	\$ 11,471,655.85	21,945	\$ 522.76		(\$343,835.87)	\$12,435,614.15	\$ 566.68
May-20		\$12,324,079.87	1.0000	\$ 12,324,079.87	21,699	\$ 567.94		(\$329,252.19)	\$13,583,020.27	\$ 625.96
Jun-20		\$13,413,993.00	1.0000	\$ 13,413,993.00	21,443	\$ 625.48		(\$371,278.31)	\$15,207,664.41	\$ 709.23
Jul-20		\$14,672,833.81	1.0000	\$ 14,672,833.81	21,200	\$ 692.11		(\$418,800.08)	\$16,541,070.13	\$ 780.24
Aug-20		\$15,387,196.88	1.0000	\$ 15,387,196.88	20,898	\$ 736.30		(\$407,730.99)	\$16,997,279.96	\$ 813.34
Sep-20		\$16,099,608.92	1.0000	\$ 16,099,608.92	20,540	\$ 783.80		(\$524,172.83)	\$17,608,247.83	\$ 857.25
Oct-20		\$15,546,842.13	1.0000	\$ 15,546,842.13	20,305	\$ 765.66		(\$580,174.95)	\$16,987,446.17	\$ 836.61
Nov-20		\$15,122,261.41	1.0000	\$ 15,122,261.41	19,980	\$ 756.87		(\$426,198.30)	\$16,415,114.66	\$ 821.57
Dec-20		\$16,381,227.21	1.0000	\$ 16,381,227.21	19,551	\$ 837.89		(\$417,824.14)	\$17,529,543.02	\$ 896.62
Jan-21	\$172,241,154.52	\$12,468,776.70	1.0000	\$ 12,468,776.70	20,547	\$ 606.85	\$28,996,359.99	(\$173,996.92)	\$15,005,869.86	\$ 730.33
Feb-21		\$12,014,239.50	1.0000	\$ 12,014,239.50	21,132	\$ 568.54		(\$169,027.55)	\$14,115,067.77	\$ 667.96
Mar-21		\$14,810,118.63	1.0000	\$ 14,810,118.63	21,029	\$ 704.26		(\$442,806.28)	\$17,348,419.40	\$ 824.96
Apr-21		\$16,383,202.46	1.0000	\$ 16,383,202.46	21,257	\$ 770.72		(\$428,595.58)	\$18,715,710.18	\$ 880.45
May-21		\$14,174,846.24	1.0000	\$ 14,174,846.24	21,524	\$ 658.55		(\$413,074.50)	\$16,180,549.77	\$ 751.73
Jun-21		\$15,911,041.29	1.0000	\$ 15,911,041.29	21,741	\$ 731.85		(\$462,707.24)	\$18,000,723.99	\$ 827.96
Jul-21		\$16,236,132.02	0.9999	\$ 16,237,321.92	21,932	\$ 740.36		(\$440,404.16)	\$18,163,415.85	\$ 828.18
Aug-21		\$16,758,461.08	0.9999	\$ 16,759,798.60	22,164	\$ 756.17		(\$449,563.56)	\$18,500,970.91	\$ 834.73
Sep-21		\$18,142,538.83	0.9999	\$ 18,143,679.38	22,348	\$ 811.89		(\$472,577.73)	\$19,895,658.83	\$ 890.28
Oct-21		\$17,309,744.15	0.9999	\$ 17,311,417.93	22,258	\$ 777.77		(\$438,745.22)	\$18,939,569.96	\$ 850.92
Nov-21		\$19,181,091.89	0.9999	\$ 19,182,949.42	22,018	\$ 871.25		(\$495,050.83)	\$20,867,465.32	\$ 947.75
Dec-21		\$16,920,485.64	0.9991	\$ 16,926,208.21	21,735	\$ 779.23		(\$514,510.62)	\$18,295,538.24	\$ 841.77
Jan-22	\$166,784,789.49	\$13,341,834.70	0.9992	\$ 13,352,330.50	21,514	\$ 620.63	\$30,474,274.22	(\$717,583.94)	\$16,254,455.81	\$ 755.52
Feb-22		\$13,893,616.73	0.9990	\$ 13,907,490.65	21,794	\$ 638.14		(\$702,095.29)	\$16,481,103.31	\$ 756.22
Mar-22		\$16,340,866.26	0.9993	\$ 16,352,370.53	21,501	\$ 760.54		(\$778,252.50)	\$18,958,434.30	\$ 881.75
Apr-22		\$14,449,423.62	0.9989	\$ 14,465,492.50	21,159	\$ 683.66		(\$720,596.91)	\$16,569,364.48	\$ 783.09
May-22		\$14,078,592.03	0.9987	\$ 14,096,595.38	20,984	\$ 671.79		(\$726,655.06)	\$15,988,485.36	\$ 761.95
Jun-22		\$14,477,405.46	0.9983	\$ 14,502,488.02	21,448	\$ 676.17		(\$939,175.30)	\$15,990,245.53	\$ 745.54
Jul-22		\$14,045,999.42	0.9953	\$ 14,112,472.84	21,201	\$ 665.66		(\$882,752.40)	\$15,531,266.70	\$ 732.58
Aug-22		\$17,000,540.74	0.9967	\$ 17,057,439.50	21,028	\$ 811.18		(\$1,027,638.16)	\$18,471,158.26	\$ 878.41
Sep-22		\$16,124,725.59	0.9903	\$ 16,282,751.15	20,845	\$ 781.13		(\$935,494.75)	\$17,581,393.86	\$ 843.43
Oct-22		\$15,773,531.24	0.9884	\$ 15,958,585.22	20,585	\$ 775.27		(\$935,658.97)	\$17,145,339.11	\$ 832.92
Nov-22		\$15,259,128.99	0.9810	\$ 15,555,267.30	20,272	\$ 767.35		(\$935,684.94)	\$16,306,534.04	\$ 804.41
Dec-22		\$15,490,548.66	0.9422	\$ 16,440,181.97	20,010	\$ 821.60		(\$996,443.01)	\$16,976,737.80	\$ 848.41

\* 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

Carrier Name:	Geisinger Health Plan	Attachment Point:	\$60,000
Product(s):	HMO, POS	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	50%
Rate Effective Date:	1/1/2024		
Incurred Dates:	1/1/2022 to 12/31/2022	Proj. Incurred Claim Impact:	-4.9%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2022 to 12/31/2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	20,687	189,675	\$48,982,451	\$48,982,451
\$30,000	\$34,999	137	1,509	\$4,438,758	\$4,438,758
\$35,000	\$39,999	87	877	\$3,247,637	\$3,247,637
\$40,000	\$44,999	91	1,001	\$3,842,302	\$3,842,302
\$45,000	\$49,999	59	663	\$2,810,922	\$2,810,922
\$50,000	\$54,999	68	762	\$3,572,464	\$3,572,464
\$55,000	\$59,999	53	594	\$3,042,875	\$3,042,875
\$60,000	\$64,999	56	602	\$3,473,926	\$3,416,963
\$65,000	\$69,999	42	471	\$2,822,327	\$2,671,164
\$70,000	\$74,999	34	382	\$2,461,557	\$2,250,778
\$75,000	\$79,999	44	486	\$3,410,139	\$3,025,069
\$80,000	\$84,999	23	253	\$1,880,239	\$1,630,120
\$85,000	\$89,999	27	299	\$2,360,355	\$1,990,177
\$90,000	\$94,999	21	232	\$1,945,566	\$1,602,783
\$95,000	\$99,999	20	213	\$1,950,376	\$1,575,188
\$100,000	\$109,999	26	271	\$2,718,291	\$2,198,291
\$110,000	\$119,999	30	319	\$3,441,898	\$2,841,898
\$120,000	\$129,999	23	263	\$2,850,685	\$2,390,685
\$130,000	\$139,999	16	174	\$2,160,230	\$1,840,230
\$140,000	\$149,999	12	136	\$1,729,829	\$1,489,829
\$150,000	\$159,999	7	74	\$1,091,668	\$951,668
\$160,000	\$169,999	16	179	\$2,635,228	\$2,315,228
\$170,000	\$179,999	13	141	\$2,287,666	\$2,027,666
\$180,000	\$189,999	9	92	\$1,654,399	\$1,474,399
\$190,000	\$199,999	9	100	\$1,752,711	\$1,572,711
\$200,000	\$209,999	8	95	\$1,627,432	\$1,467,432
\$210,000	\$219,999	6	72	\$1,286,806	\$1,166,806
\$220,000	\$229,999	5	45	\$1,114,144	\$1,014,144
\$230,000	\$239,999	7	80	\$1,650,577	\$1,510,577
\$240,000	\$249,999	5	59	\$1,234,936	\$1,134,936
\$250,000	\$259,999	1	12	\$258,134	\$238,134
\$260,000	\$269,999	3	32	\$796,183	\$736,183
\$270,000	\$279,999	2	24	\$549,464	\$509,464
\$280,000	\$289,999	3	33	\$849,662	\$789,662
\$290,000	\$299,999	1	12	\$295,618	\$275,618
\$300,000	\$324,999	5	57	\$1,597,723	\$1,497,723
\$325,000	\$349,999	2	13	\$672,190	\$632,190
\$350,000	\$374,999	5	45	\$1,789,834	\$1,689,834
\$375,000	\$399,999	2	24	\$779,364	\$739,364
\$400,000	\$424,999	4	46	\$1,639,714	\$1,559,714
\$425,000	\$449,999	3	36	\$1,315,783	\$1,255,783
\$450,000	\$474,999	0	0	\$0	\$0
\$475,000	\$499,999	1	12	\$475,172	\$455,172
\$500,000	\$599,999	5	46	\$2,683,707	\$2,583,707
\$600,000	\$699,999	7	84	\$4,413,960	\$4,273,960
\$700,000	\$799,999	1	12	\$705,941	\$685,941
\$800,000	\$899,999	2	24	\$1,677,862	\$1,637,862
\$900,000	\$999,999	1	12	\$970,678	\$950,678
\$1,000,000+		1	12	\$1,131,276	\$1,111,276
Total		21,690	200,654	\$142,080,657	\$135,118,415



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

Carrier Name:	Geisinger Health Plan	Attachment Point:	\$60,000
Product(s):	HMO, POS	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	50%
Rate Effective Date:	1/1/2024		
		Proj. Incurred Claim Impact:	-5.3%
		Proj. Morbidity Impact:	0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2024					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	25,953	236,775	\$63,346,814	\$63,346,814
\$30,000	\$34,999	162	1,739	\$5,253,424	\$5,253,424
\$35,000	\$39,999	147	1,591	\$5,510,861	\$5,510,861
\$40,000	\$44,999	103	1,022	\$4,341,838	\$4,341,838
\$45,000	\$49,999	106	1,162	\$5,004,460	\$5,004,460
\$50,000	\$54,999	67	736	\$3,504,225	\$3,504,225
\$55,000	\$59,999	74	812	\$4,248,515	\$4,248,515
\$60,000	\$64,999	70	782	\$4,350,387	\$4,275,193
\$65,000	\$69,999	61	661	\$4,123,995	\$3,891,997
\$70,000	\$74,999	54	596	\$3,898,663	\$3,569,332
\$75,000	\$79,999	48	532	\$3,700,456	\$3,290,228
\$80,000	\$84,999	44	495	\$3,639,710	\$3,139,855
\$85,000	\$89,999	41	452	\$3,583,911	\$3,021,956
\$90,000	\$94,999	37	415	\$3,408,777	\$2,814,388
\$95,000	\$99,999	30	328	\$2,934,530	\$2,367,265
\$100,000	\$109,999	52	573	\$5,444,570	\$4,404,570
\$110,000	\$119,999	38	393	\$4,348,159	\$3,588,159
\$120,000	\$129,999	31	340	\$3,886,539	\$3,266,539
\$130,000	\$139,999	33	360	\$4,441,512	\$3,781,512
\$140,000	\$149,999	21	242	\$3,033,487	\$2,613,487
\$150,000	\$159,999	18	187	\$2,792,384	\$2,432,384
\$160,000	\$169,999	12	131	\$1,959,485	\$1,719,485
\$170,000	\$179,999	11	123	\$1,912,094	\$1,692,094
\$180,000	\$189,999	17	181	\$3,147,919	\$2,807,919
\$190,000	\$199,999	11	126	\$2,130,702	\$1,910,702
\$200,000	\$209,999	15	166	\$3,050,045	\$2,750,045
\$210,000	\$219,999	15	155	\$3,218,176	\$2,918,176
\$220,000	\$229,999	9	106	\$2,041,364	\$1,861,364
\$230,000	\$239,999	7	79	\$1,638,280	\$1,498,280
\$240,000	\$249,999	6	72	\$1,464,589	\$1,344,589
\$250,000	\$259,999	5	45	\$1,260,920	\$1,160,920
\$260,000	\$269,999	6	72	\$1,592,759	\$1,472,759
\$270,000	\$279,999	5	53	\$1,363,773	\$1,263,773
\$280,000	\$289,999	7	73	\$1,978,673	\$1,838,673
\$290,000	\$299,999	2	19	\$592,109	\$552,109
\$300,000	\$324,999	11	119	\$3,440,342	\$3,220,342
\$325,000	\$349,999	4	39	\$1,327,217	\$1,247,217
\$350,000	\$374,999	8	93	\$2,913,640	\$2,753,640
\$375,000	\$399,999	2	9	\$768,941	\$728,941
\$400,000	\$424,999	7	69	\$2,856,254	\$2,716,254
\$425,000	\$449,999	1	12	\$438,313	\$418,313
\$450,000	\$474,999	5	60	\$2,300,251	\$2,200,251
\$475,000	\$499,999	4	46	\$1,964,621	\$1,884,621
\$500,000	\$599,999	5	54	\$2,720,791	\$2,620,791
\$600,000	\$699,999	6	62	\$3,970,244	\$3,850,244
\$700,000	\$799,999	7	84	\$5,112,751	\$4,972,751
\$800,000	\$899,999	2	24	\$1,703,011	\$1,663,011
\$900,000	\$999,999	4	48	\$3,780,566	\$3,700,566
\$1,000,000+		2	24	\$2,399,336	\$2,359,336
Total		27,386	252,340	\$207,844,384	\$196,794,169

PA Rate Template Part II  
Rate Development and Change

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	7/1/2024

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 784.03	\$ 801.56	< Actual Experience PMPM
Two year trend projection factor	1.141	1.141	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 894.63	\$ 914.94	
<b>Single Risk Pool Adjustment Factors</b>			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	< See URRT Instructions
Change in Morbidity - All Other	1.000	0.980	
Total Non-Morbidity Changes	1.000	0.997	
Change in Demographics	1.000	0.995	< See URRT Instructions
Change in Network	1.000	1.000	
Change in Benefits	1.000	1.000	
Change in Other	1.000	1.002	< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 894.63	\$ 893.94	
Credibility Factors	0%	100%	< See Instructions
Blended Projected EHB Claims PMPM			
		\$ 893.94	
<b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 893.94		< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.87%		
Projected Incurred EHB Claims PMPM	\$ 782.39		
Market-wide Adjustments			< Market-Adjusted Index Rate
Projected Incurred Risk Adjustment PMPM	\$16.92		
Projected Incurred Exchange User Fees PMPM	\$21.31		
Projected Incurred Reinsurance Recoveries PMPM	\$41.60		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 725.18		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 828.58		
Projected Allowed Non-EHB Claims PMPM	\$ 50.00		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 725.18		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 828.58		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.09%	\$65.25
General and Claims	6.54%	\$52.75
Agent/Broker Fees and Commissions	0.20%	\$1.61
Quality Improvement Initiatives	1.35%	\$10.89
Taxes and Fees	0.06%	\$0.50
Risk Adjustment User Fee	0.03%	\$0.21
PCORI Fee	0.04%	\$0.28
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.01
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$16.14
Total Retention	10.15%	\$81.89
Projected Required Revenue PMPM		\$ 807.08

Table 8. Components of Rate Change

Rate Components	2023	2024	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 389.73	\$ 418.18	\$ 28.45	7.3%
B. Base period allowed claims before normalization	\$ 5822.15	\$ 801.56	\$ (20.59)	-5.3%
C. Normalization factor component of change	\$ (428.78)	\$ (433.29)	\$ (4.51)	-1.2%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 393.37	\$ 368.27	\$ (25.10)	-6.4%
D2. URRT Trend	\$ 73.41	\$ 52.09	\$ (21.31)	-5.5%
D3. URRT Morbidity	\$ (21.47)	\$ (8.41)	\$ 13.06	3.4%
D4. URRT Other	\$ 2.23	\$ (1.24)	\$ (3.47)	-0.9%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (26.59)	\$ (19.38)	\$ 7.21	1.8%
D6. Normalized Exchange User Fee on an allowed basis	\$ 12.40	\$ 11.19	\$ (1.22)	-0.3%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (24.07)	\$ (21.84)	\$ 2.24	0.6%
D8. Subtotal - Sum(D1-D7)	\$ 409.27	\$ 380.69	\$ (28.59)	-7.3%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (6.00)	\$ (5.88)	\$ 0.11	0.0%
E2. Pricing AV	\$ (84.93)	\$ (46.89)	\$ 38.03	9.8%
E3. Benefit Richness	\$ 26.13	\$ 45.58	\$ 19.45	5.0%
E4. Catastrophic Eligibility	\$ (0.14)	\$ (0.11)	\$ 0.02	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (64.93)	\$ (7.31)	\$ 57.62	14.8%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 34.42	\$ 33.81	\$ (0.62)	-0.2%
F2. Taxes and Fees	\$ 0.25	\$ 0.26	\$ 0.01	0.0%
F3. Profit and/or Contingency	\$ 7.79	\$ 8.36	\$ 0.57	0.1%
F4. Subtotal - Sum(F1-F3)	\$ 42.47	\$ 42.43	\$ (0.04)	0.0%
G. Change in Miscellaneous Items	50.00	50.00	-	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 386.82	\$ 415.81	\$ 28.99	7.4%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 801.56	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 166,784,789.49	
Blended Loss Ratio	89.57%	

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 EHB Claims PMPM	\$ 893.94	\$ 893.94	\$ 893.94	\$ 893.94	\$ 893.94
Months of Trend	-	3	6	9	-
Annual Trend	6.84%	6.84%	6.84%	6.84%	-
Single Risk Pool Projected Allowed Claims	\$ 893.94	\$ 928.85	\$ 924.01	\$ 939.47	\$ -
Quarterly Trend Factor	1.000	1.017	1.034	1.051	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	2024
Average Age Factor	1.1314	1.527
Average Geographic Factor	1.005	0.999
Average Tobacco Factor	1.009	1.008
Average Benefit Richness (induced demand)	1.082	1.140
Average Network Factor	0.985	0.984
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 855.38	\$ 828.58
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 409.27	\$ 380.69

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

	2023	2024	
Paid-to-Allowed	0.789	0.875	
URRT Trend (Total Allowed Trend Factor)	1.187	1.141	< URRT W1, S2
URRT Morbidity	0.954	0.980	< URRT W1, S2
URRT "Other"	1.005	0.997	< URRT W1, S2
Risk Adjustment	(543.87)	(36.92)	< URRT W1, S3
Exchange User Fee	520.40	21.31	< URRT W1, S3
Reinsurance Recoveries	539.72	41.60	< URRT W1, S3
Capitation	50.04	50.04	< URRT W1, S2
Network	0.989	0.985	
Pricing AV	0.789	0.875	< For 2023 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.082	1.139	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.83%	8.09%	
Taxes and Fees	0.07%	0.06%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2024
Base Period Start Date	1/1/2022
Date of Most Recent Membership:	2/1/2023
Market Adjusted Index Rate:	\$ 828.58

Calibration	
Age Calibration Factor	1.927
Geographic Calibration Factor	0.999
Tobacco Calibration Factor	1.008
Aggregate Calibration Factor	1.940

45 CFR Part 156.8 (d) (2) Allowable Factors																				
Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2023 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2024	1/1/2024 HIOS Plan ID (If 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actual Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company- determined AV)	Benefit Richness (Induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	
Totals - Current Membership																				
Total - Projected Membership																				
Transitional Plans																				
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	0.744 0.741	N/A	N/A	0.875 0.875	1.000 1.000	1.000 1.000	1.000 1.000	1.000 1.000	1.020 1.025	\$ \$	729.13 729.75	8.1% 8.1%	0.1% 0.1%	2.0% 2.0%
Plan 1	22444PA0010035	HMO	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010035	Gold	0.8152	Approach (1)	On/Off	0.934	1.034	1.000	1.016	1.000	1.000	\$813.01	8.1%	0.1%	2.0%	
Plan 2	22444PA0010036	HMO	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010036	Gold	0.8152	Approach (1)	On/Off	0.934	1.034	1.000	1.016	1.000	1.000	\$813.01	8.1%	0.1%	2.0%	
Plan 3	22444PA0010038	HMO	Geisinger Marketplace All-Access HMO 30/60/7000	M	22444PA0010038	Silver	0.7009	Approach (1)	On/Off	0.809	1.077	1.000	1.016	1.000	1.220	\$894.71	8.1%	0.1%	2.0%	
Plan 4	22444PA0010039	HMO	Geisinger Marketplace All-Access HMO 30/60/7000	M	22444PA0010039	Silver	0.7009	Approach (1)	On/Off	0.809	1.077	1.000	1.016	1.000	1.220	\$894.71	8.1%	0.1%	2.0%	
Plan 5	22444PA0010040	HMO	Geisinger Marketplace All-Access HMO 30/60/7000	M	22444PA0010040	Silver	0.7009	Approach (1)	On/Off	0.809	1.077	1.000	1.016	1.000	1.220	\$894.71	8.1%	0.1%	2.0%	
Plan 6	22444PA0010042	HMO	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010042	Gold	0.8152	Approach (1)	On/Off	0.934	1.034	1.000	1.016	1.000	1.000	\$813.01	8.1%	0.1%	2.0%	
Plan 7	22444PA0010045	HMO	Geisinger Marketplace All-Access Extra HMO 30/50/500	M	22444PA0010045	Gold	0.8003	Approach (1)	On/Off	0.940	1.039	1.000	1.016	1.000	1.000	\$821.88	8.1%	0.1%	2.0%	
Plan 8	22444PA0010053	HMO	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010053	Expanded Bronze	0.6495	Approach (1)	On/Off	0.749	0.923	1.000	1.016	1.000	1.000	\$582.07	8.1%	0.1%	2.0%	
Plan 9	22444PA0010054	HMO	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010054	Expanded Bronze	0.6495	Approach (1)	On/Off	0.749	0.923	1.000	1.016	1.000	1.000	\$582.07	8.1%	0.1%	2.0%	
Plan 10	22444PA0010055	HMO	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010055	Expanded Bronze	0.6495	Approach (1)	On/Off	0.749	0.923	1.000	1.016	1.000	1.000	\$582.07	8.1%	0.1%	2.0%	
Plan 11	22444PA0010063	HMO	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010063	Silver	0.7053	Approach (1)	Off	0.811	0.954	1.000	1.016	1.000	1.000	\$651.05	8.1%	0.1%	2.0%	
Plan 12	22444PA0010064	HMO	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010064	Silver	0.7053	Approach (1)	Off	0.811	0.954	1.000	1.016	1.000	1.000	\$651.05	8.1%	0.1%	2.0%	
Plan 13	22444PA0010065	HMO	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010065	Silver	0.7053	Approach (1)	Off	0.811	0.954	1.000	1.016	1.000	1.000	\$651.05	8.1%	0.1%	2.0%	
Plan 14	22444PA0010082	HMO	Geisinger Marketplace All-Access HMO 20/50/3250	E	22444PA0010082	Gold	0.8152	Approach (1)	On/Off	0.934	1.034	1.000	1.016	1.000	1.000	\$813.01	8.1%	0.1%	2.0%	
Plan 15	22444PA0010090	HMO	Geisinger Marketplace All-Access HMO 30/60/5000	E	22444PA0010090	Silver	0.7053	Approach (1)	Off	0.811	0.954	1.000	1.016	1.000	1.000	\$651.05	8.1%	0.1%	2.0%	
Plan 16	22444PA0010098	HMO	Geisinger Marketplace All-Access HMO 30/60/7000	M	22444PA0010098	Silver	0.7009	Approach (1)	On/Off	0.809	1.077	1.000	1.016	1.000	1.220	\$894.71	8.1%	0.1%	2.0%	
Plan 17	22444PA0010106	HMO	Geisinger Marketplace All-Access HMO 40/80/8400	M	22444PA0010106	Expanded Bronze	0.6495	Approach (1)	On/Off	0.749	0.923	1.000	1.016	1.000	1.000	\$582.07	8.1%	0.1%	2.0%	
Plan 18	22444PA0010135	HMO	Geisinger Marketplace Premier HMO 20/50/3250	E	22444PA0010135	Gold	0.8152	Approach (1)	On/Off	0.934	1.034	1.000	0.955	1.000	1.000	\$764.23	8.1%	0.1%	2.0%	
Plan 19	22444PA0010136	HMO	Geisinger Marketplace Premier HMO 30/60/7000	M	22444PA0010136	Silver	0.7009	Approach (1)	On/Off	0.809	1.077	1.000	0.955	1.000	1.220	\$841.02	8.1%	0.1%	2.0%	
Plan 20	22444PA0010137	HMO	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010137	Expanded Bronze	0.6495	Approach (1)	On/Off	0.749	0.923	1.000	0.955	1.000	1.000	\$547.14	8.1%	0.1%	2.0%	
Plan 21	22444PA0010138	HMO	Geisinger Marketplace Premier HMO 20/50/3250	E	22444PA0010138	Gold	0.8152	Approach (1)	On/Off	0.934	1.034	1.000	0.955	1.000	1.000	\$764.23	8.1%	0.1%	2.0%	
Plan 22	22444PA0010139	HMO	Geisinger Marketplace Premier HMO 30/60/7000	M	22444PA0010139	Silver	0.7009	Approach (1)	On/Off	0.809	1.077	1.000	0.955	1.000	1.220	\$841.02	8.1%	0.1%	2.0%	
Plan 23	22444PA0010140	HMO	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010140	Expanded Bronze	0.6495	Approach (1)	On/Off	0.749	0.923	1.000	0.955	1.000	1.000	\$547.14	8.1%	0.1%	2.0%	
Plan 24	22444PA0010141	HMO	Geisinger Marketplace Premier HMO 20/50/3250	E	22444PA0010141	Gold	0.8152	Approach (1)	On/Off	0.934	1.034	1.000	0.955	1.000	1.000	\$764.23	8.1%	0.1%	2.0%	
Plan 25	22444PA0010142	HMO	Geisinger Marketplace Premier HMO 30/60/7000	M	22444PA0010142	Silver	0.7009	Approach (1)	On/Off	0.809	1.077	1.000	0.955	1.000	1.220	\$841.02	8.1%	0.1%	2.0%	
Plan 26	22444PA0010143	HMO	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010143	Expanded Bronze	0.6495	Approach (1)	On/Off	0.749	0.923	1.000	0.955	1.000	1.000	\$547.14	8.1%	0.1%	2.0%	
Plan 27	22444PA0010144	HMO	Geisinger Marketplace All-Access HMO 25/45/0	M	22444PA0010144	Gold	0.8199	Approach (1)	On/Off	0.951	1.047	1.000	1.016	1.000	1.000	\$838.38	8.1%	0.1%	2.0%	
Plan 28	22444PA0010146	HMO	Geisinger Marketplace All-Access HMO 25/45/0	M	22444PA0010146	Gold	0.8199	Approach (1)	On/Off	0.951	1.047	1.000	1.016	1.000	1.000	\$838.38	8.1%	0.1%	2.0%	
Plan 29	22444PA0010152	HMO	Geisinger Marketplace All-Access HMO 25/45/0	M	22444PA0010152	Gold	0.8199	Approach (1)	On/Off	0.951	1.047	1.000	1.016	1.000	1.000	\$838.38	8.1%	0.1%	2.0%	
Plan 30	22444PA0010153	HMO	Geisinger Marketplace All-Access HMO 25/45/0	M	22444PA0010153	Gold	0.8199	Approach (1)	On/Off	0.951	1.047	1.000	1.016	1.000	1.000	\$838.38	8.1%	0.1%	2.0%	
Plan 31	22444PA0010157	HMO	Geisinger Marketplace All-Access HMO 25/50/2500	M	22444PA0010157	Gold	0.789	Approach (1)	On/Off	0.903	1.011	1.000	1.016	1.000	1.000	\$768.72	8.1%	0.1%	2.0%	
Plan 32	22444PA0010159	HMO	Geisinger Marketplace All-Access HMO 25/50/2500	M	22444PA0010159	Gold	0.789	Approach (1)	On/Off	0.903	1.011	1.000	1.016	1.000	1.000	\$768.72	8.1%	0.1%	2.0%	
Plan 33	22444PA0010166	HMO	Geisinger Marketplace All-Access HMO 25/50/2500	M	22444PA0010166	Gold	0.789	Approach (1)	On/Off	0.903	1.011	1.000	1.016	1.000	1.000	\$768.72	8.1%	0.1%	2.0%	
Plan 34	22444PA0010167	HMO	Geisinger Marketplace All-Access HMO 25/50/2500	M	22444PA0010167	Gold	0.789	Approach (1)	On/Off	0.903	1.011	1.000	1.016	1.000	1.000	\$768.72	8.1%	0.1%	2.0%	
Plan 35	22444PA0010171	HMO	Geisinger Marketplace All-Access HMO 25/50/4000	M	22444PA0010171	Gold	0.78	Approach (1)	On/Off	0.885	0.999	1.000	1.016	1.000	1.000	\$744.13	8.1%	0.1%	2.0%	
Plan 36	22444PA0010173	HMO	Geisinger Marketplace All-Access HMO 25/50/4000	M	22444PA0010173	Gold	0.78	Approach (1)	On/Off	0.885	0.999	1.000	1.016	1.000	1.000	\$744.13	8.1%	0.1%	2.0%	
Plan 37	22444PA0010179	HMO	Geisinger Marketplace All-Access HMO 25/50/4000	M	22444PA0010179	Gold	0.78	Approach (1)	On/Off	0.885	0.999	1.000	1.016	1.000	1.000	\$744.13	8.1%	0.1%	2.0%	
Plan 38	22444PA0010180	HMO	Geisinger Marketplace All-Access HMO 25/50/4000	M	22444PA0010180	Gold	0.78	Approach (1)	On/Off	0.885	0.999	1.000	1.016	1.000	1.000	\$744.13	8.1%	0.1%	2.0%	
Plan 39	22444PA0010197	HMO	Geisinger Marketplace All-Access HMO Pharmacy First 8500	M	22444PA0010197	Expanded Bronze	0.6495	Approach (1)	On/Off	0.728	0.914	1.000	1.016	1.000	1.000	\$560.36	8.1%	0.1%	2.0%	
Plan 40	22444PA0010200	HMO	Geisinger Marketplace All-Access HMO Pharmacy First 8500	M	22444PA0010200	Expanded Bronze	0.6495	Approach (1)	On/Off	0.728	0.914	1.000	1.016	1.000	1.000	\$560.36	8.1%	0.1%	2.0%	
Plan 41	22444PA0010201	HMO	Geisinger Marketplace All-Access HMO Pharmacy First 8500	M	22444PA0010201	Expanded Bronze	0.6495	Approach (1)	On/Off	0.728	0.914	1.000	1.016	1.000	1.000	\$560.36	8.1%	0.1%	2.0%	
Plan 42	22444PA0010208	HMO	Geisinger Marketplace All-Access HMO Pharmacy First 8500	M	22444PA0010208	Expanded Bronze	0.6495	Approach (1)	On/Off	0.728	0.914	1.000	1.016	1.000	1.000	\$560.36	8.1%	0.1%	2.0%	
Plan 43	22444PA0040080	POS	Geisinger Marketplace All-Access Value	M	22444PA0040080	Catastrophic	0.57	Approach (1)	On/Off	0.744	0.921	1.000	1.016	0.880	1.000	\$507.61	8.1%	0.1%	2.0%	
Plan 44	22444PA0040081	POS	Geisinger Marketplace All-Access Value	M	22444PA0040081	Catastrophic	0.57	Approach (1)	On/Off	0.744	0.921	1.000	1.016	0.880	1.000	\$507.61	8.1%	0.1%	2.0%	
Plan 45	22444PA0040082	POS	Geisinger Marketplace All-Access Value	M	22444PA0040082	Catastrophic	0.57	Approach (1)	On/Off	0.744	0.921	1.000	1.016	0.880	1.000	\$507.61	8.1%	0.1%	2.0%	
Plan 46	22444PA0040085	POS	Geisinger Marketplace All-Access Value	M	22444PA0040085	Catastrophic	0.57	Approach (1)	On/Off	0.744	0.921	1.000	1.016	0.880	1.000	\$507.61	8.1%	0.1%	2.0%	

Total Covered Lives @ 02-01-2023
16,069

Total Covered Lives Mapped into 2024 Plans @ 02-01-2023	Total Projected Lives
16,069	16,867

-	-
1,227	1,227
80	80
829	1,078
131	170
40	52
321	321
3,327	3,327
1,527	1,631
652	696
171	183
121	121
12	12
9	9
120	120
3	3
25	33
78	83
902	902
321	418
621	603
340	340
55	72
418	447
660	660
93	121
730	780
26	26
342	342
11	11
28	28
49	49
1,174	1,174
34	34
80	80
23	23
450	450
16	16
88	88
25	26
647	691
155	166
67	72
35	35
5	5
-	-
1	1

2023 Calibrated Plan Adjusted Index Rate PMPM	2024 Calibrated Plan Adjusted Index Rate PMPM
\$ 389.73	\$ 418.18

N/A	N/A
\$418.19	\$ 466.29
\$418.19	\$ 466.29
\$471.54	\$ 513.15
\$471.54	\$ 513.15
\$471.54	\$ 513.15
\$418.19	\$ 466.29
\$451.14	\$ 471.38
\$315.29	\$ 333.84
\$315.29	\$ 333.84
\$315.29	\$ 333.84
\$373.90	\$ 373.40
\$373.90	\$ 373.40
\$373.90	\$ 373.40
\$373.90	\$ 373.40
\$471.54	\$ 513.15
\$315.29	\$ 333.84
\$393.10	\$ 438.31
\$443.25	\$ 482.36
\$296.37	\$ 313.81
\$393.10	\$ 438.31
\$443.25	\$ 482.36
\$296.37	\$ 313.81
\$393.10	\$ 438.31
\$443.25	\$ 482.36
\$296.37	\$ 313.81
\$476.27	\$ 480.84
\$476.27	\$ 480.84
\$476.27	\$ 480.84
\$410.71	\$ 440.89
\$410.71	\$ 440.89
\$410.71	\$ 440.89
\$404.82	\$ 426.78
\$404.82	\$ 426.78
\$404.82	\$ 426.78
\$290.30	\$ 321.39
\$290.30	\$ 321.39
\$290.30	\$ 321.39
\$290.30	\$ 321.39
\$284.63	\$ 291.13
\$284.63	\$ 291.13
\$284.63	\$ 291.13

Proposed Rate Change Compared to Prior 12 months
7.3%

N/A
11.5%
11.5%
8.8%
8.8%
8.8%
11.5%
4.5%
5.9%
5.9%
5.9%
1.1%
-0.1%
-0.1%
-0.1%
11.5%
-0.1%
-0.1%
8.8%
5.9%
11.5%
8.8%
3.9%
2.1%
8.8%
5.9%
11.5%
4.1%
8.8%
5.9%
1.0%
1.0%
1.0%
7.3%
7.3%
7.3%
7.3%
5.4%
5.4%
5.4%
10.7%
10.7%
10.7%
10.7%
2.3%
2.3%
2.3%

% of Total Covered Lives
N/A

N/A
7.6%
0.5%
5.2%
0.8%
0.2%
2.0%
20.7%
9.5%
4.1%
1.1%
0.8%
0.1%
0.1%
0.7%
0.0%
0.2%
0.5%
5.6%
8.8%
3.9%
2.1%
0.3%
2.6%
4.1%
0.6%
4.5%
0.2%
0.1%
0.2%
7.3%
7.3%
0.5%
0.1%
2.8%
0.1%
0.5%
0.2%
4.0%
1.0%
10.7%
0.4%
0.2%
0.0%
0.0%
0.0%

02-01-2023 Number of Covered Lives by Rating Area											2024 Continued/Discontinued Plans Indicator	De Minimis Check
1	2	3	4	5	6	7	8	9	Total			
-	46	8,363	-	313	5,495	932	-	920	16,069			
-	-	-	-	-	-	-	-	-	-	0		
-	-	886	-	1	301	-	-	39	1,227	1	yes	
-	-	-	-	-	80	-	-	-	80	1	yes	
-	-	561	-	1	239	-	-	28	829	1	yes	
-	-	-	-	-	-	44	-	87	131	1	yes	
-	-	-	-	-	40	-	-	-	40	1	yes	
-	-	-	-	-	-	186	-	135	321	1	yes	
-	-	1,933	-	6	1,169	4	-	215	3,327	1	yes	
-	-	1,171	-	-	303	-	-	53	1,527	1	yes	
-	-	-	-	-	-	407	-	245	652	1	yes	
-	-	-	-	-	169	2	-	-	171	1	yes	
-	-	85	-	-	36	-	-	-	121	1	yes	
-	-	-	-	-	-	6	-	6	12	1	yes	
-	-	-	-	-	9	-	-	-	9	1	yes	
-	13	-	-	104	3	-	-	-	120	1	yes	
-	-	-	-	2	1	-	-	-	3	1	yes	
-	3	-	-	21	1	-	-	-	25	1	yes	
-	13	-	-	63	2	-	-	-	78	1	yes	
-	-	8	-	5	889	-	-	-	902	1	yes	
-	-	-	-	3	317	-	-	1	321	1	yes	
-	-	7	-	1	610	-	-	3	621	1	yes	
-	-	250	-	-	90	-	-	-	340	1	yes	
-	-	40	-	-	15	-	-	-	55	1	yes	
-	-	286	-	-	132	-	-	-	418	1	yes	
-	-	647	-	-	13	-	-	-	660	1	yes	
-	-	93	-	-	-	-	-	-	93	1	yes	
-	-	716	-	-	14	-	-	-	730	1	yes	
-	1	-	-	22	3	-	-	-	26	1	yes	
-	-	225	-	1	116	-	-	-	342	1	yes	
-	-	-	-	-	11	-	-	-	11	1	yes	
-	-	-	-	-	-	19	-	9	28	1	yes	
-	5	-	-	42	2	-	-	-	49	1	yes	
-	-	669	-	1	491	-	-	13	1,174	1	yes	
-	-	-	-	-	34	-	-	-	34	1	yes	
-	-	-	-	-	-	61	-	19	80	1	yes	
-	7	-	-	16	-	-	-	-	23	1	yes	
-	1	305	-	1	132	-	-	11	450	1	yes	
-	-	-	-	-	16	-	-	-	16	1	yes	
-	-	-	-	-	-	70	-	18	88	1	yes	
-	3	-	-	22	-	-	-	-	25	1	yes	
-	-	454	-	-	182	-	-	11	647	1	yes	
-	-	-	-	-	129	-	-	26	155	1	yes	
-	-	-	-	-	67	-	-	-	67	1	yes	
-	-	27	-	-	8	-	-	-	35	1	no	
-	-	-	-	-	-	4	-	1	5	1	no	
-	-	-	-	-	-	-	-	-	-	1	no	
-	-	-	-	1	-	-	-	-	1	1	no	



PA Rate Template Part IV A - Individual

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

Carrier Name: Geisinger Health Plan  
Product: HMO, POS  
Market Segment: Individual  
Rate Effective Date: 1/1/2024

Plan Number	HIOS Plan ID (Standard Component)	1/1/2023 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,M)	1/1/2024 Plan HIOS Plan ID (If 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals						
These cells auto-fill using the data entered in Table 10.						
Plan 1	22444PA0010035	Geisinger Marketplace All Access HMO 20/50/1250	E	22444PA0010035	Gold	On/Off
Plan 3	22444PA0010036	Geisinger Marketplace All Access HMO 20/50/1250	E	22444PA0010036	Gold	On/Off
Plan 3	22444PA0010038	Geisinger Marketplace All Access HMO 30/60/1900	M	22444PA0010038	Silver	On/Off
Plan 4	22444PA0010039	Geisinger Marketplace All Access HMO 30/60/1900	M	22444PA0010039	Silver	On/Off
Plan 5	22444PA0010040	Geisinger Marketplace All Access HMO 30/60/1900	M	22444PA0010040	Silver	On/Off
Plan 6	22444PA0010042	Geisinger Marketplace All Access HMO 20/50/1250	E	22444PA0010042	Gold	On/Off
Plan 7	22444PA0010045	Geisinger Marketplace All Access HMO 20/50/1250	M	22444PA0010045	Gold	On/Off
Plan 8	22444PA0010053	Geisinger Marketplace All Access HMO 40/80/8400	M	22444PA0010053	Expanded Bronze	On/Off
Plan 9	22444PA0010054	Geisinger Marketplace All Access HMO 40/80/8400	M	22444PA0010054	Expanded Bronze	On/Off
Plan 10	22444PA0010055	Geisinger Marketplace All Access HMO 40/80/8400	M	22444PA0010055	Expanded Bronze	On/Off
Plan 11	22444PA0010063	Geisinger Marketplace All Access HMO 30/60/1900	E	22444PA0010063	Silver	Off
Plan 12	22444PA0010064	Geisinger Marketplace All Access HMO 30/60/1900	E	22444PA0010064	Silver	Off
Plan 13	22444PA0010065	Geisinger Marketplace All Access HMO 30/60/1900	E	22444PA0010065	Silver	Off
Plan 14	22444PA0010082	Geisinger Marketplace All Access HMO 20/50/1250	E	22444PA0010082	Gold	On/Off
Plan 15	22444PA0010090	Geisinger Marketplace All Access HMO 30/60/1900	E	22444PA0010090	Silver	Off
Plan 16	22444PA0010098	Geisinger Marketplace All Access HMO 30/60/1900	M	22444PA0010098	Silver	On/Off
Plan 17	22444PA0010096	Geisinger Marketplace All Access HMO 40/80/8400	M	22444PA0010096	Expanded Bronze	On/Off
Plan 18	22444PA0010135	Geisinger Marketplace Premier HMO 20/50/1250	E	22444PA0010135	Gold	On/Off
Plan 19	22444PA0010136	Geisinger Marketplace Premier HMO 20/50/1250	M	22444PA0010136	Silver	On/Off
Plan 20	22444PA0010137	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010137	Expanded Bronze	On/Off
Plan 21	22444PA0010138	Geisinger Marketplace Premier HMO 20/50/1250	E	22444PA0010138	Gold	On/Off
Plan 22	22444PA0010139	Geisinger Marketplace Premier HMO 20/50/1250	M	22444PA0010139	Silver	On/Off
Plan 23	22444PA0010140	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010140	Expanded Bronze	On/Off
Plan 24	22444PA0010141	Geisinger Marketplace Premier HMO 20/50/1250	E	22444PA0010141	Gold	On/Off
Plan 25	22444PA0010142	Geisinger Marketplace Premier HMO 20/50/1250	M	22444PA0010142	Silver	On/Off
Plan 26	22444PA0010143	Geisinger Marketplace Premier HMO 40/80/8400	M	22444PA0010143	Expanded Bronze	On/Off
Plan 27	22444PA0010144	Geisinger Marketplace All Access HMO 25/45/0	E	22444PA0010144	Gold	On/Off
Plan 28	22444PA0010146	Geisinger Marketplace All Access HMO 25/45/0	M	22444PA0010146	Gold	On/Off
Plan 29	22444PA0010152	Geisinger Marketplace All Access HMO 25/45/0	E	22444PA0010152	Gold	On/Off
Plan 30	22444PA0010153	Geisinger Marketplace All Access HMO 25/45/0	M	22444PA0010153	Gold	On/Off
Plan 31	22444PA0010157	Geisinger Marketplace All Access HMO 25/50/2500	E	22444PA0010157	Gold	On/Off
Plan 32	22444PA0010159	Geisinger Marketplace All Access HMO 25/50/2500	M	22444PA0010159	Gold	On/Off
Plan 33	22444PA0010166	Geisinger Marketplace All Access HMO 25/50/2500	M	22444PA0010166	Gold	On/Off
Plan 34	22444PA0010167	Geisinger Marketplace All Access HMO 25/50/2500	M	22444PA0010167	Gold	On/Off
Plan 35	22444PA0010171	Geisinger Marketplace All Access HMO 25/50/4000	E	22444PA0010171	Gold	On/Off
Plan 36	22444PA0010173	Geisinger Marketplace All Access HMO 25/50/4000	M	22444PA0010173	Gold	On/Off
Plan 37	22444PA0010179	Geisinger Marketplace All Access HMO 25/50/4000	M	22444PA0010179	Gold	On/Off
Plan 38	22444PA0010180	Geisinger Marketplace All Access HMO 25/50/4000	M	22444PA0010180	Gold	On/Off
Plan 39	22444PA0010187	Geisinger Marketplace All Access HMO Pharmacy First \$500	M	22444PA0010187	Expanded Bronze	On/Off
Plan 40	22444PA0010200	Geisinger Marketplace All Access HMO Pharmacy First \$500	M	22444PA0010200	Expanded Bronze	On/Off
Plan 41	22444PA0010201	Geisinger Marketplace All Access HMO Pharmacy First \$500	M	22444PA0010201	Expanded Bronze	On/Off
Plan 42	22444PA0010208	Geisinger Marketplace All Access HMO Pharmacy First \$500	M	22444PA0010208	Expanded Bronze	On/Off
Plan 43	22444PA0040080	Geisinger Marketplace All Access Value	M	22444PA0040080	Catastrophic	On/Off
Plan 44	22444PA0040081	Geisinger Marketplace All Access Value	M	22444PA0040081	Catastrophic	On/Off
Plan 45	22444PA0040082	Geisinger Marketplace All Access Value	M	22444PA0040082	Catastrophic	On/Off
Plan 46	22444PA0040085	Geisinger Marketplace All Access Value	M	22444PA0040085	Catastrophic	On/Off

2023 21-year-old, Non-Tobacco Premium PMPM										
1	2	3	4	5	6	7	8	9		
\$ -	\$ 382.17	\$ 371.08	\$ -	\$ 374.42	\$ 393.20	\$ 446.03	\$ -	\$ 471.80	\$ 388.86	

Plan 1	\$ -	\$ 418.19	\$ 397.28	\$ -	\$ 397.28	\$ 418.19	\$ 522.74	\$ -	\$ 501.83	\$ 405.73
Plan 3	\$ -	\$ 418.19	\$ 397.28	\$ -	\$ 397.28	\$ 418.19	\$ 522.74	\$ -	\$ 501.83	\$ 418.19
Plan 3	\$ -	\$ 471.54	\$ 447.96	\$ -	\$ 447.96	\$ 471.54	\$ 589.43	\$ -	\$ 565.85	\$ 458.74
Plan 4	\$ -	\$ 471.54	\$ 447.96	\$ -	\$ 447.96	\$ 471.54	\$ 589.43	\$ -	\$ 565.85	\$ 573.77
Plan 5	\$ -	\$ 471.54	\$ 447.96	\$ -	\$ 447.96	\$ 471.54	\$ 589.43	\$ -	\$ 565.85	\$ 471.54
Plan 6	\$ -	\$ 418.19	\$ 397.28	\$ -	\$ 397.28	\$ 418.19	\$ 522.74	\$ -	\$ 501.83	\$ 513.94
Plan 7	\$ -	\$ 451.49	\$ 428.68	\$ -	\$ 428.68	\$ 451.49	\$ 563.93	\$ -	\$ 541.37	\$ 443.96
Plan 8	\$ -	\$ 315.29	\$ 299.53	\$ -	\$ 299.53	\$ 315.29	\$ 394.11	\$ -	\$ 378.35	\$ 305.39
Plan 9	\$ -	\$ 315.29	\$ 299.53	\$ -	\$ 299.53	\$ 315.29	\$ 394.11	\$ -	\$ 378.35	\$ 388.19
Plan 10	\$ -	\$ 315.29	\$ 299.53	\$ -	\$ 299.53	\$ 315.29	\$ 394.11	\$ -	\$ 378.35	\$ 316.31
Plan 11	\$ -	\$ 373.90	\$ 355.21	\$ -	\$ 355.21	\$ 373.90	\$ 467.38	\$ -	\$ 448.68	\$ 360.77
Plan 12	\$ -	\$ 373.90	\$ 355.21	\$ -	\$ 355.21	\$ 373.90	\$ 467.38	\$ -	\$ 448.68	\$ 458.03
Plan 13	\$ -	\$ 373.90	\$ 355.21	\$ -	\$ 355.21	\$ 373.90	\$ 467.38	\$ -	\$ 448.68	\$ 373.90
Plan 14	\$ -	\$ 418.19	\$ 397.28	\$ -	\$ 397.28	\$ 418.19	\$ 522.74	\$ -	\$ 501.83	\$ 400.07
Plan 15	\$ -	\$ 373.90	\$ 355.21	\$ -	\$ 355.21	\$ 373.90	\$ 467.38	\$ -	\$ 448.68	\$ 361.64
Plan 16	\$ -	\$ 471.54	\$ 447.96	\$ -	\$ 447.96	\$ 471.54	\$ 589.43	\$ -	\$ 565.85	\$ 451.74
Plan 17	\$ -	\$ 315.29	\$ 299.53	\$ -	\$ 299.53	\$ 315.29	\$ 394.11	\$ -	\$ 378.35	\$ 303.36
Plan 18	\$ -	\$ 393.10	\$ 374.45	\$ -	\$ 374.45	\$ 393.10	\$ 493.38	\$ -	\$ 471.72	\$ 392.82
Plan 19	\$ -	\$ 443.25	\$ 421.09	\$ -	\$ 421.09	\$ 443.25	\$ 554.06	\$ -	\$ 531.90	\$ 443.12
Plan 20	\$ -	\$ 296.17	\$ 281.55	\$ -	\$ 281.55	\$ 296.17	\$ 370.46	\$ -	\$ 353.64	\$ 296.07
Plan 21	\$ -	\$ 393.10	\$ 374.45	\$ -	\$ 374.45	\$ 393.10	\$ 493.38	\$ -	\$ 471.72	\$ 378.65
Plan 22	\$ -	\$ 443.25	\$ 421.09	\$ -	\$ 421.09	\$ 443.25	\$ 554.06	\$ -	\$ 531.90	\$ 437.13
Plan 23	\$ -	\$ 296.17	\$ 281.55	\$ -	\$ 281.55	\$ 296.17	\$ 370.46	\$ -	\$ 353.64	\$ 286.23
Plan 24	\$ -	\$ 393.10	\$ 374.45	\$ -	\$ 374.45	\$ 393.10	\$ 493.38	\$ -	\$ 471.72	\$ 373.83
Plan 25	\$ -	\$ 443.25	\$ 421.09	\$ -	\$ 421.09	\$ 443.25	\$ 554.06	\$ -	\$ 531.90	\$ 421.09
Plan 26	\$ -	\$ 296.17	\$ 281.55	\$ -	\$ 281.55	\$ 296.17	\$ 370.46	\$ -	\$ 353.64	\$ 281.84
Plan 27	\$ -	\$ 476.27	\$ 452.46	\$ -	\$ 452.46	\$ 476.27	\$ 595.34	\$ -	\$ 571.52	\$ 456.17
Plan 28	\$ -	\$ 476.27	\$ 452.46	\$ -	\$ 452.46	\$ 476.27	\$ 595.34	\$ -	\$ 571.52	\$ 460.53
Plan 29	\$ -	\$ 476.27	\$ 452.46	\$ -	\$ 452.46	\$ 476.27	\$ 595.34	\$ -	\$ 571.52	\$ 476.27
Plan 30	\$ -	\$ 476.27	\$ 452.46	\$ -	\$ 452.46	\$ 476.27	\$ 595.34	\$ -	\$ 571.52	\$ 487.68
Plan 31	\$ -	\$ 410.71	\$ 390.17	\$ -	\$ 390.17	\$ 410.71	\$ 513.39	\$ -	\$ 492.85	\$ 393.11
Plan 32	\$ -	\$ 410.71	\$ 390.17	\$ -	\$ 390.17	\$ 410.71	\$ 513.39	\$ -	\$ 492.85	\$ 399.30
Plan 33	\$ -	\$ 410.71	\$ 390.17	\$ -	\$ 390.17	\$ 410.71	\$ 513.39	\$ -	\$ 492.85	\$ 410.71
Plan 34	\$ -	\$ 410.71	\$ 390.17	\$ -	\$ 390.17	\$ 410.71	\$ 513.39	\$ -	\$ 492.85	\$ 508.11
Plan 35	\$ -	\$ 404.81	\$ 384.58	\$ -	\$ 384.58	\$ 404.81	\$ 506.03	\$ -	\$ 485.78	\$ 390.74
Plan 36	\$ -	\$ 404.81	\$ 384.58	\$ -	\$ 384.58	\$ 404.81	\$ 506.03	\$ -	\$ 485.78	\$ 393.04
Plan 37	\$ -	\$ 404.81	\$ 384.58	\$ -	\$ 384.58	\$ 404.81	\$ 506.03	\$ -	\$ 485.78	\$ 404.81
Plan 38	\$ -	\$ 404.81	\$ 384.58	\$ -	\$ 384.58	\$ 404.81	\$ 506.03	\$ -	\$ 485.78	\$ 501.88
Plan 39	\$ -	\$ 290.30	\$ 275.79	\$ -	\$ 275.79	\$ 290.30	\$ 362.88	\$ -	\$ 348.36	\$ 277.13
Plan 40	\$ -	\$ 290.30	\$ 275.79	\$ -	\$ 275.79	\$ 290.30	\$ 362.88	\$ -	\$ 348.36	\$ 281.30
Plan 41	\$ -	\$ 290.30	\$ 275.79	\$ -	\$ 275.79	\$ 290.30	\$ 362.88	\$ -	\$ 348.36	\$ 340.44
Plan 42	\$ -	\$ 290.30	\$ 275.79	\$ -	\$ 275.79	\$ 290.30	\$ 362.88	\$ -	\$ 348.36	\$ 290.30
Plan 43	\$ -	\$ 284.63	\$ 270.40	\$ -	\$ 270.40	\$ 284.63	\$ 355.79	\$ -	\$ 341.56	\$ 273.65
Plan 44	\$ -	\$ 284.63	\$ 270.40	\$ -	\$ 270.40	\$ 284.63	\$ 355.79	\$ -	\$ 341.56	\$ 352.94
Plan 45	\$ -	\$ 284.63	\$ 270.40	\$ -	\$ 270.40	\$ 284.63	\$ 355.79	\$ -	\$ 341.56	\$ 352.94
Plan 46	\$ -	\$ 284.63	\$ 270.40	\$ -	\$ 270.40	\$ 284.63	\$ 355.79	\$ -	\$ 341.56	\$ 270.40

2024 21-year-old, Non-Tobacco Premium PMPM										
1	2	3	4	5	6	7	8	9		
\$ -	\$ 413.15	\$ 397.51	\$ -	\$ 405.02	\$ 422.52	\$ 480.82	\$ -	\$ 505.61	\$ 417.28	

5	466.29	442.98	544.28	466.29	582.87	559.55	452.40
6	466.29	442.98	544.28	466.29	582.87	559.55	466.29
7	513.15	487.49	544.28	513.15	641.43	615.77	499.22
8	513.15	487.49	544.28	513.15	641.43	615.77	624.39
9	513.15	487.49	544.28	513.15	641.43	615.77	513.15
10	466.29	442.98	442.98	466.29	582.87	559.55	573.06
11	471.39	447.61	447.61	471.39	589.21	565.85	468.87
12	333.84	317.14	317.14	333.84	417.29	400.40	323.35
13	333.84	317.14	317.14	333.84	417.29	400.40	411.02
14	333.84	317.14	317.14	333.84	417.29	400.40	334.81
15	373.40	354.73	354.73	373.40	466.75	448.08	360.28
16	373.40	354.73	354.73	373.40	466.75	448.08	471.74
17	373.40	354.73	354.73	373.40	466.75	448.08	373.40
18	466.29	442.98	442.98	466.29	582.87	559.55	446.09
19	466.29	442.98	442.98	466.29	582.87	559.55	466.29
20	513.15	487.49	487.49	513.15	641.43	615.77	499.22
21	513.15	487.49	487.49	513.15	641.43	615.77	624.39
22	513.15	487.49	487.49	513.15	641.43	615.77	513.15
23	466.29	442.98	442.98	466.29	582.87	559.55	446.09
24	466.29	442.98	442.98	466.29	582.87	559.55	466.29
25	513.15	487.49	487.49	513.15	641.43	615.77	499.22
26	513.15	487.49	487.49	513.15	641.43	615.77	624.39
27	513.15	487.49	487.49	513.15	641.43	615.77	513.15
28	466.29	442.98	442.98	466.29	582.87	559.55	446.09
29	466.29	442.98	442.98	466.29	582.87	559.55	466.29
30	513.15	487.49	487.49	513.15	641.43	615.77	499.22
31	513.15	487.49	487.49	513.15	641.43	615.77	624.39
32	513.15	487.49	487.49	513.15	641.43	615.77	513.15
33	466.29	442.98	442.98	466.29	582.87	559.55	446.09
34	466.29	442.98	442.98	466.29	582.87	559.55	466.29
35	513.15	487.49	487.49	513.15	641.43	615.77	499.22
36	513.15	487.49	487.49	513.15	641.43	615.77	624.39
37	513.15	487.49	487.49	513.15	641.43	615.77	513.15
38	466.29	442.98	442.98	466.29	582.87	559.55	446.09
39	466.29	442.98	442.98	466.29	582.87	559.55	466.29
40	513.15	487.49	487.49	513.15	641.43	615.77	499.22
41	513.15	487.49	487.49	513.15	641.43	615.77	624.39
42	513.15	487.49	487.49	513.15	641.43	615.77	513.15
43	466.29	442.98	442.98	466.29	582.87	559.55	446.09
44	466.29	442.98	442.98	466.29	582.87	559.55	466.29
45	513.15	487.49	487.49	513.15	641.43	615.77	499.22
46	513.15	487.49	487.49	513.15	641.43	615.77	624.39
47	513.15	487.49	487.49	513.15	641.43	615.77	513.15
48	466.29	442.98	442.98	466.29	582.87	559.55	446.09
49	466.29	442.98	442.98	466.29	582.87	559.55	466.29
50	513.15	487.49	487.49	513.15	641.43	615.77	499.22
51	513.15	487.49	487.49	513.15	641.43	615.77	624.39
52	513.15	487.49	487.49	513.15	641.43	615.77	513.15
53	466.29	442.98	442.98	466.29	582.87	559.55	446.09
54	466.29	442.98	442.98	466.29	582.87	559.55	466.29
55	513.15	487.49	487.49	513.15	641.43	615.77	499.22
56	513.15	487.49	487.49	513.15	641.43	615.77	624.39
57	513.15	487.49	487.49	513.15	641.43	615.77	513.15
58	466.29	442.98	442.98	466.29	582.87	559.55	446.09
59	466.29	442.98	442.98	466.29	582.87	559.55	466.29
60	513.15	487.49	487.49	513.15	641.43	615.77	499.22
61	513.15	487.49	487.49	513.15	641.43	615.77	624.39
62	513.15	487.49	487.49	513.15	641.43	615.77	513.15
63	466.29	442.98	442.98	466.29	582.87	559.55	446.09
64	466.29	442.98	442.98	466.29	582.87	559.55	466.29
65	513.15	487.49	487.49	513.15	641.43	615.77	499.22
66	513.15	487.49	487.49	513.15	641.43	615.77	624.39
67	513.15	487.49	487.49	513.15	641.43	615.77	513.15
68	466.29	442.98	442.98	466.29	582.87	559.55	446.09
69	466.29	442.98	442.98	466.29	582.87	559.55	466.29
70	513.15	487.49	487.49	513.15	641.43	615.77	499.22
71	513.15	487.49	487.49	513.15	641.43	615.77	624.39
72	513.15	487.49	487.49	513.15	641.43	615.77	513.15
73	466.29	442.98	442.98	466.29	582.87	559.55	446.09
74	466.29	442.98	442.98	466.29	582.87	559.55	466.29
75	513.15	487.49	487.49	513.15	641.43	615.77	499.22
76	513.15	487.49	487.49	513.15	641.43	615.77	624.39
77	513.15	487.49	487.49	513.15	641.43	615.77	513.15
78	466.29	442.98	442.98	466.29	582.87	559.55	446.09
79	466.29	442.98	442.98	466.29	582.87	559.55	466.29
80	513.15	487.49	487.49	513.15	641.43	615.77	499.22
81	513.15	487.49	487.49	513.15	641.43	615.77	624.39
82	513.15	487.49	487.49	513.15	641.43	615.77	513.15
83	466.29	442.98	442.98	466.29	582.87	559.55	446.09
84	466.29	442.98	442.98	466.29	582.87	559.55	466.29
85	513.15	487.49	487.49	513.15	641.43	615.77	499.22
86	513.15	487.49	487.49	513.15	641.43	615.77	624.39
87	513.15	487.49	487.49	513.15	641.43	615.77	513.15
88	466.29	442.98	442.98	466.29	582.87	559.55	446.09
89	466.29	442.98	442.98	466.29	582.87	559.55	466.29
90	513.15	487.49	487.49	513.15	641.43	615.77	499.22
91	513.15	487.49	487.49	513.15	641.43	615.77	624.39
92	513.15	487.49	487.49	513.15	641.43	615.77	513.15
93	466.29	442.98	442.98	466.29	582.87	559.55	446.09
94	466.29	442.98	442.98	466.29	582.87	559.55	466.29
95	513.15	487.49	487.49	513.15	641.43	615.77	499.22
96	513.15	487.49	487.49	513.15	641.43	615.77	624.39
97	513.15	487.49	487.49	513.15	641.43	615.77	513.15
98	466.29	442.98	442.98	466.29	582.87	559.55	446.09
99	466.29	442.98	442.98	466.29	582.87	559.55	466.29
100	513.15	487.49	487.49	513.15	641.43	615.77	499.22

[illegible][illegible]

of Covered Lives by County																																						
Bedford	Blair	Cambria	Clearfield	Huntingdon	Jefferson	Somerset	S	Centre	Columbia	Lehigh	Mifflin	Monroe	Northampton	Northumberland	P	Schuylkill	Snyder	Union	6	Adams	Berks	Lancaster	York	7	Bucks	Chester	Delaware	Montgomery	Philadelphia	8	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	9
1	57	24	134	84	12	1	Match	1106	995	179	390	280	292	927	504	425	397	Match	128	81	235	488	Match	0	0	0	0	0	Match	232	180	0	7	233	211	52	Match	
-	-	-	1	-	-	-	Match	83	61	25	32	17	-	64	13	30	21	Match	-	-	-	-	Match	-	-	-	-	-	Match	-	-	-	-	38	-	1	Match	
-	-	-	-	-	-	-	Match	-	-	-	-	-	-	52	16	29	20	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	27	-	1	Match		
-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	Match	7	3	8	26	Match	-	-	-	-	Match	23	18	-	-	41	-	5	Match	
-	-	-	-	-	-	-	Match	-	-	26	-	-	-	14	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	5	5	-	-	Match	269	189	17	203	80	28	200	56	138	100	Match	25	15	55	95	Match	-	-	-	-	Match	17	16	-	4	-	94	-	4	Match	
-	-	-	-	-	-	-	Match	35	86	-	12	16	-	51	77	15	11	Match	-	-	-	-	Match	-	-	-	-	Match	79	22	-	-	81	-	-	28	Match	
-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	Match	61	28	101	217	Match	-	-	-	-	Match	80	90	-	3	49	60	12	Match	
-	-	-	-	-	-	-	Match	-	-	72	-	-	-	97	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	-	-	-	-	Match	7	16	-	2	2	-	1	2	3	3	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	
-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	Match	4	-	-	4	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	-	-	-	-	Match	-	-	1	-	-	-	8	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	3	-	-	-	-	1	2	Match	
-	-	-	1	3	-	-	Match	3	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	2	13	5	-	Match	1	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	19	8	31	36	3	Match	7	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	-	-	-	-	Match	244	148	-	87	58	-	198	-	50	64	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	-	Match	
-	-	-	2	1	-	-	Match	74	35	-	35	23	-	87	-	27	39	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	1	-	Match		
-	-	-	-	-	-	-	Match	130	164	-	49	28	-	129	2	38	70	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	3	3	-	Match	
-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	90	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	15	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	132	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	-	-	-	-	Match	-	-	12	-	-	-	-	1	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	5	2	6	9	-	Match	2	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	-	-	-	-	Match	-	-	14	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	13	4	7	14	8	Match	2	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	-	-	5	-	Match	135	129	-	25	32	-	-	35	26	38	41	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	12	-	1	Match	
-	-	-	-	-	-	-	Match	-	-	13	-	-	-	21	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	1	3	3	8	3	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	7	7	-	-	-	5	-	Match	
-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	24	40	-	-	Match	-	-	7	8	6	-	21	22	5	6	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	11	-	Match		
-	-	-	-	-	-	-	Match	-	-	7	-	-	-	14	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	Match	8	3	15	44	Match	-	-	-	-	Match	-	-	-	-	-	2	2	Match	
-	-	-	9	-	7	2	4	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	11	-	-	Match
-	-	-	-	-	-	-	Match	46	36	-	13	5	-	12	43	11	16	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	2	1	Match	
-	-	-	-	-	-	-	Match	-	-	20	-	-	-	42	-	-	-	-	Match	13	25	33	58	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	-	-	-	-	Match	-	-	1	-	-	-	-	4	1	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	
-	-	-	1	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	Match	-	-	-	-	-	-	-	Match	

## PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2024

### Table 12. Age and Tobacco Factors

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

\*PA follows the federal default age curve.

### Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1		0.000	0.000
Rating Area 2	Cameron, Elk, Potter	1.000	1.000
Rating Area 3	Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.950	0.950
Rating Area 4		0.000	0.000
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Bedford, Blair, Huntingdon	0.950	0.950
Rating Area 6	Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	1.000	1.000
Rating Area 7	Adams, York, Lancaster, Berks	1.250	1.250
Rating Area 8		0.000	0.000
Rating Area 9	Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon	1.200	1.200

### Table 14. Network Factors

[illegible]

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

Overview	
Initial Requested Average Rate Change:	0.03%
Revised Requested Average Rate Change:	-7.20%
Maximum Requested Rate Change:	-0.13%
Minimum Requested Rate Change:	11.50%
Mapped Members:	10,000
Available in Rating Area:	Rating Areas 2, 3, 5, 6, 7, and 9

Key Information

Jan. 2022 - Dec. 2022 Financial Experience Premium:	\$43,887,000.37
Claims:	\$15,145,276.73
Administrative Expenses:	\$1,601,143.81
Taxes & Fees:	\$8,859,124.84
Company Made After Taxes:	\$19,676,456.96

Center Name:	Granger Health Plan
Product/ID:	HMO PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2024

Rating Area	Active Rating Area	Count of Remaining Active Rating Areas	Test
1			6
2	2		6, 2,
3	2		5, 3,
4	2		4, 4,
5	5		4, 5,
6	6		3, 6,
7	7		2, 7,
8			1
9	9		1 and 9

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2024:	
Claims:	67%
Administrative Expenses:	8%
Taxes & Fees:	25%
Profit:	0%

The company expects its actual medical costs to increase:

8.40%

Explanation of requested rate change: Granger Health Plan has proposed an overall base rate increase of 7.20% for individual HMO/PPO members renewing in the Marketplace effective January 1, 2024 through December 1, 2024. The actual range of proposed rate changes vary from -0.05% to 11.50%. The key drivers of this increase are changes in the normalized risk pool experience, trend, pricing AHA, and benefit reforms. The total projected 2024 administrative costs are slightly lower than those used for the current 2023 rates. As required by federal regulations and using the federally prescribed MLC methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2024 to maintain the desired medical level.

Geisinger Health Plan  
Individual Filing for 2024  
Calibration of Age Factors

	(2)	(1) X (2)	(1) X (2) (2)
	Proj Members	Factor X Members	Calibration Factor:
Total members with premium:	16,847	32,463.11	1.927
Members in 0-20 age with no premium:	20		
Total:	16,867		

		(1)	(2)	(1) X (2)
Min	Max	HHS defined age curve	Members	Factor X Members
0	14	0.765	695	531.68
15	16	0.833	68	56.64
16	17	0.859	71	60.99
17	18	0.885	75	66.38
18	19	0.913	73	66.65
19	20	0.941	112	105.39
20	21	0.970	109	105.73
21	22	1.000	122	122.00
22	23	1.000	138	138.00
23	24	1.000	140	140.00
24	25	1.000	127	127.00
25	26	1.004	148	148.59
26	27	1.024	216	221.18
27	28	1.048	204	213.79
28	29	1.087	214	232.62
29	30	1.119	230	257.37
30	31	1.135	232	263.32
31	32	1.159	247	286.27
32	33	1.183	247	292.20
33	34	1.198	250	299.50
34	35	1.214	228	276.79
35	36	1.222	232	283.50
36	37	1.230	274	337.02
37	38	1.238	259	320.64
38	39	1.246	243	302.78
39	40	1.262	238	300.36
40	41	1.278	267	341.23
41	42	1.302	254	330.71
42	43	1.325	237	314.03
43	44	1.357	294	398.96
44	45	1.397	275	384.18
45	46	1.444	290	418.76
46	47	1.500	281	421.50
47	48	1.563	264	412.63
48	49	1.635	270	441.45
49	50	1.706	329	561.27
50	51	1.786	293	523.30
51	52	1.865	400	746.00
52	53	1.952	422	823.74
53	54	2.040	372	758.88
54	55	2.135	373	796.36
55	56	2.230	429	956.67
56	57	2.333	450	1,049.85
57	58	2.437	501	1,220.94
58	59	2.548	564	1,437.07
59	60	2.603	599	1,559.20
60	61	2.714	613	1,663.68
61	62	2.810	691	1,941.71
62	63	2.873	858	2,465.03
63	64	2.952	988	2,916.58
64	200	3.000	1,341	4,023.00
Min	Max	HHS defined age curve	Members	Factor X Members
		(1)	(2)	(1) X (2)

Geisinger Health Plan  
Individual Filing for 2024  
Average Age Factor in Manual Rate

	(2)	(1) X (2)	(3)	(1) X (3)	Factor X Member Months
	Proj Members	Factor X Proj Members	2022 Member Months	Factor X 2022 Member Months	Member Months
Total members:	20,840	40,123.43	252,340	488,174.59	Experience Period Enrollment Factor:
					1.935
					Projected Enrollment Factor:
					1.925
					Table 5 Factor:
					0.995

		(1)	(2)	(1) X (2)	(3)	(1) X (3)	
Min	Max	HHS defined age curve	Proj Members	Factor X Proj Members	2022 Member Months	Factor X 2022 Member Months	
	0	14	0.765	932	712.98	11,402	8,722.44
	15	16	0.833	84	69.97	1,083	902.30
	16	17	0.859	88	75.59	1,159	995.58
	17	18	0.885	86	76.11	948	839.24
	18	19	0.913	92	84.00	1,235	1,127.56
	19	20	0.941	143	134.56	1,299	1,222.36
	20	21	0.970	140	135.80	1,697	1,646.25
	21	22	1.000	149	149.00	2,021	2,021.38
	22	23	1.000	183	183.00	2,196	2,196.08
	23	24	1.000	164	164.00	1,966	1,966.35
	24	25	1.000	154	154.00	2,040	2,040.00
	25	26	1.004	179	179.72	2,138	2,147.00
	26	27	1.024	269	275.46	2,883	2,952.64
	27	28	1.048	250	262.00	3,227	3,381.45
	28	29	1.087	259	281.53	3,219	3,498.85
	29	30	1.119	278	311.08	3,502	3,918.22
	30	31	1.135	271	307.59	3,398	3,856.66
	31	32	1.159	293	339.59	3,562	4,127.98
	32	33	1.183	306	362.00	3,821	4,520.72
	33	34	1.198	306	366.59	3,613	4,328.21
	34	35	1.214	289	350.85	3,355	4,072.67
	35	36	1.222	287	350.71	3,324	4,062.07
	36	37	1.230	332	408.36	3,619	4,451.57
	37	38	1.238	309	382.54	3,570	4,420.22
	38	39	1.246	295	367.57	3,196	3,981.99
	39	40	1.262	285	359.67	3,881	4,897.70
	40	41	1.278	343	438.35	3,733	4,770.98
	41	42	1.302	320	416.64	3,555	4,628.40
	42	43	1.325	296	392.20	3,933	5,211.64
	43	44	1.357	362	491.23	3,922	5,322.07
	44	45	1.397	359	501.52	4,266	5,960.05
	45	46	1.444	345	498.18	4,072	5,879.53
	46	47	1.500	353	529.50	3,823	5,735.09
	47	48	1.563	329	514.23	4,249	6,641.19
	48	49	1.635	329	537.92	3,921	6,410.79
	49	50	1.706	380	648.28	4,252	7,253.91
	50	51	1.786	369	659.03	5,211	9,307.49
	51	52	1.865	465	867.23	5,761	10,743.95
	52	53	1.952	520	1,015.04	5,711	11,148.81
	53	54	2.040	469	956.76	5,895	12,026.27
	54	55	2.135	484	1,033.34	5,596	11,946.56
	55	56	2.230	524	1,168.52	6,582	14,677.86
	56	57	2.333	556	1,297.15	6,895	16,085.83
	57	58	2.437	618	1,506.07	7,630	18,593.53
	58	59	2.548	674	1,717.35	8,192	20,872.20
	59	60	2.603	736	1,915.81	9,315	24,246.61
	60	61	2.714	790	2,144.06	9,212	25,002.59
	61	62	2.810	857	2,408.17	10,851	30,490.75
	62	63	2.873	1,061	3,048.25	12,382	35,572.91
	63	64	2.952	1,243	3,669.34	15,148	44,716.19
	64	200	3.000	1,635	4,905.00	20,877	62,631.96
Min	Max	HHS defined age curve	Proj Members	Factor X Proj Members	2022 Member Months	Factor X 2022 Member Months	
		(1)	(2)	(1) X (2)	(2)	(1) X (2)	



**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Calibration of Area Factors**

	(1)	(2)	(1) X (2)	(1) X (2) (2)
Region	Area Factors	Proj Members	Factor X Members	Calibration Factor:
2	1.000	48	48.00	
3	0.950	8,778	8,339.10	
5	0.950	329	312.55	
6	1.000	5,768	5,768.00	
7	1.250	978	1,222.50	
9	1.200	966	1,159.20	
		16,867	16,849.35	0.999

Geisinger Health Plan  
 Individual Filing for 2024  
 Calibration of Tobacco Factor

	(1)	(2)	(1) X (2)	(1) X (2) (2)
	Tobacco Factors	Proj Members	Factor X Members	Calibration Factor:
Non-Tobacco Users:	1.000	15,513	15,513.00	
Tobacco Users:	1.100	1,354	1,489.40	
Total:		16,867	17,002.40	1.008

**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Trend Exhibit**

12 month rolling Allowed Claims PMPM for Individual.

Period	Member Months	Allowed PMPM*	Annual Change	Weight
Jan 2019 - Dec 2019	439,161	\$659.36		
Jan 2020 - Dec 2020	255,996	\$728.72	10.5%	33%
Jan 2021 - Dec 2021	259,683	\$785.34	7.8%	33%
Jan 2022 - Dec 2022	252,340	\$801.52	2.1%	33%

\*Includes COVID adjustment for 2020 and 2021 experience

Percentage Annual Trend

6.8%

**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Trend Components**

**Cost Components**

<b>Service Category</b>	<b>2020 Annual Change</b>	<b>2021 Annual Change</b>	<b>2022 Annual Change</b>	<b>Average</b>
Inpatient Hospital	10.6%	0.6%	0.9%	4.0%
Outpatient Hospital	4.3%	-3.1%	17.7%	6.3%
Professional	13.3%	1.0%	-10.3%	1.4%
Prescription Drugs	13.3%	0.3%	0.8%	4.8%
Other Medical	0.9%	-8.7%	8.0%	0.1%

**Utilization Components**

<b>Service Category</b>	<b>2020 Annual Change</b>	<b>2021 Annual Change</b>	<b>2022 Annual Change</b>	<b>Average</b>
Inpatient Hospital	-7.2%	12.6%	-8.4%	-1.0%
Outpatient Hospital	2.1%	12.8%	-6.7%	2.8%
Professional	-8.8%	12.3%	-0.4%	1.0%
Prescription Drugs	13.7%	-9.4%	9.4%	4.6%
Other Medical	13.6%	3.1%	-9.4%	2.4%

**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Projected Reinsurance Calculation**

	<b>PMPM</b>
Reinsurance Premium July 2022 - June 2023	\$2.21
Assumed Reinsurance Premium July 2023 - June 2024	\$2.65
Assumed Reinsurance Premium July 2024 - June 2025	\$3.18
Estimated Reinsurance Premium Jan 2024 - Dec 2024	\$2.92

Estimated Reinsurance Recoveries	\$0.71
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Net Reinsurance	\$2.20
<b>Other Factor - Other</b>	<b>1.002</b>

Total Adjusted Projected Allowed EHB Claims PMPM	\$893.94
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**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Administrative Expense Exhibit**

	2019	2020	2021	2022
Actual PMPM:	\$48.79	\$65.90	\$60.34	\$68.24
Projected PMPM:	\$38.51	\$38.75	\$50.81	\$62.38

**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Projected Tax Estimates**

**Federal Income Tax**

Projected Margin:	2%
Projected Federal Income Tax Rate:	21%
Estimated Tax Rate for POS:	0.53%
Estimated POS % of total:	0.2%

<b>Estimated Federal Income Tax:</b>	<b>0.001%</b>
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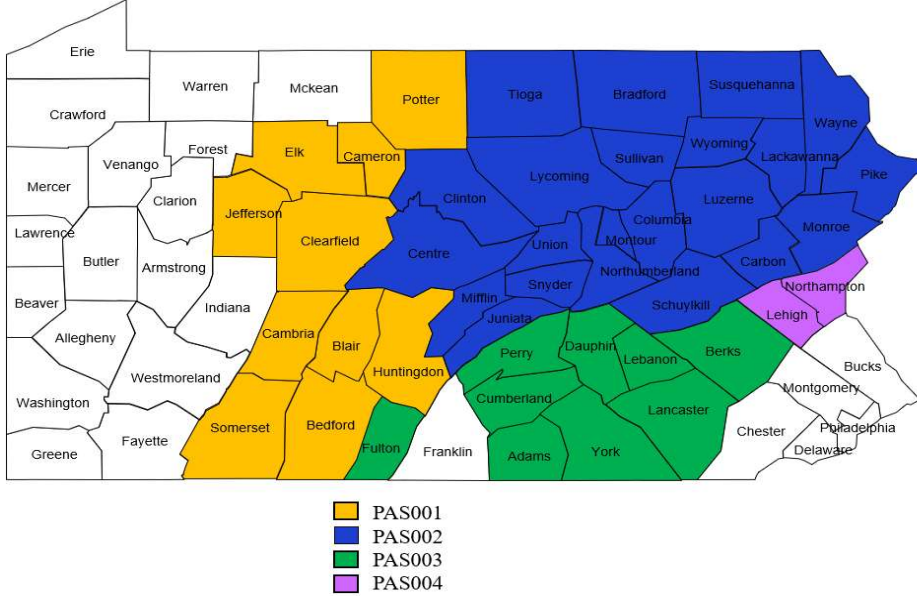


**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Induced Utilization Exhibit**

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
22444PA0010035	Gold	1,227	0.9340	1.17836
22444PA0010036	Gold	80	0.9340	1.17836
22444PA0010038	Silver	1,079	0.9870	1.22715
22444PA0010039	Silver	170	0.9870	1.22715
22444PA0010040	Silver	52	0.9870	1.22715
22444PA0010042	Gold	321	0.9340	1.17836
22444PA0010045	Gold	3,327	0.9400	1.18360
22444PA0010053	Expanded Bronze	1,631	0.7490	1.05200
22444PA0010054	Expanded Bronze	696	0.7490	1.05200
22444PA0010055	Expanded Bronze	183	0.7490	1.05200
22444PA0010063	Silver	121	0.8110	1.08672
22444PA0010064	Silver	12	0.8110	1.08672
22444PA0010065	Silver	9	0.8110	1.08672
22444PA0010082	Gold	120	0.9340	1.17836
22444PA0010090	Silver	3	0.8110	1.08672
22444PA0010098	Silver	33	0.9870	1.22715
22444PA0010106	Expanded Bronze	83	0.7490	1.05200
22444PA0010135	Gold	902	0.9340	1.17836
22444PA0010136	Silver	418	0.9870	1.22715
22444PA0010137	Expanded Bronze	663	0.7490	1.05200
22444PA0010138	Gold	340	0.9340	1.17836
22444PA0010139	Silver	72	0.9870	1.22715
22444PA0010140	Expanded Bronze	447	0.7490	1.05200
22444PA0010141	Gold	660	0.9340	1.17836
22444PA0010142	Silver	121	0.9870	1.22715
22444PA0010143	Expanded Bronze	780	0.7490	1.05200
22444PA0010144	Gold	26	0.9510	1.19340
22444PA0010146	Gold	342	0.9510	1.19340
22444PA0010152	Gold	11	0.9510	1.19340
22444PA0010153	Gold	28	0.9510	1.19340
22444PA0010157	Gold	49	0.9030	1.15241
22444PA0010159	Gold	1,174	0.9030	1.15241
22444PA0010166	Gold	34	0.9030	1.15241
22444PA0010167	Gold	80	0.9030	1.15241
22444PA0010171	Gold	23	0.8850	1.13823
22444PA0010173	Gold	450	0.8850	1.13823
22444PA0010179	Gold	16	0.8850	1.13823
22444PA0010180	Gold	88	0.8850	1.13823
22444PA0010197	Expanded Bronze	26	0.7280	1.04198
22444PA0010200	Expanded Bronze	691	0.7280	1.04198
22444PA0010201	Expanded Bronze	166	0.7280	1.04198
22444PA0010208	Expanded Bronze	72	0.7280	1.04198
22444PA0040080	Catastrophic	35	0.7440	1.04954
22444PA0040081	Catastrophic	5	0.7440	1.04954
22444PA0040082	Catastrophic	-	0.7440	1.04954
22444PA0040085	Catastrophic	1	0.7440	1.04954
<b>Total</b>		<b>16,867</b>	<b>0.8752</b>	<b>1.1395</b>

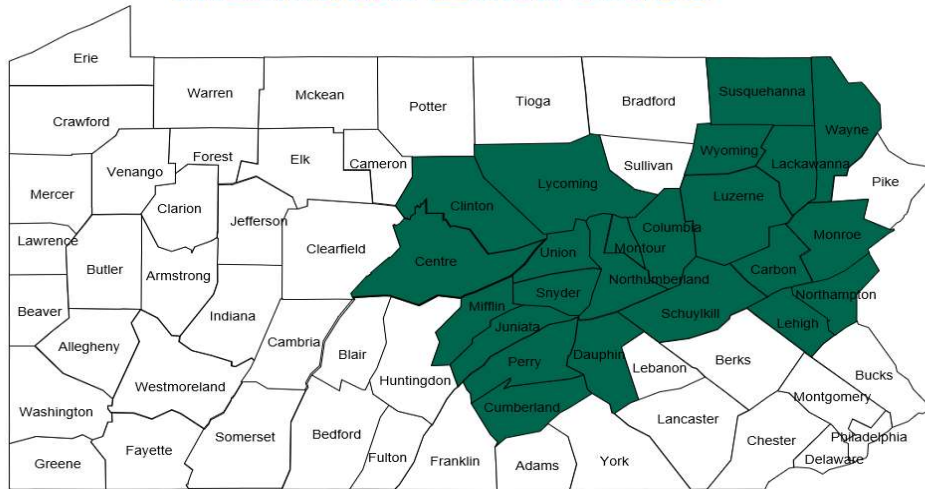
# 2024 Marketplace Service Areas

## Individual All-Access HMO & PPO



# 2024 Marketplace Service Areas

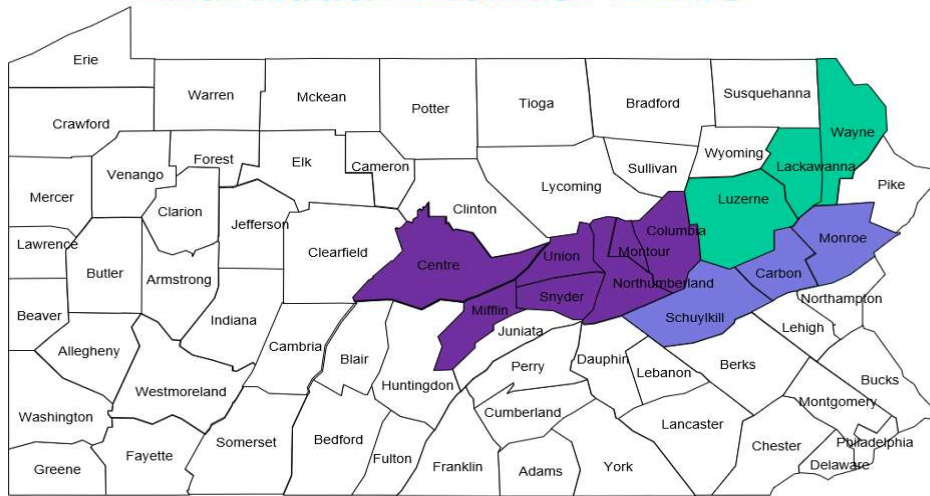
## Individual Extra HMO



■ PAS005

# 2024 Marketplace Service Areas

## Individual Premier HMO



- PAS006
- PAS007
- PAS008

**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Quality Improvement Initiatives Estimates**

**ANNUAL STATEMENT FOR THE YEAR 2022**  
**SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1**

**Business Subject to MLR**  
**Comprehensive Health Coverage**  
**Individual**

	Geisinger Health Plan	Geisinger Quality Options	Combined
Line 1.1 Health premiums earned (From Part 2, Line 1.11)	145,862,941	38,678,013	184,540,954
Line 6.6 TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5) . . . . .	1,997,224	491,493	2,488,717

<b>Estimated Percentage:</b>	<b>1.35%</b>
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**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Benefit Changes**

2024 HIOS Plan ID	2024 Plan Name	Benefit Changes
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/5500	Deductible from 7000 to 5500
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/5500	Deductible from 7000 to 5500
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/5500	Deductible from 7000 to 5500
22444PA0010045	Geisinger Marketplace All-Access Extra HMO 10/50/500	Labs from \$50 Copay to 20% coinsurance after deductible.
22444PA0010053	Geisinger Marketplace All-Access HMO 40/80/8400	MOOP from 8550 to 9100
22444PA0010054	Geisinger Marketplace All-Access HMO 40/80/8400	MOOP from 8550 to 9100
22444PA0010055	Geisinger Marketplace All-Access HMO 40/80/8400	MOOP from 8550 to 9100
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/5500	Deductible from 7000 to 5500
22444PA0010106	Geisinger Marketplace All-Access HMO 40/80/8400	MOOP from 8550 to 9100
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/5500	Deductible from 7000 to 5500
22444PA0010137	Geisinger Marketplace Premier HMO 40/80/8400	MOOP from 8550 to 9100
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/5500	Deductible from 7000 to 5500
22444PA0010140	Geisinger Marketplace Premier HMO 40/80/8400	MOOP from 8550 to 9100
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/5500	Deductible from 7000 to 5500
22444PA0010143	Geisinger Marketplace Premier HMO 40/80/8400	MOOP from 8550 to 9100
22444PA0010144	Geisinger Marketplace All-Access HMO 25/45/250	Labs from \$45 Copay to 20% coinsurance after deductible. MOOP from 9100 to 7600. Deductible from 0 to 250
22444PA0010146	Geisinger Marketplace All-Access HMO 25/45/250	Labs from \$45 Copay to 20% coinsurance after deductible. MOOP from 9100 to 7600. Deductible from 0 to 250
22444PA0010152	Geisinger Marketplace All-Access HMO 25/45/250	Labs from \$45 Copay to 20% coinsurance after deductible. MOOP from 9100 to 7600. Deductible from 0 to 250
22444PA0010153	Geisinger Marketplace All-Access HMO 25/45/250	Labs from \$45 Copay to 20% coinsurance after deductible. MOOP from 9100 to 7600. Deductible from 0 to 250
22444PA0010157	Geisinger Marketplace All-Access HMO 25/50/2500	Labs from \$50 Copay to 20% coinsurance after deductible.
22444PA0010159	Geisinger Marketplace All-Access HMO 25/50/2500	Labs from \$50 Copay to 20% coinsurance after deductible.
22444PA0010166	Geisinger Marketplace All-Access HMO 25/50/2500	Labs from \$50 Copay to 20% coinsurance after deductible.
22444PA0010167	Geisinger Marketplace All-Access HMO 25/50/2500	Labs from \$50 Copay to 20% coinsurance after deductible.
22444PA0010171	Geisinger Marketplace All-Access HMO 25/50/4000	Labs from \$50 Copay to 20% coinsurance after deductible. MOOP from 8500 to 7450.
22444PA0010173	Geisinger Marketplace All-Access HMO 25/50/4000	Labs from \$50 Copay to 20% coinsurance after deductible. MOOP from 8500 to 7450.
22444PA0010179	Geisinger Marketplace All-Access HMO 25/50/4000	Labs from \$50 Copay to 20% coinsurance after deductible. MOOP from 8500 to 7450.
22444PA0010180	Geisinger Marketplace All-Access HMO 25/50/4000	Labs from \$50 Copay to 20% coinsurance after deductible. MOOP from 8500 to 7450.
22444PA0010197	Geisinger Marketplace All-Access HMO Pharmacy First 8500	MOOP from 8700 to 8750
22444PA0010200	Geisinger Marketplace All-Access HMO Pharmacy First 8500	MOOP from 8700 to 8750
22444PA0010201	Geisinger Marketplace All-Access HMO Pharmacy First 8500	MOOP from 8700 to 8750
22444PA0010208	Geisinger Marketplace All-Access HMO Pharmacy First 8500	MOOP from 8700 to 8750
22444PA0040080	Geisinger Marketplace All-Access Value	Deductible and MOOP from 9100 to 9450
22444PA0040081	Geisinger Marketplace All-Access Value	Deductible and MOOP from 9100 to 9450
22444PA0040082	Geisinger Marketplace All-Access Value	Deductible and MOOP from 9100 to 9450
22444PA0040085	Geisinger Marketplace All-Access Value	Deductible and MOOP from 9100 to 9450

**Geisinger Health Plan**  
**Individual Filing for 2024**  
**COVID Adjustment**

**2020 COVID Adjustment**

Month	Inpatient Factor	Outpatient Factor	Professional Factor
Mar-20	0.924	0.947	0.943
Apr-20	1.219	1.605	1.304
May-20	0.951	1.184	1.037
Jun-20	0.909	1.005	0.878
Jul-20	0.720	0.918	0.782
Aug-20	0.861	0.884	0.803
Sep-20	0.883	0.782	0.706
Oct-20	0.974	0.854	0.769
Nov-20	0.766	0.884	0.779
Dec-20	0.724	0.925	0.792

**2021 COVID Adjustment**

Portion of Claims from COVID in 2021: 5.6%

Estimated Portion of Claims from COVID in 2024: 1.0%

<b>COVID Adjustment for 2021:</b>	<b>0.9542</b>
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**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Pricing AV vs Metallic AV**

2024 Plan Name	2024 Pricing AV	2024 Metallic AV	Difference
Geisinger Marketplace All-Access HMO Pharmacy First 8500	72.8%	65.0%	7.9%
Geisinger Marketplace All-Access HMO 40/80/8400	74.9%	65.0%	10.0%
Geisinger Marketplace Premier HMO 40/80/8400	74.9%	65.0%	10.0%
Geisinger Marketplace All-Access HMO 30/60/5500	80.9%	70.1%	10.8%
Geisinger Marketplace Premier HMO 30/60/5500	80.9%	70.1%	10.8%
Geisinger Marketplace All-Access HMO 30/60/5000	81.1%	70.5%	10.6%
Geisinger Marketplace All-Access HMO 25/50/4000	88.5%	78.0%	10.5%
Geisinger Marketplace All-Access HMO 25/50/2500	90.3%	78.9%	11.4%
Geisinger Marketplace All-Access Extra HMO 10/50/500	94.0%	80.0%	14.0%
Geisinger Marketplace All-Access HMO 20/50/3250	93.4%	81.5%	11.9%
Geisinger Marketplace Premier HMO 20/50/3250	93.4%	81.5%	11.9%
Geisinger Marketplace All-Access HMO 25/45/250	95.1%	82.0%	13.1%

**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Pricing AV Examples**

	Geisinger Marketplace All-			
<b>Plan Name:</b>	Access Extra HMO	Geisinger Marketplace All-	Geisinger Marketplace All-	Geisinger Marketplace All-
<b>HIOS ID:</b>	10/50/500	Access HMO 30/60/5500	Access HMO 40/80/8400	Access Value
<b>Metallic Level:</b>	22444PA0010045	22444PA0010038	22444PA0010053	22444PA0040080
<b>Pricing AV Table 10:</b>	Gold	Silver	Bronze	Catastrophic
	94.0%	80.9%	74.9%	74.4%

Benefit Component	Cost Sharing Value	Cost Sharing Value	Cost Sharing Value	Cost Sharing Value
PCP	0.2%	1.5%	1.6%	0.0%
SPC	0.6%	1.6%	1.7%	0.0%
ER	0.7%	0.0%	0.0%	0.0%
IP (inc MH)	0.0%	0.0%	0.0%	0.0%
OP Facility	0.0%	0.0%	0.0%	0.0%
MRI/CAT/PET	0.0%	0.0%	0.0%	0.0%
OP Surgery	0.0%	0.0%	0.0%	0.0%
Lab	0.0%	0.0%	0.0%	0.0%
Infusion	0.0%	0.0%	0.0%	0.0%
SNF	0.0%	0.0%	0.0%	0.0%
Select Injectibles	0.1%	0.2%	0.2%	0.0%
Pharmacy Deductible	0.4%	0.7%	0.0%	0.0%
Pharmacy Generic Preferred Copay	0.1%	0.3%	0.0%	0.0%
Pharmacy Generic Non-Preferred Copay	1.1%	2.4%	0.0%	0.0%
Pharmacy Brand Preferred Copay	0.0%	0.0%	0.0%	0.0%
Pharmacy Brand Preferred Coinsurance	0.0%	0.0%	0.0%	0.0%
Pharmacy Brand Non-Preferred Copay	0.0%	0.0%	0.0%	0.0%
Pharmacy Brand Non-Preferred Coinsurance	0.0%	0.0%	0.0%	0.0%
Pharmacy Specialty Coinsurance	2.2%	4.5%	0.0%	0.0%
Pharmacy Specialty Maximum	0.0%	0.0%	0.0%	0.0%
Coinsurance	3.2%	5.8%	0.0%	0.0%
Deductible	1.4%	17.4%	21.9%	27.9%
MOOP	-4.1%	-15.3%	-0.2%	0.0%
Out-of-Network	0.0%	0.0%	0.0%	-2.3%
Total Estimated Cost Sharing	6.0%	19.1%	25.1%	25.6%
Pricing AV	94.0%	80.9%	74.9%	74.4%

Company Name:	Geisinger Health Plan
Market:	Individual
Product:	HMO, POS
Effective Date of Rates:	January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	22444PA0010035	22444PA0010035	22444PA0010035	22444PA0010036	22444PA0010036	22444PA0010038	22444PA0010038	22444PA0010038	22444PA0010039	22444PA0010039	22444PA0010040	
HIOS Plan ID (Off Exchange)=>	22444PA0010035	22444PA0010035	22444PA0010035	22444PA0010036	22444PA0010038	22444PA0010038	22444PA0010038	22444PA0010038	22444PA0010039	22444PA0010039	22444PA0010040	
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access HMO 30/60/5500	Geisinger Marketplace All-Access HMO 30/60/5500	Geisinger Marketplace All-Access HMO 30/60/5500	Geisinger Marketplace All-Access HMO 30/60/5500	Geisinger Marketplace All-Access HMO 30/60/5500	Geisinger Marketplace All-Access HMO 30/60/5500	Geisinger Marketplace All-Access HMO 30/60/5500	
Form # =>	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	
Rating Area =>	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 7	Rating Area 9	Rating Area 9	Rating Area 6	
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	
Metal =>	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	
Deductible =>	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$5,500 / Rx: \$500	Med: \$5,500 / Rx: \$500	Med: \$5,500 / Rx: \$500	Med: \$5,500 / Rx: \$500	Med: \$5,500 / Rx: \$500	Med: \$5,500 / Rx: \$500	Med: \$5,500 / Rx: \$500	
Coinurance =>	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	
Copays =>	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	
OOP Maximum =>	\$8,700	\$8,700	\$8,700	\$8,700	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$338.88	\$338.88	\$356.71	\$356.71	\$428.06	\$428.06	\$372.93	\$372.93	\$392.56	\$392.56	\$471.07	\$471.07
15	\$369.00	\$369.00	\$388.42	\$388.42	\$466.11	\$466.11	\$388.42	\$388.42	\$406.08	\$406.08	\$427.45	\$427.45
16	\$380.52	\$380.52	\$400.54	\$400.54	\$480.65	\$480.65	\$400.54	\$400.54	\$418.75	\$418.75	\$440.79	\$440.79
17	\$392.03	\$392.03	\$412.67	\$412.67	\$495.20	\$495.20	\$412.67	\$412.67	\$431.43	\$431.43	\$454.13	\$454.13
18	\$404.44	\$404.44	\$425.72	\$425.72	\$510.87	\$510.87	\$425.72	\$425.72	\$445.08	\$445.08	\$468.50	\$468.50
19	\$416.84	\$416.84	\$438.78	\$438.78	\$526.54	\$526.54	\$438.78	\$438.78	\$458.73	\$458.73	\$482.87	\$482.87
20	\$429.69	\$429.69	\$452.30	\$452.30	\$542.76	\$542.76	\$452.30	\$452.30	\$472.86	\$472.86	\$497.75	\$497.75
21	\$442.98	\$442.98	\$466.30	\$466.30	\$559.56	\$559.56	\$466.30	\$466.30	\$487.49	\$487.49	\$513.15	\$513.15
22	\$442.98	\$442.98	\$466.30	\$466.30	\$559.56	\$559.56	\$466.30	\$466.30	\$487.49	\$487.49	\$513.15	\$513.15
23	\$442.98	\$442.98	\$466.30	\$466.30	\$559.56	\$559.56	\$466.30	\$466.30	\$487.49	\$487.49	\$513.15	\$513.15
24	\$442.98	\$442.98	\$466.30	\$466.30	\$559.56	\$559.56	\$466.30	\$466.30	\$487.49	\$487.49	\$513.15	\$513.15
25	\$444.75	\$449.05	\$468.16	\$514.79	\$561.79	\$617.74	\$468.16	\$514.79	\$489.44	\$538.19	\$515.20	\$566.51
26	\$453.61	\$498.79	\$477.48	\$525.04	\$572.98	\$630.05	\$477.48	\$525.04	\$499.19	\$548.91	\$525.46	\$577.80
27	\$464.24	\$510.75	\$488.67	\$537.63	\$586.41	\$645.16	\$488.67	\$537.63	\$510.89	\$562.07	\$537.78	\$591.66
28	\$481.52	\$529.80	\$506.86	\$557.69	\$608.23	\$669.22	\$506.86	\$557.69	\$529.93	\$583.04	\$557.79	\$613.72
29	\$495.69	\$545.31	\$521.78	\$574.01	\$626.14	\$688.81	\$521.78	\$574.01	\$545.50	\$600.10	\$574.21	\$631.68
30	\$502.78	\$553.28	\$529.24	\$582.40	\$635.09	\$698.88	\$529.24	\$582.40	\$553.30	\$608.87	\$582.42	\$640.92
31	\$513.41	\$564.80	\$540.43	\$594.52	\$648.52	\$713.43	\$540.43	\$594.52	\$565.00	\$621.55	\$594.74	\$654.26
32	\$524.04	\$576.31	\$551.62	\$606.65	\$661.95	\$727.98	\$551.62	\$606.65	\$576.70	\$634.22	\$607.05	\$667.60
33	\$530.69	\$583.84	\$558.62	\$614.57	\$670.34	\$737.49	\$558.62	\$614.57	\$584.01	\$642.51	\$614.75	\$676.33
34	\$537.77	\$591.37	\$566.08	\$622.50	\$679.29	\$747.00	\$566.08	\$622.50	\$591.81	\$650.80	\$622.96	\$685.05
35	\$541.32	\$595.36	\$569.81	\$626.70	\$683.77	\$752.04	\$569.81	\$626.70	\$595.71	\$655.18	\$627.06	\$689.67
36	\$544.86	\$599.35	\$573.54	\$630.89	\$688.25	\$757.07	\$573.54	\$630.89	\$599.61	\$659.57	\$631.17	\$694.29
37	\$548.41	\$603.34	\$577.27	\$635.09	\$692.72	\$762.11	\$577.27	\$635.09	\$603.51	\$663.96	\$635.27	\$698.90
38	\$551.95	\$607.32	\$581.00	\$639.29	\$697.20	\$767.14	\$581.00	\$639.29	\$607.41	\$668.35	\$639.38	\$703.52
39	\$559.04	\$614.85	\$588.46	\$647.21	\$706.15	\$776.66	\$588.46	\$647.21	\$615.21	\$676.63	\$647.59	\$712.25
40	\$566.13	\$622.83	\$595.92	\$655.61	\$715.11	\$786.73	\$595.92	\$655.61	\$623.01	\$685.41	\$655.80	\$721.48
41	\$576.76	\$634.34	\$607.11	\$667.73	\$728.53	\$801.28	\$607.11	\$667.73	\$634.71	\$698.08	\$668.11	\$734.82
42	\$586.95	\$645.86	\$617.84	\$679.85	\$741.40	\$815.82	\$617.84	\$679.85	\$645.92	\$710.76	\$679.92	\$748.17
43	\$601.12	\$661.37	\$632.76	\$696.17	\$759.31	\$835.41	\$632.76	\$696.17	\$661.52	\$727.82	\$696.34	\$766.13
44	\$618.84	\$680.86	\$651.41	\$716.69	\$781.69	\$860.03	\$651.41	\$716.69	\$681.02	\$749.27	\$716.86	\$788.70
45	\$639.66	\$703.45	\$673.33	\$740.47	\$807.99	\$888.57	\$673.33	\$740.47	\$703.93	\$774.13	\$740.98	\$814.87
46	\$664.47	\$730.91	\$699.44	\$769.38	\$839.33	\$923.26	\$699.44	\$769.38	\$731.23	\$804.35	\$769.72	\$846.69
47	\$692.37	\$761.48	\$728.81	\$801.56	\$874.58	\$961.87	\$728.81	\$801.56	\$761.94	\$837.99	\$802.05	\$882.10
48	\$724.27	\$796.92	\$762.39	\$838.86	\$914.86	\$1,006.63	\$762.39	\$838.86	\$797.04	\$876.99	\$838.99	\$923.15
49	\$755.72	\$831.47	\$795.49	\$875.23	\$954.59	\$1,050.28	\$795.49	\$875.23	\$831.65	\$915.01	\$875.43	\$963.17
50	\$791.16	\$870.45	\$832.80	\$916.26	\$999.36	\$1,099.52	\$832.80	\$916.26	\$870.65	\$957.91	\$916.48	\$1,008.33
51	\$826.15	\$908.99	\$869.63	\$956.83	\$1,043.56	\$1,148.20	\$869.63	\$956.83	\$909.16	\$1,000.32	\$957.02	\$1,052.97
52	\$864.69	\$951.07	\$910.20	\$1,001.13	\$1,092.24	\$1,201.35	\$910.20	\$1,001.13	\$951.58	\$1,046.64	\$1,001.66	\$1,101.72
53	\$903.67	\$994.04	\$951.24	\$1,046.36	\$1,141.48	\$1,255.63	\$951.24	\$1,046.36	\$994.48	\$1,093.92	\$1,151.50	\$1,255.63
54	\$945.76	\$1,040.11	\$995.53	\$1,094.85	\$1,194.64	\$1,313.82	\$995.53	\$1,094.85	\$1,040.79	\$1,144.62	\$1,095.56	\$1,204.86
55	\$987.84	\$1,086.62	\$1,039.83	\$1,143.81	\$1,247.80	\$1,372.58	\$1,039.83	\$1,143.81	\$1,087.10	\$1,195.81	\$1,144.31	\$1,258.74
56	\$1,033.47	\$1,136.68	\$1,087.86	\$1,196.51	\$1,305.43	\$1,435.81	\$1,087.86	\$1,196.51	\$1,137.31	\$1,250.89	\$1,197.17	\$1,316.73
57	\$1,079.54	\$1,187.62	\$1,136.35	\$1,250.13	\$1,363.62	\$1,500.15	\$1,136.35	\$1,250.13	\$1,188.01	\$1,306.95	\$1,250.53	\$1,375.74
58	\$1,128.71	\$1,241.67	\$1,188.11	\$1,307.02	\$1,425.73	\$1,568.42	\$1,188.11	\$1,307.02	\$1,128.11	\$1,366.43	\$1,307.49	\$1,438.35
59	\$1,153.07	\$1,268.24	\$1,213.76	\$1,334.99	\$1,456.51	\$1,601.99	\$1,213.76	\$1,334.99	\$1,153.99	\$1,395.68	\$1,335.72	\$1,469.13
60	\$1,202.24	\$1,322.29	\$1,265.52	\$1,391.88	\$1,518.62	\$1,670.26	\$1,265.52	\$1,391.88	\$1,203.04	\$1,455.15	\$1,392.68	\$1,531.74
61	\$1,244.77	\$1,369.24	\$1,310.28	\$1,441.31	\$1,572.34	\$1,729.57	\$1,310.28	\$1,441.31	\$1,244.94	\$1,506.82	\$1,441.94	\$1,586.13
62	\$1,272.67	\$1,399.81	\$1,339.66	\$1,473.48	\$1,607.59	\$1,768.18	\$1,339.66	\$1,473.48	\$1,272.67	\$1,540.46	\$1,474.27	\$1,621.54
63	\$1,307.67	\$1,438.35	\$1,376.49	\$1,514.05	\$1,651.79	\$1,816.86	\$1,376.49	\$1,514.05	\$1,307.67	\$1,582.87	\$1,514.80	\$1,666.18
64+	\$1,328.93	\$1,461.83	\$1,398.88	\$1,538.76	\$1,678.65	\$1,846.52	\$1,398.88	\$1,538.76	\$1,328.93	\$1,608.71	\$1,539.44	\$1,693.38

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

HIOS Plan ID (On Exchange)=>	22444PA0010042	22444PA0010042	22444PA0010045	22444PA0010045	22444PA0010045	22444PA0010053	22444PA0010053	22444PA0010053	22444PA0010053	22444PA0010054	22444PA0010054	
HIOS Plan ID (Off Exchange)=>	22444PA0010042	22444PA0010042	22444PA0010045	22444PA0010045	22444PA0010045	22444PA0010053	22444PA0010053	22444PA0010053	22444PA0010053	22444PA0010054	22444PA0010054	
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access Extra HMO 10/50/500	Geisinger Marketplace All-Access Extra HMO 10/50/500	Geisinger Marketplace All-Access Extra HMO 10/50/500	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	
Form # =>	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-178-F Rev. 1/24	M-152-178-F Rev. 1/24	M-152-178-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	
Rating Area =>	Rating Area 7	Rating Area 9	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 9	Rating Area 7	Rating Area 9	
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	
Metal =>	Gold	Gold	Gold	Gold	Gold	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	
Deductible =>	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$500 / Rx: \$500	Med: \$500 / Rx: \$500	Med: \$500 / Rx: \$500	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	
Coinurance =>	30%	30%	20%	20%	20%	0%	0%	0%	0%	0%	0%	
Copays =>	\$20 / \$50	\$20 / \$50	\$50 / \$50	\$50 / \$50	\$50 / \$50	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	
OOP Maximum =>	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$445.89	\$445.89	\$428.06	\$428.06	\$342.57	\$342.57	\$360.60	\$360.60	\$432.72	\$432.72	\$242.62	\$242.62
15	\$485.53	\$485.53	\$466.11	\$466.11	\$373.02	\$373.02	\$392.66	\$392.66	\$471.19	\$471.19	\$264.18	\$264.18
16	\$500.68	\$500.68	\$480.65	\$480.65	\$384.67	\$384.67	\$404.91	\$404.91	\$485.89	\$485.89	\$272.43	\$272.43
17	\$515.84	\$515.84	\$495.20	\$495.20	\$396.31	\$396.31	\$417.17	\$417.17	\$500.60	\$500.60	\$280.67	\$280.67
18	\$532.16	\$532.16	\$510.87	\$510.87	\$408.85	\$408.85	\$430.37	\$430.37	\$516.44	\$516.44	\$289.55	\$289.55
19	\$548.48	\$548.48	\$526.54	\$526.54	\$421.39	\$421.39	\$443.56	\$443.56	\$532.28	\$532.28	\$298.43	\$298.43
20	\$565.38	\$565.38	\$542.76	\$542.76	\$434.37	\$434.37	\$457.23	\$457.23	\$548.68	\$548.68	\$307.63	\$307.63
21	\$582.87	\$641.16	\$559.56	\$615.51	\$447.81	\$492.59	\$471.38	\$518.52	\$565.66	\$622.22	\$317.15	\$348.86
22	\$582.87	\$641.16	\$559.56	\$615.51	\$447.81	\$492.59	\$471.38	\$518.52	\$565.66	\$622.22	\$317.15	\$348.86
23	\$582.87	\$641.16	\$559.56	\$615.51	\$447.81	\$492.59	\$471.38	\$518.52	\$565.66	\$622.22	\$317.15	\$348.86
24	\$582.87	\$641.16	\$559.56	\$615.51	\$447.81	\$492.59	\$471.38	\$518.52	\$565.66	\$622.22	\$317.15	\$348.86
25	\$585.20	\$643.48	\$561.79	\$617.74	\$449.60	\$494.38	\$473.26	\$520.40	\$567.91	\$624.48	\$318.41	\$350.13
26	\$596.85	\$656.31	\$572.98	\$630.05	\$458.55	\$504.23	\$482.69	\$530.77	\$579.23	\$636.92	\$324.76	\$357.10
27	\$610.84	\$672.04	\$586.41	\$645.16	\$469.30	\$516.32	\$494.00	\$543.50	\$592.80	\$652.20	\$332.37	\$365.67
28	\$633.57	\$697.11	\$608.23	\$669.22	\$486.77	\$535.58	\$512.39	\$563.77	\$614.86	\$676.52	\$344.74	\$379.30
29	\$652.23	\$717.51	\$626.14	\$688.81	\$501.10	\$551.25	\$527.47	\$580.26	\$632.96	\$696.32	\$354.88	\$390.40
30	\$661.55	\$728.00	\$635.09	\$698.88	\$508.26	\$559.31	\$535.01	\$588.75	\$642.01	\$706.50	\$359.96	\$396.11
31	\$675.54	\$743.15	\$648.52	\$713.43	\$519.01	\$570.95	\$546.32	\$601.00	\$655.59	\$721.21	\$367.57	\$404.36
32	\$689.53	\$758.31	\$661.95	\$727.98	\$529.76	\$582.60	\$557.64	\$613.26	\$669.17	\$735.91	\$375.18	\$412.60
33	\$698.27	\$768.22	\$670.34	\$737.49	\$536.47	\$590.21	\$564.71	\$621.27	\$677.65	\$745.53	\$379.94	\$418.00
34	\$707.60	\$778.12	\$679.29	\$747.00	\$543.64	\$597.82	\$572.25	\$629.29	\$686.70	\$755.14	\$385.01	\$423.39
35	\$712.26	\$783.37	\$683.77	\$752.04	\$547.22	\$601.85	\$576.02	\$633.53	\$691.23	\$760.24	\$387.55	\$426.24
36	\$716.92	\$788.62	\$688.25	\$757.07	\$550.80	\$605.88	\$579.79	\$637.77	\$695.75	\$765.33	\$390.09	\$429.10
37	\$721.59	\$793.86	\$692.72	\$762.11	\$554.39	\$609.91	\$583.56	\$642.01	\$700.28	\$770.42	\$392.62	\$431.95
38	\$726.25	\$799.11	\$697.20	\$767.14	\$557.97	\$613.94	\$587.33	\$646.26	\$704.80	\$775.51	\$395.16	\$434.80
39	\$735.58	\$809.02	\$706.15	\$776.66	\$565.13	\$621.56	\$594.88	\$654.27	\$713.85	\$785.12	\$400.24	\$440.20
40	\$744.90	\$819.51	\$715.11	\$786.73	\$572.30	\$629.62	\$602.42	\$662.75	\$722.90	\$795.31	\$405.31	\$445.90
41	\$758.89	\$834.66	\$728.53	\$801.28	\$583.04	\$641.26	\$613.73	\$675.01	\$736.48	\$810.01	\$412.92	\$454.15
42	\$772.30	\$849.82	\$741.40	\$815.82	\$593.34	\$652.90	\$624.57	\$687.27	\$749.49	\$824.72	\$420.22	\$462.40
43	\$790.95	\$870.22	\$759.31	\$835.41	\$607.67	\$668.58	\$639.66	\$703.76	\$767.59	\$844.52	\$430.36	\$473.50
44	\$814.26	\$895.86	\$781.69	\$860.03	\$625.59	\$688.28	\$658.51	\$724.50	\$790.21	\$869.41	\$443.05	\$487.45
45	\$841.66	\$925.59	\$807.99	\$888.57	\$646.63	\$711.12	\$680.67	\$748.55	\$816.80	\$898.25	\$457.96	\$503.62
46	\$874.30	\$961.73	\$839.33	\$923.26	\$671.71	\$738.88	\$707.06	\$777.77	\$848.48	\$933.32	\$475.72	\$523.29
47	\$911.02	\$1,001.94	\$874.58	\$961.87	\$699.92	\$769.78	\$736.76	\$810.30	\$884.11	\$972.35	\$495.70	\$545.17
48	\$952.98	\$1,048.57	\$914.86	\$1,006.63	\$732.16	\$805.61	\$770.70	\$848.01	\$924.84	\$1,017.61	\$518.53	\$570.54
49	\$994.37	\$1,094.04	\$954.59	\$1,050.28	\$763.96	\$840.53	\$804.17	\$884.77	\$965.00	\$1,061.73	\$541.05	\$595.28
50	\$1,041.00	\$1,145.33	\$999.36	\$1,099.52	\$799.78	\$879.94	\$841.88	\$926.25	\$1,010.25	\$1,111.50	\$566.42	\$623.19
51	\$1,087.04	\$1,196.04	\$1,043.56	\$1,148.20	\$835.16	\$918.90	\$879.12	\$967.26	\$1,054.94	\$1,160.72	\$591.47	\$650.78
52	\$1,137.75	\$1,251.41	\$1,092.24	\$1,201.35	\$874.12	\$961.44	\$920.13	\$1,012.04	\$1,104.15	\$1,214.45	\$619.07	\$680.91
53	\$1,189.04	\$1,307.95	\$1,141.48	\$1,255.63	\$913.53	\$1,004.88	\$961.61	\$1,057.77	\$1,153.93	\$1,269.32	\$646.97	\$711.67
54	\$1,244.42	\$1,368.57	\$1,194.64	\$1,313.82	\$956.07	\$1,051.45	\$1,006.39	\$1,106.79	\$1,207.67	\$1,328.15	\$677.10	\$744.65
55	\$1,299.79	\$1,429.77	\$1,247.80	\$1,372.58	\$998.61	\$1,098.47	\$1,051.17	\$1,156.29	\$1,261.40	\$1,387.54	\$707.23	\$777.95
56	\$1,359.82	\$1,495.63	\$1,305.43	\$1,435.81	\$1,044.73	\$1,149.07	\$1,099.72	\$1,209.55	\$1,319.66	\$1,451.46	\$739.90	\$813.79
57	\$1,420.44	\$1,562.66	\$1,363.62	\$1,500.15	\$1,091.31	\$1,200.57	\$1,148.74	\$1,263.76	\$1,378.49	\$1,516.51	\$772.88	\$850.26
58	\$1,485.14	\$1,633.77	\$1,425.73	\$1,568.42	\$1,141.01	\$1,255.20	\$1,201.07	\$1,321.27	\$1,441.28	\$1,585.52	\$808.08	\$888.96
59	\$1,517.20	\$1,668.74	\$1,456.51	\$1,601.99	\$1,165.64	\$1,282.07	\$1,226.99	\$1,349.55	\$1,472.39	\$1,619.46	\$825.53	\$907.98
60	\$1,581.90	\$1,739.85	\$1,518.62	\$1,670.26	\$1,215.35	\$1,336.70	\$1,279.31	\$1,407.06	\$1,535.18	\$1,688.47	\$860.73	\$946.68
61	\$1,637.85	\$1,801.64	\$1,572.34	\$1,729.57	\$1,258.34	\$1,384.17	\$1,324.57	\$1,457.02	\$1,589.48	\$1,748.43	\$891.18	\$980.29
62	\$1,674.57	\$1,841.85	\$1,607.59	\$1,768.18	\$1,286.55	\$1,415.07	\$1,354.26	\$1,489.55	\$1,625.12	\$1,787.46	\$911.16	\$1,002.18
63	\$1,720.62	\$1,892.56	\$1,651.79	\$1,816.86	\$1,321.93	\$1,454.03	\$1,391.50	\$1,530.56	\$1,669.80	\$1,836.67	\$936.21	\$1,029.77
64+	\$1,748.60	\$1,923.45	\$1,678.65	\$1,846.52	\$1,343.42	\$1,477.76	\$1,414.13	\$1,555.54	\$1,696.95	\$1,866.65	\$951.43	\$1,046.58

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

HIOS Plan ID (On Exchange)=>	22444PA0010055	22444PA0010063	22444PA0010063	22444PA0010063	22444PA0010064	22444PA0010064	22444PA0010065	22444PA0010082	22444PA0010082	22444PA0010090
HIOS Plan ID (Off Exchange)=>	22444PA0010055	22444PA0010063	22444PA0010063	22444PA0010063	22444PA0010064	22444PA0010064	22444PA0010065	22444PA0010082	22444PA0010082	22444PA0010090
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 30/60/5000	Geisinger Marketplace All-Access HMO 30/60/5000	Geisinger Marketplace All-Access HMO 30/60/5000	Geisinger Marketplace All-Access HMO 30/60/5000	Geisinger Marketplace All-Access HMO 30/60/5000	Geisinger Marketplace All-Access HMO 30/60/5000	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access HMO 30/60/5000
Form # =>	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24
Rating Area =>	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 7	Rating Area 9	Rating Area 6	Rating Area 2	Rating Area 5	Rating Area 2
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Expanded Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Silver
Deductible =>	Combined: \$8,400	Med: \$5,000 / Rx: \$500	Med: \$5,000 / Rx: \$500	Med: \$5,000 / Rx: \$500	Med: \$5,000 / Rx: \$500	Med: \$5,000 / Rx: \$500	Med: \$5,000 / Rx: \$500	Med: \$5,000 / Rx: \$500	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0
Coinurance =>	0%	30%	30%	30%	30%	30%	30%	30%	30%	30%
Copays =>	\$40 / \$80	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$20 / \$50	\$30 / \$60
OOP Maximum =>	\$9,100	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$8,700	\$9,000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$255.38	\$255.38	\$271.37	\$271.37	\$285.65	\$285.65	\$342.78	\$342.78	\$357.06	\$357.06
15	\$278.09	\$278.09	\$295.49	\$295.49	\$311.04	\$311.04	\$373.25	\$373.25	\$388.80	\$388.80
16	\$286.77	\$286.77	\$304.71	\$304.71	\$320.75	\$320.75	\$384.90	\$384.90	\$400.94	\$400.94
17	\$295.44	\$295.44	\$313.94	\$313.94	\$330.46	\$330.46	\$396.55	\$396.55	\$413.07	\$413.07
18	\$304.79	\$304.79	\$323.87	\$323.87	\$340.91	\$340.91	\$409.10	\$409.10	\$426.14	\$426.14
19	\$314.14	\$314.14	\$333.80	\$333.80	\$351.37	\$351.37	\$421.64	\$421.64	\$439.21	\$439.21
20	\$323.82	\$323.82	\$344.09	\$344.09	\$362.20	\$362.20	\$434.64	\$434.64	\$452.75	\$452.75
21	\$333.84	\$367.22	\$354.73	\$390.21	\$373.40	\$410.74	\$448.08	\$492.89	\$466.75	\$513.43
22	\$333.84	\$367.22	\$354.73	\$390.21	\$373.40	\$410.74	\$448.08	\$492.89	\$466.75	\$513.43
23	\$333.84	\$367.22	\$354.73	\$390.21	\$373.40	\$410.74	\$448.08	\$492.89	\$466.75	\$513.43
24	\$333.84	\$367.22	\$354.73	\$390.21	\$373.40	\$410.74	\$448.08	\$492.89	\$466.75	\$513.43
25	\$335.17	\$368.55	\$356.15	\$391.62	\$374.89	\$412.23	\$449.87	\$494.68	\$468.62	\$515.29
26	\$341.85	\$375.90	\$363.24	\$399.42	\$382.36	\$420.45	\$458.83	\$504.54	\$477.95	\$525.56
27	\$349.86	\$384.91	\$371.76	\$409.00	\$391.32	\$430.53	\$469.59	\$516.63	\$489.15	\$538.16
28	\$362.88	\$399.27	\$385.59	\$424.26	\$405.88	\$446.59	\$487.06	\$535.90	\$507.36	\$558.23
29	\$373.56	\$410.95	\$396.94	\$436.67	\$417.83	\$459.65	\$501.40	\$551.59	\$522.29	\$574.57
30	\$378.90	\$416.96	\$402.62	\$443.06	\$423.81	\$466.38	\$508.57	\$559.65	\$529.78	\$582.97
31	\$386.92	\$425.64	\$411.13	\$452.28	\$432.77	\$476.08	\$519.32	\$571.30	\$540.96	\$595.10
32	\$394.93	\$434.32	\$419.64	\$461.50	\$441.73	\$485.79	\$530.08	\$582.95	\$552.16	\$607.24
33	\$399.94	\$440.00	\$424.97	\$467.53	\$447.33	\$492.14	\$536.80	\$590.57	\$559.17	\$615.17
34	\$405.28	\$445.67	\$430.64	\$473.56	\$453.31	\$498.49	\$543.97	\$598.19	\$566.63	\$623.11
35	\$407.95	\$448.68	\$433.48	\$476.76	\$456.29	\$501.85	\$547.55	\$602.22	\$573.37	\$627.31
36	\$410.62	\$451.68	\$436.32	\$479.95	\$459.28	\$505.21	\$551.14	\$606.25	\$574.10	\$631.51
37	\$413.29	\$454.68	\$439.15	\$483.14	\$462.27	\$508.57	\$554.72	\$610.28	\$577.83	\$635.71
38	\$415.96	\$457.69	\$441.99	\$486.33	\$465.26	\$511.93	\$558.31	\$614.32	\$581.57	\$639.91
39	\$421.30	\$463.36	\$447.67	\$492.36	\$471.23	\$518.28	\$565.48	\$621.93	\$589.04	\$647.85
40	\$426.64	\$469.37	\$453.34	\$498.75	\$477.20	\$525.00	\$572.64	\$630.00	\$595.92	\$656.25
41	\$434.65	\$478.05	\$461.86	\$507.97	\$486.17	\$534.71	\$583.40	\$641.65	\$607.71	\$668.38
42	\$442.33	\$486.73	\$470.02	\$517.19	\$494.75	\$544.42	\$593.70	\$653.30	\$618.44	\$680.52
43	\$453.02	\$498.42	\$481.37	\$529.61	\$506.70	\$557.48	\$608.04	\$668.98	\$633.38	\$696.86
44	\$466.37	\$513.11	\$495.56	\$545.22	\$521.64	\$573.91	\$625.97	\$688.70	\$652.05	\$717.39
45	\$482.06	\$530.13	\$512.23	\$563.31	\$539.19	\$592.96	\$647.03	\$711.55	\$673.99	\$741.20
46	\$500.75	\$550.83	\$532.09	\$585.30	\$560.10	\$616.11	\$672.12	\$739.33	\$700.12	\$770.14
47	\$521.79	\$573.86	\$554.44	\$609.78	\$583.62	\$641.87	\$700.35	\$770.25	\$729.53	\$802.34
48	\$545.82	\$600.57	\$579.98	\$638.16	\$610.51	\$671.74	\$732.61	\$806.09	\$763.13	\$839.68
49	\$569.52	\$626.61	\$605.17	\$665.83	\$637.02	\$700.87	\$764.42	\$841.04	\$796.27	\$876.09
50	\$596.23	\$655.99	\$633.55	\$697.04	\$666.89	\$733.73	\$800.27	\$880.47	\$833.61	\$917.16
51	\$622.60	\$685.03	\$661.57	\$727.90	\$696.39	\$766.21	\$835.67	\$919.46	\$870.49	\$957.77
52	\$651.65	\$716.75	\$692.43	\$761.60	\$728.87	\$801.69	\$874.65	\$962.03	\$911.09	\$1,002.11
53	\$681.03	\$749.13	\$723.65	\$796.01	\$761.73	\$837.91	\$914.08	\$1,005.49	\$952.17	\$1,047.38
54	\$712.74	\$783.85	\$757.35	\$832.90	\$797.21	\$876.74	\$956.65	\$1,052.09	\$996.51	\$1,095.93
55	\$744.45	\$818.90	\$791.05	\$870.15	\$832.68	\$915.95	\$999.22	\$1,099.14	\$1,040.85	\$1,144.93
56	\$778.84	\$856.62	\$827.58	\$910.23	\$871.14	\$958.14	\$1,045.37	\$1,149.77	\$1,088.92	\$1,197.68
57	\$813.56	\$895.01	\$864.47	\$951.03	\$909.97	\$1,001.08	\$1,091.97	\$1,201.30	\$1,137.47	\$1,251.35
58	\$850.61	\$935.74	\$903.85	\$994.31	\$951.42	\$1,046.64	\$1,141.70	\$1,255.96	\$1,189.28	\$1,308.30
59	\$868.98	\$955.77	\$923.36	\$1,015.59	\$971.96	\$1,069.04	\$1,166.35	\$1,282.85	\$1,214.95	\$1,336.30
60	\$906.03	\$996.50	\$962.73	\$1,058.87	\$1,013.40	\$1,114.60	\$1,216.09	\$1,337.52	\$1,266.76	\$1,393.25
61	\$938.08	\$1,031.89	\$996.79	\$1,096.47	\$1,049.25	\$1,154.18	\$1,259.10	\$1,385.01	\$1,311.56	\$1,442.72
62	\$959.11	\$1,054.92	\$1,019.14	\$1,120.94	\$1,072.78	\$1,179.94	\$1,287.33	\$1,415.93	\$1,340.97	\$1,474.93
63	\$985.48	\$1,083.97	\$1,047.16	\$1,151.81	\$1,102.27	\$1,212.43	\$1,322.73	\$1,454.91	\$1,377.84	\$1,515.53
64+	\$1,001.51	\$1,101.66	\$1,064.19	\$1,170.61	\$1,120.20	\$1,232.22	\$1,344.24	\$1,478.66	\$1,400.25	\$1,540.27

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

HIOS Plan ID (On Exchange)=>	22444PA0010098	22444PA0010098	22444PA0010098	22444PA0010106	22444PA0010106	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010138
HIOS Plan ID (Off Exchange)=>	22444PA0010090	22444PA0010098	22444PA0010098	22444PA0010106	22444PA0010106	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010138
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 30/60/5000	Geisinger Marketplace All-Access HMO 30/60/5500	Geisinger Marketplace All-Access HMO 30/60/5500	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace Premier HMO 20/50/3250	Geisinger Marketplace Premier HMO 30/60/5500	Geisinger Marketplace Premier HMO 40/80/8400	Geisinger Marketplace Premier HMO 20/50/3250	Geisinger Marketplace Premier HMO 20/50/3250
Form # =>	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-362-F Rev. 1/24	M-152-362-F Rev. 1/24	M-152-362-F Rev. 1/24	M-152-362-F Rev. 1/24	M-152-362-F Rev. 1/24
Rating Area =>	Rating Area 5	Rating Area 2	Rating Area 5	Rating Area 2	Rating Area 5	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 3	Rating Area 6
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO
Metal =>	Silver	Silver	Silver	Expanded Bronze	Expanded Bronze	Gold	Silver	Expanded Bronze	Gold	Gold
Deductible =>	Med: \$5,000 / Rx: \$500	Med: \$5,500 / Rx: \$500	Med: \$5,500 / Rx: \$500	Combined: \$8,400	Combined: \$8,400	Med: \$3,250 / Rx: \$0	Med: \$5,500 / Rx: \$500	Combined: \$8,400	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0
Coinurance =>	30%	30%	30%	0%	0%	30%	30%	0%	30%	30%
Copays =>	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$40 / \$80	\$40 / \$80	\$20 / \$50	\$30 / \$60	\$40 / \$80	\$20 / \$50	\$20 / \$50
OOP Maximum =>	\$9,000	\$9,100	\$9,100	\$9,100	\$9,100	\$8,700	\$9,100	\$9,100	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$271.37	\$271.37	\$392.56	\$392.56	\$372.93	\$372.93	\$255.38	\$255.38	\$242.62	\$242.62
15	\$295.49	\$295.49	\$427.45	\$427.45	\$406.08	\$406.08	\$278.09	\$278.09	\$264.18	\$264.18
16	\$304.71	\$304.71	\$440.79	\$440.79	\$418.75	\$418.75	\$286.77	\$286.77	\$272.43	\$272.43
17	\$313.94	\$313.94	\$454.13	\$454.13	\$431.43	\$431.43	\$295.44	\$295.44	\$280.67	\$280.67
18	\$323.87	\$323.87	\$468.50	\$468.50	\$445.08	\$445.08	\$304.79	\$304.79	\$289.55	\$289.55
19	\$333.80	\$333.80	\$482.87	\$482.87	\$458.73	\$458.73	\$314.14	\$314.14	\$298.43	\$298.43
20	\$344.09	\$344.09	\$497.75	\$497.75	\$472.86	\$472.86	\$323.82	\$323.82	\$307.63	\$307.63
21	\$354.73	\$354.73	\$513.15	\$513.15	\$487.49	\$487.49	\$333.84	\$333.84	\$317.15	\$317.15
22	\$354.73	\$354.73	\$513.15	\$513.15	\$487.49	\$487.49	\$333.84	\$333.84	\$317.15	\$317.15
23	\$354.73	\$354.73	\$513.15	\$513.15	\$487.49	\$487.49	\$333.84	\$333.84	\$317.15	\$317.15
24	\$354.73	\$354.73	\$513.15	\$513.15	\$487.49	\$487.49	\$333.84	\$333.84	\$317.15	\$317.15
25	\$356.15	\$391.62	\$515.20	\$566.51	\$489.44	\$538.19	\$335.17	\$368.55	\$318.41	\$350.13
26	\$363.24	\$399.42	\$525.46	\$577.80	\$499.19	\$548.91	\$341.85	\$375.90	\$324.76	\$357.10
27	\$371.76	\$409.00	\$537.78	\$591.66	\$510.89	\$562.07	\$349.86	\$384.91	\$332.37	\$365.67
28	\$385.59	\$424.26	\$557.79	\$613.72	\$529.90	\$583.04	\$362.88	\$399.27	\$344.74	\$379.30
29	\$396.94	\$436.67	\$574.21	\$631.68	\$545.50	\$600.10	\$373.56	\$410.95	\$354.88	\$390.40
30	\$402.62	\$443.06	\$582.42	\$640.92	\$553.30	\$608.87	\$378.90	\$416.96	\$359.96	\$396.11
31	\$411.13	\$452.28	\$594.74	\$654.26	\$565.00	\$621.55	\$386.92	\$425.64	\$367.57	\$404.36
32	\$419.64	\$461.50	\$607.05	\$667.60	\$576.70	\$634.22	\$394.93	\$434.32	\$375.18	\$412.60
33	\$424.97	\$467.53	\$614.75	\$676.33	\$584.01	\$642.51	\$399.94	\$440.00	\$379.94	\$418.00
34	\$430.64	\$473.56	\$622.96	\$685.05	\$591.81	\$650.80	\$405.28	\$445.67	\$385.01	\$423.39
35	\$433.48	\$476.76	\$627.06	\$689.67	\$595.71	\$655.18	\$407.95	\$448.68	\$387.55	\$426.24
36	\$436.32	\$479.95	\$631.17	\$694.29	\$599.61	\$659.57	\$410.62	\$451.68	\$390.09	\$429.10
37	\$439.15	\$483.14	\$635.27	\$698.90	\$603.51	\$663.96	\$413.29	\$454.68	\$392.62	\$431.95
38	\$441.99	\$486.33	\$639.38	\$703.52	\$607.41	\$668.35	\$415.96	\$457.69	\$395.16	\$434.80
39	\$447.67	\$492.36	\$647.59	\$712.25	\$615.21	\$676.63	\$421.30	\$463.36	\$400.24	\$440.20
40	\$453.34	\$498.75	\$655.80	\$721.48	\$623.01	\$685.41	\$426.64	\$469.37	\$405.31	\$445.90
41	\$461.86	\$507.97	\$668.11	\$734.82	\$634.71	\$698.08	\$434.65	\$478.05	\$412.92	\$454.15
42	\$470.02	\$517.19	\$679.92	\$748.17	\$645.92	\$710.76	\$442.33	\$486.73	\$420.22	\$462.40
43	\$481.37	\$529.61	\$696.34	\$766.13	\$661.52	\$727.82	\$453.02	\$498.42	\$430.36	\$473.50
44	\$495.56	\$545.22	\$716.86	\$788.70	\$681.02	\$749.27	\$466.37	\$513.11	\$443.05	\$487.45
45	\$512.23	\$563.31	\$740.98	\$814.87	\$703.93	\$774.13	\$482.06	\$530.13	\$457.96	\$503.62
46	\$532.09	\$585.30	\$769.72	\$846.69	\$731.23	\$804.35	\$500.75	\$550.83	\$475.72	\$523.29
47	\$554.44	\$609.78	\$802.05	\$882.10	\$761.94	\$837.99	\$521.79	\$573.86	\$495.70	\$545.17
48	\$579.98	\$638.16	\$838.99	\$923.15	\$797.04	\$876.99	\$545.82	\$600.57	\$518.53	\$570.54
49	\$605.17	\$665.83	\$875.43	\$963.17	\$831.65	\$915.01	\$569.52	\$626.61	\$541.05	\$595.28
50	\$633.55	\$697.04	\$916.48	\$1,008.33	\$870.65	\$957.91	\$596.23	\$655.99	\$566.42	\$623.19
51	\$661.57	\$727.90	\$957.02	\$1,052.97	\$909.16	\$1,000.32	\$622.60	\$685.03	\$591.47	\$650.78
52	\$692.43	\$761.60	\$1,001.66	\$1,101.72	\$951.58	\$1,046.64	\$651.65	\$716.75	\$619.07	\$680.91
53	\$723.65	\$796.01	\$1,046.82	\$1,151.50	\$994.48	\$1,093.92	\$681.03	\$749.13	\$646.97	\$711.67
54	\$757.35	\$832.90	\$1,095.56	\$1,204.86	\$1,040.79	\$1,144.62	\$712.74	\$783.85	\$677.10	\$744.65
55	\$791.05	\$870.15	\$1,144.31	\$1,258.74	\$1,087.10	\$1,195.81	\$744.45	\$818.90	\$707.23	\$777.95
56	\$827.58	\$910.23	\$1,197.17	\$1,316.73	\$1,137.31	\$1,250.89	\$778.84	\$856.62	\$739.90	\$813.79
57	\$864.47	\$951.03	\$1,250.53	\$1,375.74	\$1,188.01	\$1,306.95	\$813.56	\$895.01	\$772.88	\$850.26
58	\$903.85	\$994.31	\$1,307.49	\$1,438.35	\$1,242.12	\$1,366.43	\$850.61	\$935.74	\$808.08	\$888.96
59	\$923.36	\$1,015.59	\$1,335.72	\$1,469.13	\$1,268.93	\$1,395.68	\$868.98	\$955.77	\$825.53	\$907.98
60	\$962.73	\$1,058.87	\$1,392.68	\$1,531.74	\$1,323.04	\$1,455.15	\$906.03	\$996.50	\$860.73	\$946.68
61	\$996.79	\$1,096.47	\$1,441.94	\$1,586.13	\$1,369.84	\$1,506.82	\$938.08	\$1,031.89	\$891.18	\$980.29
62	\$1,019.14	\$1,120.94	\$1,474.27	\$1,621.54	\$1,400.55	\$1,540.46	\$959.11	\$1,054.92	\$911.16	\$1,002.18
63	\$1,047.16	\$1,151.81	\$1,514.80	\$1,666.18	\$1,439.06	\$1,582.87	\$985.48	\$1,083.97	\$936.21	\$1,029.77
64+	\$1,064.19	\$1,170.61	\$1,539.44	\$1,693.38	\$1,462.46	\$1,608.71	\$1,001.51	\$1,101.66	\$951.43	\$1,046.58

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

HIOS Plan ID (On Exchange)=>	22444PA0010139	22444PA0010139	22444PA0010140	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0010144	22444PA0010144	22444PA0010146
HIOS Plan ID (Off Exchange)=>	22444PA0010139	22444PA0010139	22444PA0010140	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0010144	22444PA0010144	22444PA0010146
Plan Marketing Name =>	Geisinger Marketplace Premier HMO 30/60/5500	Geisinger Marketplace Premier HMO 30/60/5500	Geisinger Marketplace Premier HMO 40/80/8400	Geisinger Marketplace Premier HMO 40/80/8400	Geisinger Marketplace Premier HMO 20/50/3250	Geisinger Marketplace Premier HMO 30/60/5500	Geisinger Marketplace Premier HMO 40/80/8400	Geisinger Marketplace All- Access HMO 25/45/250	Geisinger Marketplace All- Access HMO 25/45/250	Geisinger Marketplace All- Access HMO 25/45/250
Form # =>	M-152-362-F Rev. 1/24	M-152-362-F Rev. 1/24	M-152-362-F Rev. 1/24	M-152-362-F Rev. 1/24	M-152-362-F Rev. 1/24	M-152-362-F Rev. 1/24	M-152-362-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24
Rating Area =>	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 2	Rating Area 5	Rating Area 3
Network =>	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO
Metal =>	Silver	Silver	Expanded Bronze	Expanded Bronze	Gold	Silver	Expanded Bronze	Gold	Gold	Gold
Deductible =>	Med: \$5,500 / Rx: \$500	Med: \$5,500 / Rx: \$500	Combined: \$8,400	Combined: \$8,400	Med: \$3,250 / Rx: \$0	Med: \$5,500 / Rx: \$500	Combined: \$8,400	Med: \$250 / Rx: \$500	Med: \$250 / Rx: \$500	Med: \$250 / Rx: \$500
Coinurance =>	30%	30%	0%	0%	30%	30%	0%	20%	20%	20%
Copays =>	\$30 / \$60	\$30 / \$60	\$40 / \$80	\$40 / \$80	\$20 / \$50	\$30 / \$60	\$40 / \$80	\$25 / \$45	\$25 / \$45	\$25 / \$45
OOP Maximum =>	\$9,100	\$9,100	\$9,100	\$9,100	\$8,700	\$9,100	\$9,100	\$7,600	\$7,600	\$7,600
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$350.55	\$350.55	\$369.00	\$369.00	\$228.06	\$228.06	\$240.06	\$240.06	\$318.55	\$318.55
15	\$381.71	\$381.71	\$401.80	\$401.80	\$248.33	\$248.33	\$261.40	\$261.40	\$346.86	\$346.86
16	\$393.63	\$393.63	\$414.34	\$414.34	\$256.08	\$256.08	\$269.56	\$269.56	\$357.69	\$357.69
17	\$405.54	\$405.54	\$426.89	\$426.89	\$263.83	\$263.83	\$277.72	\$277.72	\$368.51	\$368.51
18	\$418.37	\$418.37	\$440.39	\$440.39	\$272.18	\$272.18	\$286.50	\$286.50	\$380.17	\$380.17
19	\$431.20	\$431.20	\$453.90	\$453.90	\$280.53	\$280.53	\$295.29	\$295.29	\$391.83	\$391.83
20	\$444.49	\$444.49	\$467.89	\$467.89	\$289.17	\$289.17	\$304.39	\$304.39	\$403.91	\$403.91
21	\$458.24	\$504.07	\$482.36	\$530.60	\$298.12	\$327.93	\$313.81	\$345.19	\$416.40	\$458.04
22	\$458.24	\$504.07	\$482.36	\$530.60	\$298.12	\$327.93	\$313.81	\$345.19	\$416.40	\$458.04
23	\$458.24	\$504.07	\$482.36	\$530.60	\$298.12	\$327.93	\$313.81	\$345.19	\$416.40	\$458.04
24	\$458.24	\$504.07	\$482.36	\$530.60	\$298.12	\$327.93	\$313.81	\$345.19	\$416.40	\$458.04
25	\$460.07	\$505.90	\$484.29	\$532.52	\$299.31	\$329.12	\$315.06	\$346.44	\$418.06	\$459.70
26	\$469.24	\$515.98	\$493.93	\$543.13	\$305.27	\$335.68	\$321.34	\$353.34	\$426.39	\$468.87
27	\$480.23	\$528.35	\$505.51	\$556.16	\$312.42	\$343.73	\$328.87	\$361.82	\$436.39	\$480.11
28	\$498.11	\$548.05	\$524.32	\$576.90	\$324.05	\$356.55	\$341.11	\$375.31	\$452.63	\$498.01
29	\$512.77	\$564.09	\$539.76	\$593.78	\$333.59	\$366.98	\$351.15	\$386.29	\$465.95	\$512.59
30	\$520.10	\$572.34	\$547.48	\$602.46	\$338.36	\$372.35	\$356.17	\$391.94	\$472.61	\$520.08
31	\$531.10	\$584.25	\$559.05	\$615.01	\$345.51	\$380.10	\$363.70	\$400.10	\$482.61	\$530.91
32	\$542.10	\$596.17	\$570.63	\$627.55	\$352.67	\$387.85	\$371.23	\$408.26	\$492.60	\$541.74
33	\$548.97	\$603.96	\$577.86	\$635.75	\$357.14	\$392.92	\$375.94	\$413.59	\$498.85	\$548.81
34	\$556.30	\$611.75	\$585.58	\$643.95	\$361.91	\$397.98	\$380.96	\$418.93	\$505.51	\$555.89
35	\$559.97	\$615.87	\$589.44	\$648.29	\$364.30	\$400.67	\$383.47	\$421.75	\$508.84	\$559.67
36	\$563.63	\$620.00	\$593.30	\$652.63	\$366.68	\$403.35	\$385.98	\$424.58	\$512.17	\$563.39
37	\$567.30	\$624.12	\$597.16	\$656.97	\$369.07	\$406.03	\$388.49	\$427.40	\$515.50	\$567.14
38	\$570.97	\$628.25	\$601.02	\$661.31	\$371.45	\$408.72	\$391.00	\$430.23	\$518.83	\$570.88
39	\$578.30	\$636.04	\$608.73	\$669.51	\$376.22	\$413.78	\$396.02	\$435.56	\$525.50	\$577.96
40	\$585.63	\$644.28	\$616.45	\$678.19	\$380.99	\$419.15	\$401.04	\$441.21	\$532.16	\$585.46
41	\$596.63	\$656.20	\$628.03	\$690.74	\$388.15	\$426.90	\$408.57	\$449.37	\$542.15	\$596.28
42	\$607.17	\$668.11	\$639.12	\$703.28	\$395.00	\$434.65	\$415.79	\$457.53	\$551.73	\$607.11
43	\$621.83	\$684.15	\$654.56	\$720.16	\$404.54	\$445.09	\$425.83	\$468.51	\$565.05	\$621.68
44	\$640.16	\$704.31	\$673.85	\$741.38	\$416.47	\$458.20	\$438.39	\$482.32	\$581.71	\$640.01
45	\$661.70	\$727.68	\$696.52	\$765.98	\$430.48	\$473.41	\$453.13	\$498.32	\$601.28	\$661.24
46	\$687.36	\$756.09	\$723.54	\$795.89	\$447.17	\$491.89	\$470.71	\$517.78	\$624.60	\$687.06
47	\$716.23	\$787.71	\$753.92	\$829.17	\$465.95	\$512.46	\$490.48	\$539.43	\$650.83	\$715.79
48	\$749.22	\$824.37	\$788.65	\$867.76	\$487.42	\$536.31	\$513.07	\$564.54	\$680.81	\$749.10
49	\$781.76	\$860.11	\$822.90	\$905.38	\$508.58	\$559.56	\$535.35	\$589.01	\$710.38	\$781.58
50	\$818.42	\$900.44	\$861.49	\$947.83	\$532.43	\$585.80	\$560.46	\$616.63	\$743.69	\$818.22
51	\$854.62	\$940.31	\$899.60	\$989.80	\$555.98	\$611.73	\$585.25	\$643.93	\$776.58	\$854.45
52	\$894.48	\$983.84	\$941.56	\$1,035.62	\$581.92	\$640.05	\$612.55	\$673.74	\$812.81	\$894.01
53	\$934.81	\$1,028.29	\$984.01	\$1,082.41	\$608.15	\$668.97	\$640.16	\$704.18	\$849.45	\$934.40
54	\$978.34	\$1,075.95	\$1,029.83	\$1,132.57	\$636.47	\$699.97	\$673.81	\$737.61	\$889.01	\$977.71
55	\$1,021.87	\$1,124.06	\$1,075.66	\$1,183.22	\$664.80	\$731.28	\$699.79	\$769.76	\$928.57	\$1,021.43
56	\$1,069.07	\$1,175.84	\$1,125.34	\$1,237.73	\$695.50	\$764.96	\$732.11	\$805.22	\$971.46	\$1,068.48
57	\$1,116.73	\$1,228.54	\$1,175.50	\$1,293.20	\$726.51	\$799.25	\$764.74	\$841.31	\$1,014.76	\$1,116.37
58	\$1,167.59	\$1,284.44	\$1,229.05	\$1,352.05	\$759.60	\$835.62	\$799.58	\$879.60	\$1,060.99	\$1,167.17
59	\$1,192.80	\$1,311.94	\$1,255.58	\$1,380.99	\$775.99	\$853.50	\$816.83	\$898.42	\$1,083.89	\$1,192.15
60	\$1,243.66	\$1,367.84	\$1,309.12	\$1,439.84	\$809.08	\$889.87	\$851.67	\$936.71	\$1,130.11	\$1,242.95
61	\$1,287.65	\$1,416.42	\$1,355.42	\$1,490.97	\$837.70	\$921.47	\$881.79	\$969.97	\$1,170.08	\$1,287.09
62	\$1,316.52	\$1,448.04	\$1,385.81	\$1,524.25	\$856.48	\$942.04	\$901.56	\$991.62	\$1,196.32	\$1,315.82
63	\$1,352.72	\$1,487.90	\$1,423.92	\$1,566.21	\$880.03	\$967.98	\$926.35	\$1,018.92	\$1,229.21	\$1,352.05
64+	\$1,374.72	\$1,512.19	\$1,447.07	\$1,591.78	\$894.34	\$983.78	\$941.42	\$1,035.56	\$1,249.20	\$1,374.12

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

HIOS Plan ID (On Exchange)=>	22444PA0010146	22444PA0010146	22444PA0010152	22444PA0010153	22444PA0010153	22444PA0010157	22444PA0010157	22444PA0010159	22444PA0010159	22444PA0010159
HIOS Plan ID (Off Exchange)=>	22444PA0010146	22444PA0010146	22444PA0010152	22444PA0010153	22444PA0010153	22444PA0010157	22444PA0010157	22444PA0010159	22444PA0010159	22444PA0010159
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 25/45/250	Geisinger Marketplace All-Access HMO 25/45/250	Geisinger Marketplace All-Access HMO 25/45/250	Geisinger Marketplace All-Access HMO 25/45/250	Geisinger Marketplace All-Access HMO 25/45/250	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/2500
Form # =>	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24
Rating Area =>	Rating Area 6	Rating Area 9	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 5	Rating Area 3	Rating Area 6	Rating Area 9
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	Med: \$250 / Rx: \$500	Med: \$250 / Rx: \$500	Med: \$250 / Rx: \$500	Med: \$250 / Rx: \$500	Med: \$250 / Rx: \$500	Med: \$250 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500
Coinurance =>	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$25 / \$45	\$25 / \$45	\$25 / \$45	\$25 / \$45	\$25 / \$45	\$25 / \$45	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50
OOP Maximum =>	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$6,500	\$6,500	\$6,500	\$6,500
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$367.84	\$367.84	\$441.41	\$441.41	\$367.84	\$367.84	\$441.41	\$441.41	\$337.28	\$337.28
15	\$400.54	\$400.54	\$480.65	\$480.65	\$400.54	\$400.54	\$480.65	\$480.65	\$367.26	\$367.26
16	\$413.04	\$413.04	\$495.65	\$495.65	\$413.04	\$413.04	\$495.65	\$495.65	\$378.72	\$378.72
17	\$425.54	\$425.54	\$510.65	\$510.65	\$425.54	\$425.54	\$510.65	\$510.65	\$390.19	\$390.19
18	\$439.01	\$439.01	\$526.81	\$526.81	\$439.01	\$439.01	\$526.81	\$526.81	\$402.53	\$402.53
19	\$452.47	\$452.47	\$542.97	\$542.97	\$452.47	\$452.47	\$542.97	\$542.97	\$414.88	\$414.88
20	\$466.42	\$466.42	\$559.70	\$559.70	\$466.42	\$466.42	\$559.70	\$559.70	\$427.66	\$427.66
21	\$480.85	\$528.93	\$577.01	\$634.72	\$480.85	\$528.93	\$577.01	\$634.72	\$440.89	\$484.98
22	\$480.85	\$528.93	\$577.01	\$634.72	\$480.85	\$528.93	\$577.01	\$634.72	\$440.89	\$484.98
23	\$480.85	\$528.93	\$577.01	\$634.72	\$480.85	\$528.93	\$577.01	\$634.72	\$440.89	\$484.98
24	\$480.85	\$528.93	\$577.01	\$634.72	\$480.85	\$528.93	\$577.01	\$634.72	\$440.89	\$484.98
25	\$482.76	\$530.85	\$579.32	\$637.02	\$482.76	\$530.85	\$579.32	\$637.02	\$442.65	\$486.74
26	\$492.38	\$541.43	\$590.86	\$649.71	\$492.38	\$541.43	\$590.86	\$649.71	\$451.47	\$496.44
27	\$503.92	\$554.41	\$604.71	\$665.29	\$503.92	\$554.41	\$604.71	\$665.29	\$462.05	\$508.35
28	\$522.67	\$575.09	\$627.21	\$690.10	\$522.67	\$575.09	\$627.21	\$690.10	\$479.25	\$527.30
29	\$538.06	\$591.92	\$645.67	\$710.30	\$538.06	\$591.92	\$645.67	\$710.30	\$493.35	\$542.73
30	\$545.75	\$600.57	\$654.91	\$720.68	\$545.75	\$600.57	\$654.91	\$720.68	\$500.41	\$550.67
31	\$557.29	\$613.07	\$668.75	\$735.69	\$557.29	\$613.07	\$668.75	\$735.69	\$510.99	\$562.13
32	\$568.83	\$625.57	\$682.60	\$750.69	\$568.83	\$625.57	\$682.60	\$750.69	\$521.57	\$573.60
33	\$576.05	\$633.75	\$691.26	\$760.50	\$576.05	\$633.75	\$691.26	\$760.50	\$528.19	\$581.09
34	\$583.74	\$641.92	\$700.49	\$770.31	\$583.74	\$641.92	\$700.49	\$770.31	\$535.24	\$588.59
35	\$587.59	\$646.25	\$705.11	\$775.50	\$587.59	\$646.25	\$705.11	\$775.50	\$538.77	\$592.55
36	\$591.43	\$650.58	\$709.72	\$780.69	\$591.43	\$650.58	\$709.72	\$780.69	\$542.29	\$596.52
37	\$595.28	\$654.91	\$714.34	\$785.89	\$595.28	\$654.91	\$714.34	\$785.89	\$545.82	\$600.49
38	\$599.13	\$659.23	\$718.95	\$791.08	\$599.13	\$659.23	\$718.95	\$791.08	\$549.35	\$604.46
39	\$606.82	\$667.41	\$728.19	\$800.89	\$606.82	\$667.41	\$728.19	\$800.89	\$556.40	\$611.95
40	\$614.51	\$676.06	\$737.42	\$811.27	\$614.51	\$676.06	\$737.42	\$811.27	\$563.46	\$619.89
41	\$626.05	\$688.56	\$751.27	\$826.28	\$626.05	\$688.56	\$751.27	\$826.28	\$574.04	\$631.35
42	\$637.11	\$701.07	\$764.54	\$841.28	\$637.11	\$701.07	\$764.54	\$841.28	\$584.18	\$642.82
43	\$652.50	\$717.90	\$783.00	\$861.47	\$652.50	\$717.90	\$783.00	\$861.47	\$598.29	\$658.25
44	\$671.73	\$739.05	\$806.08	\$886.86	\$671.73	\$739.05	\$806.08	\$886.86	\$615.92	\$677.65
45	\$694.33	\$763.58	\$833.20	\$916.29	\$694.33	\$763.58	\$833.20	\$916.29	\$636.64	\$700.13
46	\$721.26	\$793.39	\$865.51	\$952.07	\$721.26	\$793.39	\$865.51	\$952.07	\$661.33	\$727.47
47	\$751.55	\$826.57	\$901.87	\$991.88	\$751.55	\$826.57	\$901.87	\$991.88	\$689.11	\$757.89
48	\$786.18	\$865.03	\$943.41	\$1,038.04	\$786.18	\$865.03	\$943.41	\$1,038.04	\$720.85	\$793.16
49	\$820.31	\$902.54	\$984.38	\$1,083.05	\$820.31	\$902.54	\$984.38	\$1,083.05	\$752.16	\$827.55
50	\$858.78	\$944.85	\$1,030.54	\$1,133.82	\$858.78	\$944.85	\$1,030.54	\$1,133.82	\$787.43	\$866.35
51	\$896.77	\$986.69	\$1,076.12	\$1,184.02	\$896.77	\$986.69	\$1,076.12	\$1,184.02	\$822.26	\$904.70
52	\$938.60	\$1,032.37	\$1,126.32	\$1,238.84	\$938.60	\$1,032.37	\$1,126.32	\$1,238.84	\$860.62	\$946.59
53	\$980.92	\$1,079.01	\$1,177.10	\$1,294.81	\$980.92	\$1,079.01	\$1,177.10	\$1,294.81	\$899.41	\$989.35
54	\$1,026.60	\$1,129.01	\$1,231.91	\$1,354.82	\$1,026.60	\$1,129.01	\$1,231.91	\$1,354.82	\$941.30	\$1,035.21
55	\$1,072.28	\$1,179.50	\$1,286.73	\$1,415.40	\$1,072.28	\$1,179.50	\$1,286.73	\$1,415.40	\$983.18	\$1,081.50
56	\$1,121.80	\$1,233.84	\$1,346.16	\$1,480.61	\$1,121.80	\$1,233.84	\$1,346.16	\$1,480.61	\$1,028.59	\$1,131.32
57	\$1,171.81	\$1,289.13	\$1,406.17	\$1,546.96	\$1,171.81	\$1,289.13	\$1,406.17	\$1,546.96	\$1,074.45	\$1,179.16
58	\$1,225.18	\$1,347.80	\$1,470.22	\$1,617.36	\$1,225.18	\$1,347.80	\$1,470.22	\$1,617.36	\$1,123.39	\$1,235.81
59	\$1,251.63	\$1,376.65	\$1,501.95	\$1,651.98	\$1,251.63	\$1,376.65	\$1,501.95	\$1,651.98	\$1,147.63	\$1,262.27
60	\$1,305.00	\$1,435.31	\$1,566.00	\$1,722.37	\$1,305.00	\$1,435.31	\$1,566.00	\$1,722.37	\$1,196.57	\$1,316.05
61	\$1,351.16	\$1,486.28	\$1,621.40	\$1,783.54	\$1,351.16	\$1,486.28	\$1,621.40	\$1,783.54	\$1,238.90	\$1,362.79
62	\$1,381.46	\$1,519.46	\$1,657.75	\$1,823.35	\$1,381.46	\$1,519.46	\$1,657.75	\$1,823.35	\$1,266.67	\$1,393.21
63	\$1,419.44	\$1,561.29	\$1,703.33	\$1,873.55	\$1,419.44	\$1,561.29	\$1,703.33	\$1,873.55	\$1,301.50	\$1,431.57
64+	\$1,442.52	\$1,586.78	\$1,731.03	\$1,904.13	\$1,442.52	\$1,586.78	\$1,731.03	\$1,904.13	\$1,322.67	\$1,454.93



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

HIOS Plan ID (On Exchange)=>	22444PA0010166	22444PA0010167	22444PA0010167	22444PA0010167	22444PA0010171	22444PA0010171	22444PA0010171	22444PA0010173	22444PA0010173	22444PA0010173	22444PA0010173	22444PA0010173	22444PA0010179	22444PA0010180
HIOS Plan ID (Off Exchange)=>	22444PA0010166	22444PA0010167	22444PA0010167	22444PA0010167	22444PA0010171	22444PA0010171	22444PA0010171	22444PA0010173	22444PA0010173	22444PA0010173	22444PA0010173	22444PA0010173	22444PA0010179	22444PA0010180
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000
Form # =>	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24
Rating Area =>	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 5	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 6	Rating Area 9	Rating Area 6	Rating Area 7	Rating Area 6	Rating Area 7
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500
Coinurance =>	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50
OOP Maximum =>	\$6,500	\$6,500	\$6,500	\$7,450	\$7,450	\$7,450	\$7,450	\$7,450	\$7,450	\$7,450	\$7,450	\$7,450	\$7,450	\$7,450
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$337.28	\$337.28	\$421.60	\$421.60	\$404.74	\$404.74	\$326.49	\$326.49	\$310.16	\$310.16	\$310.16	\$310.16	\$326.49	\$326.49
15	\$367.26	\$367.26	\$459.08	\$459.08	\$440.71	\$440.71	\$355.51	\$355.51	\$337.73	\$337.73	\$337.73	\$337.73	\$355.51	\$355.51
16	\$378.72	\$378.72	\$473.40	\$473.40	\$454.47	\$454.47	\$366.61	\$366.61	\$348.28	\$348.28	\$348.28	\$348.28	\$366.61	\$366.61
17	\$390.19	\$390.19	\$487.73	\$487.73	\$468.22	\$468.22	\$377.70	\$377.70	\$358.82	\$358.82	\$358.82	\$358.82	\$377.70	\$377.70
18	\$402.53	\$402.53	\$503.16	\$503.16	\$483.04	\$483.04	\$389.65	\$389.65	\$370.17	\$370.17	\$370.17	\$370.17	\$389.65	\$389.65
19	\$414.88	\$414.88	\$518.60	\$518.60	\$497.85	\$497.85	\$401.60	\$401.60	\$381.52	\$381.52	\$381.52	\$381.52	\$401.60	\$401.60
20	\$427.66	\$427.66	\$534.58	\$534.58	\$513.19	\$513.19	\$413.98	\$413.98	\$393.28	\$393.28	\$393.28	\$393.28	\$413.98	\$413.98
21	\$440.89	\$440.89	\$551.12	\$551.12	\$529.07	\$529.07	\$426.79	\$426.79	\$405.45	\$405.45	\$405.45	\$405.45	\$426.79	\$426.79
22	\$440.89	\$440.89	\$551.12	\$551.12	\$529.07	\$529.07	\$426.79	\$426.79	\$405.45	\$405.45	\$405.45	\$405.45	\$426.79	\$426.79
23	\$440.89	\$440.89	\$551.12	\$551.12	\$529.07	\$529.07	\$426.79	\$426.79	\$405.45	\$405.45	\$405.45	\$405.45	\$426.79	\$426.79
24	\$440.89	\$440.89	\$551.12	\$551.12	\$529.07	\$529.07	\$426.79	\$426.79	\$405.45	\$405.45	\$405.45	\$405.45	\$426.79	\$426.79
25	\$442.65	\$442.65	\$553.32	\$553.32	\$531.18	\$531.18	\$428.49	\$428.49	\$407.06	\$407.06	\$407.06	\$407.06	\$428.49	\$428.49
26	\$451.47	\$451.47	\$564.34	\$564.34	\$541.76	\$541.76	\$437.02	\$437.02	\$415.17	\$415.17	\$415.17	\$415.17	\$437.02	\$437.02
27	\$462.05	\$462.05	\$577.56	\$577.56	\$554.46	\$554.46	\$447.27	\$447.27	\$424.90	\$424.90	\$424.90	\$424.90	\$447.27	\$447.27
28	\$479.25	\$479.25	\$599.06	\$599.06	\$575.10	\$575.10	\$463.91	\$463.91	\$440.72	\$440.72	\$440.72	\$440.72	\$463.91	\$463.91
29	\$493.35	\$493.35	\$616.69	\$616.69	\$592.03	\$592.03	\$477.57	\$477.57	\$453.69	\$453.69	\$453.69	\$453.69	\$477.57	\$477.57
30	\$500.41	\$500.41	\$625.51	\$625.51	\$600.49	\$600.49	\$484.40	\$484.40	\$460.18	\$460.18	\$460.18	\$460.18	\$484.40	\$484.40
31	\$510.99	\$510.99	\$638.74	\$638.74	\$613.19	\$613.19	\$494.64	\$494.64	\$469.91	\$469.91	\$469.91	\$469.91	\$494.64	\$494.64
32	\$521.57	\$521.57	\$651.96	\$651.96	\$625.89	\$625.89	\$504.88	\$504.88	\$479.64	\$479.64	\$479.64	\$479.64	\$504.88	\$504.88
33	\$528.19	\$528.19	\$660.23	\$660.23	\$633.82	\$633.82	\$511.28	\$511.28	\$485.72	\$485.72	\$485.72	\$485.72	\$511.28	\$511.28
34	\$535.24	\$535.24	\$669.05	\$669.05	\$642.29	\$642.29	\$518.11	\$518.11	\$492.21	\$492.21	\$492.21	\$492.21	\$518.11	\$518.11
35	\$538.77	\$538.77	\$673.46	\$673.46	\$646.52	\$646.52	\$521.53	\$521.53	\$495.45	\$495.45	\$495.45	\$495.45	\$521.53	\$521.53
36	\$542.29	\$542.29	\$677.87	\$677.87	\$650.75	\$650.75	\$524.94	\$524.94	\$498.69	\$498.69	\$498.69	\$498.69	\$524.94	\$524.94
37	\$545.82	\$545.82	\$682.28	\$682.28	\$654.98	\$654.98	\$528.36	\$528.36	\$501.94	\$501.94	\$501.94	\$501.94	\$528.36	\$528.36
38	\$549.35	\$549.35	\$686.68	\$686.68	\$659.22	\$659.22	\$531.77	\$531.77	\$505.18	\$505.18	\$505.18	\$505.18	\$531.77	\$531.77
39	\$556.40	\$556.40	\$691.95	\$691.95	\$664.98	\$664.98	\$538.60	\$538.60	\$511.67	\$511.67	\$511.67	\$511.67	\$538.60	\$538.60
40	\$563.46	\$563.46	\$704.32	\$704.32	\$674.86	\$674.86	\$545.43	\$545.43	\$518.16	\$518.16	\$518.16	\$518.16	\$545.43	\$545.43
41	\$574.04	\$574.04	\$717.55	\$717.55	\$688.84	\$688.84	\$555.67	\$555.67	\$527.89	\$527.89	\$527.89	\$527.89	\$555.67	\$555.67
42	\$584.18	\$584.18	\$730.22	\$730.22	\$701.01	\$701.01	\$561.38	\$561.38	\$537.21	\$537.21	\$537.21	\$537.21	\$561.38	\$561.38
43	\$598.29	\$598.29	\$747.86	\$747.86	\$717.94	\$717.94	\$579.14	\$579.14	\$550.19	\$550.19	\$550.19	\$550.19	\$579.14	\$579.14
44	\$615.92	\$615.92	\$769.90	\$769.90	\$739.11	\$739.11	\$596.21	\$596.21	\$566.40	\$566.40	\$566.40	\$566.40	\$596.21	\$596.21
45	\$636.64	\$636.64	\$795.80	\$795.80	\$763.97	\$763.97	\$616.27	\$616.27	\$585.46	\$585.46	\$585.46	\$585.46	\$616.27	\$616.27
46	\$661.33	\$661.33	\$826.67	\$826.67	\$793.60	\$793.60	\$640.17	\$640.17	\$608.16	\$608.16	\$608.16	\$608.16	\$640.17	\$640.17
47	\$689.11	\$689.11	\$861.39	\$861.39	\$826.93	\$826.93	\$667.06	\$667.06	\$633.71	\$633.71	\$633.71	\$633.71	\$667.06	\$667.06
48	\$720.85	\$720.85	\$901.07	\$901.07	\$865.02	\$865.02	\$697.79	\$697.79	\$662.90	\$662.90	\$662.90	\$662.90	\$697.79	\$697.79
49	\$752.16	\$752.16	\$940.20	\$940.20	\$902.59	\$902.59	\$728.09	\$728.09	\$691.69	\$691.69	\$691.69	\$691.69	\$728.09	\$728.09
50	\$787.43	\$787.43	\$984.28	\$984.28	\$944.91	\$944.91	\$762.23	\$762.23	\$724.12	\$724.12	\$724.12	\$724.12	\$762.23	\$762.23
51	\$822.26	\$822.26	\$1,027.82	\$1,027.82	\$986.71	\$986.71	\$805.65	\$805.65	\$756.15	\$756.15	\$756.15	\$756.15	\$805.65	\$805.65
52	\$860.62	\$860.62	\$1,075.77	\$1,075.77	\$1,032.74	\$1,032.74	\$843.08	\$843.08	\$791.42	\$791.42	\$791.42	\$791.42	\$843.08	\$843.08
53	\$899.41	\$899.41	\$1,124.27	\$1,124.27	\$1,079.30	\$1,079.30	\$880.64	\$880.64	\$827.10	\$827.10	\$827.10	\$827.10	\$880.64	\$880.64
54	\$941.30	\$941.30	\$1,176.62	\$1,176.62	\$1,129.56	\$1,129.56	\$911.18	\$911.18	\$856.62	\$856.62	\$856.62	\$856.62	\$911.18	\$911.18
55	\$983.18	\$983.18	\$1,228.98	\$1,228.98	\$1,179.82	\$1,179.82	\$951.72	\$951.72	\$904.14	\$904.14	\$904.14	\$904.14	\$951.72	\$951.72
56	\$1,028.59	\$1,028.59	\$1,281.32	\$1,281.32	\$1,234.31	\$1,234.31	\$995.68	\$995.68	\$945.90	\$945.90	\$945.90	\$945.90	\$995.68	\$995.68
57	\$1,074.45	\$1,074.45	\$1,334.06	\$1,334.06	\$1,289.34	\$1,289.34	\$1,040.07	\$1,040.07	\$988.06	\$988.06	\$988.06	\$988.06	\$1,040.07	\$1,040.07
58	\$1,123.39	\$1,123.39	\$1,385.81	\$1,385.81	\$1,340.76	\$1,340.76	\$1,087.44	\$1,087.44	\$1,033.07	\$1,033.07	\$1,033.07	\$1,033.07	\$1,087.44	\$1,087.44
59	\$1,147.63	\$1,147.63	\$1,434.54	\$1,434.54	\$1,377.16	\$1,377.16	\$1,130.91	\$1,130.91	\$1,075.37	\$1,075.37	\$1,075.37	\$1,075.37	\$1,130.91	\$1,130.91
60	\$1,196.57	\$1,196.57	\$1,495.72	\$1,495.72	\$1,435.89	\$1,435.89	\$1,178.29	\$1,178.29	\$1,123.22	\$1,123.22	\$1,123.22	\$1,123.22	\$1,178.29	\$1,178.29
61	\$1,238.90	\$1,238.90	\$1,548.62	\$1,548.62	\$1,486.68	\$1,486.68	\$1,223.35	\$1,223.35	\$1,168.29	\$1,168.29	\$1,168.29	\$1,168.29	\$1,223.35	\$1,223.35
62	\$1,266.67	\$1,266.67	\$1,583.34	\$1,583.34	\$1,521.01	\$1,521.01	\$1,261.84	\$1,261.84	\$1,206.84	\$1,206.84	\$1,206.84	\$1,206.84	\$1,261.84	\$1,261.84
63	\$1,301.50	\$1,301.50	\$1,626.88	\$1,626.88	\$1,561.81	\$1,561.81	\$1,298.76	\$1,298.76	\$1,243.76	\$1,243.76	\$1,243.76	\$1,243.76	\$1,298.76	\$1,298.76
64+	\$1,322.67	\$1,322.67	\$1,653.33	\$1,653.33	\$1,587.20	\$1,587.20	\$1,320.35	\$1,320.35	\$1,266.33	\$1,266.33	\$1,266.33	\$1,266.33	\$1,320.35	\$1,320.35

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

HIOS Plan ID (On Exchange)=>	22444PA0010180	22444PA0010197	22444PA0010197	22444PA0010200	22444PA0010200	22444PA0010200	22444PA0010200	22444PA0010201	22444PA0010201	22444PA0010208	22444PA0040080	
HIOS Plan ID (Off Exchange)=>	22444PA0010180	22444PA0010197	22444PA0010197	22444PA0010200	22444PA0010200	22444PA0010200	22444PA0010200	22444PA0010201	22444PA0010201	22444PA0010208	22444PA0040080	
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access Value	
Form # =>	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-176-F Rev. 1/24	M-152-192-F Rev. 1/24	
Rating Area =>	Rating Area 9	Rating Area 2	Rating Area 5	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 7	Rating Area 9	Rating Area 9	Rating Area 6	Rating Area 3	
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	
Metal =>	Gold	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Catastrophic	
Deductible =>	Med: \$4,000 / Rx: \$500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$9,450	
Coinurance =>	20%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$25 / \$50	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	
OOP Maximum =>	\$7,450	\$8,750	\$8,750	\$8,750	\$8,750	\$8,750	\$8,750	\$8,750	\$8,750	\$8,750	\$9,450	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$391.79	\$391.79	\$245.86	\$245.86	\$233.57	\$233.57	\$233.57	\$233.57	\$245.86	\$245.86	\$295.03	\$295.03
15	\$426.61	\$426.61	\$267.71	\$267.71	\$254.33	\$254.33	\$254.33	\$254.33	\$267.71	\$267.71	\$321.26	\$321.26
16	\$439.93	\$439.93	\$276.07	\$276.07	\$262.27	\$262.27	\$262.27	\$262.07	\$276.07	\$276.07	\$331.28	\$331.28
17	\$453.24	\$453.24	\$284.43	\$284.43	\$270.21	\$270.21	\$270.21	\$270.21	\$284.43	\$284.43	\$341.31	\$341.31
18	\$467.58	\$467.58	\$293.43	\$293.43	\$278.75	\$278.75	\$278.75	\$278.75	\$293.43	\$293.43	\$352.11	\$352.11
19	\$481.92	\$481.92	\$302.42	\$302.42	\$287.30	\$287.30	\$287.30	\$287.30	\$302.42	\$302.42	\$362.91	\$362.91
20	\$496.77	\$496.77	\$311.74	\$311.74	\$296.16	\$296.16	\$296.16	\$296.16	\$311.74	\$311.74	\$374.09	\$374.09
21	\$512.14	\$563.36	\$321.39	\$353.53	\$305.32	\$335.85	\$305.32	\$335.85	\$321.39	\$353.53	\$385.67	\$424.23
22	\$512.14	\$563.36	\$321.39	\$353.53	\$305.32	\$335.85	\$305.32	\$335.85	\$321.39	\$353.53	\$385.67	\$424.23
23	\$512.14	\$563.36	\$321.39	\$353.53	\$305.32	\$335.85	\$305.32	\$335.85	\$321.39	\$353.53	\$385.67	\$424.23
24	\$512.14	\$563.36	\$321.39	\$353.53	\$305.32	\$335.85	\$305.32	\$335.85	\$321.39	\$353.53	\$385.67	\$424.23
25	\$514.19	\$565.40	\$322.67	\$354.81	\$306.54	\$337.07	\$306.54	\$337.07	\$322.67	\$354.81	\$387.21	\$425.77
26	\$524.43	\$576.67	\$329.10	\$361.88	\$312.64	\$343.79	\$312.64	\$343.79	\$329.10	\$361.88	\$394.92	\$434.26
27	\$536.72	\$590.50	\$336.81	\$370.56	\$319.97	\$352.03	\$319.97	\$352.03	\$336.81	\$370.56	\$404.18	\$444.67
28	\$556.69	\$612.52	\$349.35	\$384.38	\$331.88	\$365.16	\$331.88	\$365.16	\$349.35	\$384.38	\$419.22	\$461.25
29	\$573.08	\$630.44	\$359.63	\$395.63	\$341.65	\$375.84	\$341.65	\$375.84	\$359.63	\$395.63	\$431.56	\$474.75
30	\$581.28	\$639.66	\$364.77	\$401.41	\$346.53	\$381.34	\$346.53	\$381.34	\$364.77	\$401.41	\$437.73	\$481.69
31	\$593.57	\$652.98	\$372.49	\$409.77	\$353.86	\$389.28	\$353.86	\$389.28	\$372.49	\$409.77	\$446.98	\$491.72
32	\$605.86	\$666.29	\$380.20	\$418.12	\$361.19	\$397.22	\$361.19	\$397.22	\$380.20	\$418.12	\$456.24	\$501.75
33	\$613.54	\$675.00	\$385.02	\$423.59	\$365.77	\$402.41	\$365.77	\$402.41	\$385.02	\$423.59	\$462.02	\$508.30
34	\$621.74	\$683.70	\$390.16	\$429.05	\$370.65	\$407.60	\$370.65	\$407.60	\$390.16	\$429.05	\$468.20	\$514.86
35	\$625.83	\$688.31	\$392.73	\$431.94	\$373.10	\$410.35	\$373.10	\$410.35	\$392.73	\$431.94	\$471.28	\$518.33
36	\$629.93	\$692.92	\$395.30	\$434.84	\$375.54	\$413.09	\$375.54	\$413.09	\$395.30	\$434.84	\$474.37	\$521.80
37	\$634.03	\$697.53	\$397.88	\$437.73	\$377.98	\$415.84	\$377.98	\$415.84	\$634.03	\$697.53	\$477.45	\$525.27
38	\$638.12	\$702.14	\$400.45	\$440.62	\$380.42	\$418.59	\$380.42	\$418.59	\$400.45	\$440.62	\$480.54	\$528.74
39	\$646.32	\$710.85	\$405.59	\$446.08	\$385.31	\$423.78	\$385.31	\$423.78	\$405.59	\$446.08	\$486.71	\$535.30
40	\$654.51	\$720.07	\$410.73	\$451.87	\$390.19	\$429.28	\$390.19	\$429.28	\$410.73	\$451.87	\$492.88	\$542.24
41	\$666.80	\$733.38	\$418.44	\$460.22	\$397.52	\$437.21	\$397.52	\$437.21	\$418.44	\$460.22	\$502.13	\$552.27
42	\$678.58	\$746.70	\$425.84	\$468.58	\$404.54	\$445.15	\$404.54	\$445.15	\$425.84	\$468.58	\$511.00	\$562.30
43	\$694.97	\$764.62	\$436.12	\$479.83	\$414.31	\$455.84	\$414.31	\$455.84	\$436.12	\$479.83	\$523.34	\$575.80
44	\$715.46	\$787.16	\$448.98	\$493.97	\$426.53	\$469.27	\$426.53	\$469.27	\$448.98	\$493.97	\$538.77	\$592.76
45	\$739.53	\$813.28	\$464.08	\$510.36	\$440.88	\$484.84	\$440.88	\$484.84	\$739.53	\$813.28	\$556.90	\$612.43
46	\$768.21	\$845.03	\$482.08	\$530.29	\$457.98	\$503.77	\$457.98	\$503.77	\$768.21	\$845.03	\$578.49	\$636.34
47	\$800.47	\$880.37	\$502.33	\$552.46	\$477.21	\$524.84	\$477.21	\$524.84	\$800.47	\$880.37	\$602.79	\$662.96
48	\$837.35	\$921.34	\$525.47	\$578.17	\$499.19	\$549.26	\$499.19	\$549.26	\$837.35	\$921.34	\$630.56	\$693.81
49	\$873.71	\$961.28	\$548.28	\$603.24	\$520.87	\$573.08	\$520.87	\$573.08	\$873.71	\$961.28	\$657.94	\$723.89
50	\$914.68	\$1,006.35	\$574.00	\$631.52	\$545.30	\$599.95	\$545.30	\$599.95	\$914.68	\$1,006.35	\$688.79	\$757.83
51	\$955.14	\$1,050.91	\$599.38	\$659.48	\$569.42	\$626.51	\$569.42	\$626.51	\$955.14	\$1,050.91	\$719.26	\$791.38
52	\$999.69	\$1,099.56	\$627.35	\$690.02	\$595.98	\$655.51	\$595.98	\$655.51	\$999.69	\$1,099.56	\$752.81	\$828.02
53	\$1,044.76	\$1,149.24	\$655.63	\$721.19	\$622.85	\$685.13	\$622.85	\$685.13	\$1,044.76	\$1,149.24	\$786.75	\$865.43
54	\$1,093.42	\$1,202.50	\$686.16	\$754.61	\$651.85	\$716.88	\$651.85	\$716.88	\$1,093.42	\$1,202.50	\$823.39	\$905.54
55	\$1,142.07	\$1,256.28	\$716.69	\$788.36	\$680.86	\$748.94	\$680.86	\$748.94	\$1,142.07	\$1,256.28	\$860.03	\$945.27
56	\$1,194.82	\$1,314.45	\$749.79	\$824.68	\$712.30	\$783.44	\$712.30	\$783.44	\$1,194.82	\$1,314.45	\$899.75	\$989.61
57	\$1,248.08	\$1,373.04	\$783.22	\$861.64	\$744.06	\$818.55	\$744.06	\$818.55	\$1,248.08	\$1,373.04	\$939.86	\$1,033.96
58	\$1,304.93	\$1,435.52	\$818.89	\$900.84	\$777.95	\$855.80	\$777.95	\$855.80	\$1,304.93	\$1,435.52	\$982.67	\$1,081.01
59	\$1,333.10	\$1,466.25	\$836.57	\$920.13	\$794.74	\$874.12	\$794.74	\$874.12	\$1,333.10	\$1,466.25	\$1,003.88	\$1,104.15
60	\$1,389.94	\$1,528.73	\$872.24	\$959.34	\$828.63	\$911.37	\$828.63	\$911.37	\$1,389.94	\$1,528.73	\$1,046.69	\$1,151.20
61	\$1,439.11	\$1,583.02	\$903.09	\$993.40	\$857.94	\$943.73	\$857.94	\$943.73	\$1,439.11	\$1,583.02	\$1,083.71	\$1,192.08
62	\$1,471.37	\$1,618.36	\$923.34	\$1,015.58	\$877.17	\$964.80	\$877.17	\$964.80	\$1,471.37	\$1,618.36	\$1,108.01	\$1,218.70
63	\$1,511.83	\$1,662.91	\$948.73	\$1,043.54	\$901.29	\$991.36	\$901.29	\$991.36	\$1,511.83	\$1,662.91	\$1,138.48	\$1,252.25
64+	\$1,536.42	\$1,690.06	\$964.16	\$1,060.57	\$915.95	\$1,007.55	\$915.95	\$1,007.55	\$1,536.42	\$1,690.06	\$1,156.99	\$1,272.69

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

HIOS Plan ID (On Exchange)=>	22444PA0040080	22444PA0040080	22444PA0040080	22444PA0040081	22444PA0040081	22444PA0040082	22444PA0040085	22444PA0040085
HIOS Plan ID (Off Exchange)=>	22444PA0040080	22444PA0040080	22444PA0040080	22444PA0040081	22444PA0040081	22444PA0040082	22444PA0040085	22444PA0040085
Plan Marketing Name =>	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value
Form # =>	M-152-192-F Rev. 1/24	M-152-192-F Rev. 1/24	M-152-192-F Rev. 1/24	M-152-192-F Rev. 1/24	M-152-192-F Rev. 1/24	M-152-192-F Rev. 1/24	M-152-192-F Rev. 1/24	M-152-192-F Rev. 1/24
Rating Area =>	Rating Area 6	Rating Area 9	Rating Area 7	Rating Area 9	Rating Area 6	Rating Area 6	Rating Area 2	Rating Area 5
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic
Deductible =>	Combined: \$9,450	Combined: \$9,450	Combined: \$9,450	Combined: \$9,450	Combined: \$9,450	Combined: \$9,450	Combined: \$9,450	Combined: \$9,450
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible
OOP Maximum =>	\$9,450	\$9,450	\$9,450	\$9,450	\$9,450	\$9,450	\$9,450	\$9,450
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$222.71	\$222.71	\$267.26	\$267.26	\$278.39	\$278.39	\$267.26	\$267.26
15	\$242.51	\$242.51	\$291.01	\$291.01	\$303.14	\$303.14	\$291.01	\$291.01
16	\$250.08	\$250.08	\$300.10	\$300.10	\$312.60	\$312.60	\$300.10	\$300.10
17	\$257.65	\$257.65	\$309.18	\$309.18	\$322.06	\$322.06	\$309.18	\$309.18
18	\$265.80	\$265.80	\$318.96	\$318.96	\$332.25	\$332.25	\$318.96	\$318.96
19	\$273.95	\$273.95	\$328.74	\$328.74	\$342.44	\$342.44	\$328.74	\$328.74
20	\$282.40	\$282.40	\$338.88	\$338.88	\$353.00	\$353.00	\$338.88	\$338.88
21	\$291.13	\$320.25	\$349.36	\$384.30	\$363.92	\$400.31	\$349.36	\$384.30
22	\$291.13	\$320.25	\$349.36	\$384.30	\$363.92	\$400.31	\$349.36	\$384.30
23	\$291.13	\$320.25	\$349.36	\$384.30	\$363.92	\$400.31	\$349.36	\$384.30
24	\$291.13	\$320.25	\$349.36	\$384.30	\$363.92	\$400.31	\$349.36	\$384.30
25	\$292.29	\$321.41	\$350.75	\$385.69	\$365.37	\$401.76	\$350.75	\$385.69
26	\$298.12	\$327.81	\$357.74	\$393.37	\$372.65	\$409.77	\$357.74	\$393.37
27	\$305.10	\$335.67	\$366.13	\$402.81	\$381.38	\$419.59	\$366.13	\$402.81
28	\$316.46	\$348.19	\$379.75	\$417.83	\$395.57	\$435.24	\$379.75	\$417.83
29	\$325.77	\$358.38	\$390.93	\$430.06	\$407.22	\$447.98	\$390.93	\$430.06
30	\$330.43	\$363.62	\$396.52	\$436.35	\$413.04	\$454.53	\$396.52	\$436.35
31	\$337.42	\$371.19	\$404.90	\$445.43	\$421.77	\$463.99	\$404.90	\$445.43
32	\$344.41	\$378.76	\$413.29	\$454.51	\$430.51	\$473.45	\$413.29	\$454.51
33	\$348.77	\$383.71	\$418.53	\$460.45	\$435.97	\$479.64	\$418.53	\$460.45
34	\$353.43	\$388.66	\$424.12	\$466.39	\$441.79	\$485.82	\$424.12	\$466.39
35	\$355.76	\$391.28	\$426.91	\$469.53	\$444.70	\$489.10	\$426.91	\$469.53
36	\$358.09	\$393.90	\$429.71	\$472.68	\$447.61	\$492.37	\$429.71	\$472.68
37	\$360.42	\$396.52	\$432.50	\$475.82	\$450.52	\$495.65	\$432.50	\$475.82
38	\$362.75	\$399.14	\$435.30	\$478.97	\$453.43	\$498.92	\$435.30	\$478.97
39	\$367.41	\$404.09	\$440.89	\$484.91	\$459.26	\$505.11	\$440.89	\$484.91
40	\$372.06	\$409.33	\$446.48	\$491.19	\$465.08	\$511.66	\$446.48	\$491.19
41	\$379.05	\$416.90	\$454.86	\$500.28	\$473.81	\$521.12	\$454.86	\$500.28
42	\$385.75	\$424.47	\$462.90	\$509.36	\$482.18	\$530.58	\$462.90	\$509.36
43	\$395.06	\$434.66	\$474.08	\$521.59	\$493.83	\$543.32	\$474.08	\$521.59
44	\$406.71	\$447.47	\$488.05	\$536.96	\$508.39	\$559.33	\$488.05	\$536.96
45	\$420.39	\$462.31	\$504.47	\$554.78	\$525.49	\$577.89	\$504.47	\$554.78
46	\$436.70	\$480.36	\$524.03	\$576.44	\$545.87	\$600.46	\$524.03	\$576.44
47	\$455.04	\$500.45	\$546.04	\$600.54	\$568.80	\$625.57	\$546.04	\$600.54
48	\$476.00	\$523.74	\$571.20	\$628.49	\$595.00	\$654.68	\$571.20	\$628.49
49	\$496.67	\$546.45	\$596.00	\$655.74	\$620.83	\$683.06	\$596.00	\$655.74
50	\$519.96	\$572.07	\$623.95	\$686.48	\$649.95	\$715.09	\$623.95	\$686.48
51	\$542.96	\$597.40	\$651.55	\$716.88	\$678.70	\$746.75	\$651.55	\$716.88
52	\$568.29	\$625.06	\$681.94	\$750.07	\$710.36	\$781.32	\$681.94	\$750.07
53	\$593.91	\$653.30	\$712.69	\$783.95	\$742.38	\$816.62	\$712.69	\$783.95
54	\$621.56	\$683.57	\$745.88	\$820.29	\$776.95	\$854.47	\$745.88	\$820.29
55	\$649.22	\$714.14	\$779.06	\$856.97	\$811.52	\$892.68	\$779.06	\$856.97
56	\$679.21	\$747.04	\$815.05	\$896.45	\$849.01	\$933.80	\$815.05	\$896.45
57	\$709.48	\$780.52	\$851.38	\$936.62	\$886.85	\$975.65	\$851.38	\$936.62
58	\$741.80	\$816.04	\$890.16	\$979.24	\$927.25	\$1,020.05	\$890.16	\$979.24
59	\$757.81	\$833.51	\$909.37	\$1,000.21	\$947.26	\$1,041.88	\$909.37	\$1,000.21
60	\$790.13	\$869.02	\$948.15	\$1,042.83	\$987.66	\$1,086.28	\$948.15	\$1,042.83
61	\$818.08	\$899.88	\$981.69	\$1,079.86	\$1,022.59	\$1,124.85	\$981.69	\$1,079.86
62	\$836.42	\$919.97	\$1,003.70	\$1,103.96	\$1,045.52	\$1,149.96	\$1,003.70	\$1,103.96
63	\$859.42	\$945.30	\$1,031.30	\$1,134.36	\$1,074.27	\$1,181.62	\$1,031.30	\$1,134.36
64+	\$873.39	\$960.73	\$1,048.07	\$1,152.87	\$1,091.74	\$1,200.91	\$1,048.07	\$1,152.87

**Geisinger Health Plan  
Individual  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
22444PA0010035	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area	Bradford, Carbon, Clinton, Lackawanna,
22444PA0010036	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/5500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/5500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/5500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton
22444PA0010042	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
22444PA0010045	Geisinger Marketplace All-Access Extra HMO 10/50/500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Cumberland, Dauphin, Juniata, Perry
22444PA0010053	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
22444PA0010054	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
22444PA0010055	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton
22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/5000	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
22444PA0010064	Geisinger Marketplace All-Access HMO 30/60/5000	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/5000	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton
22444PA0010082	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010090	Geisinger Marketplace All-Access HMO 30/60/5000	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/5500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010106	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010135	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace Premier HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/5500	HMO	Silver	On/Off	Geisinger Marketplace Premier HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010137	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Expanded Bronze	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Schuylkill
22444PA0010138	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Schuylkill
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/5500	HMO	Silver	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3, Rating Area 6	Carbon, Monroe, Schuylkill
22444PA0010140	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Expanded Bronze	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0010141	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/5500	HMO	Silver	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3	Lackawanna, Luzerne, Wayne
22444PA0010143	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Expanded Bronze	On/Off	Geisinger Marketplace Premier HMO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010144	Geisinger Marketplace All-Access HMO 25/45/250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
22444PA0010146	Geisinger Marketplace All-Access HMO 25/45/250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton
22444PA0010152	Geisinger Marketplace All-Access HMO 25/45/250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
22444PA0010153	Geisinger Marketplace All-Access HMO 25/45/250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010157	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
22444PA0010159	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton
22444PA0010166	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
22444PA0010167	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010171	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
22444PA0010173	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata

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

0	0	0	0	0	0	0	0	22	6
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron

Company Name  
Market  
RATES FOR AGE 21.

RATING AREA 3

136	266	230	1,554	2,568	866	1,133	348	74	419	61	376	332
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene

HIOS Plan ID	Potter	18
22444PA0010035		
22444PA0010036		
22444PA0010038		
22444PA0010039		
22444PA0010040		
22444PA0010042		
22444PA0010045		
22444PA0010053		
22444PA0010054		
22444PA0010055		
22444PA0010063		
22444PA0010064		
22444PA0010065		
22444PA0010082	\$466.30	
22444PA0010090	\$373.40	
22444PA0010098	\$513.15	
22444PA0010106	\$333.84	
22444PA0010135		
22444PA0010136		
22444PA0010137		
22444PA0010138		
22444PA0010139		
22444PA0010140		
22444PA0010141		
22444PA0010142		
22444PA0010143		
22444PA0010144	\$480.85	
22444PA0010146		
22444PA0010152		
22444PA0010153		
22444PA0010157	\$440.89	
22444PA0010159		
22444PA0010166		
22444PA0010167		
22444PA0010171	\$426.79	
22444PA0010173		
22444PA0010179		
22444PA0010180		
22444PA0010197	\$321.39	
22444PA0010200		
22444PA0010201		
22444PA0010208		
22444PA0040080		
22444PA0040081		
22444PA0040082		
22444PA0040085	\$291.13	

Company Name  
Market  
RATES FOR AGE 21,

	0	0	0	0	RATING AREA 5							RATING AREA 6						
HIOS Plan ID	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland
22444PA0010035												\$466.30	\$466.30		\$466.30	\$466.30		\$466.30
22444PA0010036														\$466.30			\$466.30	
22444PA0010038												\$513.15	\$513.15		\$513.15	\$513.15		\$513.15
22444PA0010039																		
22444PA0010040														\$513.15			\$513.15	
22444PA0010042																		
22444PA0010045												\$471.38	\$471.38	\$471.38	\$471.38	\$471.38	\$471.38	\$471.38
22444PA0010053												\$333.84	\$333.84		\$333.84	\$333.84		\$333.84
22444PA0010054																		
22444PA0010055														\$333.84			\$333.84	
22444PA0010063												\$373.40	\$373.40		\$373.40	\$373.40		\$373.40
22444PA0010064																		
22444PA0010065														\$373.40			\$373.40	
22444PA0010082					\$442.98	\$442.98	\$442.98	\$442.98	\$442.98	\$442.98	\$442.98							
22444PA0010090					\$354.73	\$354.73	\$354.73	\$354.73	\$354.73	\$354.73	\$354.73							
22444PA0010098					\$487.49	\$487.49	\$487.49	\$487.49	\$487.49	\$487.49	\$487.49							
22444PA0010106					\$317.15	\$317.15	\$317.15	\$317.15	\$317.15	\$317.15	\$317.15							
22444PA0010135												\$438.32	\$438.32		\$438.32	\$438.32		\$438.32
22444PA0010136												\$482.36	\$482.36		\$482.36	\$482.36		\$482.36
22444PA0010137												\$313.81	\$313.81		\$313.81	\$313.81		\$313.81
22444PA0010138																		
22444PA0010139																		
22444PA0010140																		
22444PA0010141																		
22444PA0010142																		
22444PA0010143																		
22444PA0010144					\$456.80	\$456.80	\$456.80	\$456.80	\$456.80	\$456.80	\$456.80							
22444PA0010146												\$480.85	\$480.85		\$480.85	\$480.85		\$480.85
22444PA0010152														\$480.85			\$480.85	
22444PA0010153																		
22444PA0010157					\$418.85	\$418.85	\$418.85	\$418.85	\$418.85	\$418.85	\$418.85							
22444PA0010159												\$440.89	\$440.89		\$440.89	\$440.89		\$440.89
22444PA0010166														\$440.89			\$440.89	
22444PA0010167																		
22444PA0010171					\$405.45	\$405.45	\$405.45	\$405.45	\$405.45	\$405.45	\$405.45							
22444PA0010173												\$426.79	\$426.79		\$426.79	\$426.79		\$426.79
22444PA0010179														\$426.79			\$426.79	
22444PA0010180																		
22444PA0010197					\$305.32	\$305.32	\$305.32	\$305.32	\$305.32	\$305.32	\$305.32							
22444PA0010200												\$321.39	\$321.39		\$321.39	\$321.39		\$321.39
22444PA0010201																		
22444PA0010208														\$321.39			\$321.39	
22444PA0040080												\$291.13	\$291.13		\$291.13	\$291.13		\$291.13
22444PA0040081																		
22444PA0040082														\$291.13			\$291.13	
22444PA0040085					\$276.58	\$276.58	\$276.58	\$276.58	\$276.58	\$276.58	\$276.58							

**Company Name**  
**Market**  
**RATES FOR AGE 21,**

	RATING AREA 7			RATING AREA 8				RATING AREA 9											
	504	425	397	128	81	235	488	0	0	0	0	0	232	185	0	7	233	211	52
HIOS Plan ID	Schuykill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
22444PA0010035	\$466.30	\$466.30	\$466.30														\$559.56		
22444PA0010036																			
22444PA0010038	\$513.15	\$513.15	\$513.15														\$615.78		
22444PA0010039				\$641.44	\$641.44	\$641.44	\$641.44						\$615.78	\$615.78		\$615.78		\$615.78	\$615.78
22444PA0010040																			
22444PA0010042				\$582.87	\$582.87	\$582.87	\$582.87						\$559.56	\$559.56		\$559.56		\$559.56	\$559.56
22444PA0010045	\$471.38	\$471.38	\$471.38										\$565.66	\$565.66			\$565.66		\$565.66
22444PA0010053	\$333.84	\$333.84	\$333.84														\$400.61		
22444PA0010054				\$417.30	\$417.30	\$417.30	\$417.30						\$400.61	\$400.61		\$400.61		\$400.61	\$400.61
22444PA0010055																			
22444PA0010063	\$373.40	\$373.40	\$373.40														\$448.08		
22444PA0010064				\$466.75	\$466.75	\$466.75	\$466.75						\$448.08	\$448.08		\$448.08		\$448.08	\$448.08
22444PA0010065																			
22444PA0010082																			
22444PA0010090																			
22444PA0010098																			
22444PA0010106																			
22444PA0010135		\$438.32	\$438.32																
22444PA0010136		\$482.36	\$482.36																
22444PA0010137		\$313.81	\$313.81																
22444PA0010138	\$438.32																		
22444PA0010139	\$482.36																		
22444PA0010140	\$313.81																		
22444PA0010141																			
22444PA0010142																			
22444PA0010143																			
22444PA0010144																			
22444PA0010146	\$480.85	\$480.85	\$480.85														\$577.01		
22444PA0010152																			
22444PA0010153				\$601.06	\$601.06	\$601.06	\$601.06						\$577.01	\$577.01		\$577.01		\$577.01	\$577.01
22444PA0010157																			
22444PA0010159	\$440.89	\$440.89	\$440.89														\$529.07		
22444PA0010166																			
22444PA0010167				\$551.12	\$551.12	\$551.12	\$551.12						\$529.07	\$529.07		\$529.07		\$529.07	\$529.07
22444PA0010171																			
22444PA0010173	\$426.79	\$426.79	\$426.79														\$512.14		
22444PA0010179																			
22444PA0010180				\$533.48	\$533.48	\$533.48	\$533.48						\$512.14	\$512.14		\$512.14		\$512.14	\$512.14
22444PA0010197																			
22444PA0010200	\$321.39	\$321.39	\$321.39														\$385.67		
22444PA0010201				\$401.74	\$401.74	\$401.74	\$401.74						\$385.67	\$385.67		\$385.67		\$385.67	\$385.67
22444PA0010208																			
22444PA0040080	\$291.13	\$291.13	\$291.13														\$349.36		
22444PA0040081				\$363.92	\$363.92	\$363.92	\$363.92						\$349.36	\$349.36		\$349.36		\$349.36	\$349.36
22444PA0040082																			
22444PA0040085																			



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Unified Rate Review v6.0

Company Legal Name:Geisinger Health Plan

HIOS Issuer ID:22444State:PA

Effective Date of Rate Change(s):1/1/2024Market:Individual

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:1/1/2022to12/31/2022

Total

PMPM

Allowed Claims\$157,318,167.11\$784.03

Reinsurance\$8,770,288.78\$43.71

Incurred Claims in Experience Period\$125,142,275.73\$623.67

Risk Adjustment\$9,134,357.95\$45.52

Experience Period Premium\$133,813,232.27\$666.89

Experience Period Member Months200,654

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$150.80	1.040	0.990	1.040	0.990	\$159.86
Outpatient Hospital	\$329.07	1.063	1.028	1.063	1.028	\$392.95
Professional	\$141.03	1.014	1.010	1.014	1.010	\$147.92
Other Medical	\$14.02	1.001	1.024	1.001	1.024	\$14.73
Capitation	\$0.04	1.000	1.000	1.000	1.000	\$0.04
Prescription Drug	\$149.07	1.048	1.046	1.048	1.046	\$179.13
Total	\$784.03					\$894.64

Morbidity Adjustment1.000

Demographic Shift1.000

Plan Design Changes1.000

Other1.000

Adjusted Trended EHB Allowed Claims PMPM for1/1/2024\$894.64

Manual EHB Allowed Claims PMPM\$893.94

Applied Credibility %0.00%

Projected Period Totals

Projected Index Rate for1/1/2024	\$893.94	\$180,937,031.76
Reinsurance	\$47.53	\$9,620,262.12
Risk Adjustment Payment/Charge	\$42.18	\$8,537,400.72
Exchange User Fees	2.94%	\$4,930,675.30
Market Adjusted Index Rate	\$828.59	\$167,710,044.22
Projected Member Months	202,404	

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

1 of 11

### Product-Plan Data Collection

Company Legal Name:	Geisinger Health Plan		
HIOS Issuer ID:	22444	State:	PA
Effective Date of Rate Change(s):	1/1/2024	Market:	Individual

To add a product to Worksheet 2 - Plai

To add a plan to Worksheet 2 - Plan Pr

To validate, select the **Validate** button

To finalize, select the **Finalize** button on

To remove a product, navigate to the c

To remove a plan, navigate to the corr

### Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information
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[illegible]

Worksheet 1 Totals															
Section II: Experience Period and Current Plan Level Information															
	2.1 Plan ID (Standard Component ID)	Total	22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039	22444PA0010040	22444PA0010041	22444PA0010042	22444PA0010045	22444PA0010047	22444PA0010053	22444PA0010054	22444PA0010055
\$157,318.167	2.2 Allowed Claims	\$157,318.167	\$8,210.126	\$1,346.241	\$1,234.207	\$3,454.409	\$243.352	\$6,510.55	\$660.728	\$1,434.935	\$44,693.450	\$4,729.137	\$5,693.515	\$1,747.061	\$1,397.833
	2.3 Reinsurance	\$8,770.289	\$457,704	\$75,051	\$68,805	\$192,559	\$13,567	\$34,035	\$36,835	\$79,996	\$2,491.603	\$263.643	\$317.406	\$97.396	\$77,927
\$8,770.289	2.4 Member Cost Sharing	\$23,405.603	\$1,228.911	\$199.955	\$161.549	\$287.989	\$17.468	\$34,570	\$52.296	\$163.626	\$5,602.163	\$390.152	\$1,324.261	\$400.529	\$388.698
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$125,142.276	2.6 Incurred Claims	\$125,142.276	\$6,523.510	\$1,071.235	\$1,003.853	\$2,973.501	\$212.317	\$541.910	\$571.597	\$1,191.313	\$36,599.685	\$4,075.341	\$4,051.847	\$1,249.136	\$931.208
	2.7 Risk Adjustment Transfer Amount	\$9,134.358	\$400,370	\$50,558	\$57,891	\$165,295	\$18,346	\$19,757	\$24,372	\$60,605	\$2,201.268	\$242.763	\$156.984	\$169.800	\$132.866
\$133,813.232	2.8 Premium	\$133,813.232	\$6,326.597	\$798.468	\$915.001	\$3,155.725	\$350.250	\$377.192	\$464.972	\$957.442	\$36,987.344	\$4,533.866	\$5,953.517	\$1,955.497	\$1,530.320
	2.9 Experience Period Member Months	200.654	8,795	1,110	1,272	3,631	403	434	535	1,331	48,355	5,333	11,356	3,730	2,919
200.654	2.10 Current Enrollment	16,069	1,227	80	0	829	131	40	0	321	3,327	0	1,527	652	171
	2.11 Current Premium PMPM	\$756.26	\$811.49	\$811.49	\$0.00	\$915.01	\$915.01	\$915.01	\$0.00	\$811.49	\$875.43	\$0.00	\$611.81	\$611.81	\$611.81
	2.12 Loss Ratio	87.54%	96.98%	126.17%	103.18%	89.54%	57.60%	136.52%	116.81%	117.02%	93.39%	85.32%	62.62%	58.77%	55.99%
Per Member Per Month															
	2.13 Allowed Claims	\$784.03	\$933.50	\$112.83	\$970.29	\$951.27	\$603.85	\$1,406.72	\$1,235.07	\$1,078.09	\$924.28	\$886.77	\$501.37	\$468.38	\$478.87
	2.14 Reinsurance	\$43.71	\$52.04	\$6.61	\$54.09	\$53.03	\$33.66	\$78.42	\$68.85	\$60.10	\$551.53	\$49.44	\$27.95	\$26.11	\$26.70
	2.15 Member Cost Sharing	\$116.65	\$139.73	\$79.14	\$127.00	\$79.31	\$43.35	\$79.65	\$97.75	\$122.93	\$115.85	\$73.16	\$116.61	\$107.38	\$133.16
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$623.67	\$741.73	\$965.08	\$789.19	\$818.92	\$526.84	\$1,248.64	\$1,068.41	\$895.05	\$756.90	\$764.17	\$356.80	\$334.89	\$319.02
	2.18 Risk Adjustment Transfer Amount	\$45.52	\$45.52	\$45.55	\$45.51	\$45.52	\$45.52	\$45.52	\$45.56	\$45.53	\$45.52	\$45.52	\$45.53	\$45.52	\$45.52
	2.19 Premium	\$666.89	\$719.34	\$719.34	\$719.34	\$869.11	\$869.11	\$869.11	\$869.11	\$719.34	\$764.91	\$850.15	\$524.26	\$524.26	\$524.26

Section III: Plan Adjustment Factors														
3.1 Plan ID (Standard Component ID)		22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039	22444PA0010040	22444PA0010041	22444PA0010042	22444PA0010045	22444PA0010047	22444PA0010053	22444PA0010054	22444PA0010055
3.2 Market Adjusted Index Rate														
3.3 AV and Cost Sharing Design of Plan		0.9658	0.9658	0.0000	1.0629	1.0629	1.0629	0.0000	0.9658	0.9764	0.0000	0.6915	0.6915	0.6915
3.4 Provider Network Adjustment		1.0159	1.0159	0.0000	1.0159	1.0159	1.0159	0.0000	1.0159	1.0159	0.0000	1.0159	1.0159	1.0159
3.5 Benefits in Addition to EHB		1.0000	1.0000	0.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	0.0000	1.0000	1.0000	1.0000
Administrative Costs														
3.6 Administrative Expense		8.09%	8.09%	0.00%	8.09%	8.09%	8.09%	0.00%	8.09%	8.09%	0.00%	8.09%	8.09%	8.09%
3.7 Taxes and Fees		0.06%	0.06%	0.00%	0.06%	0.06%	0.06%	0.00%	0.06%	0.06%	0.00%	0.06%	0.06%	0.06%
3.8 Profit & Risk Load		2.00%	2.00%	0.00%	2.00%	2.00%	2.00%	0.00%	2.00%	2.00%	0.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	0.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	0.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$904.82	\$904.82	\$0.00	\$995.78	\$995.78	\$995.78	\$0.00	\$904.82	\$914.75	\$0.00	\$647.84	\$647.84	\$647.84

3.11 Age Calibration Factor		0.5189													
3.12 Geographic Calibration Factor		1.0010													
3.13 Tobacco Calibration Factor		0.9921													
3.14 Calibrated Plan Adjusted Index Rate			\$466.27	\$466.27	\$0.00	\$513.14	\$513.14	\$513.14	\$0.00	\$466.27	\$471.38	\$0.00	\$333.84	\$333.84	\$333.84

Section IV: Projected Plan Level Information														
4.1 Plan ID (Standard Component ID)	Total	22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039	22444PA0010040	22444PA0010041	22444PA0010042	22444PA0010045	22444PA0010047	22444PA0010053	22444PA0010054	22444PA0010055
4.2 Allowed Claims	\$167,707,477	\$12,199,981	\$795,435	\$0	\$10,728,426	\$1,690,299	\$517,033	\$0	\$3,191,682	\$33,080,143	\$0	\$16,216,926	\$6,920,282	\$1,819,557
4.3 Reinsurance	\$8,419,327	\$612,469	\$39,933	\$0	\$58,593	\$84,857	\$25,956	\$0	\$160,230	\$1,660,704	\$0	\$814,130	\$97,415	\$91,346
4.4 Member Cost Sharing	\$12,507,815	\$909,888	\$59,324	\$0	\$800,138	\$126,064	\$38,561	\$0	\$238,039	\$2,467,155	\$0	\$1,209,477	\$516,123	\$135,705
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$146,780,335	\$10,677,623	\$696,178	\$0	\$9,389,695	\$1,479,377	\$452,515	\$0	\$2,793,412	\$28,952,284	\$0	\$14,193,320	\$6,056,745	\$1,592,506
4.7 Risk Adjustment Transfer Amount	\$7,472,756	\$543,610	\$35,443	\$0	\$478,040	\$75,317	\$23,038	\$0	\$142,216	\$1,473,994	\$0	\$722,598	\$308,356	\$81,076
4.8 Premium	\$164,391,151	\$13,322,504	\$868,623	\$0	\$12,893,415	\$2,031,400	\$621,369	\$0	\$3,485,350	\$36,520,329	\$0	\$16,679,445	\$5,410,726	\$1,422,648
4.9 Projected Member Months	202,404	14,724	960	0	12,948	2,040	624	0	3,852	39,924	0	19,572	8,352	2,196
4.10 Loss Ratio	85.40%	77.01%	77.01%	#DIV/0!	70.22%	70.22%	70.22%	#DIV/0!	77.01%	76.20%	#DIV/0!	105.90%	105.90%	105.90%
Per Member Per Month														
4.11 Allowed Claims	\$828.58	\$828.58	\$828.58	#DIV/0!	\$828.58	\$828.58	\$828.58	#DIV/0!	\$828.58	\$828.58	#DIV/0!	\$828.58	\$828.58	\$828.58
4.12 Reinsurance	\$41.60	\$41.60	\$41.60	#DIV/0!	\$41.60	\$41.60	\$41.60	#DIV/0!	\$41.60	\$41.60	#DIV/0!	\$41.60	\$41.60	\$41.60
4.13 Member Cost Sharing	\$61.80	\$61.80	\$61.80	#DIV/0!	\$61.80	\$61.80	\$61.80	#DIV/0!	\$61.80	\$61.80	#DIV/0!	\$61.80	\$61.80	\$61.80
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$725.18	\$725.18	\$725.18	#DIV/0!	\$725.18	\$725.18	\$725.18	#DIV/0!	\$725.18	\$725.18	#DIV/0!	\$725.18	\$725.18	\$725.18
4.16 Risk Adjustment Transfer Amount	\$36.92	\$36.92	\$36.92	#DIV/0!	\$36.92	\$36.92	\$36.92	#DIV/0!	\$36.92	\$36.92	#DIV/0!	\$36.92	\$36.92	\$36.92
4.17 Premium	\$812.19	\$904.82	\$904.82	#DIV/0!	\$995.78	\$995.78	\$995.78	#DIV/0!	\$904.82	\$914.75	#DIV/0!	\$647.84	\$647.84	\$647.84

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

Product Info, select the Add Product button or Ctrl + Shift + P.  
Product Info, select the Add Plan button or Ctrl + Shift + L.  
or Ctrl + Shift + I.  
or Ctrl + Shift + F.  
Corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.  
Corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

## Section I: General Product and Plan Information

Product Name																	
Product ID																	
Plan Name																	
Plan ID (Standard Component ID)	22444PA0010056	22444PA0010063	22444PA0010064	22444PA0010065	22444PA0010066	22444PA0010067	22444PA0010068	22444PA0010069	22444PA0010070	Geisinger	22444PA0010082	22444PA0010083	22444PA0010084	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088
Metal	Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Silver	Geisinger	Gold	Gold	Gold	Gold	Gold	Gold	Gold
AV Metal Value	0.650	0.705	0.705	0.705	0.720	0.809	0.719	0.650	0.720	0.815	0.809	0.809	0.809	0.809	0.809	0.809	0.809
Plan Category	Terminated	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated
Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Exchange Plan?	No	No	No	No	No	No	No	No	No	Yes	No	No	No	No	No	No	No
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
Cumulative Rate Change % (over 12 mos prior)	0.00%	-0.13%	-0.13%	-0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	11.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Product Rate Increase %																	
Submission Level Rate Increase %																	

Plan ID (Standard Component ID)	22444PA0010056	22444PA0010063	22444PA0010064	22444PA0010065	22444PA0010066	22444PA0010067	22444PA0010068	22444PA0010069	22444PA0010070	22444PA0010082	22444PA0010083	22444PA0010084	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088
Allowed Claims	\$1,415,939	\$661,450	\$292,408	\$386,166	\$135,481	\$1,339,777	\$248,854	\$487,083	\$13	\$1,259,069	\$264,814	\$521,200	\$640,592	\$2,269,862	\$2,844,271	\$509,306
Reinsurance	\$78,937	\$36,875	\$16,301	\$2,128	\$7,553	\$74,691	\$13,873	\$27,194	\$1	\$70,192	\$14,763	\$29,056	\$35,712	\$126,542	\$158,565	\$28,393
Member Cost Sharing	\$273,946	\$134,262	\$25,040	\$16,367	\$10,087	\$195,453	\$33,509	\$128,773	\$13	\$174,518	\$33,327	\$77,007	\$66,509	\$225,222	\$399,912	\$109,115
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$1,063,057	\$490,313	\$251,067	\$19,671	\$117,841	\$1,069,633	\$201,472	\$331,835	\$0	\$1,014,359	\$216,724	\$415,137	\$538,371	\$1,918,099	\$2,285,794	\$371,798
Risk Adjustment Transfer Amount	\$96,899	\$55,193	\$3,278	\$4,937	\$4,097	\$70,196	\$24,491	\$39,559	\$546	\$63,598	\$11,881	\$24,218	\$30,637	\$72,981	\$107,519	\$45,687
Premium	\$1,115,629	\$766,940	\$45,561	\$68,341	\$56,951	\$1,109,223	\$467,579	\$455,584	\$7,593	\$1,004,918	\$187,748	\$382,689	\$484,116	\$1,153,102	\$1,699,082	\$721,498
Experience Period Member Months	2,128	1,212	72	108	90	1,542	538	869	12	1,397	261	532	673	1,603	2,362	1,003
Current Enrollment	0	121	9	0	0	0	0	0	0	120	0	0	0	0	0	0
Current Premium PMPM	\$0.00	\$725.54	\$725.54	\$725.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$811.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Loss Ratio	87.67%	59.64%	514.08%	26.84%	193.03%	90.69%	40.94%	67.02%	0.00%	94.93%	108.56%	102.02%	104.59%	156.44%	126.52%	48.46%

[illegible]

Plan ID (Standard Component ID)	22444PA0010056	22444PA0010063	22444PA0010064	22444PA0010065	22444PA0010066	22444PA0010067	22444PA0010068	22444PA0010069	22444PA0010070	22444PA0010082	22444PA0010083	22444PA0010084	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088
Market Adjusted Index Rate																
AV and Cost Sharing Design of Plan	0.0000	0.7734	0.7734	0.7734	0.0000	0.0000	0.0000	0.0000	0.0000	0.9658	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Provider Network Adjustment	0.0000	1.0159	1.0159	1.0159	0.0000	0.0000	0.0000	0.0000	0.0000	1.0159	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Benefits in Addition to EHB	0.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Administrative Costs																
Administrative Expense	0.00%	8.09%	8.09%	8.09%	0.00%	0.00%	0.00%	0.00%	0.00%	8.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Taxes and Fees	0.00%	0.06%	0.06%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Profit & Risk Load	0.00%	2.00%	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Catastrophic Adjustment	0.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Plan Adjusted Index Rate	\$0.00	\$724.56	\$724.56	\$724.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$904.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

[illegible]

Plan ID (Standard Component ID)	22444PA0010056	22444PA0010063	22444PA0010064	22444PA0010065	22444PA0010066	22444PA0010067	22444PA0010068	22444PA0010069	22444PA0010070	22444PA0010082	22444PA0010083	22444PA0010084	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088
Allowed Claims	\$0	\$1,203,095	\$119,315	\$89,486	\$0	\$0	\$0	\$0	\$0	\$1,193,152	\$0	\$0	\$0	\$0	\$0	\$0
Reinsurance	\$0	\$60,398	\$5,990	\$4,492	\$0	\$0	\$0	\$0	\$0	\$59,899	\$0	\$0	\$0	\$0	\$0	\$0
Member Cost Sharing	\$0	\$89,728	\$8,899	\$6,674	\$0	\$0	\$0	\$0	\$0	\$88,987	\$0	\$0	\$0	\$0	\$0	\$0
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$0	\$1,052,969	\$104,427	\$78,320	\$0	\$0	\$0	\$0	\$0	\$1,044,266	\$0	\$0	\$0	\$0	\$0	\$0
Risk Adjustment Transfer Amount	\$0	\$53,608	\$5,316	\$3,987	\$0	\$0	\$0	\$0	\$0	\$53,165	\$0	\$0	\$0	\$0	\$0	\$0
Premium	\$0	\$1,052,068	\$104,337	\$78,253	\$0	\$0	\$0	\$0	\$0	\$1,302,934	\$0	\$0	\$0	\$0	\$0	\$0
Projected Member Months	0	1,452	144	108	0	0	0	0	0	1,440	0	0	0	0	0	0
Loss Ratio	#DIV/0!	95.23%	95.23%	95.23%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	77.01%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
<b>Per Member Per Month</b>																
Allowed Claims	#DIV/0!	\$828.58	\$828.58	\$828.58	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$828.58	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Reinsurance	#DIV/0!	\$41.60	\$41.60	\$41.60	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$41.60	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Member Cost Sharing	#DIV/0!	\$61.80	\$61.80	\$61.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$61.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Cost Sharing Reduction	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Incurred Claims	#DIV/0!	\$725.18	\$725.18	\$725.18	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$725.18	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Risk Adjustment Transfer Amount	#DIV/0!	\$36.92	\$36.92	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Premium	#DIV/0!	\$724.56	\$724.56	\$724.56	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$904.82	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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

[illegible]

Section III: Plan Adjustment Factors																
Plan ID (Standard Component ID)	22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092	22444PA0010093	22444PA0010094	22444PA0010095	22444PA0010096	22444PA0010097	22444PA0010098	22444PA0010099	22444PA0010100	22444PA0010101	22444PA0010102	22444PA0010103	22444PA0010104
Market Adjusted Index Rate																
AV and Cost Sharing Design of Plan	0.0000	0.7734	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0629	0.0000	0.0000	0.0000	0.0000	0.0000
Provider Network Adjustment	0.0000	1.0159	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0159	0.0000	0.0000	0.0000	0.0000	0.0000
Benefits in Addition to EHB	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Administrative Costs																
Administrative Expense	0.00%	8.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Taxes and Fees	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Profit & Risk Load	0.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Catastrophic Adjustment	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Plan Adjusted Index Rate	\$0.00	\$724.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$995.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Age Calibration Factor															
Geographic Calibration Factor															
Tobacco Calibration Factor															
<b>Calibrated Plan Adjusted Index Rate</b>	\$0.00	\$373.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$513.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Section IV: Projected Plan Level Information																
Plan ID (Standard Component ID)	22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092	22444PA0010093	22444PA0010094	22444PA0010095	22444PA0010096	22444PA0010097	22444PA0010098	22444PA0010099	22444PA0010100	22444PA0010101	22444PA0010102	22444PA0010103	22444PA0010104
Allowed Claims	\$0	\$29,829	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$328,117	\$0	\$0	\$0	\$0	\$0	\$0
Reinsurance	\$0	\$1,497	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$16,472	\$0	\$0	\$0	\$0	\$0	\$0
Member Cost Sharing	\$0	\$2,225	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$24,471	\$0	\$0	\$0	\$0	\$0	\$0
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$0	\$26,107	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$287,173	\$0	\$0	\$0	\$0	\$0	\$0
Risk Adjustment Transfer Amount	\$0	\$1,329	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,620	\$0	\$0	\$0	\$0	\$0	\$0
Premium	\$0	\$26,084	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$394,331	\$0	\$0	\$0	\$0	\$0	\$0
Projected Member Months	0	36	0	0	0	0	0	0	0	396	0	0	0	0	0	0
Loss Ratio	#DIV/0!	95.23%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	70.22%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month																
Allowed Claims	#DIV/0!	\$828.58	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$828.58	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Reinsurance	#DIV/0!	\$41.60	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$41.60	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Member Cost Sharing	#DIV/0!	\$61.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$61.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Cost Sharing Reduction	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Incurred Claims	#DIV/0!	\$725.19	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$725.18	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Risk Adjustment Transfer Amount	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Premium	#DIV/0!	\$724.56	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$995.78	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

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

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product Name																	
Product ID																	
Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
Plan ID (Standard Component ID)	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010141
Metal	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Gold	Silver	Bronze	Gold	Silver	Bronze	Gold	Gold
AV Metal Value	0.719	0.650	0.650	0.650	0.650	0.650	0.650	0.650	0.650	0.815	0.701	0.650	0.815	0.701	0.650	0.650	0.815
Plan Category	Terminated	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Exchange Plan?	No	Yes	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
Cumulative Rate Change % (over 12 mos prior)	0.00%	5.88%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.50%	8.82%	5.88%	11.50%	8.82%	5.88%	11.50%	11.50%
Product Rate Increase %																	
Submission Level Rate Increase %																	

Section II: Experience Period and Current Plan Level

Plan ID (Standard Component ID)	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010141
Allowed Claims	\$90,608	\$409,925	\$66,741	\$86,119	\$517,405	\$1,064,780	\$2,453,278	\$888,184	\$4,060,250	\$6,975,702	\$2,529,146	\$4,476,245	\$2,857,596	\$1,049,143	\$1,824,319	\$6,274,469	\$6,274,469
Reinsurance	\$5,051	\$22,853	\$3,721	\$4,801	\$28,845	\$59,360	\$136,767	\$49,515	\$226,354	\$388,887	\$140,997	\$249,545	\$159,307	\$58,488	\$101,703	\$349,794	\$349,794
Member Cost Sharing	\$15,181	\$102,935	-\$280	\$37,607	\$64,036	\$313,720	\$359,774	\$308,387	\$559,047	\$1,085,824	\$172,840	\$875,369	\$475,237	\$45,628	\$581,757	\$931,044	\$931,044
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$70,376	\$284,137	\$63,300	\$43,710	\$424,524	\$691,700	\$1,956,737	\$530,282	\$3,274,850	\$5,500,991	\$2,215,309	\$3,351,331	\$2,223,051	\$945,027	\$1,140,859	\$4,993,631	\$4,993,631
Risk Adjustment Transfer Amount	\$7,147	\$42,336	\$7,967	\$16,938	\$23,535	\$79,501	\$124,960	\$98,418	\$188,763	\$364,985	\$113,082	\$363,803	\$168,161	\$25,311	\$248,285	\$347,607	\$347,607
Premium	\$136,450	\$487,563	\$91,746	\$195,025	\$271,043	\$915,361	\$1,439,099	\$1,133,454	\$2,174,114	\$5,421,608	\$2,029,327	\$3,938,454	\$2,497,807	\$454,229	\$2,687,729	\$5,163,307	\$5,163,307
Experience Period Member Months	157	930	175	372	517	1,746	2,745	2,162	4,147	8,018	2,484	7,992	3,694	556	5,454	7,636	7,636
Current Enrollment	0	78	0	0	0	0	0	0	0	902	321	621	340	55	418	660	660
Current Premium PMPM	\$0.00	\$611.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$762.80	\$860.11	\$575.10	\$762.80	\$860.11	\$575.10	\$762.80	\$762.80
Loss Ratio	49.01%	53.62%	63.48%	20.62%	144.11%	69.53%	125.11%	43.05%	138.60%	95.06%	103.40%	77.90%	83.39%	197.07%	38.86%	90.61%	90.61%

Per Member Per Month

Allowed Claims	\$577.12	\$440.78	\$381.38	\$231.50	\$1,000.78	\$609.84	\$893.73	\$410.82	\$979.08	\$870.01	\$1,018.17	\$560.09	\$773.58	\$1,886.95	\$334.49	\$821.70	\$821.70
Reinsurance	\$32.17	\$24.57	\$21.26	\$12.91	\$55.79	\$34.00	\$49.82	\$22.90	\$54.58	\$48.50	\$56.76	\$31.22	\$43.13	\$105.19	\$18.65	\$45.81	\$45.81
Member Cost Sharing	\$96.69	\$110.68	-\$1.60	\$101.10	\$123.86	\$179.68	\$131.07	\$142.64	\$134.81	\$135.42	\$69.58	\$109.53	\$128.65	\$82.06	\$106.67	\$121.93	\$121.93
Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Incurred Claims	\$448.25	\$305.52	\$361.71	\$117.50	\$821.13	\$396.16	\$712.84	\$245.27	\$789.69	\$686.08	\$891.83	\$419.34	\$601.80	\$1,699.69	\$209.18	\$653.96	\$653.96
Risk Adjustment Transfer Amount	\$45.52	\$45.52	\$45.52	\$45.53	\$45.52	\$45.53	\$45.52	\$45.52	\$45.52	\$45.52	\$45.52	\$45.52	\$45.52	\$45.52	\$45.52	\$45.52	\$45.52
Premium	\$869.11	\$524.26	\$524.26	\$524.26	\$524.26	\$524.26	\$524.26	\$524.26	\$524.26	\$676.18	\$816.96	\$492.80	\$676.18	\$816.96	\$492.80	\$676.18	\$676.18

Section III: Plan Adjustment Factors

Plan ID (Standard Component ID)	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010141
Market Adjusted Index Rate																	
AV and Cost Sharing Design of Plan	0.0000	0.6915	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.9658	1.0629	0.6915	0.9658	1.0629	0.6915	0.9658	0.9658
Provider Network Adjustment	0.0000	1.0159	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550
Benefits in Addition to EHB	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Administrative Costs

Administrative Expense	0.00%	8.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.09%	8.09%	8.09%	8.09%	8.09%	8.09%	8.09%	8.09%
Taxes and Fees	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
Profit & Risk Load	0.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Catastrophic Adjustment	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plan Adjusted Index Rate	\$0.00	\$647.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$850.57	\$936.09	\$609.00	\$850.57	\$936.09	\$609.00	\$850.57	\$850.57

Age Calibration Factor

Geographic Calibration Factor

Tobacco Calibration Factor

Calibrated Plan Adjusted Index Rate	\$0.00	\$333.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$438.31	\$482.38	\$313.83	\$438.31	\$482.38	\$313.83	\$438.31	\$438.31
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Section IV: Projected Plan Level Information

Plan ID (Standard Component ID)	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010141
Allowed Claims	\$0	\$825,264	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,968,527	\$4,156,147	\$6,592,166	\$3,380,598	\$715,891	\$4,444,492	\$6,562,337	\$6,562,337
Reinsurance	\$0	\$41,430	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$450,242	\$208,649	\$330,943	\$169,714	\$35,940	\$223,124	\$329,445	\$329,445
Member Cost Sharing	\$0	\$61,549	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$668,883	\$309,970	\$491,651	\$252,129	\$53,392	\$331,475	\$489,427	\$489,427
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$0	\$722,284	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,849,402	\$3,637,528	\$5,769,571	\$2,958,755	\$626,560	\$3,889,892	\$5,743,465	\$5,743,465
Risk Adjustment Transfer Amount	\$0	\$36,772	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$399,622	\$185,191	\$293,736	\$150,634	\$31,899	\$198,039	\$292,406	\$292,406
Premium	\$0	\$645,245	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,206,621	\$4,695,428	\$4,845,206	\$3,470,345	\$808,782	\$3,266,677	\$6,736,552	\$6,736,552
Projected Member Months	0	996	0	0	0	0	0	0	0	10,824	5,016	7,956	4,080	864	5,364	7,920	7,920
Loss Ratio	#DIV/0!	105.90%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	81.71%	74.53%	112.27%	81.71%	74.53%	112.27%	81.71%	81.71%

Per Member Per Month

Allowed Claims	#DIV/0!	\$828.58	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$828.58	\$828.58	\$828.58	\$828.58	\$828.58	\$828.58	\$828.58	\$828.58
Reinsurance	#DIV/0!	\$41.60	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$41.60	\$41.60	\$41.60	\$41.60	\$41.60	\$41.60	\$41.60	\$41.60
Member Cost Sharing	#DIV/0!	\$61.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$61.80	\$61.80	\$61.80	\$61.80	\$61.80	\$61.80	\$61.80	\$61.80
Cost Sharing Reduction	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Incurred Claims	#DIV/0!	\$725.18	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$725.18	\$725.18	\$725.18	\$725.18	\$725.18	\$725.18	\$725.18	\$725.18
Risk Adjustment Transfer Amount	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	\$36.92	\$36.92	\$36.92	\$36.92	\$36.92	\$36.92	\$36.92
Premium	#DIV/0!	\$647.84	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$850.57	\$936.09	\$609.00	\$850.57	\$936.09	\$609.00	\$850.57	\$850.57

Product-Plan Data Collection

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

Product/Plan Level Calculations

Section I: General Product and Plan Information																	
Product Name		Geisinger Health Plan HMO															
Product ID		22444PA001															
Plan Name		Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
Plan ID (Standard Component ID)		22444PA0010142	22444PA0010143	22444PA0010144	22444PA0010145	22444PA0010146	22444PA0010147	22444PA0010148	22444PA0010149	22444PA0010150	22444PA0010151	22444PA0010152	22444PA0010153	22444PA0010154	22444PA0010155	22444PA0010156	22444PA0010157
Metal		Silver	Bronze	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
AV Metal Value		0.701	0.650	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.789
Plan Category		Renewing	Renewing	Renewing	Terminated	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Terminated	Terminated	Terminated	Renewing
Plan Type		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Exchange Plan?		Yes	Yes	Yes	No	Yes	No	No	No	No	No	Yes	Yes	No	No	No	Yes
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
Cumulative Rate Change % (over 12 mos prior)		8.82%	5.88%	0.96%	0.00%	0.96%	0.00%	0.00%	0.00%	0.00%	0.00%	0.96%	0.96%	0.00%	0.00%	0.00%	7.35%
Product Rate Increase %		7.31%															
Submission Level Rate Increase %		7.30%															
Section II: Experience Period and Current Plan Level																	
Plan ID (Standard Component ID)		22444PA0010142	22444PA0010143	22444PA0010144	22444PA0010145	22444PA0010146	22444PA0010147	22444PA0010148	22444PA0010149	22444PA0010150	22444PA0010151	22444PA0010152	22444PA0010153	22444PA0010154	22444PA0010155	22444PA0010156	22444PA0010157
Allowed Claims		\$515,538	\$3,178,028	\$233,513	\$0	\$1,382,789	\$9,448	\$219,528	\$693,476	\$233,917	\$81,785	\$98,597	\$111,987	\$63,075	\$1,148,657	\$246,117	\$110,864
Reinsurance		\$28,741	\$177,171	\$13,018	\$0	\$77,089	\$527	\$12,238	\$38,660	\$13,041	\$4,559	\$5,497	\$6,243	\$3,516	\$64,036	\$13,721	\$6,181
Member Cost Sharing		\$54,517	\$975,191	\$41,185	\$0	\$126,938	\$805	\$27,162	\$89,339	\$24,610	\$6,861	\$18,905	\$5,335	\$8,775	\$37,511	\$27,444	\$28,054
Cost Sharing Reduction		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims		\$432,280	\$2,025,666	\$179,310	\$0	\$1,178,762	\$8,116	\$180,127	\$565,476	\$196,266	\$70,365	\$74,195	\$100,409	\$50,784	\$1,047,110	\$204,953	\$76,629
Risk Adjustment Transfer Amount		\$47,936	\$441,350	\$10,290	\$0	\$63,167	\$1,275	\$15,796	\$28,725	\$6,191	\$2,140	\$10,718	\$3,779	\$4,461	\$8,968	\$11,411	\$13,065
Premium		\$860,258	\$4,777,691	\$187,856	\$0	\$1,153,733	\$23,274	\$288,433	\$524,500	\$113,046	\$39,067	\$195,337	\$68,991	\$81,460	\$163,750	\$208,636	\$201,660
Experience Period Member Months		1,053	9,695	226	0	1,388	28	347	631	136	47	235	83	98	197	251	287
Current Enrollment		93	730	26	0	342	0	0	0	0	0	11	28	0	0	0	49
Current Premium PMPM		\$860.11	\$575.10	\$924.18	\$0.00	\$924.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$924.18	\$924.18	\$92.18	\$9.11	\$0.00	\$796.97
Loss Ratio		47.60%	38.81%	90.49%	#DIV/0!	96.87%	33.06%	59.21%	102.21%	164.60%	170.76%	36.01%	137.98%	59.11%	606.25%	93.14%	35.69%
Per Member Per Month																	
Allowed Claims		\$489.59	\$327.80	\$1,033.24	#DIV/0!	\$996.25	\$337.42	\$632.64	\$1,099.01	\$1,719.98	\$1,740.11	\$419.56	\$1,349.24	\$643.62	\$5,830.75	\$980.55	\$386.29
Reinsurance		\$27.29	\$18.27	\$57.60	#DIV/0!	\$55.54	\$18.81	\$35.27	\$61.27	\$95.89	\$97.01	\$23.39	\$75.22	\$35.88	\$325.06	\$54.66	\$21.53
Member Cost Sharing		\$51.77	\$100.59	\$182.23	#DIV/0!	\$91.45	\$28.74	\$78.28	\$141.58	\$180.96	\$145.98	\$80.45	\$64.28	\$89.54	\$190.41	\$109.34	\$97.75
Cost Sharing Reduction		\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Incurred Claims		\$410.52	\$208.94	\$793.41	#DIV/0!	\$849.25	\$289.87	\$519.10	\$896.16	\$1,443.13	\$1,497.12	\$315.72	\$1,209.74	\$518.20	\$5,315.28	\$816.54	\$267.00
Risk Adjustment Transfer Amount		\$45.52	\$45.52	\$45.53	#DIV/0!	\$45.51	\$45.52	\$45.52	\$45.52	\$45.52	\$45.52	\$45.61	\$45.53	\$45.52	\$45.52	\$45.46	\$45.52
Premium		\$816.96	\$492.80	\$831.22	#DIV/0!	\$831.22	\$831.22	\$831.22	\$831.22	\$831.22	\$831.22	\$831.22	\$831.22	\$831.22	\$831.22	\$831.22	\$702.65
Section III: Plan Adjustment Factors																	
Plan ID (Standard Component ID)		22444PA0010142	22444PA0010143	22444PA0010144	22444PA0010145	22444PA0010146	22444PA0010147	22444PA0010148	22444PA0010149	22444PA0010150	22444PA0010151	22444PA0010152	22444PA0010153	22444PA0010154	22444PA0010155	22444PA0010156	22444PA0010157
Market Adjusted Index Rate		\$828.59															
AV and Cost Sharing Design of Plan		1.0629	0.6915	0.9960	0.0000	0.9960	0.0000	0.0000	0.0000	0.0000	0.0000	0.9960	0.9960	0.0000	0.0000	0.0000	0.9132
Provider Network Adjustment		0.9550	0.9550	0.0000	0.0000	1.0159	0.0000	0.0000	0.0000	0.0000	0.0000	1.0159	1.0159	0.0000	0.0000	0.0000	1.0159
Benefits in Addition to EHB		1.0000	1.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	0.0000	0.0000	0.0000	1.0000
Administrative Costs																	
Administrative Expense		8.09%	8.09%	8.09%	0.00%	8.09%	0.00%	0.00%	0.00%	0.00%	0.00%	8.09%	8.09%	0.00%	0.00%	0.00%	8.09%
Taxes and Fees		0.06%	0.06%	0.06%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.06%	0.00%	0.00%	0.00%	0.06%
Profit & Risk Load		2.00%	2.00%	2.00%	0.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	2.00%	0.00%	0.00%	0.00%	2.00%
Catastrophic Adjustment		1.0000	1.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	0.0000	0.0000	0.0000	1.0000
Plan Adjusted Index Rate		\$936.09	\$609.00	\$933.11	\$0.00	\$933.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$933.11	\$933.11	\$0.00	\$0.00	\$0.00	\$855.54
Calibrated Plan Adjusted Index Rate		\$482.38	\$313.83	\$480.85	\$0.00	\$480.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$480.85	\$480.85	\$0.00	\$0.00	\$0.00	\$440.87
Section IV: Projected Plan Level Information																	
Plan ID (Standard Component ID)		22444PA0010142	22444PA0010143	22444PA0010144	22444PA0010145	22444PA0010146	22444PA0010147	22444PA0010148	22444PA0010149	22444PA0010150	22444PA0010151	22444PA0010152	22444PA0010153	22444PA0010154	22444PA0010155	22444PA0010156	22444PA0010157
Allowed Claims		\$1,203,095	\$7,755,489	\$258,516	\$0	\$3,400,484	\$0	\$0	\$0	\$0	\$0	\$109,372	\$278,402	\$0	\$0	\$0	\$487,204
Reinsurance		\$60,398	\$389,345	\$12,978	\$0	\$170,713	\$0	\$0	\$0	\$0	\$0	\$5,491	\$13,976	\$0	\$0	\$0	\$24,459
Member Cost Sharing		\$89,728	\$578,413	\$19,280	\$0	\$253,612	\$0	\$0	\$0	\$0	\$0	\$8,157	\$20,764	\$0	\$0	\$0	\$36,336
Cost Sharing Reduction		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims		\$1,052,969	\$6,787,731	\$226,258	\$0	\$2,976,159	\$0	\$0	\$0	\$0	\$0	\$95,724	\$243,662	\$0	\$0	\$0	\$426,409
Risk Adjustment Transfer Amount		\$53,608	\$345,571	\$11,519	\$0	\$151,520	\$0	\$0	\$0	\$0	\$0	\$4,873	\$12,405	\$0	\$0	\$0	\$21,709
Premium		\$1,359,203	\$5,700,242	\$291,130	\$0	\$3,829,478	\$0	\$0	\$0	\$0	\$0	\$123,170	\$313,525	\$0	\$0	\$0	\$503,056
Projected Member Months		1,452	9,360	312	0	4,104	0	0	0	0	0	132	336	0	0	0	588
Loss Ratio		74.53%	112.27%	74.76%	#DIV/0!	74.76%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	74.76%	74.76%	#DIV/0!	#DIV/0!	#DIV/0!	81.26%
Per Member Per Month																	
Allowed Claims		\$828.58	\$828.58	\$828.58	#DIV/0!	\$828.58	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$828.58	\$828.58	#DIV/0!	#DIV/0!	#DIV/0!	\$828.58
Reinsurance		\$41.60	\$41.60	\$41.60	#DIV/0!	\$41.60	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$41.60	\$41.60	#DIV/0!	#DIV/0!	#DIV/0!	\$41.60
Member Cost Sharing		\$61.80	\$61.80	\$61.80	#DIV/0!	\$61.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$61.80	\$61.80	#DIV/0!	#DIV/0!	#DIV/0!	\$61.80
Cost Sharing Reduction		\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00
Incurred Claims		\$725.18	\$725.18	\$725.18	#DIV/0!	\$725.18	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$725.18	\$725.18	#DIV/0!	#DIV/0!	#DIV/0!	\$725.18
Risk Adjustment Transfer Amount		\$36.92	\$36.92	\$36.92	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92
Premium		\$936.09	\$609.00	\$933.11	#DIV/0!	\$933.11	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$933.11	\$933.11	#DIV/0!	#DIV/0!	#DIV/0!	\$855.55

Product-Plan Data Collection

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

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product Name																	
Product ID																	
Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
Plan ID (Standard Component ID)	22444PA0010158	22444PA0010159	22444PA0010160	22444PA0010161	22444PA0010163	22444PA0010164	22444PA0010165	22444PA0010166	22444PA0010167	22444PA0010168	22444PA0010169	22444PA0010170	22444PA0010171	22444PA0010172	22444PA0010173	22444PA0010174	22444PA0010174
Metal	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
AV Metal Value	0.788	0.789	0.788	0.788	0.788	0.788	0.788	0.789	0.789	0.788	0.788	0.788	0.788	0.780	0.761	0.780	0.761
Plan Category	Terminated	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Renewing	Terminated	Renewing	Terminated
Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Exchange Plan?	No	Yes	No	No	No	No	No	Yes	Yes	No	No	No	No	Yes	No	Yes	No
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
Cumulative Rate Change % (over 12 mos prior)	0.00%	7.35%	0.00%	0.00%	0.00%	0.00%	0.00%	7.35%	7.35%	0.00%	0.00%	0.00%	0.00%	5.42%	0.00%	5.42%	0.00%
Product Rate Increase %																	
Submission Level Rate Increase %																	

Section II: Experience Period and Current Plan Level

Plan ID (Standard Component ID)	22444PA0010158	22444PA0010159	22444PA0010160	22444PA0010161	22444PA0010163	22444PA0010164	22444PA0010165	22444PA0010166	22444PA0010167	22444PA0010168	22444PA0010169	22444PA0010170	22444PA0010171	22444PA0010172	22444PA0010173	22444PA0010174	22444PA0010174
Allowed Claims	\$221,128	\$2,653,391	\$30,060	\$507,968	\$1,943,409	\$328,708	\$105,484	\$491,747	\$299,750	\$176,324	\$847,286	\$339,921	\$41,185	\$89,678	\$1,264,326	\$13,653	\$13,653
Reinsurance	\$12,328	\$147,923	\$1,676	\$28,319	\$108,343	\$18,325	\$5,881	\$27,414	\$16,711	\$9,830	\$47,235	\$18,950	\$2,296	\$4,999	\$70,485	\$761	\$761
Member Cost Sharing	\$15,083	\$422,989	\$7,568	\$96,376	\$263,322	\$73,212	\$17,687	\$41,025	\$52,590	\$25,520	\$98,888	\$77,178	\$15,113	\$4,897	\$292,670	\$1,979	\$1,979
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$193,718	\$2,082,479	\$20,816	\$383,273	\$1,571,744	\$237,171	\$81,917	\$423,308	\$230,450	\$140,973	\$701,163	\$243,792	\$23,776	\$79,782	\$901,171	\$10,913	\$10,913
Risk Adjustment Transfer Amount	\$3,551	\$157,858	\$1,821	\$24,947	\$81,397	\$29,418	\$8,968	\$10,379	\$15,511	\$9,378	\$39,878	\$30,171	\$12,564	\$3,915	\$157,910	\$1,366	\$1,366
Premium	\$54,807	\$2,436,784	\$28,106	\$385,051	\$1,256,335	\$453,911	\$138,422	\$160,204	\$239,603	\$144,746	\$615,520	\$465,856	\$182,055	\$56,727	\$2,288,214	\$19,789	\$19,789
Experience Period Member Months	78	3,468	40	548	1,788	646	197	228	341	206	876	663	276	86	3,469	30	30
Current Enrollment	0	1,174	0	0	0	0	0	34	80	0	0	0	23	0	450	0	0
Current Premium PMPM	\$0.00	\$796.97	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$796.97	\$796.97	\$0.00	\$0.00	\$0.00	\$785.55	\$0.00	\$785.55	\$0.00	\$0.00
Loss Ratio	331.95%	80.26%	69.56%	93.48%	117.49%	49.07%	55.58%	248.15%	90.33%	91.47%	106.98%	49.15%	12.22%	131.56%	36.84%	51.59%	51.59%

Per Member Per Month

Allowed Claims	\$2,834.98	\$765.11	\$751.50	\$926.95	\$1,086.92	\$508.84	\$535.45	\$2,156.79	\$879.03	\$855.94	\$967.22	\$512.70	\$149.22	\$1,042.77	\$364.46	\$455.11	\$455.11
Reinsurance	\$158.05	\$42.65	\$41.90	\$51.68	\$60.59	\$28.37	\$29.85	\$120.24	\$49.01	\$47.72	\$53.92	\$28.58	\$8.32	\$58.13	\$20.32	\$25.37	\$25.37
Member Cost Sharing	\$193.37	\$121.97	\$189.20	\$175.87	\$147.27	\$113.33	\$89.78	\$179.94	\$154.22	\$123.88	\$112.89	\$116.41	\$54.76	\$56.94	\$84.37	\$65.98	\$65.98
Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Incurred Claims	\$2,483.56	\$600.48	\$520.40	\$699.40	\$879.05	\$367.14	\$415.82	\$1,856.61	\$675.81	\$684.34	\$800.41	\$367.71	\$86.14	\$927.70	\$259.78	\$363.76	\$363.76
Risk Adjustment Transfer Amount	\$45.52	\$45.52	\$45.52	\$45.52	\$45.52	\$45.54	\$45.52	\$45.52	\$45.49	\$45.52	\$45.52	\$45.51	\$45.52	\$45.52	\$45.52	\$45.52	\$45.52
Premium	\$702.65	\$702.65	\$702.65	\$702.65	\$702.65	\$702.65	\$702.65	\$702.65	\$702.65	\$702.65	\$702.65	\$702.65	\$659.62	\$659.62	\$659.62	\$659.62	\$659.62

Section III: Plan Adjustment Factors

Plan ID (Standard Component ID)	22444PA0010158	22444PA0010159	22444PA0010160	22444PA0010161	22444PA0010163	22444PA0010164	22444PA0010165	22444PA0010166	22444PA0010167	22444PA0010168	22444PA0010169	22444PA0010170	22444PA0010171	22444PA0010172	22444PA0010173	22444PA0010174	22444PA0010174
Market Adjusted Index Rate																	
AV and Cost Sharing Design of Plan	0.0000	0.9132	0.0000	0.0000	0.0000	0.0000	0.0000	0.9132	0.9132	0.0000	0.0000	0.0000	0.8840	0.0000	0.8840	0.0000	0.0000
Provider Network Adjustment	0.0000	1.0159	0.0000	0.0000	0.0000	0.0000	0.0000	1.0159	1.0159	0.0000	0.0000	0.0000	1.0159	0.0000	1.0159	0.0000	0.0000
Benefits in Addition to EHB	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000
Administrative Costs																	
Administrative Expense	0.00%	8.09%	0.00%	0.00%	0.00%	0.00%	0.00%	8.09%	8.09%	0.00%	0.00%	0.00%	8.09%	0.00%	8.09%	0.00%	0.00%
Taxes and Fees	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.06%	0.00%	0.00%	0.00%	0.06%	0.00%	0.06%	0.00%	0.00%
Profit & Risk Load	0.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	2.00%	0.00%	0.00%	0.00%	2.00%	0.00%	2.00%	0.00%	0.00%
Catastrophic Adjustment	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000
Plan Adjusted Index Rate	\$0.00	\$855.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$855.54	\$855.54	\$0.00	\$0.00	\$0.00	\$828.18	\$0.00	\$828.18	\$0.00	\$0.00

Age Calibration Factor																	
Geographic Calibration Factor																	
Tobacco Calibration Factor																	
Calibrated Plan Adjusted Index Rate	\$0.00	\$440.87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$440.87	\$440.87	\$0.00	\$0.00	\$0.00	\$426.77	\$0.00	\$426.77	\$0.00	\$0.00

Section IV: Projected Plan Level Information

Plan ID (Standard Component ID)	22444PA0010158	22444PA0010159	22444PA0010160	22444PA0010161	22444PA0010163	22444PA0010164	22444PA0010165	22444PA0010166	22444PA0010167	22444PA0010168	22444PA0010169	22444PA0010170	22444PA0010171	22444PA0010172	22444PA0010173	22444PA0010174	22444PA0010174
Allowed Claims	\$0	\$11,673,005	\$0	\$0	\$0	\$0	\$0	\$338,060	\$795,435	\$0	\$0	\$0	\$228,687	\$0	\$4,474,321	\$0	\$0
Reinsurance	\$0	\$586,014	\$0	\$0	\$0	\$0	\$0	\$16,971	\$39,933	\$0	\$0	\$0	\$11,481	\$0	\$224,622	\$0	\$0
Member Cost Sharing	\$0	\$870,586	\$0	\$0	\$0	\$0	\$0	\$25,213	\$59,324	\$0	\$0	\$0	\$17,056	\$0	\$333,700	\$0	\$0
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$0	\$10,216,406	\$0	\$0	\$0	\$0	\$0	\$295,875	\$696,178	\$0	\$0	\$0	\$200,151	\$0	\$3,915,999	\$0	\$0
Risk Adjustment Transfer Amount	\$0	\$520,129	\$0	\$0	\$0	\$0	\$0	\$15,063	\$35,443	\$0	\$0	\$0	\$10,190	\$0	\$199,368	\$0	\$0
Premium	\$0	\$12,052,804	\$0	\$0	\$0	\$0	\$0	\$349,059	\$821,315	\$0	\$0	\$0	\$228,578	\$0	\$4,472,176	\$0	\$0
Projected Member Months	0	14,088	0	0	0	0	0	408	960	0	0	0	276	0	5,400	0	0
Loss Ratio	#DIV/0!	81.26%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	81.26%	81.26%	#DIV/0!	#DIV/0!	#DIV/0!	83.83%	#DIV/0!	83.83%	#DIV/0!	#DIV/0!
Per Member Per Month																	
Allowed Claims	#DIV/0!	\$828.58	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$828.58	\$828.58	#DIV/0!	#DIV/0!	#DIV/0!	\$828.58	#DIV/0!	\$828.58	#DIV/0!	#DIV/0!
Reinsurance	#DIV/0!	\$41.60	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$41.60	\$41.60	#DIV/0!	#DIV/0!	#DIV/0!	\$41.60	#DIV/0!	\$41.60	#DIV/0!	#DIV/0!
Member Cost Sharing	#DIV/0!	\$61.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$61.80	\$61.80	#DIV/0!	#DIV/0!	#DIV/0!	\$61.80	#DIV/0!	\$61.80	#DIV/0!	#DIV/0!
Cost Sharing Reduction	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!
Incurred Claims	#DIV/0!	\$725.18	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$725.18	\$725.18	#DIV/0!	#DIV/0!	#DIV/0!	\$725.18	#DIV/0!	\$725.18	#DIV/0!	#DIV/0!
Risk Adjustment Transfer Amount	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!
Premium	#DIV/0!	\$855.54	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$855.54	\$855.54	#DIV/0!	#DIV/0!	#DIV/0!	\$828.18	#DIV/0!	\$828.18	#DIV/0!	#DIV/0!

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

## Section I: General Product and Plan Information

Section II: Experience Period and Current Plan LevelPer Member Per Month

### Section III: Plan Adjustment Factors

[illegible][illegible]

## Per Member Per Month

[illegible]



Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product Name																	
Product ID																	
Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
Plan ID (Standard Component ID)	22444PA0010191	22444PA0010192	22444PA0010193	22444PA0010194	22444PA0010195	22444PA0010196	22444PA0010197	22444PA0010198	22444PA0010199	22444PA0010200	22444PA0010201	22444PA0010202	22444PA0010203	22444PA0010204	22444PA0010205	22444PA0010206	22444PA0010206
Metal	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.683	0.683	0.683	0.683	0.683	0.683	0.683	0.650	0.649	0.649	0.650	0.650	0.649	0.649	0.649	0.649	0.649
Plan Category	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Terminated	Terminated	Terminated	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated
Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Exchange Plan?	No	No	No	No	No	No	Yes	No	No	No	Yes	Yes	No	No	No	No	No
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
Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.71%	0.00%	0.00%	10.71%	10.71%	0.00%	0.00%	0.00%	0.00%	0.00%
Product Rate Increase %																	
Submission Level Rate Increase %																	

Section II: Experience Period and Current Plan Level

Plan ID (Standard Component ID)	22444PA0010191	22444PA0010192	22444PA0010193	22444PA0010194	22444PA0010195	22444PA0010196	22444PA0010197	22444PA0010198	22444PA0010199	22444PA0010200	22444PA0010201	22444PA0010202	22444PA0010203	22444PA0010204	22444PA0010205	22444PA0010206	22444PA0010206
Allowed Claims	\$7,872	\$185,152	\$115,795	\$19,917	\$71,451	\$215,108	\$26,771	\$1,652	\$49,853	\$1,516,907	\$155,133	\$432,012	\$7,554	\$53,285	\$73,969	\$364,227	\$364,227
Reinsurance	\$439	\$10,322	\$6,455	\$1,110	\$3,983	\$11,992	\$1,492	\$92	\$2,779	\$84,566	\$8,648	\$24,084	\$421	\$2,971	\$4,124	\$20,305	\$20,305
Member Cost Sharing	\$1,032	\$6,162	\$6,479	\$6,740	\$4,974	\$5,392	\$16,143	\$81	\$26,769	\$335,628	\$52,286	\$95,300	\$4,823	\$24,335	\$20,353	\$137,179	\$137,179
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$6,401	\$168,668	\$102,860	\$12,067	\$62,494	\$197,724	\$9,136	\$1,479	\$20,304	\$1,096,714	\$94,198	\$312,628	\$2,310	\$25,979	\$49,493	\$206,743	\$206,743
Risk Adjustment Transfer Amount	\$1,184	\$7,193	\$4,465	\$3,323	\$3,642	\$1,229	\$6,892	\$2,822	\$17,484	\$127,186	\$22,085	\$50,873	\$4,325	\$3,551	\$13,338	\$33,119	\$33,119
Premium	\$21,385	\$129,954	\$80,604	\$60,042	\$65,799	\$22,207	\$73,731	\$30,274	\$187,502	\$1,364,272	\$236,819	\$545,904	\$46,387	\$38,086	\$143,068	\$355,472	\$355,472
Experience Period Member Months	26	158	98	73	80	27	151	62	384	2,794	485	1,118	95	78	293	728	728
Current Enrollment	0	0	0	0	0	0	25	0	0	647	155	0	0	0	0	0	0
Current Premium PMPM	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$563.32	\$0.00	\$0.00	\$563.32	\$563.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Loss Ratio	28.36%	122.98%	120.91%	19.04%	90.00%	843.66%	11.33%	4.47%	9.91%	73.53%	36.38%	52.39%	4.56%	62.39%	31.64%	53.20%	53.20%
Per Member Per Month																	
Allowed Claims	\$302.76	\$1,171.85	\$1,181.58	\$272.83	\$893.14	\$7,966.96	\$177.29	\$26.65	\$129.82	\$542.92	\$319.86	\$386.42	\$79.52	\$683.14	\$252.45	\$500.31	\$500.31
Reinsurance	\$16.88	\$65.33	\$65.87	\$15.21	\$49.79	\$444.15	\$9.88	\$1.49	\$7.24	\$30.27	\$17.83	\$21.54	\$4.43	\$38.08	\$14.07	\$27.89	\$27.89
Member Cost Sharing	\$39.70	\$39.00	\$66.12	\$92.32	\$62.17	\$199.70	\$106.90	\$1.30	\$69.71	\$120.12	\$107.81	\$85.24	\$50.76	\$311.99	\$69.46	\$188.43	\$188.43
Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Incurred Claims	\$246.18	\$1,067.52	\$1,049.60	\$165.30	\$781.17	\$7,323.11	\$60.50	\$23.86	\$52.88	\$392.52	\$194.22	\$279.63	\$24.32	\$333.07	\$168.92	\$283.99	\$283.99
Risk Adjustment Transfer Amount	\$45.52	\$45.52	\$45.56	\$45.52	\$45.52	\$45.52	\$45.64	\$45.52	\$45.53	\$45.52	\$45.54	\$45.50	\$45.52	\$45.52	\$45.52	\$45.49	\$45.49
Premium	\$822.49	\$822.49	\$822.49	\$822.49	\$822.49	\$822.49	\$488.29	\$488.29	\$488.29	\$488.29	\$488.29	\$488.29	\$488.29	\$488.29	\$488.29	\$488.29	\$488.29

Section III: Plan Adjustment Factors

Plan ID (Standard Component ID)	22444PA0010191	22444PA0010192	22444PA0010193	22444PA0010194	22444PA0010195	22444PA0010196	22444PA0010197	22444PA0010198	22444PA0010199	22444PA0010200	22444PA0010201	22444PA0010202	22444PA0010203	22444PA0010204	22444PA0010205	22444PA0010206	22444PA0010206
Market Adjusted Index Rate																	
AV and Cost Sharing Design of Plan	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.6657	0.0000	0.0000	0.6657	0.6657	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Provider Network Adjustment	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0159	0.0000	0.0000	1.0159	1.0159	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Benefits in Addition to EHB	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Administrative Costs																	
Administrative Expense	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.09%	0.00%	0.00%	8.09%	8.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Taxes and Fees	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.06%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	0.00%	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Catastrophic Adjustment	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Plan Adjusted Index Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$623.67	\$0.00	\$0.00	\$623.67	\$623.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Age Calibration Factor																	
Geographic Calibration Factor																	
Tobacco Calibration Factor																	
Calibrated Plan Adjusted Index Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$321.38	\$0.00	\$0.00	\$321.38	\$321.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Section IV: Projected Plan Level Information

Plan ID (Standard Component ID)	22444PA0010191	22444PA0010192	22444PA0010193	22444PA0010194	22444PA0010195	22444PA0010196	22444PA0010197	22444PA0010198	22444PA0010199	22444PA0010200	22444PA0010201	22444PA0010202	22444PA0010203	22444PA0010204	22444PA0010205	22444PA0010206	22444PA0010206
Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$258,516	\$0	\$0	\$6,870,568	\$1,650,527	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$344,919	\$82,861	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$512,415	\$123,098	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,013,234	\$1,444,568	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$306,141	\$73,545	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,171,431	\$1,242,341	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Projected Member Months	0	0	0	0	0	0	312	0	8,292	1,992	0	0	0	0	0	0	0
Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	109.78%	#DIV/0!	#DIV/0!	109.78%	109.78%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month																	
Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$828.58	#DIV/0!	#DIV/0!	\$828.58	\$828.58	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$41.60	#DIV/0!	#DIV/0!	\$41.60	\$41.60	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$61.80	#DIV/0!	#DIV/0!	\$61.80	\$61.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$725.18	#DIV/0!	#DIV/0!	\$725.18	\$725.18	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	\$36.92	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$623.67	#DIV/0!	#DIV/0!	\$623.67	\$623.67	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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

## Section I: General Product and Plan Information

Section II: Experience Period and Current Plan LevelPer Member Per Month

### Section III: Plan Adjustment Factors

Age Calibration Factor														
Geographic Calibration Factor														
Tobacco Calibration Factor														
<b>Calibrated Plan Adjusted Index Rate</b>	\$0.00	\$321.38	\$0.00	\$291.15	\$291.15	\$291.15	\$0.00	\$0.00	\$291.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

[illegible][illegible]

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 2	1.0000
Rating Area 3	0.9500
Rating Area 5	0.9500
Rating Area 6	1.0000
Rating Area 7	1.2500
Rating Area 9	1.2000

2024 Rates Table Template v13.0		All fields with an asterisk ( *) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2024				
	12/31/2024				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	338.88	338.88
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	15	369.00	369.00
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	16	380.52	380.52
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	17	392.03	392.03
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	18	404.44	404.44
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	19	416.84	416.84
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	20	429.69	429.69
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	21	442.98	487.28
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	22	442.98	487.28
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	23	442.98	487.28
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	24	442.98	487.28
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	25	444.75	489.05
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	26	453.61	498.79
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	27	464.24	510.75
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	28	481.52	529.80
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	29	495.69	545.31
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	30	502.78	553.28
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	31	513.41	564.80
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	32	524.04	576.31
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	33	530.69	583.84
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	34	537.77	591.37
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	35	541.32	595.36
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	36	544.86	599.35
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	37	548.41	603.34
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	38	551.95	607.32
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	39	559.04	614.85
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	40	566.13	622.83
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	41	576.76	634.34
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	42	586.95	645.86
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	43	601.12	661.37
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	44	618.84	680.86
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	45	639.66	703.45
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	46	664.47	730.91
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	47	692.37	761.48
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	48	724.27	796.92
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	49	755.72	831.47
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	50	791.16	870.45
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	51	826.15	908.99
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	52	864.69	951.07
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	53	903.67	994.04
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	54	945.76	1040.11
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	55	987.84	1086.62
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	56	1033.47	1136.68
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	57	1079.54	1187.62
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	58	1128.71	1241.67
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	59	1153.07	1268.24
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	60	1202.24	1322.29
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	61	1244.77	1369.24
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	62	1272.67	1399.81
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	63	1307.67	1438.35
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1328.93	1461.83
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	356.71	356.71
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	15	388.42	388.42
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	16	400.54	400.54
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	17	412.67	412.67
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	18	425.72	425.72
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	19	438.78	438.78
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	20	452.30	452.30
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	21	466.30	512.93
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	22	466.30	512.93
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	23	466.30	512.93
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	24	466.30	512.93
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	25	468.16	514.79
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	26	477.48	525.04
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	27	488.67	537.63
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	28	506.86	557.69
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	29	521.78	574.01
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	30	529.24	582.40
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	31	540.43	594.52
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	32	551.62	606.65
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	33	558.62	614.57
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	34	566.08	622.50
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	35	569.81	626.70
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	36	573.54	630.89
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	37	577.27	635.09
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	38	581.00	639.29
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	39	588.46	647.21
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	40	595.92	655.61
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	41	607.11	667.73
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	42	617.84	679.85
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	43	632.76	696.17
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	44	651.41	716.69
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	45	673.33	740.47
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	46	699.44	769.38
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	47	728.81	801.56
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	48	762.39	838.86
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	49	795.49	875.23
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	50	832.80	916.26
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	51	869.63	956.83
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	52	910.20	1001.13
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	53	951.24	1046.36
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	54	995.53	1094.85
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	55	1039.83	1143.81
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	56	1087.86	1196.51
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	57	1136.35	1250.13
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	58	1188.11	1307.02
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	59	1213.76	1334.99
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	60	1265.52	1391.88
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	61	1310.28	1441.31
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	62	1339.66	1473.48
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	63	1376.49	1514.05
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1398.88	1538.76
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	428.06	428.06
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	15	466.11	466.11
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	16	480.65	480.65
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	17	495.20	495.20
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	18	510.87	510.87
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	19	526.54	526.54
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	20	542.76	542.76
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	21	559.56	615.51
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	22	559.56	615.51
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	23	559.56	615.51
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	24	559.56	615.51

	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	25	561.79	617.74
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	26	572.98	630.05
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	27	586.41	645.16
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	28	608.23	669.22
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	29	626.14	688.81
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	30	635.09	698.88
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	31	648.52	713.43
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	32	661.95	727.98
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	33	670.34	737.49
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	34	679.29	747.00
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	35	683.77	752.04
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	36	688.25	757.07
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	37	692.72	762.11
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	38	697.20	767.14
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	39	706.15	776.66
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	40	715.11	786.73
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	41	728.53	801.28
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	42	741.40	815.82
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	43	759.31	835.41
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	44	781.69	860.03
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	45	807.99	888.57
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	46	839.33	923.26
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	47	874.58	961.87
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	48	914.86	1006.63
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	49	954.59	1050.28
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	50	999.36	1099.52
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	51	1043.56	1148.20
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	52	1092.24	1201.35
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	53	1141.48	1255.63
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	54	1194.64	1313.82
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	55	1247.80	1372.58
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	56	1305.43	1435.81
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	57	1363.62	1500.15
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	58	1425.73	1568.42
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	59	1456.51	1601.99
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	60	1518.62	1670.26
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	61	1572.34	1729.57
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	62	1607.59	1768.18
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	63	1651.79	1816.86
	22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1678.65	1846.52
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	356.71	356.71
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	15	388.42	388.42
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	16	400.54	400.54
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	17	412.67	412.67
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	18	425.72	425.72
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	19	438.78	438.78
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	20	452.30	452.30
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	21	466.30	512.93
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	22	466.30	512.93
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	23	466.30	512.93
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	24	466.30	512.93
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	25	468.16	514.79
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	26	477.48	525.04
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	27	488.67	537.63
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	28	506.86	557.69
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	29	521.78	574.01
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	30	529.24	582.40
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	31	540.43	594.52
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	32	551.62	606.65
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	33	558.62	614.57
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	34	566.08	622.50
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	35	569.81	626.70
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	36	573.54	630.89
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	37	577.27	635.09
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	38	581.00	639.29
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	39	588.46	647.21
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	40	595.92	655.61
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	41	607.11	667.73
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	42	617.84	679.85
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	43	632.76	696.17
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	44	651.41	716.69
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	45	673.33	740.47
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	46	699.44	769.38
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	47	728.81	801.56
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	48	762.39	838.86
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	49	795.49	875.23
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	50	832.80	916.26
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	51	869.63	956.83
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	52	910.20	1001.13
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	53	951.24	1046.36
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	54	995.53	1094.85
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	55	1039.83	1143.81
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	56	1087.86	1196.51
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	57	1136.35	1250.13
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	58	1188.11	1307.02
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	59	1213.76	1334.99
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	60	1265.52	1391.88
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	61	1310.28	1441.31
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	62	1339.66	1473.48
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	63	1376.49	1514.05
	22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1398.88	1538.76
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	372.93	372.93
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	15	406.08	406.08
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	16	418.75	418.75
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	17	431.43	431.43
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	18	445.08	445.08
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	19	458.73	458.73
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	20	472.86	472.86
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	21	487.49	536.24
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	22	487.49	536.24
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	23	487.49	536.24
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	24	487.49	536.24
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	25	489.44	538.19
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	26	499.19	548.91
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	27	510.89	562.07
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	28	529.90	583.04
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	29	545.50	600.10
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	30	553.30	608.87
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	31	565.00	621.55
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	32	576.70	634.22
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	33	584.01	642.51

	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	34	591.81	650.80
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	35	595.71	655.18
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	36	599.61	659.57
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	37	603.51	663.96
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	38	607.41	668.35
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	39	615.21	676.63
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	40	623.01	685.41
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	41	634.71	698.08
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	42	645.92	710.76
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	43	661.52	727.82
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	44	681.02	749.27
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	45	703.93	774.13
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	46	731.23	804.35
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	47	761.94	837.99
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	48	797.04	876.99
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	49	831.65	915.01
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	50	870.65	957.91
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	51	909.16	1000.32
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	52	951.58	1046.64
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	53	994.48	1093.92
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	54	1040.79	1144.62
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	55	1087.10	1195.81
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	56	1137.31	1250.89
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	57	1188.01	1306.95
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	58	1242.12	1366.43
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	59	1268.93	1395.68
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	60	1323.04	1455.15
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	61	1369.84	1506.82
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	62	1400.55	1540.46
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	63	1439.06	1582.87
	22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1462.46	1608.71
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	392.56	392.56
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	15	427.45	427.45
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	16	440.79	440.79
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	17	454.13	454.13
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	18	468.50	468.50
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	19	482.87	482.87
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	20	497.75	497.75
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	21	513.15	564.46
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	22	513.15	564.46
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	23	513.15	564.46
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	24	513.15	564.46
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	25	515.20	566.51
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	26	525.46	577.80
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	27	537.78	591.66
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	28	557.79	613.72
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	29	574.21	631.68
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	30	582.42	640.92
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	31	594.74	654.26
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	32	607.05	667.60
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	33	614.75	676.33
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	34	622.96	685.05
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	35	627.06	689.67
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	36	631.17	694.29
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	37	635.27	698.90
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	38	639.38	703.52
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	39	647.59	712.25
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	40	655.80	721.48
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	41	668.11	734.82
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	42	679.92	748.17
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	43	696.34	766.13
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	44	716.86	788.70
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	45	740.98	814.87
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	46	769.72	846.69
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	47	802.05	882.10
	22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	48	838.99	923.15

22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	49	875.43	963.17
	Rating Area 6	Tobacco User/Non-Tobacco User	50	916.48	1008.33
	Rating Area 6	Tobacco User/Non-Tobacco User	51	957.02	1052.97
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1001.66	1101.72
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1046.82	1151.50
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1095.56	1204.86
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1144.31	1258.74
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1197.17	1316.73
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1250.53	1375.74
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1307.49	1438.35
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1335.72	1469.13
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1392.68	1531.74
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1441.94	1586.13
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1474.27	1621.54
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1514.80	1666.18
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1539.44	1693.38
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	471.07	471.07
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	15	512.94	512.94
	Rating Area 9	Tobacco User/Non-Tobacco User	16	528.95	528.95
	Rating Area 9	Tobacco User/Non-Tobacco User	17	544.96	544.96
	Rating Area 9	Tobacco User/Non-Tobacco User	18	562.20	562.20
	Rating Area 9	Tobacco User/Non-Tobacco User	19	579.44	579.44
	Rating Area 9	Tobacco User/Non-Tobacco User	20	597.30	597.30
	Rating Area 9	Tobacco User/Non-Tobacco User	21	615.78	677.36
	Rating Area 9	Tobacco User/Non-Tobacco User	22	615.78	677.36
	Rating Area 9	Tobacco User/Non-Tobacco User	23	615.78	677.36
	Rating Area 9	Tobacco User/Non-Tobacco User	24	615.78	677.36
	Rating Area 9	Tobacco User/Non-Tobacco User	25	618.24	679.81
	Rating Area 9	Tobacco User/Non-Tobacco User	26	630.55	693.36
	Rating Area 9	Tobacco User/Non-Tobacco User	27	645.33	709.99
	Rating Area 9	Tobacco User/Non-Tobacco User	28	669.35	736.47
	Rating Area 9	Tobacco User/Non-Tobacco User	29	689.05	758.02
	Rating Area 9	Tobacco User/Non-Tobacco User	30	698.90	769.10
	Rating Area 9	Tobacco User/Non-Tobacco User	31	713.68	785.11
	Rating Area 9	Tobacco User/Non-Tobacco User	32	728.46	801.12
	Rating Area 9	Tobacco User/Non-Tobacco User	33	737.70	811.59
	Rating Area 9	Tobacco User/Non-Tobacco User	34	747.55	822.06
	Rating Area 9	Tobacco User/Non-Tobacco User	35	752.48	827.60
	Rating Area 9	Tobacco User/Non-Tobacco User	36	757.40	833.14
	Rating Area 9	Tobacco User/Non-Tobacco User	37	762.33	838.68
	Rating Area 9	Tobacco User/Non-Tobacco User	38	767.25	844.23
	Rating Area 9	Tobacco User/Non-Tobacco User	39	777.11	854.69
	Rating Area 9	Tobacco User/Non-Tobacco User	40	786.96	865.78
	Rating Area 9	Tobacco User/Non-Tobacco User	41	801.74	881.79
	Rating Area 9	Tobacco User/Non-Tobacco User	42	815.90	897.80
	Rating Area 9	Tobacco User/Non-Tobacco User	43	835.61	919.35
	Rating Area 9	Tobacco User/Non-Tobacco User	44	860.24	946.44
	Rating Area 9	Tobacco User/Non-Tobacco User	45	889.18	977.85
	Rating Area 9	Tobacco User/Non-Tobacco User	46	923.66	1016.03
	Rating Area 9	Tobacco User/Non-Tobacco User	47	962.45	1058.52
	Rating Area 9	Tobacco User/Non-Tobacco User	48	1006.79	1107.78
	Rating Area 9	Tobacco User/Non-Tobacco User	49	1050.51	1155.81
	Rating Area 9	Tobacco User/Non-Tobacco User	50	1099.77	1210.00
	Rating Area 9	Tobacco User/Non-Tobacco User	51	1148.42	1263.57
	Rating Area 9	Tobacco User/Non-Tobacco User	52	1201.99	1322.07
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1256.18	1381.80
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1314.68	1445.84
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1373.18	1510.49
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1436.60	1580.08
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1500.64	1650.89
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1568.99	1726.01
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1602.86	1762.96
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1671.21	1838.09
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1730.32	1903.36
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1769.12	1945.85
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1817.76	1999.42



22444PA0010038 Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	1847.32	2032.05
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	490.69	490.69
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	15	534.31	534.31
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	16	550.99	550.99
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	17	567.67	567.67
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	18	585.63	585.63
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	19	603.59	603.59
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	20	622.19	622.19
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	21	641.44	705.58
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	22	641.44	705.58
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	23	641.44	705.58
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	24	641.44	705.58
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	25	644.00	708.14
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	26	656.83	722.25
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	27	672.22	739.57
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	28	697.24	767.15
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	29	717.76	789.60
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	30	728.02	801.15
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	31	743.42	817.82
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	32	758.81	834.50
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	33	768.43	845.41
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	34	778.70	856.31
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	35	783.83	862.08
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	36	788.96	867.86
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	37	794.09	873.63
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	38	799.22	879.40
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	39	809.49	890.31
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	40	819.75	901.85
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	41	835.14	918.53
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	42	849.90	935.21
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	43	870.42	957.66
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	44	896.08	985.88
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	45	926.23	1018.59
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	46	962.15	1058.36
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	47	1002.56	1102.62
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	48	1048.74	1153.93
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	49	1094.28	1203.97
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	50	1145.60	1260.41
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	51	1196.27	1316.22
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	52	1252.07	1377.15
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	53	1308.52	1439.37
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	54	1369.46	1506.08
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	55	1430.39	1573.43
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	56	1496.46	1645.91
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	57	1563.17	1719.68
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	58	1634.37	1797.93
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	59	1669.65	1836.42
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	60	1740.84	1914.67
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	61	1802.42	1982.66
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	62	1842.83	2026.92
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	63	1893.51	2082.73
22444PA0010039 Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1924.29	2116.72
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	471.07	471.07
22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	15	512.94	512.94
22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	16	528.95	528.95
22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	17	544.96	544.96
22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	18	562.20	562.20
22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	19	579.44	579.44
22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	20	597.30	597.30
22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	21	615.78	677.36
22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	22	615.78	677.36
22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	23	615.78	677.36
22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	24	615.78	677.36
22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	25	618.24	679.81
22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	26	630.55	693.36
22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	27	645.33	709.99



	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	28	669.35	736.47
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	29	689.05	758.02
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	30	698.90	769.10
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	31	713.68	785.11
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	32	728.46	801.12
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	33	737.70	811.59
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	34	747.55	822.06
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	35	752.48	827.60
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	36	757.40	833.14
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	37	762.33	838.68
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	38	767.25	844.23
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	39	777.11	854.69
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	40	786.96	865.78
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	41	801.74	881.79
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	42	815.90	897.80
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	43	835.61	919.35
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	44	860.24	946.44
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	45	889.18	977.85
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	46	923.66	1016.03
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	47	962.45	1058.52
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	48	1006.79	1107.78
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	49	1050.51	1155.81
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	50	1099.77	1210.00
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	51	1148.42	1263.57
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	52	1201.99	1322.07
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	53	1256.18	1381.80
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	54	1314.68	1445.84
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	55	1373.18	1510.49
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	56	1436.60	1580.08
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	57	1500.64	1650.89
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	58	1568.99	1726.01
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	59	1602.86	1762.96
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	60	1671.21	1838.09
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	61	1730.32	1903.36
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	62	1769.12	1945.85
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	63	1817.76	1999.42
	22444PA0010039 Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	1847.32	2032.05
	22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	392.56	392.56
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	15	427.45	427.45
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	16	440.79	440.79
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	17	454.13	454.13
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	18	468.50	468.50
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	19	482.87	482.87
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	20	497.75	497.75
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	21	513.15	564.46
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	22	513.15	564.46
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	23	513.15	564.46
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	24	513.15	564.46
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	25	515.20	566.51
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	26	525.46	577.80
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	27	537.78	591.66
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	28	557.79	613.72
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	29	574.21	631.68
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	30	582.42	640.92
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	31	594.74	654.26
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	32	607.05	667.60
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	33	614.75	676.33
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	34	622.96	685.05
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	35	627.06	689.67
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	36	631.17	694.29
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	37	635.27	698.90
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	38	639.38	703.52
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	39	647.59	712.25
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	40	655.80	721.48
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	41	668.11	734.82
	22444PA0010040 Rating Area 6		Tobacco User/Non-Tobacco User	42	679.92	748.17

22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	43	696.34	766.13
	Rating Area 6	Tobacco User/Non-Tobacco User	44	716.86	788.70
	Rating Area 6	Tobacco User/Non-Tobacco User	45	740.98	814.87
	Rating Area 6	Tobacco User/Non-Tobacco User	46	769.72	846.69
	Rating Area 6	Tobacco User/Non-Tobacco User	47	802.05	882.10
	Rating Area 6	Tobacco User/Non-Tobacco User	48	838.99	923.15
	Rating Area 6	Tobacco User/Non-Tobacco User	49	875.43	963.17
	Rating Area 6	Tobacco User/Non-Tobacco User	50	916.48	1008.33
	Rating Area 6	Tobacco User/Non-Tobacco User	51	957.02	1052.97
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1001.66	1101.72
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1046.82	1151.50
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1095.56	1204.86
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1144.31	1258.74
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1197.17	1316.73
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1250.53	1375.74
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1307.49	1438.35
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1335.72	1469.13
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1392.68	1531.74
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1441.94	1586.13
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1474.27	1621.54
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1514.80	1666.18
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1539.44	1693.38
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	445.89	445.89
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	15	485.53	485.53
	Rating Area 7	Tobacco User/Non-Tobacco User	16	500.68	500.68
	Rating Area 7	Tobacco User/Non-Tobacco User	17	515.84	515.84
	Rating Area 7	Tobacco User/Non-Tobacco User	18	532.16	532.16
	Rating Area 7	Tobacco User/Non-Tobacco User	19	548.48	548.48
	Rating Area 7	Tobacco User/Non-Tobacco User	20	565.38	565.38
	Rating Area 7	Tobacco User/Non-Tobacco User	21	582.87	641.16
	Rating Area 7	Tobacco User/Non-Tobacco User	22	582.87	641.16
	Rating Area 7	Tobacco User/Non-Tobacco User	23	582.87	641.16
	Rating Area 7	Tobacco User/Non-Tobacco User	24	582.87	641.16
	Rating Area 7	Tobacco User/Non-Tobacco User	25	585.20	643.48
	Rating Area 7	Tobacco User/Non-Tobacco User	26	596.85	656.31
	Rating Area 7	Tobacco User/Non-Tobacco User	27	610.84	672.04
	Rating Area 7	Tobacco User/Non-Tobacco User	28	633.57	697.11
	Rating Area 7	Tobacco User/Non-Tobacco User	29	652.23	717.51
	Rating Area 7	Tobacco User/Non-Tobacco User	30	661.55	728.00
	Rating Area 7	Tobacco User/Non-Tobacco User	31	675.54	743.15
	Rating Area 7	Tobacco User/Non-Tobacco User	32	689.53	758.31
	Rating Area 7	Tobacco User/Non-Tobacco User	33	698.27	768.22
	Rating Area 7	Tobacco User/Non-Tobacco User	34	707.60	778.12
	Rating Area 7	Tobacco User/Non-Tobacco User	35	712.26	783.37
	Rating Area 7	Tobacco User/Non-Tobacco User	36	716.92	788.62
	Rating Area 7	Tobacco User/Non-Tobacco User	37	721.59	793.86
	Rating Area 7	Tobacco User/Non-Tobacco User	38	726.25	799.11
	Rating Area 7	Tobacco User/Non-Tobacco User	39	735.58	809.02
	Rating Area 7	Tobacco User/Non-Tobacco User	40	744.90	819.51
	Rating Area 7	Tobacco User/Non-Tobacco User	41	758.89	834.66
	Rating Area 7	Tobacco User/Non-Tobacco User	42	772.30	849.82
	Rating Area 7	Tobacco User/Non-Tobacco User	43	790.95	870.22
	Rating Area 7	Tobacco User/Non-Tobacco User	44	814.26	895.86
	Rating Area 7	Tobacco User/Non-Tobacco User	45	841.66	925.59
	Rating Area 7	Tobacco User/Non-Tobacco User	46	874.30	961.73
	Rating Area 7	Tobacco User/Non-Tobacco User	47	911.02	1001.94
	Rating Area 7	Tobacco User/Non-Tobacco User	48	952.98	1048.57
	Rating Area 7	Tobacco User/Non-Tobacco User	49	994.37	1094.04
	Rating Area 7	Tobacco User/Non-Tobacco User	50	1041.00	1145.33
	Rating Area 7	Tobacco User/Non-Tobacco User	51	1087.04	1196.04
	Rating Area 7	Tobacco User/Non-Tobacco User	52	1137.75	1251.41
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1189.04	1307.95
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1244.42	1368.57
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1299.79	1429.77
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1359.82	1495.63
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1420.44	1562.66

	22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	58	1485.14	1633.77
	22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	59	1517.20	1668.74
	22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	60	1581.90	1739.85
	22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	61	1637.85	1801.64
	22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	62	1674.57	1841.85
	22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	63	1720.62	1892.56
	22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1748.60	1923.45
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	428.06	428.06
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	15	466.11	466.11
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	16	480.65	480.65
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	17	495.20	495.20
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	18	510.87	510.87
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	19	526.54	526.54
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	20	542.76	542.76
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	21	559.56	615.51
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	22	559.56	615.51
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	23	559.56	615.51
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	24	559.56	615.51
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	25	561.79	617.74
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	26	572.98	630.05
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	27	586.41	645.16
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	28	608.23	669.22
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	29	626.14	688.81
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	30	635.09	698.88
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	31	648.52	713.43
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	32	661.95	727.98
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	33	670.34	737.49
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	34	679.29	747.00
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	35	683.77	752.04
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	36	688.25	757.07
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	37	692.72	762.11
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	38	697.20	767.14
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	39	706.15	776.66
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	40	715.11	786.73
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	41	728.53	801.28
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	42	741.40	815.82
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	43	759.31	835.41
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	44	781.69	860.03
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	45	807.99	888.57
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	46	839.33	923.26
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	47	874.58	961.87
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	48	914.86	1006.63
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	49	954.59	1050.28
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	50	999.36	1099.52
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	51	1043.56	1148.20
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	52	1092.24	1201.35
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	53	1141.48	1255.63
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	54	1194.64	1313.82
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	55	1247.80	1372.58
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	56	1305.43	1435.81
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	57	1363.62	1500.15
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	58	1425.73	1568.42
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	59	1456.51	1601.99
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	60	1518.62	1670.26
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	61	1572.34	1729.57
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	62	1607.59	1768.18
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	63	1651.79	1816.86
	22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1678.65	1846.52
	22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	342.57	342.57
	22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	15	373.02	373.02
	22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	16	384.67	384.67
	22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	17	396.31	396.31
	22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	18	408.85	408.85
	22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	19	421.39	421.39
	22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	20	434.37	434.37
	22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	21	447.81	492.59

	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	22	447.81	492.59
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	23	447.81	492.59
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	24	447.81	492.59
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	25	449.60	494.38
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	26	458.55	504.23
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	27	469.30	516.32
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	28	486.77	535.58
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	29	501.10	551.25
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	30	508.26	559.31
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	31	519.01	570.95
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	32	529.76	582.60
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	33	536.47	590.21
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	34	543.64	597.82
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	35	547.22	601.85
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	36	550.80	605.88
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	37	554.39	609.91
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	38	557.97	613.94
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	39	565.13	621.56
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	40	572.30	629.62
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	41	583.04	641.26
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	42	593.34	652.90
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	43	607.67	668.58
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	44	625.59	688.28
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	45	646.63	711.12
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	46	671.71	738.88
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	47	699.92	769.78
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	48	732.16	805.61
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	49	763.96	840.53
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	50	799.78	879.94
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	51	835.16	918.90
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	52	874.12	961.44
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	53	913.53	1004.88
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	54	956.07	1051.45
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	55	998.61	1098.47
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	56	1044.73	1149.07
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	57	1091.31	1200.57
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	58	1141.01	1255.20
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	59	1165.64	1282.07
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	60	1215.35	1336.70
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	61	1258.34	1384.17
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	62	1286.55	1415.07
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	63	1321.93	1454.03
	22444PA0010045 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	1343.42	1477.76
	22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	360.60	360.60
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	15	392.66	392.66
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	16	404.91	404.91
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	17	417.17	417.17
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	18	430.37	430.37
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	19	443.56	443.56
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	20	457.23	457.23
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	21	471.38	518.52
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	22	471.38	518.52
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	23	471.38	518.52
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	24	471.38	518.52
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	25	473.26	520.40
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	26	482.69	530.77
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	27	494.00	543.50
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	28	512.39	563.77
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	29	527.47	580.26
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	30	535.01	588.75
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	31	546.32	601.00
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	32	557.64	613.26
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	33	564.71	621.27
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	34	572.25	629.29
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	35	576.02	633.53
	22444PA0010045 Rating Area 6		Tobacco User/Non-Tobacco User	36	579.79	637.77

22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	37	583.56	642.01
	Rating Area 6	Tobacco User/Non-Tobacco User	38	587.33	646.26
	Rating Area 6	Tobacco User/Non-Tobacco User	39	594.88	654.27
	Rating Area 6	Tobacco User/Non-Tobacco User	40	602.42	662.75
	Rating Area 6	Tobacco User/Non-Tobacco User	41	613.73	675.01
	Rating Area 6	Tobacco User/Non-Tobacco User	42	624.57	687.27
	Rating Area 6	Tobacco User/Non-Tobacco User	43	639.66	703.76
	Rating Area 6	Tobacco User/Non-Tobacco User	44	658.51	724.50
	Rating Area 6	Tobacco User/Non-Tobacco User	45	680.67	748.55
	Rating Area 6	Tobacco User/Non-Tobacco User	46	707.06	777.77
	Rating Area 6	Tobacco User/Non-Tobacco User	47	736.76	810.30
	Rating Area 6	Tobacco User/Non-Tobacco User	48	770.70	848.01
	Rating Area 6	Tobacco User/Non-Tobacco User	49	804.17	884.77
	Rating Area 6	Tobacco User/Non-Tobacco User	50	841.88	926.25
	Rating Area 6	Tobacco User/Non-Tobacco User	51	879.12	967.26
	Rating Area 6	Tobacco User/Non-Tobacco User	52	920.13	1012.04
	Rating Area 6	Tobacco User/Non-Tobacco User	53	961.61	1057.77
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1006.39	1106.79
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1051.17	1156.29
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1099.72	1209.55
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1148.74	1263.76
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1201.07	1321.27
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1226.99	1349.55
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1279.31	1407.06
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1324.57	1457.02
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1354.26	1489.55
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1391.50	1530.56
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1414.13	1555.54
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	432.72	432.72
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	15	471.19	471.19
	Rating Area 9	Tobacco User/Non-Tobacco User	16	485.89	485.89
	Rating Area 9	Tobacco User/Non-Tobacco User	17	500.60	500.60
	Rating Area 9	Tobacco User/Non-Tobacco User	18	516.44	516.44
	Rating Area 9	Tobacco User/Non-Tobacco User	19	532.28	532.28
	Rating Area 9	Tobacco User/Non-Tobacco User	20	548.68	548.68
	Rating Area 9	Tobacco User/Non-Tobacco User	21	565.66	622.22
	Rating Area 9	Tobacco User/Non-Tobacco User	22	565.66	622.22
	Rating Area 9	Tobacco User/Non-Tobacco User	23	565.66	622.22
	Rating Area 9	Tobacco User/Non-Tobacco User	24	565.66	622.22
	Rating Area 9	Tobacco User/Non-Tobacco User	25	567.91	624.48
	Rating Area 9	Tobacco User/Non-Tobacco User	26	579.23	636.92
	Rating Area 9	Tobacco User/Non-Tobacco User	27	592.80	652.20
	Rating Area 9	Tobacco User/Non-Tobacco User	28	614.86	676.52
	Rating Area 9	Tobacco User/Non-Tobacco User	29	632.96	696.32
	Rating Area 9	Tobacco User/Non-Tobacco User	30	642.01	706.50
	Rating Area 9	Tobacco User/Non-Tobacco User	31	655.59	721.21
	Rating Area 9	Tobacco User/Non-Tobacco User	32	669.17	735.91
	Rating Area 9	Tobacco User/Non-Tobacco User	33	677.65	745.53
	Rating Area 9	Tobacco User/Non-Tobacco User	34	686.70	755.14
	Rating Area 9	Tobacco User/Non-Tobacco User	35	691.23	760.24
	Rating Area 9	Tobacco User/Non-Tobacco User	36	695.75	765.33
	Rating Area 9	Tobacco User/Non-Tobacco User	37	700.28	770.42
	Rating Area 9	Tobacco User/Non-Tobacco User	38	704.80	775.51
	Rating Area 9	Tobacco User/Non-Tobacco User	39	713.85	785.12
	Rating Area 9	Tobacco User/Non-Tobacco User	40	722.90	795.31
	Rating Area 9	Tobacco User/Non-Tobacco User	41	736.48	810.01
	Rating Area 9	Tobacco User/Non-Tobacco User	42	749.49	824.72
	Rating Area 9	Tobacco User/Non-Tobacco User	43	767.59	844.52
	Rating Area 9	Tobacco User/Non-Tobacco User	44	790.21	869.41
	Rating Area 9	Tobacco User/Non-Tobacco User	45	816.80	898.25
	Rating Area 9	Tobacco User/Non-Tobacco User	46	848.48	933.32
	Rating Area 9	Tobacco User/Non-Tobacco User	47	884.11	972.35
	Rating Area 9	Tobacco User/Non-Tobacco User	48	924.84	1017.61
	Rating Area 9	Tobacco User/Non-Tobacco User	49	965.00	1061.73
	Rating Area 9	Tobacco User/Non-Tobacco User	50	1010.25	1111.50
	Rating Area 9	Tobacco User/Non-Tobacco User	51	1054.94	1160.72

	22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	52	1104.15	1214.45
	22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	53	1153.93	1269.32
	22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	54	1207.67	1328.15
	22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	55	1261.40	1387.54
	22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	56	1319.66	1451.46
	22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	57	1378.49	1516.51
	22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	58	1441.28	1585.52
	22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	59	1472.39	1619.46
	22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	60	1535.18	1688.47
	22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	61	1589.48	1748.43
	22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	62	1625.12	1787.46
	22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	63	1669.80	1836.67
	22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1696.95	1866.65
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	242.62	242.62
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	15	264.18	264.18
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	16	272.43	272.43
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	17	280.67	280.67
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	18	289.55	289.55
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	19	298.43	298.43
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	20	307.63	307.63
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	21	317.15	348.86
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	22	317.15	348.86
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	23	317.15	348.86
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	24	317.15	348.86
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	25	318.41	350.13
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	26	324.76	357.10
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	27	332.37	365.67
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	28	344.74	379.30
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	29	354.88	390.40
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	30	359.96	396.11
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	31	367.57	404.36
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	32	375.18	412.60
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	33	379.94	418.00
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	34	385.01	423.39
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	35	387.55	426.24
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	36	390.09	429.10
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	37	392.62	431.95
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	38	395.16	434.80
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	39	400.24	440.20
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	40	405.31	445.90
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	41	412.92	454.15
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	42	420.22	462.40
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	43	430.36	473.50
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	44	443.05	487.45
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	45	457.96	503.62
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	46	475.72	523.29
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	47	495.70	545.17
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	48	518.53	570.54
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	49	541.05	595.28
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	50	566.42	623.19
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	51	591.47	650.78
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	52	619.07	680.91
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	53	646.97	711.67
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	54	677.10	744.65
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	55	707.23	777.95
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	56	739.90	813.79
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	57	772.88	850.26
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	58	808.08	888.96
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	59	825.53	907.98
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	60	860.73	946.68
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	61	891.18	980.29
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	62	911.16	1002.18
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	63	936.21	1029.77
	22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	951.43	1046.58
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	255.38	255.38
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	15	278.09	278.09

	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	16	286.77	286.77
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	17	295.44	295.44
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	18	304.79	304.79
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	19	314.14	314.14
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	20	323.82	323.82
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	21	333.84	367.22
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	22	333.84	367.22
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	23	333.84	367.22
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	24	333.84	367.22
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	25	335.17	368.55
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	26	341.85	375.90
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	27	349.86	384.91
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	28	362.88	399.27
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	29	373.56	410.95
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	30	378.90	416.96
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	31	386.92	425.64
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	32	394.93	434.32
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	33	399.94	440.00
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	34	405.28	445.67
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	35	407.95	448.68
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	36	410.62	451.68
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	37	413.29	454.68
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	38	415.96	457.69
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	39	421.30	463.36
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	40	426.64	469.37
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	41	434.65	478.05
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	42	442.33	486.73
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	43	453.02	498.42
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	44	466.37	513.11
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	45	482.06	530.13
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	46	500.75	550.83
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	47	521.79	573.86
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	48	545.82	600.57
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	49	569.52	626.61
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	50	596.23	655.99
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	51	622.60	685.03
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	52	651.65	716.75
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	53	681.03	749.13
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	54	712.74	783.85
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	55	744.45	818.90
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	56	778.84	856.62
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	57	813.56	895.01
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	58	850.61	935.74
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	59	868.98	955.77
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	60	906.03	996.50
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	61	938.08	1031.89
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	62	959.11	1054.92
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	63	985.48	1083.97
	22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1001.51	1101.66
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	306.46	306.46
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	15	333.70	333.70
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	16	344.12	344.12
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	17	354.53	354.53
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	18	365.75	365.75
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	19	376.97	376.97
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	20	388.59	388.59
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	21	400.61	440.67
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	22	400.61	440.67
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	23	400.61	440.67
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	24	400.61	440.67
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	25	402.21	442.27
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	26	410.22	451.08
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	27	419.83	461.90
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	28	435.46	479.12
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	29	448.27	493.14
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	30	454.68	500.35

	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	31	464.30	510.77
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	32	473.91	521.18
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	33	479.92	528.00
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	34	486.33	534.81
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	35	489.54	538.41
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	36	492.74	542.02
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	37	495.95	545.62
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	38	499.15	549.23
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	39	505.56	556.04
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	40	511.97	563.25
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	41	521.59	573.66
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	42	530.80	584.08
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	43	543.62	598.10
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	44	559.64	615.73
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	45	578.47	636.16
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	46	600.90	661.00
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	47	626.14	688.64
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	48	654.99	720.69
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	49	683.43	751.93
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	50	715.48	787.19
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	51	747.12	822.04
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	52	781.98	860.10
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	53	817.23	898.95
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	54	855.29	940.62
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	55	893.35	982.68
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	56	934.61	1027.95
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	57	976.27	1074.02
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	58	1020.74	1122.89
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	59	1042.77	1146.93
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	60	1087.24	1195.80
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	61	1125.69	1238.26
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	62	1150.93	1265.91
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	63	1182.58	1300.76
	22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1201.81	1321.99
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	319.23	319.23
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	15	347.61	347.61
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	16	358.46	358.46
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	17	369.31	369.31
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	18	380.99	380.99
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	19	392.67	392.67
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	20	404.78	404.78
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	21	417.30	459.03
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	22	417.30	459.03
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	23	417.30	459.03
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	24	417.30	459.03
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	25	418.96	460.69
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	26	427.31	469.87
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	27	437.33	481.14
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	28	453.60	499.08
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	29	466.95	513.69
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	30	473.63	521.20
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	31	483.64	532.05
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	32	493.66	542.90
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	33	499.92	549.99
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	34	506.60	557.09
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	35	509.93	560.84
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	36	513.27	564.60
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	37	516.61	568.36
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	38	519.95	572.11
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	39	526.63	579.21
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	40	533.30	586.72
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	41	543.32	597.57
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	42	552.92	608.42
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	43	566.27	623.02
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	44	582.96	641.38
	22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	45	602.57	662.66



22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	46	625.94	688.54
	Rating Area 7	Tobacco User/Non-Tobacco User	47	652.23	717.33
	Rating Area 7	Tobacco User/Non-Tobacco User	48	682.28	750.71
	Rating Area 7	Tobacco User/Non-Tobacco User	49	711.91	783.26
	Rating Area 7	Tobacco User/Non-Tobacco User	50	745.29	819.98
	Rating Area 7	Tobacco User/Non-Tobacco User	51	778.26	856.29
	Rating Area 7	Tobacco User/Non-Tobacco User	52	814.56	895.93
	Rating Area 7	Tobacco User/Non-Tobacco User	53	851.28	936.41
	Rating Area 7	Tobacco User/Non-Tobacco User	54	890.92	979.81
	Rating Area 7	Tobacco User/Non-Tobacco User	55	930.57	1023.62
	Rating Area 7	Tobacco User/Non-Tobacco User	56	973.55	1070.78
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1016.95	1118.77
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1063.27	1169.68
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1086.22	1194.72
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1132.54	1245.63
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1172.60	1289.86
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1198.89	1318.65
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1231.85	1354.96
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1251.89	1377.07
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	306.46	306.46
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	15	333.70	333.70
	Rating Area 9	Tobacco User/Non-Tobacco User	16	344.12	344.12
	Rating Area 9	Tobacco User/Non-Tobacco User	17	354.53	354.53
	Rating Area 9	Tobacco User/Non-Tobacco User	18	365.75	365.75
	Rating Area 9	Tobacco User/Non-Tobacco User	19	376.97	376.97
	Rating Area 9	Tobacco User/Non-Tobacco User	20	388.59	388.59
	Rating Area 9	Tobacco User/Non-Tobacco User	21	400.61	440.67
	Rating Area 9	Tobacco User/Non-Tobacco User	22	400.61	440.67
	Rating Area 9	Tobacco User/Non-Tobacco User	23	400.61	440.67
	Rating Area 9	Tobacco User/Non-Tobacco User	24	400.61	440.67
	Rating Area 9	Tobacco User/Non-Tobacco User	25	402.21	442.27
	Rating Area 9	Tobacco User/Non-Tobacco User	26	410.22	451.08
	Rating Area 9	Tobacco User/Non-Tobacco User	27	419.83	461.90
	Rating Area 9	Tobacco User/Non-Tobacco User	28	435.46	479.12
	Rating Area 9	Tobacco User/Non-Tobacco User	29	448.27	493.14
	Rating Area 9	Tobacco User/Non-Tobacco User	30	454.68	500.35
	Rating Area 9	Tobacco User/Non-Tobacco User	31	464.30	510.77
	Rating Area 9	Tobacco User/Non-Tobacco User	32	473.91	521.18
	Rating Area 9	Tobacco User/Non-Tobacco User	33	479.92	528.00
	Rating Area 9	Tobacco User/Non-Tobacco User	34	486.33	534.81
	Rating Area 9	Tobacco User/Non-Tobacco User	35	489.54	538.41
	Rating Area 9	Tobacco User/Non-Tobacco User	36	492.74	542.02
	Rating Area 9	Tobacco User/Non-Tobacco User	37	495.95	545.62
	Rating Area 9	Tobacco User/Non-Tobacco User	38	499.15	549.23
	Rating Area 9	Tobacco User/Non-Tobacco User	39	505.56	556.04
	Rating Area 9	Tobacco User/Non-Tobacco User	40	511.97	563.25
	Rating Area 9	Tobacco User/Non-Tobacco User	41	521.59	573.66
	Rating Area 9	Tobacco User/Non-Tobacco User	42	530.80	584.08
	Rating Area 9	Tobacco User/Non-Tobacco User	43	543.62	598.10
	Rating Area 9	Tobacco User/Non-Tobacco User	44	559.64	615.73
	Rating Area 9	Tobacco User/Non-Tobacco User	45	578.47	636.16
	Rating Area 9	Tobacco User/Non-Tobacco User	46	600.90	661.00
	Rating Area 9	Tobacco User/Non-Tobacco User	47	626.14	688.64
	Rating Area 9	Tobacco User/Non-Tobacco User	48	654.99	720.69
	Rating Area 9	Tobacco User/Non-Tobacco User	49	683.43	751.93
	Rating Area 9	Tobacco User/Non-Tobacco User	50	715.48	787.19
	Rating Area 9	Tobacco User/Non-Tobacco User	51	747.12	822.04
	Rating Area 9	Tobacco User/Non-Tobacco User	52	781.98	860.10
	Rating Area 9	Tobacco User/Non-Tobacco User	53	817.23	898.95
	Rating Area 9	Tobacco User/Non-Tobacco User	54	855.29	940.62
	Rating Area 9	Tobacco User/Non-Tobacco User	55	893.35	982.68
	Rating Area 9	Tobacco User/Non-Tobacco User	56	934.61	1027.95
	Rating Area 9	Tobacco User/Non-Tobacco User	57	976.27	1074.02
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1020.74	1122.89
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1042.77	1146.93
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1087.24	1195.80

22444PA0010054 Rating Area 9		Tobacco User/Non-Tobacco User	61	1125.69	1238.26
22444PA0010054 Rating Area 9		Tobacco User/Non-Tobacco User	62	1150.93	1265.91
22444PA0010054 Rating Area 9		Tobacco User/Non-Tobacco User	63	1182.58	1300.76
22444PA0010054 Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	1201.81	1321.99
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	255.38	255.38
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	15	278.09	278.09
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	16	286.77	286.77
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	17	295.44	295.44
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	18	304.79	304.79
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	19	314.14	314.14
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	20	323.82	323.82
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	21	333.84	367.22
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	22	333.84	367.22
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	23	333.84	367.22
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	24	333.84	367.22
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	25	335.17	368.55
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	26	341.85	375.90
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	27	349.86	384.91
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	28	362.88	399.27
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	29	373.56	410.95
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	30	378.90	416.96
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	31	386.92	425.64
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	32	394.93	434.32
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	33	399.94	440.00
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	34	405.28	445.67
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	35	407.95	448.68
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	36	410.62	451.68
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	37	413.29	454.68
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	38	415.96	457.69
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	39	421.30	463.36
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	40	426.64	469.37
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	41	434.65	478.05
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	42	442.33	486.73
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	43	453.02	498.42
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	44	466.37	513.11
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	45	482.06	530.13
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	46	500.75	550.83
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	47	521.79	573.86
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	48	545.82	600.57
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	49	569.52	626.61
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	50	596.23	655.99
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	51	622.60	685.03
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	52	651.65	716.75
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	53	681.03	749.13
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	54	712.74	783.85
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	55	744.45	818.90
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	56	778.84	856.62
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	57	813.56	895.01
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	58	850.61	935.74
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	59	868.98	955.77
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	60	906.03	996.50
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	61	938.08	1031.89
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	62	959.11	1054.92
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	63	985.48	1083.97
22444PA0010055 Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1001.51	1101.66
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	271.37	271.37
22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	15	295.49	295.49
22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	16	304.71	304.71
22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	17	313.94	313.94
22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	18	323.87	323.87
22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	19	333.80	333.80
22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	20	344.09	344.09
22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	21	354.73	390.21
22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	22	354.73	390.21
22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	23	354.73	390.21
22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	24	354.73	390.21

	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	25	356.15	391.62
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	26	363.24	399.42
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	27	371.76	409.00
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	28	385.59	424.26
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	29	396.94	436.67
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	30	402.62	443.06
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	31	411.13	452.28
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	32	419.64	461.50
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	33	424.97	467.53
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	34	430.64	473.56
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	35	433.48	476.76
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	36	436.32	479.95
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	37	439.15	483.14
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	38	441.99	486.33
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	39	447.67	492.36
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	40	453.34	498.75
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	41	461.86	507.97
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	42	470.02	517.19
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	43	481.37	529.61
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	44	495.56	545.22
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	45	512.23	563.31
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	46	532.09	585.30
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	47	554.44	609.78
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	48	579.98	638.16
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	49	605.17	665.83
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	50	633.55	697.04
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	51	661.57	727.90
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	52	692.43	761.60
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	53	723.65	796.01
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	54	757.35	832.90
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	55	791.05	870.15
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	56	827.58	910.23
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	57	864.47	951.03
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	58	903.85	994.31
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	59	923.36	1015.59
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	60	962.73	1058.87
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	61	996.79	1096.47
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	62	1019.14	1120.94
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	63	1047.16	1151.81
	22444PA0010063 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	1064.19	1170.61
	22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	285.65	285.65
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	15	311.04	311.04
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	16	320.75	320.75
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	17	330.46	330.46
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	18	340.91	340.91
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	19	351.37	351.37
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	20	362.20	362.20
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	21	373.40	410.74
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	22	373.40	410.74
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	23	373.40	410.74
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	24	373.40	410.74
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	25	374.89	412.23
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	26	382.36	420.45
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	27	391.32	430.53
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	28	405.88	446.59
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	29	417.83	459.65
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	30	423.81	466.38
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	31	432.77	476.08
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	32	441.73	485.79
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	33	447.33	492.14
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	34	453.31	498.49
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	35	456.29	501.85
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	36	459.28	505.21
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	37	462.27	508.57
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	38	465.26	511.93
	22444PA0010063 Rating Area 6		Tobacco User/Non-Tobacco User	39	471.23	518.28

22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	40	477.20	525.00
	Rating Area 6	Tobacco User/Non-Tobacco User	41	486.17	534.71
	Rating Area 6	Tobacco User/Non-Tobacco User	42	494.75	544.42
	Rating Area 6	Tobacco User/Non-Tobacco User	43	506.70	557.48
	Rating Area 6	Tobacco User/Non-Tobacco User	44	521.64	573.91
	Rating Area 6	Tobacco User/Non-Tobacco User	45	539.19	592.96
	Rating Area 6	Tobacco User/Non-Tobacco User	46	560.10	616.11
	Rating Area 6	Tobacco User/Non-Tobacco User	47	583.62	641.87
	Rating Area 6	Tobacco User/Non-Tobacco User	48	610.51	671.74
	Rating Area 6	Tobacco User/Non-Tobacco User	49	637.02	700.87
	Rating Area 6	Tobacco User/Non-Tobacco User	50	666.89	733.73
	Rating Area 6	Tobacco User/Non-Tobacco User	51	696.39	766.21
	Rating Area 6	Tobacco User/Non-Tobacco User	52	728.87	801.69
	Rating Area 6	Tobacco User/Non-Tobacco User	53	761.73	837.91
	Rating Area 6	Tobacco User/Non-Tobacco User	54	797.21	876.74
	Rating Area 6	Tobacco User/Non-Tobacco User	55	832.68	915.95
	Rating Area 6	Tobacco User/Non-Tobacco User	56	871.14	958.14
	Rating Area 6	Tobacco User/Non-Tobacco User	57	909.97	1001.08
	Rating Area 6	Tobacco User/Non-Tobacco User	58	951.42	1046.64
	Rating Area 6	Tobacco User/Non-Tobacco User	59	971.96	1069.04
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1013.40	1114.60
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1049.25	1154.18
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1072.78	1179.94
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1102.27	1212.43
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1120.20	1232.22
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	342.78	342.78
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	15	373.25	373.25
	Rating Area 9	Tobacco User/Non-Tobacco User	16	384.90	384.90
	Rating Area 9	Tobacco User/Non-Tobacco User	17	396.55	396.55
	Rating Area 9	Tobacco User/Non-Tobacco User	18	409.10	409.10
	Rating Area 9	Tobacco User/Non-Tobacco User	19	421.64	421.64
	Rating Area 9	Tobacco User/Non-Tobacco User	20	434.64	434.64
	Rating Area 9	Tobacco User/Non-Tobacco User	21	448.08	492.89
	Rating Area 9	Tobacco User/Non-Tobacco User	22	448.08	492.89
	Rating Area 9	Tobacco User/Non-Tobacco User	23	448.08	492.89
	Rating Area 9	Tobacco User/Non-Tobacco User	24	448.08	492.89
	Rating Area 9	Tobacco User/Non-Tobacco User	25	449.87	494.68
	Rating Area 9	Tobacco User/Non-Tobacco User	26	458.83	504.54
	Rating Area 9	Tobacco User/Non-Tobacco User	27	469.59	516.63
	Rating Area 9	Tobacco User/Non-Tobacco User	28	487.06	535.90
	Rating Area 9	Tobacco User/Non-Tobacco User	29	501.40	551.59
	Rating Area 9	Tobacco User/Non-Tobacco User	30	508.57	559.65
	Rating Area 9	Tobacco User/Non-Tobacco User	31	519.32	571.30
	Rating Area 9	Tobacco User/Non-Tobacco User	32	530.08	582.95
	Rating Area 9	Tobacco User/Non-Tobacco User	33	536.80	590.57
	Rating Area 9	Tobacco User/Non-Tobacco User	34	543.97	598.19
	Rating Area 9	Tobacco User/Non-Tobacco User	35	547.55	602.22
	Rating Area 9	Tobacco User/Non-Tobacco User	36	551.14	606.25
	Rating Area 9	Tobacco User/Non-Tobacco User	37	554.72	610.28
	Rating Area 9	Tobacco User/Non-Tobacco User	38	558.31	614.32
	Rating Area 9	Tobacco User/Non-Tobacco User	39	565.48	621.93
	Rating Area 9	Tobacco User/Non-Tobacco User	40	572.64	630.00
	Rating Area 9	Tobacco User/Non-Tobacco User	41	583.40	641.65
	Rating Area 9	Tobacco User/Non-Tobacco User	42	593.70	653.30
	Rating Area 9	Tobacco User/Non-Tobacco User	43	608.04	668.98
	Rating Area 9	Tobacco User/Non-Tobacco User	44	625.97	688.70
	Rating Area 9	Tobacco User/Non-Tobacco User	45	647.03	711.55
	Rating Area 9	Tobacco User/Non-Tobacco User	46	672.12	739.33
	Rating Area 9	Tobacco User/Non-Tobacco User	47	700.35	770.25
	Rating Area 9	Tobacco User/Non-Tobacco User	48	732.61	806.09
	Rating Area 9	Tobacco User/Non-Tobacco User	49	764.42	841.04
	Rating Area 9	Tobacco User/Non-Tobacco User	50	800.27	880.47
	Rating Area 9	Tobacco User/Non-Tobacco User	51	835.67	919.46
	Rating Area 9	Tobacco User/Non-Tobacco User	52	874.65	962.03
	Rating Area 9	Tobacco User/Non-Tobacco User	53	914.08	1005.49
	Rating Area 9	Tobacco User/Non-Tobacco User	54	956.65	1052.09

	22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	55	999.22	1099.14
	22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	56	1045.37	1149.77
	22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	57	1091.97	1201.30
	22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	58	1141.70	1255.96
	22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	59	1166.35	1282.85
	22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	60	1216.09	1337.52
	22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	61	1259.10	1385.01
	22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	62	1287.33	1415.93
	22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	63	1322.73	1454.91
	22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1344.24	1478.66
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	357.06	357.06
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	15	388.80	388.80
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	16	400.94	400.94
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	17	413.07	413.07
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	18	426.14	426.14
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	19	439.21	439.21
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	20	452.75	452.75
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	21	466.75	513.43
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	22	466.75	513.43
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	23	466.75	513.43
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	24	466.75	513.43
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	25	468.62	515.29
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	26	477.95	525.56
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	27	489.15	538.16
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	28	507.36	558.23
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	29	522.29	574.57
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	30	529.76	582.97
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	31	540.96	595.10
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	32	552.16	607.24
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	33	559.17	615.17
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	34	566.63	623.11
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	35	570.37	627.31
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	36	574.10	631.51
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	37	577.83	635.71
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	38	581.57	639.91
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	39	589.04	647.85
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	40	596.50	656.25
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	41	607.71	668.38
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	42	618.44	680.52
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	43	633.38	696.86
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	44	652.05	717.39
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	45	673.99	741.20
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	46	700.12	770.14
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	47	729.53	802.34
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	48	763.13	839.68
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	49	796.27	876.09
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	50	833.61	917.16
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	51	870.49	957.77
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	52	911.09	1002.11
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	53	952.17	1047.38
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	54	996.51	1095.93
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	55	1040.85	1144.93
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	56	1088.92	1197.68
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	57	1137.47	1251.35
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	58	1189.28	1308.30
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	59	1214.95	1336.30
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	60	1266.76	1393.25
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	61	1311.56	1442.72
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	62	1340.97	1474.93
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	63	1377.84	1515.53
	22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1400.25	1540.27
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	342.78	342.78
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	15	373.25	373.25
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	16	384.90	384.90
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	17	396.55	396.55
	22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	18	409.10	409.10

	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	19	421.64	421.64
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	20	434.64	434.64
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	21	448.08	492.89
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	22	448.08	492.89
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	23	448.08	492.89
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	24	448.08	492.89
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	25	449.87	494.68
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	26	458.83	504.54
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	27	469.59	516.63
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	28	487.06	535.90
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	29	501.40	551.59
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	30	508.57	559.65
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	31	519.32	571.30
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	32	530.08	582.95
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	33	536.80	590.57
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	34	543.97	598.19
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	35	547.55	602.22
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	36	551.14	606.25
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	37	554.72	610.28
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	38	558.31	614.32
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	39	565.48	621.93
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	40	572.64	630.00
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	41	583.40	641.65
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	42	593.70	653.30
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	43	608.04	668.98
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	44	625.97	688.70
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	45	647.03	711.55
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	46	672.12	739.33
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	47	700.35	770.25
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	48	732.61	806.09
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	49	764.42	841.04
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	50	800.27	880.47
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	51	835.67	919.46
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	52	874.65	962.03
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	53	914.08	1005.49
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	54	956.65	1052.09
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	55	999.22	1099.14
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	56	1045.37	1149.77
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	57	1091.97	1201.30
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	58	1141.70	1255.96
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	59	1166.35	1282.85
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	60	1216.09	1337.52
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	61	1259.10	1385.01
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	62	1287.33	1415.93
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	63	1322.73	1454.91
	22444PA0010064 Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	1344.24	1478.66
	22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	285.65	285.65
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	15	311.04	311.04
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	16	320.75	320.75
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	17	330.46	330.46
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	18	340.91	340.91
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	19	351.37	351.37
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	20	362.20	362.20
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	21	373.40	410.74
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	22	373.40	410.74
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	23	373.40	410.74
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	24	373.40	410.74
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	25	374.89	412.23
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	26	382.36	420.45
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	27	391.32	430.53
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	28	405.88	446.59
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	29	417.83	459.65
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	30	423.81	466.38
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	31	432.77	476.08
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	32	441.73	485.79
	22444PA0010065 Rating Area 6		Tobacco User/Non-Tobacco User	33	447.33	492.14

22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	34	453.31	498.49
	Rating Area 6	Tobacco User/Non-Tobacco User	35	456.29	501.85
	Rating Area 6	Tobacco User/Non-Tobacco User	36	459.28	505.21
	Rating Area 6	Tobacco User/Non-Tobacco User	37	462.27	508.57
	Rating Area 6	Tobacco User/Non-Tobacco User	38	465.26	511.93
	Rating Area 6	Tobacco User/Non-Tobacco User	39	471.23	518.28
	Rating Area 6	Tobacco User/Non-Tobacco User	40	477.20	525.00
	Rating Area 6	Tobacco User/Non-Tobacco User	41	486.17	534.71
	Rating Area 6	Tobacco User/Non-Tobacco User	42	494.75	544.42
	Rating Area 6	Tobacco User/Non-Tobacco User	43	506.70	557.48
	Rating Area 6	Tobacco User/Non-Tobacco User	44	521.64	573.91
	Rating Area 6	Tobacco User/Non-Tobacco User	45	539.19	592.96
	Rating Area 6	Tobacco User/Non-Tobacco User	46	560.10	616.11
	Rating Area 6	Tobacco User/Non-Tobacco User	47	583.62	641.87
	Rating Area 6	Tobacco User/Non-Tobacco User	48	610.51	671.74
	Rating Area 6	Tobacco User/Non-Tobacco User	49	637.02	700.87
	Rating Area 6	Tobacco User/Non-Tobacco User	50	666.89	733.73
	Rating Area 6	Tobacco User/Non-Tobacco User	51	696.39	766.21
	Rating Area 6	Tobacco User/Non-Tobacco User	52	728.87	801.69
	Rating Area 6	Tobacco User/Non-Tobacco User	53	761.73	837.91
	Rating Area 6	Tobacco User/Non-Tobacco User	54	797.21	876.74
	Rating Area 6	Tobacco User/Non-Tobacco User	55	832.68	915.95
	Rating Area 6	Tobacco User/Non-Tobacco User	56	871.14	958.14
	Rating Area 6	Tobacco User/Non-Tobacco User	57	909.97	1001.08
	Rating Area 6	Tobacco User/Non-Tobacco User	58	951.42	1046.64
	Rating Area 6	Tobacco User/Non-Tobacco User	59	971.96	1069.04
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1013.40	1114.60
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1049.25	1154.18
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1072.78	1179.94
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1102.27	1212.43
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1120.20	1232.22
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	356.71	356.71
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	15	388.42	388.42
	Rating Area 2	Tobacco User/Non-Tobacco User	16	400.54	400.54
	Rating Area 2	Tobacco User/Non-Tobacco User	17	412.67	412.67
	Rating Area 2	Tobacco User/Non-Tobacco User	18	425.72	425.72
	Rating Area 2	Tobacco User/Non-Tobacco User	19	438.78	438.78
	Rating Area 2	Tobacco User/Non-Tobacco User	20	452.30	452.30
	Rating Area 2	Tobacco User/Non-Tobacco User	21	466.30	512.93
	Rating Area 2	Tobacco User/Non-Tobacco User	22	466.30	512.93
	Rating Area 2	Tobacco User/Non-Tobacco User	23	466.30	512.93
	Rating Area 2	Tobacco User/Non-Tobacco User	24	466.30	512.93
	Rating Area 2	Tobacco User/Non-Tobacco User	25	468.16	514.79
	Rating Area 2	Tobacco User/Non-Tobacco User	26	477.48	525.04
	Rating Area 2	Tobacco User/Non-Tobacco User	27	488.67	537.63
	Rating Area 2	Tobacco User/Non-Tobacco User	28	506.86	557.69
	Rating Area 2	Tobacco User/Non-Tobacco User	29	521.78	574.01
	Rating Area 2	Tobacco User/Non-Tobacco User	30	529.24	582.40
	Rating Area 2	Tobacco User/Non-Tobacco User	31	540.43	594.52
	Rating Area 2	Tobacco User/Non-Tobacco User	32	551.62	606.65
	Rating Area 2	Tobacco User/Non-Tobacco User	33	558.62	614.57
	Rating Area 2	Tobacco User/Non-Tobacco User	34	566.08	622.50
	Rating Area 2	Tobacco User/Non-Tobacco User	35	569.81	626.70
	Rating Area 2	Tobacco User/Non-Tobacco User	36	573.54	630.89
	Rating Area 2	Tobacco User/Non-Tobacco User	37	577.27	635.09
	Rating Area 2	Tobacco User/Non-Tobacco User	38	581.00	639.29
	Rating Area 2	Tobacco User/Non-Tobacco User	39	588.46	647.21
	Rating Area 2	Tobacco User/Non-Tobacco User	40	595.92	655.61
	Rating Area 2	Tobacco User/Non-Tobacco User	41	607.11	667.73
	Rating Area 2	Tobacco User/Non-Tobacco User	42	617.84	679.85
	Rating Area 2	Tobacco User/Non-Tobacco User	43	632.76	696.17
	Rating Area 2	Tobacco User/Non-Tobacco User	44	651.41	716.69
	Rating Area 2	Tobacco User/Non-Tobacco User	45	673.33	740.47
	Rating Area 2	Tobacco User/Non-Tobacco User	46	699.44	769.38
	Rating Area 2	Tobacco User/Non-Tobacco User	47	728.81	801.56
	Rating Area 2	Tobacco User/Non-Tobacco User	48	762.39	838.86

22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	49	795.49	875.23
			50	832.80	916.26
			51	869.63	956.83
			52	910.20	1001.13
			53	951.24	1046.36
			54	995.53	1094.85
			55	1039.83	1143.81
			56	1087.86	1196.51
			57	1136.35	1250.13
			58	1188.11	1307.02
			59	1213.76	1334.99
			60	1265.52	1391.88
			61	1310.28	1441.31
			62	1339.66	1473.48
			63	1376.49	1514.05
			64 and over	1398.88	1538.76
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	338.88	338.88
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	15	369.00	369.00
			16	380.52	380.52
			17	392.03	392.03
			18	404.44	404.44
			19	416.84	416.84
			20	429.69	429.69
			21	442.98	487.28
			22	442.98	487.28
			23	442.98	487.28
			24	442.98	487.28
			25	444.75	489.05
			26	453.61	498.79
			27	464.24	510.75
			28	481.52	529.80
			29	495.69	545.31
			30	502.78	553.28
			31	513.41	564.80
			32	524.04	576.31
			33	530.69	583.84
			34	537.77	591.37
			35	541.32	595.36
			36	544.86	599.35
			37	548.41	603.34
			38	551.95	607.32
			39	559.04	614.85
			40	566.13	622.83
			41	576.76	634.34
			42	586.95	645.86
			43	601.12	661.37
			44	618.84	680.86
			45	639.66	703.45
			46	664.47	730.91
			47	692.37	761.48
			48	724.27	796.92
			49	755.72	831.47
			50	791.16	870.45
			51	826.15	908.99
			52	864.69	951.07
			53	903.67	994.04
			54	945.76	1040.11
			55	987.84	1086.62
			56	1033.47	1136.68
			57	1079.54	1187.62
			58	1128.71	1241.67
			59	1153.07	1268.24
			60	1202.24	1322.29
			61	1244.77	1369.24
			62	1272.67	1399.81
			63	1307.67	1438.35



22444PA0010082 Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	1328.93	1461.83
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	285.65	285.65
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	15	311.04	311.04
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	16	320.75	320.75
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	17	330.46	330.46
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	18	340.91	340.91
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	19	351.37	351.37
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	20	362.20	362.20
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	21	373.40	410.74
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	22	373.40	410.74
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	23	373.40	410.74
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	24	373.40	410.74
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	25	374.89	412.23
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	26	382.36	420.45
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	27	391.32	430.53
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	28	405.88	446.59
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	29	417.83	459.65
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	30	423.81	466.38
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	31	432.77	476.08
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	32	441.73	485.79
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	33	447.33	492.14
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	34	453.31	498.49
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	35	456.29	501.85
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	36	459.28	505.21
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	37	462.27	508.57
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	38	465.26	511.93
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	39	471.23	518.28
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	40	477.20	525.00
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	41	486.17	534.71
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	42	494.75	544.42
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	43	506.70	557.48
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	44	521.64	573.91
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	45	539.19	592.96
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	46	560.10	616.11
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	47	583.62	641.87
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	48	610.51	671.74
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	49	637.02	700.87
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	50	666.89	733.73
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	51	696.39	766.21
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	52	728.87	801.69
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	53	761.73	837.91
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	54	797.21	876.74
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	55	832.68	915.95
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	56	871.14	958.14
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	57	909.97	1001.08
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	58	951.42	1046.64
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	59	971.96	1069.04
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	60	1013.40	1114.60
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	61	1049.25	1154.18
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	62	1072.78	1179.94
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	63	1102.27	1212.43
22444PA0010090 Rating Area 2		Tobacco User/Non-Tobacco User	64 and over	1120.20	1232.22
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	271.37	271.37
22444PA0010090 Rating Area 5		Tobacco User/Non-Tobacco User	15	295.49	295.49
22444PA0010090 Rating Area 5		Tobacco User/Non-Tobacco User	16	304.71	304.71
22444PA0010090 Rating Area 5		Tobacco User/Non-Tobacco User	17	313.94	313.94
22444PA0010090 Rating Area 5		Tobacco User/Non-Tobacco User	18	323.87	323.87
22444PA0010090 Rating Area 5		Tobacco User/Non-Tobacco User	19	333.80	333.80
22444PA0010090 Rating Area 5		Tobacco User/Non-Tobacco User	20	344.09	344.09
22444PA0010090 Rating Area 5		Tobacco User/Non-Tobacco User	21	354.73	390.21
22444PA0010090 Rating Area 5		Tobacco User/Non-Tobacco User	22	354.73	390.21
22444PA0010090 Rating Area 5		Tobacco User/Non-Tobacco User	23	354.73	390.21
22444PA0010090 Rating Area 5		Tobacco User/Non-Tobacco User	24	354.73	390.21
22444PA0010090 Rating Area 5		Tobacco User/Non-Tobacco User	25	356.15	391.62
22444PA0010090 Rating Area 5		Tobacco User/Non-Tobacco User	26	363.24	399.42
22444PA0010090 Rating Area 5		Tobacco User/Non-Tobacco User	27	371.76	409.00

22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	28	385.59	424.26
	Rating Area 5	Tobacco User/Non-Tobacco User	29	396.94	436.67
	Rating Area 5	Tobacco User/Non-Tobacco User	30	402.62	443.06
	Rating Area 5	Tobacco User/Non-Tobacco User	31	411.13	452.28
	Rating Area 5	Tobacco User/Non-Tobacco User	32	419.64	461.50
	Rating Area 5	Tobacco User/Non-Tobacco User	33	424.97	467.53
	Rating Area 5	Tobacco User/Non-Tobacco User	34	430.64	473.56
	Rating Area 5	Tobacco User/Non-Tobacco User	35	433.48	476.76
	Rating Area 5	Tobacco User/Non-Tobacco User	36	436.32	479.95
	Rating Area 5	Tobacco User/Non-Tobacco User	37	439.15	483.14
	Rating Area 5	Tobacco User/Non-Tobacco User	38	441.99	486.33
	Rating Area 5	Tobacco User/Non-Tobacco User	39	447.67	492.36
	Rating Area 5	Tobacco User/Non-Tobacco User	40	453.34	498.75
	Rating Area 5	Tobacco User/Non-Tobacco User	41	461.86	507.97
	Rating Area 5	Tobacco User/Non-Tobacco User	42	470.02	517.19
	Rating Area 5	Tobacco User/Non-Tobacco User	43	481.37	529.61
	Rating Area 5	Tobacco User/Non-Tobacco User	44	495.56	545.22
	Rating Area 5	Tobacco User/Non-Tobacco User	45	512.23	563.31
	Rating Area 5	Tobacco User/Non-Tobacco User	46	532.09	585.30
	Rating Area 5	Tobacco User/Non-Tobacco User	47	554.44	609.78
	Rating Area 5	Tobacco User/Non-Tobacco User	48	579.98	638.16
	Rating Area 5	Tobacco User/Non-Tobacco User	49	605.17	665.83
	Rating Area 5	Tobacco User/Non-Tobacco User	50	633.55	697.04
	Rating Area 5	Tobacco User/Non-Tobacco User	51	661.57	727.90
	Rating Area 5	Tobacco User/Non-Tobacco User	52	692.43	761.60
	Rating Area 5	Tobacco User/Non-Tobacco User	53	723.65	796.01
	Rating Area 5	Tobacco User/Non-Tobacco User	54	757.35	832.90
	Rating Area 5	Tobacco User/Non-Tobacco User	55	791.05	870.15
	Rating Area 5	Tobacco User/Non-Tobacco User	56	827.58	910.23
	Rating Area 5	Tobacco User/Non-Tobacco User	57	864.47	951.03
	Rating Area 5	Tobacco User/Non-Tobacco User	58	903.85	994.31
	Rating Area 5	Tobacco User/Non-Tobacco User	59	923.36	1015.59
	Rating Area 5	Tobacco User/Non-Tobacco User	60	962.73	1058.87
	Rating Area 5	Tobacco User/Non-Tobacco User	61	996.79	1096.47
	Rating Area 5	Tobacco User/Non-Tobacco User	62	1019.14	1120.94
	Rating Area 5	Tobacco User/Non-Tobacco User	63	1047.16	1151.81
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1064.19	1170.61
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	392.56	392.56
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	15	427.45	427.45
	Rating Area 2	Tobacco User/Non-Tobacco User	16	440.79	440.79
	Rating Area 2	Tobacco User/Non-Tobacco User	17	454.13	454.13
	Rating Area 2	Tobacco User/Non-Tobacco User	18	468.50	468.50
	Rating Area 2	Tobacco User/Non-Tobacco User	19	482.87	482.87
	Rating Area 2	Tobacco User/Non-Tobacco User	20	497.75	497.75
	Rating Area 2	Tobacco User/Non-Tobacco User	21	513.15	564.46
	Rating Area 2	Tobacco User/Non-Tobacco User	22	513.15	564.46
	Rating Area 2	Tobacco User/Non-Tobacco User	23	513.15	564.46
	Rating Area 2	Tobacco User/Non-Tobacco User	24	513.15	564.46
	Rating Area 2	Tobacco User/Non-Tobacco User	25	515.20	566.51
	Rating Area 2	Tobacco User/Non-Tobacco User	26	525.46	577.80
	Rating Area 2	Tobacco User/Non-Tobacco User	27	537.78	591.66
	Rating Area 2	Tobacco User/Non-Tobacco User	28	557.79	613.72
	Rating Area 2	Tobacco User/Non-Tobacco User	29	574.21	631.68
	Rating Area 2	Tobacco User/Non-Tobacco User	30	582.42	640.92
	Rating Area 2	Tobacco User/Non-Tobacco User	31	594.74	654.26
	Rating Area 2	Tobacco User/Non-Tobacco User	32	607.05	667.60
	Rating Area 2	Tobacco User/Non-Tobacco User	33	614.75	676.33
	Rating Area 2	Tobacco User/Non-Tobacco User	34	622.96	685.05
	Rating Area 2	Tobacco User/Non-Tobacco User	35	627.06	689.67
	Rating Area 2	Tobacco User/Non-Tobacco User	36	631.17	694.29
	Rating Area 2	Tobacco User/Non-Tobacco User	37	635.27	698.90
	Rating Area 2	Tobacco User/Non-Tobacco User	38	639.38	703.52
	Rating Area 2	Tobacco User/Non-Tobacco User	39	647.59	712.25
	Rating Area 2	Tobacco User/Non-Tobacco User	40	655.80	721.48
	Rating Area 2	Tobacco User/Non-Tobacco User	41	668.11	734.82
	Rating Area 2	Tobacco User/Non-Tobacco User	42	679.92	748.17

22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	43	696.34	766.13
	Rating Area 2	Tobacco User/Non-Tobacco User	44	716.86	788.70
	Rating Area 2	Tobacco User/Non-Tobacco User	45	740.98	814.87
	Rating Area 2	Tobacco User/Non-Tobacco User	46	769.72	846.69
	Rating Area 2	Tobacco User/Non-Tobacco User	47	802.05	882.10
	Rating Area 2	Tobacco User/Non-Tobacco User	48	838.99	923.15
	Rating Area 2	Tobacco User/Non-Tobacco User	49	875.43	963.17
	Rating Area 2	Tobacco User/Non-Tobacco User	50	916.48	1008.33
	Rating Area 2	Tobacco User/Non-Tobacco User	51	957.02	1052.97
	Rating Area 2	Tobacco User/Non-Tobacco User	52	1001.66	1101.72
	Rating Area 2	Tobacco User/Non-Tobacco User	53	1046.82	1151.50
	Rating Area 2	Tobacco User/Non-Tobacco User	54	1095.56	1204.86
	Rating Area 2	Tobacco User/Non-Tobacco User	55	1144.31	1258.74
	Rating Area 2	Tobacco User/Non-Tobacco User	56	1197.17	1316.73
	Rating Area 2	Tobacco User/Non-Tobacco User	57	1250.53	1375.74
	Rating Area 2	Tobacco User/Non-Tobacco User	58	1307.49	1438.35
	Rating Area 2	Tobacco User/Non-Tobacco User	59	1335.72	1469.13
	Rating Area 2	Tobacco User/Non-Tobacco User	60	1392.68	1531.74
	Rating Area 2	Tobacco User/Non-Tobacco User	61	1441.94	1586.13
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1474.27	1621.54
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1514.80	1666.18
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1539.44	1693.38
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	372.93	372.93
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	15	406.08	406.08
	Rating Area 5	Tobacco User/Non-Tobacco User	16	418.75	418.75
	Rating Area 5	Tobacco User/Non-Tobacco User	17	431.43	431.43
	Rating Area 5	Tobacco User/Non-Tobacco User	18	445.08	445.08
	Rating Area 5	Tobacco User/Non-Tobacco User	19	458.73	458.73
	Rating Area 5	Tobacco User/Non-Tobacco User	20	472.86	472.86
	Rating Area 5	Tobacco User/Non-Tobacco User	21	487.49	536.24
	Rating Area 5	Tobacco User/Non-Tobacco User	22	487.49	536.24
	Rating Area 5	Tobacco User/Non-Tobacco User	23	487.49	536.24
	Rating Area 5	Tobacco User/Non-Tobacco User	24	487.49	536.24
	Rating Area 5	Tobacco User/Non-Tobacco User	25	489.44	538.19
	Rating Area 5	Tobacco User/Non-Tobacco User	26	499.19	548.91
	Rating Area 5	Tobacco User/Non-Tobacco User	27	510.89	562.07
	Rating Area 5	Tobacco User/Non-Tobacco User	28	529.90	583.04
	Rating Area 5	Tobacco User/Non-Tobacco User	29	545.50	600.10
	Rating Area 5	Tobacco User/Non-Tobacco User	30	553.30	608.87
	Rating Area 5	Tobacco User/Non-Tobacco User	31	565.00	621.55
	Rating Area 5	Tobacco User/Non-Tobacco User	32	576.70	634.22
	Rating Area 5	Tobacco User/Non-Tobacco User	33	584.01	642.51
	Rating Area 5	Tobacco User/Non-Tobacco User	34	591.81	650.80
	Rating Area 5	Tobacco User/Non-Tobacco User	35	595.71	655.18
	Rating Area 5	Tobacco User/Non-Tobacco User	36	599.61	659.57
	Rating Area 5	Tobacco User/Non-Tobacco User	37	603.51	663.96
	Rating Area 5	Tobacco User/Non-Tobacco User	38	607.41	668.35
	Rating Area 5	Tobacco User/Non-Tobacco User	39	615.21	676.63
	Rating Area 5	Tobacco User/Non-Tobacco User	40	623.01	685.41
	Rating Area 5	Tobacco User/Non-Tobacco User	41	634.71	698.08
	Rating Area 5	Tobacco User/Non-Tobacco User	42	645.92	710.76
	Rating Area 5	Tobacco User/Non-Tobacco User	43	661.52	727.82
	Rating Area 5	Tobacco User/Non-Tobacco User	44	681.02	749.27
	Rating Area 5	Tobacco User/Non-Tobacco User	45	703.93	774.13
	Rating Area 5	Tobacco User/Non-Tobacco User	46	731.23	804.35
	Rating Area 5	Tobacco User/Non-Tobacco User	47	761.94	837.99
	Rating Area 5	Tobacco User/Non-Tobacco User	48	797.04	876.99
	Rating Area 5	Tobacco User/Non-Tobacco User	49	831.65	915.01
	Rating Area 5	Tobacco User/Non-Tobacco User	50	870.65	957.91
	Rating Area 5	Tobacco User/Non-Tobacco User	51	909.16	1000.32
	Rating Area 5	Tobacco User/Non-Tobacco User	52	951.58	1046.64
	Rating Area 5	Tobacco User/Non-Tobacco User	53	994.48	1093.92
	Rating Area 5	Tobacco User/Non-Tobacco User	54	1040.79	1144.62
	Rating Area 5	Tobacco User/Non-Tobacco User	55	1087.10	1195.81
	Rating Area 5	Tobacco User/Non-Tobacco User	56	1137.31	1250.89
	Rating Area 5	Tobacco User/Non-Tobacco User	57	1188.01	1306.95

	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	58	1242.12	1366.43
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	59	1268.93	1395.68
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	60	1323.04	1455.15
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	61	1369.84	1506.82
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	62	1400.55	1540.46
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	63	1439.06	1582.87
	22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1462.46	1608.71
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	255.38	255.38
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	15	278.09	278.09
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	16	286.77	286.77
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	17	295.44	295.44
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	18	304.79	304.79
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	19	314.14	314.14
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	20	323.82	323.82
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	21	333.84	367.22
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	22	333.84	367.22
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	23	333.84	367.22
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	24	333.84	367.22
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	25	335.17	368.55
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	26	341.85	375.90
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	27	349.86	384.91
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	28	362.88	399.27
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	29	373.56	410.95
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	30	378.90	416.96
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	31	386.92	425.64
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	32	394.93	434.32
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	33	399.94	440.00
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	34	405.28	445.67
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	35	407.95	448.68
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	36	410.62	451.68
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	37	413.29	454.68
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	38	415.96	457.69
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	39	421.30	463.36
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	40	426.64	469.37
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	41	434.65	478.05
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	42	442.33	486.73
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	43	453.02	498.42
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	44	466.37	513.11
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	45	482.06	530.13
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	46	500.75	550.83
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	47	521.79	573.86
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	48	545.82	600.57
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	49	569.52	626.61
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	50	596.23	655.99
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	51	622.60	685.03
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	52	651.65	716.75
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	53	681.03	749.13
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	54	712.74	783.85
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	55	744.45	818.90
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	56	778.84	856.62
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	57	813.56	895.01
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	58	850.61	935.74
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	59	868.98	955.77
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	60	906.03	996.50
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	61	938.08	1031.89
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	62	959.11	1054.92
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	63	985.48	1083.97
	22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1001.51	1101.66
	22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	242.62	242.62
	22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	15	264.18	264.18
	22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	16	272.43	272.43
	22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	17	280.67	280.67
	22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	18	289.55	289.55
	22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	19	298.43	298.43
	22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	20	307.63	307.63
	22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	21	317.15	348.86

	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	22	317.15	348.86
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	23	317.15	348.86
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	24	317.15	348.86
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	25	318.41	350.13
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	26	324.76	357.10
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	27	332.37	365.67
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	28	344.74	379.30
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	29	354.88	390.40
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	30	359.96	396.11
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	31	367.57	404.36
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	32	375.18	412.60
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	33	379.94	418.00
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	34	385.01	423.39
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	35	387.55	426.24
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	36	390.09	429.10
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	37	392.62	431.95
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	38	395.16	434.80
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	39	400.24	440.20
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	40	405.31	445.90
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	41	412.92	454.15
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	42	420.22	462.40
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	43	430.36	473.50
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	44	443.05	487.45
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	45	457.96	503.62
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	46	475.72	523.29
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	47	495.70	545.17
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	48	518.53	570.54
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	49	541.05	595.28
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	50	566.42	623.19
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	51	591.47	650.78
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	52	619.07	680.91
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	53	646.97	711.67
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	54	677.10	744.65
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	55	707.23	777.95
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	56	739.90	813.79
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	57	772.88	850.26
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	58	808.08	888.96
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	59	825.53	907.98
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	60	860.73	946.68
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	61	891.18	980.29
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	62	911.16	1002.18
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	63	936.21	1029.77
	22444PA0010106 Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	951.43	1046.58
	22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	335.31	335.31
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	15	365.12	365.12
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	16	376.51	376.51
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	17	387.91	387.91
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	18	400.18	400.18
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	19	412.45	412.45
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	20	425.17	425.17
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	21	438.32	482.15
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	22	438.32	482.15
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	23	438.32	482.15
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	24	438.32	482.15
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	25	440.07	483.90
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	26	448.83	493.54
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	27	459.35	505.38
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	28	476.45	524.22
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	29	490.47	539.57
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	30	497.49	547.46
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	31	508.01	558.85
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	32	518.53	570.25
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	33	525.10	577.70
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	34	532.11	585.15
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	35	535.62	589.10
	22444PA0010135 Rating Area 6		Tobacco User/Non-Tobacco User	36	539.13	593.04

22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	37	542.63	596.99
			38	546.14	600.93
			39	553.15	608.38
			40	560.17	616.27
			41	570.69	627.67
			42	580.77	639.06
			43	594.79	654.40
			44	612.33	673.69
			45	632.93	696.04
			46	657.47	723.22
			47	685.09	753.46
			48	716.65	788.53
			49	747.77	822.72
			50	782.83	861.29
			51	817.46	899.42
			52	855.59	941.06
			53	894.16	983.58
			54	935.80	1029.16
			55	977.44	1075.19
			56	1022.59	1124.72
			57	1068.17	1175.12
			58	1116.83	1228.60
			59	1140.93	1254.90
			60	1189.59	1308.37
			61	1231.67	1354.83
			62	1259.28	1385.08
			63	1293.91	1423.21
			64 and over	1314.95	1446.44
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	369.00	369.00
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	15	401.80	401.80
			16	414.34	414.34
			17	426.89	426.89
			18	440.39	440.39
			19	453.90	453.90
			20	467.89	467.89
			21	482.36	530.60
			22	482.36	530.60
			23	482.36	530.60
			24	482.36	530.60
			25	484.29	532.52
			26	493.93	543.13
			27	505.51	556.16
			28	524.32	576.90
			29	539.76	593.78
			30	547.48	602.46
			31	559.05	615.01
			32	570.63	627.55
			33	577.86	635.75
			34	585.58	643.95
			35	589.44	648.29
			36	593.30	652.63
			37	597.16	656.97
			38	601.02	661.31
			39	608.73	669.51
			40	616.45	678.19
			41	628.03	690.74
			42	639.12	703.28
			43	654.56	720.16
			44	673.85	741.38
			45	696.52	765.98
			46	723.54	795.89
			47	753.92	829.17
			48	788.65	867.76
			49	822.90	905.38
			50	861.49	947.83
			51	899.60	989.80

	22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	52	941.56	1035.62
	22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	53	984.01	1082.41
	22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	54	1029.83	1132.57
	22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	55	1075.66	1183.22
	22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	56	1125.34	1237.73
	22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	57	1175.50	1293.20
	22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	58	1229.05	1352.05
	22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	59	1255.58	1380.99
	22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	60	1309.12	1439.84
	22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	61	1355.42	1490.97
	22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	62	1385.81	1524.25
	22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	63	1423.92	1566.21
	22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1447.07	1591.78
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	240.06	240.06
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	15	261.40	261.40
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	16	269.56	269.56
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	17	277.72	277.72
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	18	286.50	286.50
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	19	295.29	295.29
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	20	304.39	304.39
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	21	313.81	345.19
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	22	313.81	345.19
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	23	313.81	345.19
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	24	313.81	345.19
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	25	315.06	346.44
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	26	321.34	353.34
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	27	328.87	361.82
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	28	341.11	375.31
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	29	351.15	386.29
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	30	356.17	391.94
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	31	363.70	400.10
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	32	371.23	408.26
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	33	375.94	413.59
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	34	380.96	418.93
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	35	383.47	421.75
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	36	385.98	424.58
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	37	388.49	427.40
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	38	391.00	430.23
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	39	396.02	435.56
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	40	401.04	441.21
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	41	408.57	449.37
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	42	415.79	457.53
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	43	425.83	468.51
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	44	438.39	482.32
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	45	453.13	498.32
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	46	470.71	517.78
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	47	490.48	539.43
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	48	513.07	564.54
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	49	535.35	589.01
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	50	560.46	616.63
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	51	585.25	643.93
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	52	612.55	673.74
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	53	640.16	704.18
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	54	669.97	736.81
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	55	699.79	769.76
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	56	732.11	805.22
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	57	764.74	841.31
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	58	799.58	879.60
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	59	816.83	898.42
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	60	851.67	936.71
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	61	881.79	969.97
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	62	901.56	991.62
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	63	926.35	1018.92
	22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	941.42	1035.56
	22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	318.55	318.55
	22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	15	346.86	346.86

	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	16	357.69	357.69
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	17	368.51	368.51
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	18	380.17	380.17
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	19	391.83	391.83
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	20	403.91	403.91
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	21	416.40	458.04
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	22	416.40	458.04
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	23	416.40	458.04
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	24	416.40	458.04
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	25	418.06	459.70
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	26	426.39	468.87
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	27	436.39	480.11
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	28	452.63	498.01
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	29	465.95	512.59
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	30	472.61	520.08
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	31	482.61	530.91
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	32	492.60	541.74
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	33	498.85	548.81
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	34	505.51	555.89
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	35	508.84	559.64
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	36	512.17	563.39
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	37	515.50	567.14
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	38	518.83	570.88
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	39	525.50	577.96
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	40	532.16	585.46
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	41	542.15	596.28
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	42	551.73	607.11
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	43	565.05	621.68
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	44	581.71	640.01
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	45	601.28	661.24
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	46	624.60	687.06
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	47	650.83	715.79
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	48	680.81	749.10
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	49	710.38	781.58
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	50	743.69	818.22
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	51	776.58	854.45
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	52	812.81	894.01
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	53	849.45	934.40
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	54	889.01	977.71
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	55	928.57	1021.43
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	56	971.46	1068.48
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	57	1014.76	1116.37
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	58	1060.99	1167.17
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	59	1083.89	1192.15
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	60	1130.11	1242.95
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	61	1170.08	1287.09
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	62	1196.32	1315.82
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	63	1229.21	1352.05
	22444PA0010138 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	1249.20	1374.12
	22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	335.31	335.31
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	15	365.12	365.12
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	16	376.51	376.51
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	17	387.91	387.91
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	18	400.18	400.18
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	19	412.45	412.45
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	20	425.17	425.17
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	21	438.32	482.15
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	22	438.32	482.15
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	23	438.32	482.15
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	24	438.32	482.15
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	25	440.07	483.90
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	26	448.83	493.54
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	27	459.35	505.38
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	28	476.45	524.22
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	29	490.47	539.57
	22444PA0010138 Rating Area 6		Tobacco User/Non-Tobacco User	30	497.49	547.46



22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	31	508.01	558.85
	Rating Area 6	Tobacco User/Non-Tobacco User	32	518.53	570.25
	Rating Area 6	Tobacco User/Non-Tobacco User	33	525.10	577.70
	Rating Area 6	Tobacco User/Non-Tobacco User	34	532.11	585.15
	Rating Area 6	Tobacco User/Non-Tobacco User	35	535.62	589.10
	Rating Area 6	Tobacco User/Non-Tobacco User	36	539.13	593.04
	Rating Area 6	Tobacco User/Non-Tobacco User	37	542.63	596.99
	Rating Area 6	Tobacco User/Non-Tobacco User	38	546.14	600.93
	Rating Area 6	Tobacco User/Non-Tobacco User	39	553.15	608.38
	Rating Area 6	Tobacco User/Non-Tobacco User	40	560.17	616.27
	Rating Area 6	Tobacco User/Non-Tobacco User	41	570.69	627.67
	Rating Area 6	Tobacco User/Non-Tobacco User	42	580.77	639.06
	Rating Area 6	Tobacco User/Non-Tobacco User	43	594.79	654.40
	Rating Area 6	Tobacco User/Non-Tobacco User	44	612.33	673.69
	Rating Area 6	Tobacco User/Non-Tobacco User	45	632.93	696.04
	Rating Area 6	Tobacco User/Non-Tobacco User	46	657.47	723.22
	Rating Area 6	Tobacco User/Non-Tobacco User	47	685.09	753.46
	Rating Area 6	Tobacco User/Non-Tobacco User	48	716.65	788.53
	Rating Area 6	Tobacco User/Non-Tobacco User	49	747.77	822.72
	Rating Area 6	Tobacco User/Non-Tobacco User	50	782.83	861.29
	Rating Area 6	Tobacco User/Non-Tobacco User	51	817.46	899.42
	Rating Area 6	Tobacco User/Non-Tobacco User	52	855.59	941.06
	Rating Area 6	Tobacco User/Non-Tobacco User	53	894.16	983.58
	Rating Area 6	Tobacco User/Non-Tobacco User	54	935.80	1029.16
	Rating Area 6	Tobacco User/Non-Tobacco User	55	977.44	1075.19
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1022.59	1124.72
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1068.17	1175.12
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1116.83	1228.60
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1140.93	1254.90
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1189.59	1308.37
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1231.67	1354.83
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1259.28	1385.08
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1293.91	1423.21
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1314.95	1446.44
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	350.55	350.55
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	15	381.71	381.71
	Rating Area 3	Tobacco User/Non-Tobacco User	16	393.63	393.63
	Rating Area 3	Tobacco User/Non-Tobacco User	17	405.54	405.54
	Rating Area 3	Tobacco User/Non-Tobacco User	18	418.37	418.37
	Rating Area 3	Tobacco User/Non-Tobacco User	19	431.20	431.20
	Rating Area 3	Tobacco User/Non-Tobacco User	20	444.49	444.49
	Rating Area 3	Tobacco User/Non-Tobacco User	21	458.24	504.07
	Rating Area 3	Tobacco User/Non-Tobacco User	22	458.24	504.07
	Rating Area 3	Tobacco User/Non-Tobacco User	23	458.24	504.07
	Rating Area 3	Tobacco User/Non-Tobacco User	24	458.24	504.07
	Rating Area 3	Tobacco User/Non-Tobacco User	25	460.07	505.90
	Rating Area 3	Tobacco User/Non-Tobacco User	26	469.24	515.98
	Rating Area 3	Tobacco User/Non-Tobacco User	27	480.23	528.35
	Rating Area 3	Tobacco User/Non-Tobacco User	28	498.11	548.05
	Rating Area 3	Tobacco User/Non-Tobacco User	29	512.77	564.09
	Rating Area 3	Tobacco User/Non-Tobacco User	30	520.10	572.34
	Rating Area 3	Tobacco User/Non-Tobacco User	31	531.10	584.25
	Rating Area 3	Tobacco User/Non-Tobacco User	32	542.10	596.17
	Rating Area 3	Tobacco User/Non-Tobacco User	33	548.97	603.96
	Rating Area 3	Tobacco User/Non-Tobacco User	34	556.30	611.75
	Rating Area 3	Tobacco User/Non-Tobacco User	35	559.97	615.87
	Rating Area 3	Tobacco User/Non-Tobacco User	36	563.63	620.00
	Rating Area 3	Tobacco User/Non-Tobacco User	37	567.30	624.12
	Rating Area 3	Tobacco User/Non-Tobacco User	38	570.97	628.25
	Rating Area 3	Tobacco User/Non-Tobacco User	39	578.30	636.04
	Rating Area 3	Tobacco User/Non-Tobacco User	40	585.63	644.28
	Rating Area 3	Tobacco User/Non-Tobacco User	41	596.63	656.20
	Rating Area 3	Tobacco User/Non-Tobacco User	42	607.17	668.11
	Rating Area 3	Tobacco User/Non-Tobacco User	43	621.83	684.15
	Rating Area 3	Tobacco User/Non-Tobacco User	44	640.16	704.31
	Rating Area 3	Tobacco User/Non-Tobacco User	45	661.70	727.68

22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	46	687.36	756.09
	Rating Area 3	Tobacco User/Non-Tobacco User	47	716.23	787.71
	Rating Area 3	Tobacco User/Non-Tobacco User	48	749.22	824.37
	Rating Area 3	Tobacco User/Non-Tobacco User	49	781.76	860.11
	Rating Area 3	Tobacco User/Non-Tobacco User	50	818.42	900.44
	Rating Area 3	Tobacco User/Non-Tobacco User	51	854.62	940.31
	Rating Area 3	Tobacco User/Non-Tobacco User	52	894.48	983.84
	Rating Area 3	Tobacco User/Non-Tobacco User	53	934.81	1028.29
	Rating Area 3	Tobacco User/Non-Tobacco User	54	978.34	1075.95
	Rating Area 3	Tobacco User/Non-Tobacco User	55	1021.87	1124.06
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1069.07	1175.84
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1116.73	1228.54
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1167.59	1284.44
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1192.80	1311.94
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1243.66	1367.84
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1287.65	1416.42
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1316.52	1448.04
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1352.72	1487.90
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1374.72	1512.19
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	369.00	369.00
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	15	401.80	401.80
	Rating Area 6	Tobacco User/Non-Tobacco User	16	414.34	414.34
	Rating Area 6	Tobacco User/Non-Tobacco User	17	426.89	426.89
	Rating Area 6	Tobacco User/Non-Tobacco User	18	440.39	440.39
	Rating Area 6	Tobacco User/Non-Tobacco User	19	453.90	453.90
	Rating Area 6	Tobacco User/Non-Tobacco User	20	467.89	467.89
	Rating Area 6	Tobacco User/Non-Tobacco User	21	482.36	530.60
	Rating Area 6	Tobacco User/Non-Tobacco User	22	482.36	530.60
	Rating Area 6	Tobacco User/Non-Tobacco User	23	482.36	530.60
	Rating Area 6	Tobacco User/Non-Tobacco User	24	482.36	530.60
	Rating Area 6	Tobacco User/Non-Tobacco User	25	484.29	532.52
	Rating Area 6	Tobacco User/Non-Tobacco User	26	493.93	543.13
	Rating Area 6	Tobacco User/Non-Tobacco User	27	505.51	556.16
	Rating Area 6	Tobacco User/Non-Tobacco User	28	524.32	576.90
	Rating Area 6	Tobacco User/Non-Tobacco User	29	539.76	593.78
	Rating Area 6	Tobacco User/Non-Tobacco User	30	547.48	602.46
	Rating Area 6	Tobacco User/Non-Tobacco User	31	559.05	615.01
	Rating Area 6	Tobacco User/Non-Tobacco User	32	570.63	627.55
	Rating Area 6	Tobacco User/Non-Tobacco User	33	577.86	635.75
	Rating Area 6	Tobacco User/Non-Tobacco User	34	585.58	643.95
	Rating Area 6	Tobacco User/Non-Tobacco User	35	589.44	648.29
	Rating Area 6	Tobacco User/Non-Tobacco User	36	593.30	652.63
	Rating Area 6	Tobacco User/Non-Tobacco User	37	597.16	656.97
	Rating Area 6	Tobacco User/Non-Tobacco User	38	601.02	661.31
	Rating Area 6	Tobacco User/Non-Tobacco User	39	608.73	669.51
	Rating Area 6	Tobacco User/Non-Tobacco User	40	616.45	678.19
	Rating Area 6	Tobacco User/Non-Tobacco User	41	628.03	690.74
	Rating Area 6	Tobacco User/Non-Tobacco User	42	639.12	703.28
	Rating Area 6	Tobacco User/Non-Tobacco User	43	654.56	720.16
	Rating Area 6	Tobacco User/Non-Tobacco User	44	673.85	741.38
	Rating Area 6	Tobacco User/Non-Tobacco User	45	696.52	765.98
	Rating Area 6	Tobacco User/Non-Tobacco User	46	723.54	795.89
	Rating Area 6	Tobacco User/Non-Tobacco User	47	753.92	829.17
	Rating Area 6	Tobacco User/Non-Tobacco User	48	788.65	867.76
	Rating Area 6	Tobacco User/Non-Tobacco User	49	822.90	905.38
	Rating Area 6	Tobacco User/Non-Tobacco User	50	861.49	947.83
	Rating Area 6	Tobacco User/Non-Tobacco User	51	899.60	989.80
	Rating Area 6	Tobacco User/Non-Tobacco User	52	941.56	1035.62
	Rating Area 6	Tobacco User/Non-Tobacco User	53	984.01	1082.41
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1029.83	1132.57
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1075.66	1183.22
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1125.34	1237.73
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1175.50	1293.20
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1229.05	1352.05
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1255.58	1380.99
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1309.12	1439.84

22444PA0010139 Rating Area 6		Tobacco User/Non-Tobacco User	61	1355.42	1490.97
22444PA0010139 Rating Area 6		Tobacco User/Non-Tobacco User	62	1385.81	1524.25
22444PA0010139 Rating Area 6		Tobacco User/Non-Tobacco User	63	1423.92	1566.21
22444PA0010139 Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1447.07	1591.78
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	228.06	228.06
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	15	248.33	248.33
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	16	256.08	256.08
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	17	263.83	263.83
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	18	272.18	272.18
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	19	280.53	280.53
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	20	289.17	289.17
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	21	298.12	327.93
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	22	298.12	327.93
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	23	298.12	327.93
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	24	298.12	327.93
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	25	299.31	329.12
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	26	305.27	335.68
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	27	312.42	343.73
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	28	324.05	356.55
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	29	333.59	366.98
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	30	338.36	372.35
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	31	345.51	380.10
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	32	352.67	387.85
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	33	357.14	392.92
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	34	361.91	397.98
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	35	364.30	400.67
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	36	366.68	403.35
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	37	369.07	406.03
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	38	371.45	408.72
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	39	376.22	413.78
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	40	380.99	419.15
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	41	388.15	426.90
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	42	395.00	434.65
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	43	404.54	445.09
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	44	416.47	458.20
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	45	430.48	473.41
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	46	447.17	491.89
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	47	465.95	512.46
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	48	487.42	536.31
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	49	508.58	559.56
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	50	532.43	585.80
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	51	555.98	611.73
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	52	581.92	640.05
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	53	608.15	668.97
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	54	636.47	699.97
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	55	664.80	731.28
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	56	695.50	764.96
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	57	726.51	799.25
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	58	759.60	835.62
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	59	775.99	853.50
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	60	809.08	889.87
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	61	837.70	921.47
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	62	856.48	942.04
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	63	880.03	967.98
22444PA0010140 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	894.34	983.78
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	240.06	240.06
22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	15	261.40	261.40
22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	16	269.56	269.56
22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	17	277.72	277.72
22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	18	286.50	286.50
22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	19	295.29	295.29
22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	20	304.39	304.39
22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	21	313.81	345.19
22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	22	313.81	345.19
22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	23	313.81	345.19
22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	24	313.81	345.19

	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	25	315.06	346.44
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	26	321.34	353.34
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	27	328.87	361.82
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	28	341.11	375.31
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	29	351.15	386.29
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	30	356.17	391.94
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	31	363.70	400.10
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	32	371.23	408.26
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	33	375.94	413.59
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	34	380.96	418.93
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	35	383.47	421.75
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	36	385.98	424.58
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	37	388.49	427.40
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	38	391.00	430.23
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	39	396.02	435.56
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	40	401.04	441.21
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	41	408.57	449.37
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	42	415.79	457.53
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	43	425.83	468.51
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	44	438.39	482.32
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	45	453.13	498.32
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	46	470.71	517.78
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	47	490.48	539.43
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	48	513.07	564.54
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	49	535.35	589.01
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	50	560.46	616.63
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	51	585.25	643.93
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	52	612.55	673.74
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	53	640.16	704.18
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	54	669.97	736.81
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	55	699.79	769.76
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	56	732.11	805.22
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	57	764.74	841.31
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	58	799.58	879.60
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	59	816.83	898.42
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	60	851.67	936.71
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	61	881.79	969.97
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	62	901.56	991.62
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	63	926.35	1018.92
	22444PA0010140 Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	941.42	1035.56
	22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	318.55	318.55
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	15	346.86	346.86
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	16	357.69	357.69
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	17	368.51	368.51
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	18	380.17	380.17
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	19	391.83	391.83
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	20	403.91	403.91
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	21	416.40	458.04
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	22	416.40	458.04
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	23	416.40	458.04
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	24	416.40	458.04
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	25	418.06	459.70
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	26	426.39	468.87
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	27	436.39	480.11
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	28	452.63	498.01
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	29	465.95	512.59
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	30	472.61	520.08
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	31	482.61	530.91
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	32	492.60	541.74
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	33	498.85	548.81
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	34	505.51	555.89
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	35	508.84	559.64
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	36	512.17	563.39
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	37	515.50	567.14
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	38	518.83	570.88
	22444PA0010141 Rating Area 3		Tobacco User/Non-Tobacco User	39	525.50	577.96

22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	40	532.16	585.46
	Rating Area 3	Tobacco User/Non-Tobacco User	41	542.15	596.28
	Rating Area 3	Tobacco User/Non-Tobacco User	42	551.73	607.11
	Rating Area 3	Tobacco User/Non-Tobacco User	43	565.05	621.68
	Rating Area 3	Tobacco User/Non-Tobacco User	44	581.71	640.01
	Rating Area 3	Tobacco User/Non-Tobacco User	45	601.28	661.24
	Rating Area 3	Tobacco User/Non-Tobacco User	46	624.60	687.06
	Rating Area 3	Tobacco User/Non-Tobacco User	47	650.83	715.79
	Rating Area 3	Tobacco User/Non-Tobacco User	48	680.81	749.10
	Rating Area 3	Tobacco User/Non-Tobacco User	49	710.38	781.58
	Rating Area 3	Tobacco User/Non-Tobacco User	50	743.69	818.22
	Rating Area 3	Tobacco User/Non-Tobacco User	51	776.58	854.45
	Rating Area 3	Tobacco User/Non-Tobacco User	52	812.81	894.01
	Rating Area 3	Tobacco User/Non-Tobacco User	53	849.45	934.40
	Rating Area 3	Tobacco User/Non-Tobacco User	54	889.01	977.71
	Rating Area 3	Tobacco User/Non-Tobacco User	55	928.57	1021.43
	Rating Area 3	Tobacco User/Non-Tobacco User	56	971.46	1068.48
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1014.76	1116.37
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1060.99	1167.17
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1083.89	1192.15
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1130.11	1242.95
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1170.08	1287.09
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1196.32	1315.82
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1229.21	1352.05
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1249.20	1374.12
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	350.55	350.55
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	15	381.71	381.71
	Rating Area 3	Tobacco User/Non-Tobacco User	16	393.63	393.63
	Rating Area 3	Tobacco User/Non-Tobacco User	17	405.54	405.54
	Rating Area 3	Tobacco User/Non-Tobacco User	18	418.37	418.37
	Rating Area 3	Tobacco User/Non-Tobacco User	19	431.20	431.20
	Rating Area 3	Tobacco User/Non-Tobacco User	20	444.49	444.49
	Rating Area 3	Tobacco User/Non-Tobacco User	21	458.24	504.07
	Rating Area 3	Tobacco User/Non-Tobacco User	22	458.24	504.07
	Rating Area 3	Tobacco User/Non-Tobacco User	23	458.24	504.07
	Rating Area 3	Tobacco User/Non-Tobacco User	24	458.24	504.07
	Rating Area 3	Tobacco User/Non-Tobacco User	25	460.07	505.90
	Rating Area 3	Tobacco User/Non-Tobacco User	26	469.24	515.98
	Rating Area 3	Tobacco User/Non-Tobacco User	27	480.23	528.35
	Rating Area 3	Tobacco User/Non-Tobacco User	28	498.11	548.05
	Rating Area 3	Tobacco User/Non-Tobacco User	29	512.77	564.09
	Rating Area 3	Tobacco User/Non-Tobacco User	30	520.10	572.34
	Rating Area 3	Tobacco User/Non-Tobacco User	31	531.10	584.25
	Rating Area 3	Tobacco User/Non-Tobacco User	32	542.10	596.17
	Rating Area 3	Tobacco User/Non-Tobacco User	33	548.97	603.96
	Rating Area 3	Tobacco User/Non-Tobacco User	34	556.30	611.75
	Rating Area 3	Tobacco User/Non-Tobacco User	35	559.97	615.87
	Rating Area 3	Tobacco User/Non-Tobacco User	36	563.63	620.00
	Rating Area 3	Tobacco User/Non-Tobacco User	37	567.30	624.12
	Rating Area 3	Tobacco User/Non-Tobacco User	38	570.97	628.25
	Rating Area 3	Tobacco User/Non-Tobacco User	39	578.30	636.04
	Rating Area 3	Tobacco User/Non-Tobacco User	40	585.63	644.28
	Rating Area 3	Tobacco User/Non-Tobacco User	41	596.63	656.20
	Rating Area 3	Tobacco User/Non-Tobacco User	42	607.17	668.11
	Rating Area 3	Tobacco User/Non-Tobacco User	43	621.83	684.15
	Rating Area 3	Tobacco User/Non-Tobacco User	44	640.16	704.31
	Rating Area 3	Tobacco User/Non-Tobacco User	45	661.70	727.68
	Rating Area 3	Tobacco User/Non-Tobacco User	46	687.36	756.09
	Rating Area 3	Tobacco User/Non-Tobacco User	47	716.23	787.71
	Rating Area 3	Tobacco User/Non-Tobacco User	48	749.22	824.37
	Rating Area 3	Tobacco User/Non-Tobacco User	49	781.76	860.11
	Rating Area 3	Tobacco User/Non-Tobacco User	50	818.42	900.44
	Rating Area 3	Tobacco User/Non-Tobacco User	51	854.62	940.31
	Rating Area 3	Tobacco User/Non-Tobacco User	52	894.48	983.84
	Rating Area 3	Tobacco User/Non-Tobacco User	53	934.81	1028.29
	Rating Area 3	Tobacco User/Non-Tobacco User	54	978.34	1075.95

	22444PA0010142 Rating Area 3		Tobacco User/Non-Tobacco User	55	1021.87	1124.06
	22444PA0010142 Rating Area 3		Tobacco User/Non-Tobacco User	56	1069.07	1175.84
	22444PA0010142 Rating Area 3		Tobacco User/Non-Tobacco User	57	1116.73	1228.54
	22444PA0010142 Rating Area 3		Tobacco User/Non-Tobacco User	58	1167.59	1284.44
	22444PA0010142 Rating Area 3		Tobacco User/Non-Tobacco User	59	1192.80	1311.94
	22444PA0010142 Rating Area 3		Tobacco User/Non-Tobacco User	60	1243.66	1367.84
	22444PA0010142 Rating Area 3		Tobacco User/Non-Tobacco User	61	1287.65	1416.42
	22444PA0010142 Rating Area 3		Tobacco User/Non-Tobacco User	62	1316.52	1448.04
	22444PA0010142 Rating Area 3		Tobacco User/Non-Tobacco User	63	1352.72	1487.90
	22444PA0010142 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	1374.72	1512.19
	22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	228.06	228.06
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	15	248.33	248.33
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	16	256.08	256.08
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	17	263.83	263.83
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	18	272.18	272.18
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	19	280.53	280.53
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	20	289.17	289.17
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	21	298.12	327.93
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	22	298.12	327.93
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	23	298.12	327.93
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	24	298.12	327.93
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	25	299.31	329.12
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	26	305.27	335.68
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	27	312.42	343.73
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	28	324.05	356.55
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	29	333.59	366.98
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	30	338.36	372.35
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	31	345.51	380.10
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	32	352.67	387.85
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	33	357.14	392.92
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	34	361.91	397.98
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	35	364.30	400.67
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	36	366.68	403.35
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	37	369.07	406.03
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	38	371.45	408.72
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	39	376.22	413.78
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	40	380.99	419.15
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	41	388.15	426.90
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	42	395.00	434.65
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	43	404.54	445.09
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	44	416.47	458.20
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	45	430.48	473.41
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	46	447.17	491.89
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	47	465.95	512.46
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	48	487.42	536.31
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	49	508.58	559.56
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	50	532.43	585.80
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	51	555.98	611.73
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	52	581.92	640.05
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	53	608.15	668.97
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	54	636.47	699.97
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	55	664.80	731.28
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	56	695.50	764.96
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	57	726.51	799.25
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	58	759.60	835.62
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	59	775.99	853.50
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	60	809.08	889.87
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	61	837.70	921.47
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	62	856.48	942.04
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	63	880.03	967.98
	22444PA0010143 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	894.34	983.78
	22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	367.84	367.84
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	15	400.54	400.54
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	16	413.04	413.04
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	17	425.54	425.54
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	18	439.01	439.01

	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	19	452.47	452.47
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	20	466.42	466.42
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	21	480.85	528.93
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	22	480.85	528.93
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	23	480.85	528.93
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	24	480.85	528.93
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	25	482.76	530.85
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	26	492.38	541.43
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	27	503.92	554.41
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	28	522.67	575.09
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	29	538.06	591.92
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	30	545.75	600.57
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	31	557.29	613.07
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	32	568.83	625.57
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	33	576.05	633.75
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	34	583.74	641.92
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	35	587.59	646.25
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	36	591.43	650.58
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	37	595.28	654.91
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	38	599.13	659.23
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	39	606.82	667.41
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	40	614.51	676.06
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	41	626.05	688.56
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	42	637.11	701.07
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	43	652.50	717.90
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	44	671.73	739.05
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	45	694.33	763.58
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	46	721.26	793.39
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	47	751.55	826.57
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	48	786.18	865.03
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	49	820.31	902.54
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	50	858.78	944.85
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	51	896.77	986.69
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	52	938.60	1032.37
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	53	980.92	1079.01
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	54	1026.60	1129.01
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	55	1072.28	1179.50
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	56	1121.80	1233.84
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	57	1171.81	1289.13
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	58	1225.18	1347.80
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	59	1251.63	1376.65
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	60	1305.00	1435.31
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	61	1351.16	1486.28
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	62	1381.46	1519.46
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	63	1419.44	1561.29
	22444PA0010144 Rating Area 2		Tobacco User/Non-Tobacco User	64 and over	1442.52	1586.78
	22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	349.45	349.45
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	15	380.51	380.51
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	16	392.39	392.39
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	17	404.27	404.27
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	18	417.06	417.06
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	19	429.85	429.85
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	20	443.09	443.09
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	21	456.80	502.48
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	22	456.80	502.48
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	23	456.80	502.48
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	24	456.80	502.48
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	25	458.63	504.31
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	26	467.76	514.36
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	27	478.73	526.69
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	28	496.54	546.33
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	29	511.16	562.32
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	30	518.47	570.54
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	31	529.43	582.42
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	32	540.39	594.30
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	33	547.25	602.06

	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	34	554.55	609.83
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	35	558.21	613.94
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	36	561.86	618.05
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	37	565.52	622.16
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	38	569.17	626.27
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	39	576.48	634.04
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	40	583.79	642.26
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	41	594.75	654.14
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	42	605.26	666.01
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	43	619.88	682.00
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	44	638.15	702.10
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	45	659.62	725.40
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	46	685.20	753.72
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	47	713.98	785.24
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	48	746.87	821.78
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	49	779.30	857.41
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	50	815.84	897.61
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	51	851.93	937.35
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	52	891.67	980.75
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	53	931.87	1025.06
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	54	975.27	1072.56
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	55	1018.66	1120.53
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	56	1065.71	1172.15
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	57	1113.22	1224.68
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	58	1163.92	1280.41
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	59	1189.05	1307.82
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	60	1239.75	1363.54
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	61	1283.61	1411.97
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	62	1312.38	1443.48
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	63	1348.47	1483.23
	22444PA0010144 Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	1370.40	1507.44
	22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	349.45	349.45
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	15	380.51	380.51
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	16	392.39	392.39
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	17	404.27	404.27
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	18	417.06	417.06
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	19	429.85	429.85
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	20	443.09	443.09
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	21	456.80	502.48
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	22	456.80	502.48
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	23	456.80	502.48
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	24	456.80	502.48
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	25	458.63	504.31
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	26	467.76	514.36
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	27	478.73	526.69
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	28	496.54	546.33
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	29	511.16	562.32
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	30	518.47	570.54
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	31	529.43	582.42
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	32	540.39	594.30
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	33	547.25	602.06
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	34	554.55	609.83
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	35	558.21	613.94
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	36	561.86	618.05
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	37	565.52	622.16
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	38	569.17	626.27
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	39	576.48	634.04
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	40	583.79	642.26
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	41	594.75	654.14
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	42	605.26	666.01
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	43	619.88	682.00
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	44	638.15	702.10
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	45	659.62	725.40
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	46	685.20	753.72
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	47	713.98	785.24
	22444PA0010146 Rating Area 3		Tobacco User/Non-Tobacco User	48	746.87	821.78



22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	49	779.30	857.41
	Rating Area 3	Tobacco User/Non-Tobacco User	50	815.84	897.61
	Rating Area 3	Tobacco User/Non-Tobacco User	51	851.93	937.35
	Rating Area 3	Tobacco User/Non-Tobacco User	52	891.67	980.75
	Rating Area 3	Tobacco User/Non-Tobacco User	53	931.87	1025.06
	Rating Area 3	Tobacco User/Non-Tobacco User	54	975.27	1072.56
	Rating Area 3	Tobacco User/Non-Tobacco User	55	1018.66	1120.53
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1065.71	1172.15
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1113.22	1224.68
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1163.92	1280.41
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1189.05	1307.82
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1239.75	1363.54
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1283.61	1411.97
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1312.38	1443.48
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1348.47	1483.23
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1370.40	1507.44
22444PA0010146	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	367.84	367.84
22444PA0010146	Rating Area 6	Tobacco User/Non-Tobacco User	15	400.54	400.54
	Rating Area 6	Tobacco User/Non-Tobacco User	16	413.04	413.04
	Rating Area 6	Tobacco User/Non-Tobacco User	17	425.54	425.54
	Rating Area 6	Tobacco User/Non-Tobacco User	18	439.01	439.01
	Rating Area 6	Tobacco User/Non-Tobacco User	19	452.47	452.47
	Rating Area 6	Tobacco User/Non-Tobacco User	20	466.42	466.42
	Rating Area 6	Tobacco User/Non-Tobacco User	21	480.85	528.93
	Rating Area 6	Tobacco User/Non-Tobacco User	22	480.85	528.93
	Rating Area 6	Tobacco User/Non-Tobacco User	23	480.85	528.93
	Rating Area 6	Tobacco User/Non-Tobacco User	24	480.85	528.93
	Rating Area 6	Tobacco User/Non-Tobacco User	25	482.76	530.85
	Rating Area 6	Tobacco User/Non-Tobacco User	26	492.38	541.43
	Rating Area 6	Tobacco User/Non-Tobacco User	27	503.92	554.41
	Rating Area 6	Tobacco User/Non-Tobacco User	28	522.67	575.09
	Rating Area 6	Tobacco User/Non-Tobacco User	29	538.06	591.92
	Rating Area 6	Tobacco User/Non-Tobacco User	30	545.75	600.57
	Rating Area 6	Tobacco User/Non-Tobacco User	31	557.29	613.07
	Rating Area 6	Tobacco User/Non-Tobacco User	32	568.83	625.57
	Rating Area 6	Tobacco User/Non-Tobacco User	33	576.05	633.75
	Rating Area 6	Tobacco User/Non-Tobacco User	34	583.74	641.92
	Rating Area 6	Tobacco User/Non-Tobacco User	35	587.59	646.25
	Rating Area 6	Tobacco User/Non-Tobacco User	36	591.43	650.58
	Rating Area 6	Tobacco User/Non-Tobacco User	37	595.28	654.91
	Rating Area 6	Tobacco User/Non-Tobacco User	38	599.13	659.23
	Rating Area 6	Tobacco User/Non-Tobacco User	39	606.82	667.41
	Rating Area 6	Tobacco User/Non-Tobacco User	40	614.51	676.06
	Rating Area 6	Tobacco User/Non-Tobacco User	41	626.05	688.56
	Rating Area 6	Tobacco User/Non-Tobacco User	42	637.11	701.07
	Rating Area 6	Tobacco User/Non-Tobacco User	43	652.50	717.90
	Rating Area 6	Tobacco User/Non-Tobacco User	44	671.73	739.05
	Rating Area 6	Tobacco User/Non-Tobacco User	45	694.33	763.58
	Rating Area 6	Tobacco User/Non-Tobacco User	46	721.26	793.39
	Rating Area 6	Tobacco User/Non-Tobacco User	47	751.55	826.57
	Rating Area 6	Tobacco User/Non-Tobacco User	48	786.18	865.03
	Rating Area 6	Tobacco User/Non-Tobacco User	49	820.31	902.54
	Rating Area 6	Tobacco User/Non-Tobacco User	50	858.78	944.85
	Rating Area 6	Tobacco User/Non-Tobacco User	51	896.77	986.69
	Rating Area 6	Tobacco User/Non-Tobacco User	52	938.60	1032.37
	Rating Area 6	Tobacco User/Non-Tobacco User	53	980.92	1079.01
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1026.60	1129.01
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1072.28	1179.50
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1121.80	1233.84
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1171.81	1289.13
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1225.18	1347.80
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1251.63	1376.65
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1305.00	1435.31
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1351.16	1486.28
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1381.46	1519.46
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1419.44	1561.29

22444PA0010146 Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1442.52	1586.78
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	441.41	441.41
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	15	480.65	480.65
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	16	495.65	495.65
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	17	510.65	510.65
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	18	526.81	526.81
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	19	542.97	542.97
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	20	559.70	559.70
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	21	577.01	634.72
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	22	577.01	634.72
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	23	577.01	634.72
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	24	577.01	634.72
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	25	579.32	637.02
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	26	590.86	649.71
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	27	604.71	665.29
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	28	627.21	690.10
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	29	645.67	710.30
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	30	654.91	720.68
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	31	668.75	735.69
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	32	682.60	750.69
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	33	691.26	760.50
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	34	700.49	770.31
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	35	705.11	775.50
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	36	709.72	780.69
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	37	714.34	785.89
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	38	718.95	791.08
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	39	728.19	800.89
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	40	737.42	811.27
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	41	751.27	826.28
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	42	764.54	841.28
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	43	783.00	861.47
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	44	806.08	886.86
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	45	833.20	916.29
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	46	865.51	952.07
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	47	901.87	991.88
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	48	943.41	1038.04
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	49	984.38	1083.05
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	50	1030.54	1133.82
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	51	1076.12	1184.02
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	52	1126.32	1238.84
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	53	1177.10	1294.81
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	54	1231.91	1354.82
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	55	1286.73	1415.40
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	56	1346.16	1480.61
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	57	1406.17	1546.96
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	58	1470.22	1617.36
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	59	1501.95	1651.98
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	60	1566.00	1722.37
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	61	1621.40	1783.54
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	62	1657.75	1823.35
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	63	1703.33	1873.55
22444PA0010146 Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	1731.03	1904.13
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	367.84	367.84
22444PA0010152 Rating Area 6		Tobacco User/Non-Tobacco User	15	400.54	400.54
22444PA0010152 Rating Area 6		Tobacco User/Non-Tobacco User	16	413.04	413.04
22444PA0010152 Rating Area 6		Tobacco User/Non-Tobacco User	17	425.54	425.54
22444PA0010152 Rating Area 6		Tobacco User/Non-Tobacco User	18	439.01	439.01
22444PA0010152 Rating Area 6		Tobacco User/Non-Tobacco User	19	452.47	452.47
22444PA0010152 Rating Area 6		Tobacco User/Non-Tobacco User	20	466.42	466.42
22444PA0010152 Rating Area 6		Tobacco User/Non-Tobacco User	21	480.85	528.93
22444PA0010152 Rating Area 6		Tobacco User/Non-Tobacco User	22	480.85	528.93
22444PA0010152 Rating Area 6		Tobacco User/Non-Tobacco User	23	480.85	528.93
22444PA0010152 Rating Area 6		Tobacco User/Non-Tobacco User	24	480.85	528.93
22444PA0010152 Rating Area 6		Tobacco User/Non-Tobacco User	25	482.76	530.85
22444PA0010152 Rating Area 6		Tobacco User/Non-Tobacco User	26	492.38	541.43
22444PA0010152 Rating Area 6		Tobacco User/Non-Tobacco User	27	503.92	554.41

22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	28	522.67	575.09
	Rating Area 6	Tobacco User/Non-Tobacco User	29	538.06	591.92
	Rating Area 6	Tobacco User/Non-Tobacco User	30	545.75	600.57
	Rating Area 6	Tobacco User/Non-Tobacco User	31	557.29	613.07
	Rating Area 6	Tobacco User/Non-Tobacco User	32	568.83	625.57
	Rating Area 6	Tobacco User/Non-Tobacco User	33	576.05	633.75
	Rating Area 6	Tobacco User/Non-Tobacco User	34	583.74	641.92
	Rating Area 6	Tobacco User/Non-Tobacco User	35	587.59	646.25
	Rating Area 6	Tobacco User/Non-Tobacco User	36	591.43	650.58
	Rating Area 6	Tobacco User/Non-Tobacco User	37	595.28	654.91
	Rating Area 6	Tobacco User/Non-Tobacco User	38	599.13	659.23
	Rating Area 6	Tobacco User/Non-Tobacco User	39	606.82	667.41
	Rating Area 6	Tobacco User/Non-Tobacco User	40	614.51	676.06
	Rating Area 6	Tobacco User/Non-Tobacco User	41	626.05	688.56
	Rating Area 6	Tobacco User/Non-Tobacco User	42	637.11	701.07
	Rating Area 6	Tobacco User/Non-Tobacco User	43	652.50	717.90
	Rating Area 6	Tobacco User/Non-Tobacco User	44	671.73	739.05
	Rating Area 6	Tobacco User/Non-Tobacco User	45	694.33	763.58
	Rating Area 6	Tobacco User/Non-Tobacco User	46	721.26	793.39
	Rating Area 6	Tobacco User/Non-Tobacco User	47	751.55	826.57
	Rating Area 6	Tobacco User/Non-Tobacco User	48	786.18	865.03
	Rating Area 6	Tobacco User/Non-Tobacco User	49	820.31	902.54
	Rating Area 6	Tobacco User/Non-Tobacco User	50	858.78	944.85
	Rating Area 6	Tobacco User/Non-Tobacco User	51	896.77	986.69
	Rating Area 6	Tobacco User/Non-Tobacco User	52	938.60	1032.37
	Rating Area 6	Tobacco User/Non-Tobacco User	53	980.92	1079.01
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1026.60	1129.01
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1072.28	1179.50
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1121.80	1233.84
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1171.81	1289.13
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1225.18	1347.80
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1251.63	1376.65
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1305.00	1435.31
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1351.16	1486.28
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1381.46	1519.46
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1419.44	1561.29
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1442.52	1586.78
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	459.80	459.80
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	15	500.68	500.68
	Rating Area 7	Tobacco User/Non-Tobacco User	16	516.30	516.30
	Rating Area 7	Tobacco User/Non-Tobacco User	17	531.93	531.93
	Rating Area 7	Tobacco User/Non-Tobacco User	18	548.76	548.76
	Rating Area 7	Tobacco User/Non-Tobacco User	19	565.59	565.59
	Rating Area 7	Tobacco User/Non-Tobacco User	20	583.02	583.02
	Rating Area 7	Tobacco User/Non-Tobacco User	21	601.06	661.16
	Rating Area 7	Tobacco User/Non-Tobacco User	22	601.06	661.16
	Rating Area 7	Tobacco User/Non-Tobacco User	23	601.06	661.16
	Rating Area 7	Tobacco User/Non-Tobacco User	24	601.06	661.16
	Rating Area 7	Tobacco User/Non-Tobacco User	25	603.46	663.56
	Rating Area 7	Tobacco User/Non-Tobacco User	26	615.48	676.78
	Rating Area 7	Tobacco User/Non-Tobacco User	27	629.90	693.01
	Rating Area 7	Tobacco User/Non-Tobacco User	28	653.34	718.86
	Rating Area 7	Tobacco User/Non-Tobacco User	29	672.58	739.89
	Rating Area 7	Tobacco User/Non-Tobacco User	30	682.19	750.71
	Rating Area 7	Tobacco User/Non-Tobacco User	31	696.62	766.34
	Rating Area 7	Tobacco User/Non-Tobacco User	32	711.04	781.97
	Rating Area 7	Tobacco User/Non-Tobacco User	33	720.06	792.19
	Rating Area 7	Tobacco User/Non-Tobacco User	34	729.68	802.40
	Rating Area 7	Tobacco User/Non-Tobacco User	35	734.48	807.81
	Rating Area 7	Tobacco User/Non-Tobacco User	36	739.29	813.22
	Rating Area 7	Tobacco User/Non-Tobacco User	37	744.10	818.63
	Rating Area 7	Tobacco User/Non-Tobacco User	38	748.91	824.04
	Rating Area 7	Tobacco User/Non-Tobacco User	39	758.53	834.26
	Rating Area 7	Tobacco User/Non-Tobacco User	40	768.14	845.08
	Rating Area 7	Tobacco User/Non-Tobacco User	41	782.57	860.71
	Rating Area 7	Tobacco User/Non-Tobacco User	42	796.39	876.33

22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	43	815.63	897.37
	Rating Area 7	Tobacco User/Non-Tobacco User	44	839.67	923.82
	Rating Area 7	Tobacco User/Non-Tobacco User	45	867.92	954.47
	Rating Area 7	Tobacco User/Non-Tobacco User	46	901.58	991.73
	Rating Area 7	Tobacco User/Non-Tobacco User	47	939.44	1033.21
	Rating Area 7	Tobacco User/Non-Tobacco User	48	982.72	1081.29
	Rating Area 7	Tobacco User/Non-Tobacco User	49	1025.39	1128.17
	Rating Area 7	Tobacco User/Non-Tobacco User	50	1073.48	1181.07
	Rating Area 7	Tobacco User/Non-Tobacco User	51	1120.96	1233.36
	Rating Area 7	Tobacco User/Non-Tobacco User	52	1173.25	1290.46
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1226.14	1348.76
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1283.24	1411.27
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1340.34	1474.38
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1402.25	1542.30
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1464.76	1611.42
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1531.48	1684.75
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1564.54	1720.81
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1631.25	1794.14
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1688.95	1857.85
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1726.82	1899.32
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1774.30	1951.61
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1803.15	1983.47
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	441.41	441.41
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	15	480.65	480.65
	Rating Area 9	Tobacco User/Non-Tobacco User	16	495.65	495.65
	Rating Area 9	Tobacco User/Non-Tobacco User	17	510.65	510.65
	Rating Area 9	Tobacco User/Non-Tobacco User	18	526.81	526.81
	Rating Area 9	Tobacco User/Non-Tobacco User	19	542.97	542.97
	Rating Area 9	Tobacco User/Non-Tobacco User	20	559.70	559.70
	Rating Area 9	Tobacco User/Non-Tobacco User	21	577.01	634.72
	Rating Area 9	Tobacco User/Non-Tobacco User	22	577.01	634.72
	Rating Area 9	Tobacco User/Non-Tobacco User	23	577.01	634.72
	Rating Area 9	Tobacco User/Non-Tobacco User	24	577.01	634.72
	Rating Area 9	Tobacco User/Non-Tobacco User	25	579.32	637.02
	Rating Area 9	Tobacco User/Non-Tobacco User	26	590.86	649.71
	Rating Area 9	Tobacco User/Non-Tobacco User	27	604.71	665.29
	Rating Area 9	Tobacco User/Non-Tobacco User	28	627.21	690.10
	Rating Area 9	Tobacco User/Non-Tobacco User	29	645.67	710.30
	Rating Area 9	Tobacco User/Non-Tobacco User	30	654.91	720.68
	Rating Area 9	Tobacco User/Non-Tobacco User	31	668.75	735.69
	Rating Area 9	Tobacco User/Non-Tobacco User	32	682.60	750.69
	Rating Area 9	Tobacco User/Non-Tobacco User	33	691.26	760.50
	Rating Area 9	Tobacco User/Non-Tobacco User	34	700.49	770.31
	Rating Area 9	Tobacco User/Non-Tobacco User	35	705.11	775.50
	Rating Area 9	Tobacco User/Non-Tobacco User	36	709.72	780.69
	Rating Area 9	Tobacco User/Non-Tobacco User	37	714.34	785.89
	Rating Area 9	Tobacco User/Non-Tobacco User	38	718.95	791.08
	Rating Area 9	Tobacco User/Non-Tobacco User	39	728.19	800.89
	Rating Area 9	Tobacco User/Non-Tobacco User	40	737.42	811.27
	Rating Area 9	Tobacco User/Non-Tobacco User	41	751.27	826.28
	Rating Area 9	Tobacco User/Non-Tobacco User	42	764.54	841.28
	Rating Area 9	Tobacco User/Non-Tobacco User	43	783.00	861.47
	Rating Area 9	Tobacco User/Non-Tobacco User	44	806.08	886.86
	Rating Area 9	Tobacco User/Non-Tobacco User	45	833.20	916.29
	Rating Area 9	Tobacco User/Non-Tobacco User	46	865.51	952.07
	Rating Area 9	Tobacco User/Non-Tobacco User	47	901.87	991.88
	Rating Area 9	Tobacco User/Non-Tobacco User	48	943.41	1038.04
	Rating Area 9	Tobacco User/Non-Tobacco User	49	984.38	1083.05
	Rating Area 9	Tobacco User/Non-Tobacco User	50	1030.54	1133.82
	Rating Area 9	Tobacco User/Non-Tobacco User	51	1076.12	1184.02
	Rating Area 9	Tobacco User/Non-Tobacco User	52	1126.32	1238.84
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1177.10	1294.81
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1231.91	1354.82
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1286.73	1415.40
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1346.16	1480.61
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1406.17	1546.96

	22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	58	1470.22	1617.36
	22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	59	1501.95	1651.98
	22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	60	1566.00	1722.37
	22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	61	1621.40	1783.54
	22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	62	1657.75	1823.35
	22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	63	1703.33	1873.55
	22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1731.03	1904.13
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	337.28	337.28
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	15	367.26	367.26
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	16	378.72	378.72
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	17	390.19	390.19
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	18	402.53	402.53
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	19	414.88	414.88
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	20	427.66	427.66
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	21	440.89	484.98
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	22	440.89	484.98
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	23	440.89	484.98
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	24	440.89	484.98
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	25	442.65	486.74
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	26	451.47	496.44
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	27	462.05	508.35
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	28	479.25	527.30
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	29	493.35	542.73
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	30	500.41	550.67
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	31	510.99	562.13
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	32	521.57	573.60
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	33	528.19	581.09
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	34	535.24	588.59
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	35	538.77	592.55
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	36	542.29	596.52
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	37	545.82	600.49
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	38	549.35	604.46
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	39	556.40	611.95
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	40	563.46	619.89
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	41	574.04	631.35
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	42	584.18	642.82
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	43	598.29	658.25
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	44	615.92	677.65
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	45	636.64	700.13
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	46	661.33	727.47
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	47	689.11	757.89
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	48	720.85	793.16
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	49	752.16	827.55
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	50	787.43	866.35
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	51	822.26	904.70
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	52	860.62	946.59
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	53	899.41	989.35
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	54	941.30	1035.21
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	55	983.18	1081.50
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	56	1028.59	1131.32
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	57	1074.45	1182.02
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	58	1123.39	1235.81
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	59	1147.63	1262.27
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	60	1196.57	1316.05
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	61	1238.90	1362.79
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	62	1266.67	1393.21
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	63	1301.50	1431.57
	22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1322.67	1454.93
	22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	320.42	320.42
	22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	15	348.90	348.90
	22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	16	359.79	359.79
	22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	17	370.68	370.68
	22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	18	382.41	382.41
	22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	19	394.13	394.13
	22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	20	406.28	406.28
	22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	21	418.85	460.73

	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	22	418.85	460.73
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	23	418.85	460.73
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	24	418.85	460.73
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	25	420.52	462.40
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	26	428.90	471.62
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	27	438.95	482.93
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	28	455.28	500.94
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	29	468.69	515.60
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	30	475.39	523.14
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	31	485.44	534.03
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	32	495.49	544.92
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	33	501.78	552.04
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	34	508.48	559.16
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	35	511.83	562.93
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	36	515.18	566.70
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	37	518.53	570.47
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	38	521.88	574.24
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	39	528.58	581.36
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	40	535.28	588.90
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	41	545.34	599.79
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	42	554.97	610.68
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	43	568.37	625.33
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	44	585.13	643.76
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	45	604.81	665.13
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	46	628.27	691.09
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	47	654.65	719.99
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	48	684.81	753.50
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	49	714.55	786.17
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	50	748.06	823.03
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	51	781.15	859.47
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	52	817.58	899.26
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	53	854.44	939.89
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	54	894.23	983.45
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	55	934.02	1027.43
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	56	977.16	1074.76
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	57	1020.72	1122.92
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	58	1067.22	1174.02
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	59	1090.25	1199.15
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	60	1136.74	1250.25
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	61	1176.95	1294.65
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	62	1203.34	1323.55
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	63	1236.43	1359.99
	22444PA0010157 Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	1256.53	1382.19
	22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	320.42	320.42
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	15	348.90	348.90
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	16	359.79	359.79
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	17	370.68	370.68
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	18	382.41	382.41
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	19	394.13	394.13
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	20	406.28	406.28
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	21	418.85	460.73
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	22	418.85	460.73
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	23	418.85	460.73
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	24	418.85	460.73
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	25	420.52	462.40
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	26	428.90	471.62
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	27	438.95	482.93
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	28	455.28	500.94
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	29	468.69	515.60
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	30	475.39	523.14
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	31	485.44	534.03
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	32	495.49	544.92
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	33	501.78	552.04
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	34	508.48	559.16
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	35	511.83	562.93
	22444PA0010159 Rating Area 3		Tobacco User/Non-Tobacco User	36	515.18	566.70

22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	37	518.53	570.47
	Rating Area 3	Tobacco User/Non-Tobacco User	38	521.88	574.24
	Rating Area 3	Tobacco User/Non-Tobacco User	39	528.58	581.36
	Rating Area 3	Tobacco User/Non-Tobacco User	40	535.28	588.90
	Rating Area 3	Tobacco User/Non-Tobacco User	41	545.34	599.79
	Rating Area 3	Tobacco User/Non-Tobacco User	42	554.97	610.68
	Rating Area 3	Tobacco User/Non-Tobacco User	43	568.37	625.33
	Rating Area 3	Tobacco User/Non-Tobacco User	44	585.13	643.76
	Rating Area 3	Tobacco User/Non-Tobacco User	45	604.81	665.13
	Rating Area 3	Tobacco User/Non-Tobacco User	46	628.27	691.09
	Rating Area 3	Tobacco User/Non-Tobacco User	47	654.65	719.99
	Rating Area 3	Tobacco User/Non-Tobacco User	48	684.81	753.50
	Rating Area 3	Tobacco User/Non-Tobacco User	49	714.55	786.17
	Rating Area 3	Tobacco User/Non-Tobacco User	50	748.06	823.03
	Rating Area 3	Tobacco User/Non-Tobacco User	51	781.15	859.47
	Rating Area 3	Tobacco User/Non-Tobacco User	52	817.58	899.26
	Rating Area 3	Tobacco User/Non-Tobacco User	53	854.44	939.89
	Rating Area 3	Tobacco User/Non-Tobacco User	54	894.23	983.45
	Rating Area 3	Tobacco User/Non-Tobacco User	55	934.02	1027.43
	Rating Area 3	Tobacco User/Non-Tobacco User	56	977.16	1074.76
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1020.72	1122.92
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1067.22	1174.02
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1090.25	1199.15
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1136.74	1250.25
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1176.95	1294.65
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1203.34	1323.55
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1236.43	1359.99
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1256.53	1382.19
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	337.28	337.28
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	15	367.26	367.26
	Rating Area 6	Tobacco User/Non-Tobacco User	16	378.72	378.72
	Rating Area 6	Tobacco User/Non-Tobacco User	17	390.19	390.19
	Rating Area 6	Tobacco User/Non-Tobacco User	18	402.53	402.53
	Rating Area 6	Tobacco User/Non-Tobacco User	19	414.88	414.88
	Rating Area 6	Tobacco User/Non-Tobacco User	20	427.66	427.66
	Rating Area 6	Tobacco User/Non-Tobacco User	21	440.89	484.98
	Rating Area 6	Tobacco User/Non-Tobacco User	22	440.89	484.98
	Rating Area 6	Tobacco User/Non-Tobacco User	23	440.89	484.98
	Rating Area 6	Tobacco User/Non-Tobacco User	24	440.89	484.98
	Rating Area 6	Tobacco User/Non-Tobacco User	25	442.65	486.74
	Rating Area 6	Tobacco User/Non-Tobacco User	26	451.47	496.44
	Rating Area 6	Tobacco User/Non-Tobacco User	27	462.05	508.35
	Rating Area 6	Tobacco User/Non-Tobacco User	28	479.25	527.30
	Rating Area 6	Tobacco User/Non-Tobacco User	29	493.35	542.73
	Rating Area 6	Tobacco User/Non-Tobacco User	30	500.41	550.67
	Rating Area 6	Tobacco User/Non-Tobacco User	31	510.99	562.13
	Rating Area 6	Tobacco User/Non-Tobacco User	32	521.57	573.60
	Rating Area 6	Tobacco User/Non-Tobacco User	33	528.19	581.09
	Rating Area 6	Tobacco User/Non-Tobacco User	34	535.24	588.59
	Rating Area 6	Tobacco User/Non-Tobacco User	35	538.77	592.55
	Rating Area 6	Tobacco User/Non-Tobacco User	36	542.29	596.52
	Rating Area 6	Tobacco User/Non-Tobacco User	37	545.82	600.49
	Rating Area 6	Tobacco User/Non-Tobacco User	38	549.35	604.46
	Rating Area 6	Tobacco User/Non-Tobacco User	39	556.40	611.95
	Rating Area 6	Tobacco User/Non-Tobacco User	40	563.46	619.89
	Rating Area 6	Tobacco User/Non-Tobacco User	41	574.04	631.35
	Rating Area 6	Tobacco User/Non-Tobacco User	42	584.18	642.82
	Rating Area 6	Tobacco User/Non-Tobacco User	43	598.29	658.25
	Rating Area 6	Tobacco User/Non-Tobacco User	44	615.92	677.65
	Rating Area 6	Tobacco User/Non-Tobacco User	45	636.64	700.13
	Rating Area 6	Tobacco User/Non-Tobacco User	46	661.33	727.47
	Rating Area 6	Tobacco User/Non-Tobacco User	47	689.11	757.89
	Rating Area 6	Tobacco User/Non-Tobacco User	48	720.85	793.16
	Rating Area 6	Tobacco User/Non-Tobacco User	49	752.16	827.55
	Rating Area 6	Tobacco User/Non-Tobacco User	50	787.43	866.35
	Rating Area 6	Tobacco User/Non-Tobacco User	51	822.26	904.70

22444PA0010159 Rating Area 6		Tobacco User/Non-Tobacco User	52	860.62	946.59
22444PA0010159 Rating Area 6		Tobacco User/Non-Tobacco User	53	899.41	989.35
22444PA0010159 Rating Area 6		Tobacco User/Non-Tobacco User	54	941.30	1035.21
22444PA0010159 Rating Area 6		Tobacco User/Non-Tobacco User	55	983.18	1081.50
22444PA0010159 Rating Area 6		Tobacco User/Non-Tobacco User	56	1028.59	1131.32
22444PA0010159 Rating Area 6		Tobacco User/Non-Tobacco User	57	1074.45	1182.02
22444PA0010159 Rating Area 6		Tobacco User/Non-Tobacco User	58	1123.39	1235.81
22444PA0010159 Rating Area 6		Tobacco User/Non-Tobacco User	59	1147.63	1262.27
22444PA0010159 Rating Area 6		Tobacco User/Non-Tobacco User	60	1196.57	1316.05
22444PA0010159 Rating Area 6		Tobacco User/Non-Tobacco User	61	1238.90	1362.79
22444PA0010159 Rating Area 6		Tobacco User/Non-Tobacco User	62	1266.67	1393.21
22444PA0010159 Rating Area 6		Tobacco User/Non-Tobacco User	63	1301.50	1431.57
22444PA0010159 Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1322.67	1454.93
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	404.74	404.74
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	15	440.71	440.71
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	16	454.47	454.47
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	17	468.22	468.22
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	18	483.04	483.04
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	19	497.85	497.85
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	20	513.19	513.19
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	21	529.07	581.98
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	22	529.07	581.98
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	23	529.07	581.98
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	24	529.07	581.98
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	25	531.18	584.09
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	26	541.76	595.73
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	27	554.46	610.01
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	28	575.10	632.76
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	29	592.03	651.28
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	30	600.49	660.80
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	31	613.19	674.56
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	32	625.89	688.32
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	33	633.82	697.31
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	34	642.29	706.30
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	35	646.52	711.07
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	36	650.75	715.83
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	37	654.98	720.59
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	38	659.22	725.35
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	39	667.68	734.34
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	40	676.15	743.87
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	41	688.84	757.62
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	42	701.01	771.38
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	43	717.94	789.90
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	44	739.11	813.18
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	45	763.97	840.16
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	46	793.60	872.96
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	47	826.93	909.47
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	48	865.02	951.79
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	49	902.59	993.06
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	50	944.91	1039.62
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	51	986.71	1085.65
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	52	1032.74	1135.91
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	53	1079.30	1187.23
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	54	1129.56	1242.25
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	55	1179.82	1297.80
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	56	1234.31	1357.59
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	57	1289.34	1418.43
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	58	1348.06	1482.97
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	59	1377.16	1514.72
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	60	1435.89	1579.26
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	61	1486.68	1635.35
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	62	1520.01	1671.85
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	63	1561.81	1717.88
22444PA0010159 Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	1587.20	1745.92
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	337.28	337.28
22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	15	367.26	367.26



	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	16	378.72	378.72
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	17	390.19	390.19
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	18	402.53	402.53
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	19	414.88	414.88
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	20	427.66	427.66
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	21	440.89	484.98
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	22	440.89	484.98
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	23	440.89	484.98
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	24	440.89	484.98
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	25	442.65	486.74
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	26	451.47	496.44
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	27	462.05	508.35
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	28	479.25	527.30
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	29	493.35	542.73
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	30	500.41	550.67
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	31	510.99	562.13
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	32	521.57	573.60
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	33	528.19	581.09
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	34	535.24	588.59
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	35	538.77	592.55
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	36	542.29	596.52
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	37	545.82	600.49
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	38	549.35	604.46
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	39	556.40	611.95
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	40	563.46	619.89
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	41	574.04	631.35
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	42	584.18	642.82
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	43	598.29	658.25
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	44	615.92	677.65
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	45	636.64	700.13
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	46	661.33	727.47
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	47	689.11	757.89
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	48	720.85	793.16
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	49	752.16	827.55
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	50	787.43	866.35
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	51	822.26	904.70
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	52	860.62	946.59
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	53	899.41	989.35
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	54	941.30	1035.21
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	55	983.18	1081.50
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	56	1028.59	1131.32
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	57	1074.45	1182.02
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	58	1123.39	1235.81
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	59	1147.63	1262.27
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	60	1196.57	1316.05
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	61	1238.90	1362.79
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	62	1266.67	1393.21
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	63	1301.50	1431.57
	22444PA0010166 Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1322.67	1454.93
	22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	421.60	421.60
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	15	459.08	459.08
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	16	473.40	473.40
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	17	487.73	487.73
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	18	503.16	503.16
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	19	518.60	518.60
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	20	534.58	534.58
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	21	551.12	606.23
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	22	551.12	606.23
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	23	551.12	606.23
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	24	551.12	606.23
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	25	553.32	608.43
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	26	564.34	620.55
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	27	577.56	635.43
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	28	599.06	659.13
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	29	616.69	678.42
	22444PA0010167 Rating Area 7		Tobacco User/Non-Tobacco User	30	625.51	688.34

22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	31	638.74	702.67
	Rating Area 7	Tobacco User/Non-Tobacco User	32	651.96	717.00
	Rating Area 7	Tobacco User/Non-Tobacco User	33	660.23	726.36
	Rating Area 7	Tobacco User/Non-Tobacco User	34	669.05	735.73
	Rating Area 7	Tobacco User/Non-Tobacco User	35	673.46	740.69
	Rating Area 7	Tobacco User/Non-Tobacco User	36	677.87	745.65
	Rating Area 7	Tobacco User/Non-Tobacco User	37	682.28	750.61
	Rating Area 7	Tobacco User/Non-Tobacco User	38	686.68	755.57
	Rating Area 7	Tobacco User/Non-Tobacco User	39	695.50	764.94
	Rating Area 7	Tobacco User/Non-Tobacco User	40	704.32	774.86
	Rating Area 7	Tobacco User/Non-Tobacco User	41	717.55	789.19
	Rating Area 7	Tobacco User/Non-Tobacco User	42	730.22	803.52
	Rating Area 7	Tobacco User/Non-Tobacco User	43	747.86	822.81
	Rating Area 7	Tobacco User/Non-Tobacco User	44	769.90	847.06
	Rating Area 7	Tobacco User/Non-Tobacco User	45	795.80	875.16
	Rating Area 7	Tobacco User/Non-Tobacco User	46	826.67	909.33
	Rating Area 7	Tobacco User/Non-Tobacco User	47	861.39	947.36
	Rating Area 7	Tobacco User/Non-Tobacco User	48	901.07	991.45
	Rating Area 7	Tobacco User/Non-Tobacco User	49	940.20	1034.44
	Rating Area 7	Tobacco User/Non-Tobacco User	50	984.28	1082.93
	Rating Area 7	Tobacco User/Non-Tobacco User	51	1027.82	1130.88
	Rating Area 7	Tobacco User/Non-Tobacco User	52	1075.77	1183.24
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1124.27	1236.69
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1176.62	1294.01
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1228.98	1351.88
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1285.74	1414.15
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1343.06	1477.53
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1404.23	1544.76
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1434.54	1577.83
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1495.72	1645.07
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1548.62	1703.48
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1583.34	1741.51
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1626.88	1789.46
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1653.33	1818.67
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	404.74	404.74
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	15	440.71	440.71
	Rating Area 9	Tobacco User/Non-Tobacco User	16	454.47	454.47
	Rating Area 9	Tobacco User/Non-Tobacco User	17	468.22	468.22
	Rating Area 9	Tobacco User/Non-Tobacco User	18	483.04	483.04
	Rating Area 9	Tobacco User/Non-Tobacco User	19	497.85	497.85
	Rating Area 9	Tobacco User/Non-Tobacco User	20	513.19	513.19
	Rating Area 9	Tobacco User/Non-Tobacco User	21	529.07	581.98
	Rating Area 9	Tobacco User/Non-Tobacco User	22	529.07	581.98
	Rating Area 9	Tobacco User/Non-Tobacco User	23	529.07	581.98
	Rating Area 9	Tobacco User/Non-Tobacco User	24	529.07	581.98
	Rating Area 9	Tobacco User/Non-Tobacco User	25	531.18	584.09
	Rating Area 9	Tobacco User/Non-Tobacco User	26	541.76	595.73
	Rating Area 9	Tobacco User/Non-Tobacco User	27	554.46	610.01
	Rating Area 9	Tobacco User/Non-Tobacco User	28	575.10	632.76
	Rating Area 9	Tobacco User/Non-Tobacco User	29	592.03	651.28
	Rating Area 9	Tobacco User/Non-Tobacco User	30	600.49	660.80
	Rating Area 9	Tobacco User/Non-Tobacco User	31	613.19	674.56
	Rating Area 9	Tobacco User/Non-Tobacco User	32	625.89	688.32
	Rating Area 9	Tobacco User/Non-Tobacco User	33	633.82	697.31
	Rating Area 9	Tobacco User/Non-Tobacco User	34	642.29	706.30
	Rating Area 9	Tobacco User/Non-Tobacco User	35	646.52	711.07
	Rating Area 9	Tobacco User/Non-Tobacco User	36	650.75	715.83
	Rating Area 9	Tobacco User/Non-Tobacco User	37	654.98	720.59
	Rating Area 9	Tobacco User/Non-Tobacco User	38	659.22	725.35
	Rating Area 9	Tobacco User/Non-Tobacco User	39	667.68	734.34
	Rating Area 9	Tobacco User/Non-Tobacco User	40	676.15	743.87
	Rating Area 9	Tobacco User/Non-Tobacco User	41	688.84	757.62
	Rating Area 9	Tobacco User/Non-Tobacco User	42	701.01	771.38
	Rating Area 9	Tobacco User/Non-Tobacco User	43	717.94	789.90
	Rating Area 9	Tobacco User/Non-Tobacco User	44	739.11	813.18
	Rating Area 9	Tobacco User/Non-Tobacco User	45	763.97	840.16

22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	46	793.60	872.96
			47	826.93	909.47
			48	865.02	951.79
			49	902.59	993.06
			50	944.91	1039.62
			51	986.71	1085.65
			52	1032.74	1135.91
			53	1079.30	1187.23
			54	1129.56	1242.25
			55	1179.82	1297.80
			56	1234.31	1357.59
			57	1289.34	1418.43
			58	1348.06	1482.97
			59	1377.16	1514.72
			60	1435.89	1579.26
			61	1486.68	1635.35
			62	1520.01	1671.85
			63	1561.81	1717.88
			64 and over	1587.20	1745.92
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	326.49	326.49
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	15	355.51	355.51
			16	366.61	366.61
			17	377.70	377.70
			18	389.65	389.65
			19	401.60	401.60
			20	413.98	413.98
			21	426.79	469.47
			22	426.79	469.47
			23	426.79	469.47
			24	426.79	469.47
			25	428.49	471.17
			26	437.02	480.56
			27	447.27	492.08
			28	463.91	510.43
			29	477.57	525.37
			30	484.40	533.05
			31	494.64	544.15
			32	504.88	555.24
			33	511.28	562.50
			34	518.11	569.75
			35	521.53	573.60
			36	524.94	577.44
			37	528.36	581.28
			38	531.77	585.12
			39	538.60	592.37
			40	545.43	600.06
			41	555.67	611.15
			42	565.49	622.25
			43	579.14	637.19
			44	596.21	655.96
			45	616.27	677.73
			46	640.17	704.19
			47	667.06	733.64
			48	697.79	767.78
			49	728.09	801.07
			50	762.23	838.63
			51	795.95	875.76
			52	833.08	916.30
			53	870.64	957.70
			54	911.18	1002.08
			55	951.72	1046.90
			56	995.68	1095.12
			57	1040.07	1144.20
			58	1087.44	1196.27
			59	1110.91	1221.88
			60	1158.29	1273.94

22444PA0010171 Rating Area 2		Tobacco User/Non-Tobacco User	61	1199.26	1319.18
			62	1226.14	1348.63
			63	1259.86	1385.76
			64 and over	1280.35	1408.38
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	310.16	310.16
22444PA0010171 Rating Area 5		Tobacco User/Non-Tobacco User	15	337.73	337.73
			16	348.28	348.28
			17	358.82	358.82
			18	370.17	370.17
			19	381.52	381.52
			20	393.28	393.28
			21	405.45	445.99
			22	405.45	445.99
			23	405.45	445.99
			24	405.45	445.99
			25	407.06	447.61
			26	415.17	456.53
			27	424.90	467.48
			28	440.72	484.91
			29	453.69	499.10
			30	460.18	506.40
			31	469.91	516.94
			32	479.64	527.48
			33	485.72	534.37
			34	492.21	541.27
			35	495.45	544.92
			36	498.69	548.56
			37	501.94	552.21
			38	505.18	555.86
			39	511.67	562.75
			40	518.16	570.05
			41	527.89	580.59
			42	537.21	591.14
			43	550.19	605.33
			44	566.40	623.17
			45	585.46	643.84
			46	608.16	668.98
			47	633.71	696.96
			48	662.90	729.39
			49	691.69	761.02
			50	724.12	796.70
			51	756.15	831.97
			52	791.42	870.49
			53	827.10	909.81
			54	865.62	951.98
			55	904.14	994.55
			56	945.90	1040.37
			57	988.06	1086.99
			58	1033.07	1136.46
			59	1055.37	1160.78
			60	1100.37	1210.25
			61	1139.29	1253.22
			62	1164.84	1281.20
			63	1196.87	1316.47
			64 and over	1216.33	1337.96
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	310.16	310.16
22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	15	337.73	337.73
			16	348.28	348.28
			17	358.82	358.82
			18	370.17	370.17
			19	381.52	381.52
			20	393.28	393.28
			21	405.45	445.99
			22	405.45	445.99
22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	23	405.45	445.99
			24	405.45	445.99

	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	25	407.06	447.61
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	26	415.17	456.53
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	27	424.90	467.48
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	28	440.72	484.91
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	29	453.69	499.10
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	30	460.18	506.40
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	31	469.91	516.94
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	32	479.64	527.48
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	33	485.72	534.37
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	34	492.21	541.27
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	35	495.45	544.92
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	36	498.69	548.56
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	37	501.94	552.21
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	38	505.18	555.86
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	39	511.67	562.75
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	40	518.16	570.05
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	41	527.89	580.59
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	42	537.21	591.14
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	43	550.19	605.33
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	44	566.40	623.17
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	45	585.46	643.84
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	46	608.16	668.98
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	47	633.71	696.96
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	48	662.90	729.39
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	49	691.69	761.02
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	50	724.12	796.70
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	51	756.15	831.97
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	52	791.42	870.49
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	53	827.10	909.81
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	54	865.62	951.98
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	55	904.14	994.55
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	56	945.90	1040.37
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	57	988.06	1086.99
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	58	1033.07	1136.46
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	59	1055.37	1160.78
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	60	1100.37	1210.25
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	61	1139.29	1253.22
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	62	1164.84	1281.20
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	63	1196.87	1316.47
	22444PA0010173 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	1216.33	1337.96
	22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	326.49	326.49
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	15	355.51	355.51
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	16	366.61	366.61
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	17	377.70	377.70
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	18	389.65	389.65
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	19	401.60	401.60
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	20	413.98	413.98
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	21	426.79	469.47
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	22	426.79	469.47
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	23	426.79	469.47
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	24	426.79	469.47
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	25	428.49	471.17
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	26	437.02	480.56
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	27	447.27	492.08
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	28	463.91	510.43
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	29	477.57	525.37
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	30	484.40	533.05
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	31	494.64	544.15
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	32	504.88	555.24
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	33	511.28	562.50
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	34	518.11	569.75
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	35	521.53	573.60
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	36	524.94	577.44
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	37	528.36	581.28
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	38	531.77	585.12
	22444PA0010173 Rating Area 6		Tobacco User/Non-Tobacco User	39	538.60	592.37

22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	40	545.43	600.06
	Rating Area 6	Tobacco User/Non-Tobacco User	41	555.67	611.15
	Rating Area 6	Tobacco User/Non-Tobacco User	42	565.49	622.25
	Rating Area 6	Tobacco User/Non-Tobacco User	43	579.14	637.19
	Rating Area 6	Tobacco User/Non-Tobacco User	44	596.21	655.96
	Rating Area 6	Tobacco User/Non-Tobacco User	45	616.27	677.73
	Rating Area 6	Tobacco User/Non-Tobacco User	46	640.17	704.19
	Rating Area 6	Tobacco User/Non-Tobacco User	47	667.06	733.64
	Rating Area 6	Tobacco User/Non-Tobacco User	48	697.79	767.78
	Rating Area 6	Tobacco User/Non-Tobacco User	49	728.09	801.07
	Rating Area 6	Tobacco User/Non-Tobacco User	50	762.23	838.63
	Rating Area 6	Tobacco User/Non-Tobacco User	51	795.95	875.76
	Rating Area 6	Tobacco User/Non-Tobacco User	52	833.08	916.30
	Rating Area 6	Tobacco User/Non-Tobacco User	53	870.64	957.70
	Rating Area 6	Tobacco User/Non-Tobacco User	54	911.18	1002.08
	Rating Area 6	Tobacco User/Non-Tobacco User	55	951.72	1046.90
	Rating Area 6	Tobacco User/Non-Tobacco User	56	995.68	1095.12
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1040.07	1144.20
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1087.44	1196.27
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1110.91	1221.88
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1158.29	1273.94
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1199.26	1319.18
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1226.14	1348.63
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1259.86	1385.76
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1280.35	1408.38
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	391.79	391.79
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	15	426.61	426.61
	Rating Area 9	Tobacco User/Non-Tobacco User	16	439.93	439.93
	Rating Area 9	Tobacco User/Non-Tobacco User	17	453.24	453.24
	Rating Area 9	Tobacco User/Non-Tobacco User	18	467.58	467.58
	Rating Area 9	Tobacco User/Non-Tobacco User	19	481.92	481.92
	Rating Area 9	Tobacco User/Non-Tobacco User	20	496.77	496.77
	Rating Area 9	Tobacco User/Non-Tobacco User	21	512.14	563.36
	Rating Area 9	Tobacco User/Non-Tobacco User	22	512.14	563.36
	Rating Area 9	Tobacco User/Non-Tobacco User	23	512.14	563.36
	Rating Area 9	Tobacco User/Non-Tobacco User	24	512.14	563.36
	Rating Area 9	Tobacco User/Non-Tobacco User	25	514.19	565.40
	Rating Area 9	Tobacco User/Non-Tobacco User	26	524.43	576.67
	Rating Area 9	Tobacco User/Non-Tobacco User	27	536.72	590.50
	Rating Area 9	Tobacco User/Non-Tobacco User	28	556.69	612.52
	Rating Area 9	Tobacco User/Non-Tobacco User	29	573.08	630.44
	Rating Area 9	Tobacco User/Non-Tobacco User	30	581.28	639.66
	Rating Area 9	Tobacco User/Non-Tobacco User	31	593.57	652.98
	Rating Area 9	Tobacco User/Non-Tobacco User	32	605.86	666.29
	Rating Area 9	Tobacco User/Non-Tobacco User	33	613.54	675.00
	Rating Area 9	Tobacco User/Non-Tobacco User	34	621.74	683.70
	Rating Area 9	Tobacco User/Non-Tobacco User	35	625.83	688.31
	Rating Area 9	Tobacco User/Non-Tobacco User	36	629.93	692.92
	Rating Area 9	Tobacco User/Non-Tobacco User	37	634.03	697.53
	Rating Area 9	Tobacco User/Non-Tobacco User	38	638.12	702.14
	Rating Area 9	Tobacco User/Non-Tobacco User	39	646.32	710.85
	Rating Area 9	Tobacco User/Non-Tobacco User	40	654.51	720.07
	Rating Area 9	Tobacco User/Non-Tobacco User	41	666.80	733.38
	Rating Area 9	Tobacco User/Non-Tobacco User	42	678.58	746.70
	Rating Area 9	Tobacco User/Non-Tobacco User	43	694.97	764.62
	Rating Area 9	Tobacco User/Non-Tobacco User	44	715.46	787.16
	Rating Area 9	Tobacco User/Non-Tobacco User	45	739.53	813.28
	Rating Area 9	Tobacco User/Non-Tobacco User	46	768.21	845.03
	Rating Area 9	Tobacco User/Non-Tobacco User	47	800.47	880.37
	Rating Area 9	Tobacco User/Non-Tobacco User	48	837.35	921.34
	Rating Area 9	Tobacco User/Non-Tobacco User	49	873.71	961.28
	Rating Area 9	Tobacco User/Non-Tobacco User	50	914.68	1006.35
	Rating Area 9	Tobacco User/Non-Tobacco User	51	955.14	1050.91
	Rating Area 9	Tobacco User/Non-Tobacco User	52	999.69	1099.56
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1044.76	1149.24
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1093.42	1202.50

22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	55	1142.07	1256.28
			56	1194.82	1314.15
			57	1248.08	1373.04
			58	1304.93	1435.52
			59	1333.10	1466.25
			60	1389.94	1528.73
			61	1439.11	1583.02
			62	1471.37	1618.36
			63	1511.83	1662.91
			64 and over	1536.42	1690.06
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	326.49	326.49
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	15	355.51	355.51
			16	366.61	366.61
			17	377.70	377.70
			18	389.65	389.65
			19	401.60	401.60
			20	413.98	413.98
			21	426.79	469.47
			22	426.79	469.47
			23	426.79	469.47
			24	426.79	469.47
			25	428.49	471.17
			26	437.02	480.56
			27	447.27	492.08
			28	463.91	510.43
			29	477.57	525.37
			30	484.40	533.05
			31	494.64	544.15
			32	504.88	555.24
			33	511.28	562.50
			34	518.11	569.75
			35	521.53	573.60
			36	524.94	577.44
			37	528.36	581.28
			38	531.77	585.12
			39	538.60	592.37
			40	545.43	600.06
			41	555.67	611.15
			42	565.49	622.25
			43	579.14	637.19
			44	596.21	655.96
			45	616.27	677.73
			46	640.17	704.19
			47	667.06	733.64
			48	697.79	767.78
			49	728.09	801.07
			50	762.23	838.63
			51	795.95	875.76
			52	833.08	916.30
			53	870.64	957.70
			54	911.18	1002.08
			55	951.72	1046.90
			56	995.68	1095.12
			57	1040.07	1144.20
			58	1087.44	1196.27
			59	1110.91	1221.88
			60	1158.29	1273.94
			61	1199.26	1319.18
			62	1226.14	1348.63
			63	1259.86	1385.76
			64 and over	1280.35	1408.38
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	408.11	408.11
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	15	444.39	444.39
			16	458.26	458.26
			17	472.13	472.13
			18	487.06	487.06

	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	19	502.00	502.00
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	20	517.47	517.47
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	21	533.48	586.83
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	22	533.48	586.83
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	23	533.48	586.83
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	24	533.48	586.83
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	25	535.61	588.96
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	26	546.28	600.70
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	27	559.08	615.10
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	28	579.89	638.04
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	29	596.96	656.71
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	30	605.50	666.31
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	31	618.30	680.18
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	32	631.10	694.05
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	33	639.11	703.12
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	34	647.64	712.19
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	35	651.91	716.99
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	36	656.18	721.80
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	37	660.45	726.60
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	38	664.71	731.40
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	39	673.25	740.47
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	40	681.78	750.07
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	41	694.59	763.94
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	42	706.86	777.81
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	43	723.93	796.48
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	44	745.27	819.95
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	45	770.34	847.16
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	46	800.22	880.24
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	47	833.83	917.05
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	48	872.24	959.73
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	49	910.11	1001.34
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	50	952.79	1048.28
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	51	994.94	1094.70
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	52	1041.35	1145.38
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	53	1088.29	1197.12
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	54	1138.97	1252.61
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	55	1189.65	1308.62
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	56	1244.60	1368.90
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	57	1300.08	1430.25
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	58	1359.30	1495.34
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	59	1388.64	1527.35
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	60	1447.86	1592.43
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	61	1499.07	1648.98
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	62	1532.68	1685.79
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	63	1574.83	1732.20
	22444PA0010180 Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1600.43	1760.48
	22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	391.79	391.79
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	15	426.61	426.61
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	16	439.93	439.93
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	17	453.24	453.24
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	18	467.58	467.58
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	19	481.92	481.92
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	20	496.77	496.77
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	21	512.14	563.36
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	22	512.14	563.36
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	23	512.14	563.36
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	24	512.14	563.36
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	25	514.19	565.40
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	26	524.43	576.67
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	27	536.72	590.50
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	28	556.69	612.52
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	29	573.08	630.44
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	30	581.28	639.66
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	31	593.57	652.98
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	32	605.86	666.29
	22444PA0010180 Rating Area 9		Tobacco User/Non-Tobacco User	33	613.54	675.00



22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	34	621.74	683.70
	Rating Area 9	Tobacco User/Non-Tobacco User	35	625.83	688.31
	Rating Area 9	Tobacco User/Non-Tobacco User	36	629.93	692.92
	Rating Area 9	Tobacco User/Non-Tobacco User	37	634.03	697.53
	Rating Area 9	Tobacco User/Non-Tobacco User	38	638.12	702.14
	Rating Area 9	Tobacco User/Non-Tobacco User	39	646.32	710.85
	Rating Area 9	Tobacco User/Non-Tobacco User	40	654.51	720.07
	Rating Area 9	Tobacco User/Non-Tobacco User	41	666.80	733.38
	Rating Area 9	Tobacco User/Non-Tobacco User	42	678.58	746.70
	Rating Area 9	Tobacco User/Non-Tobacco User	43	694.97	764.62
	Rating Area 9	Tobacco User/Non-Tobacco User	44	715.46	787.16
	Rating Area 9	Tobacco User/Non-Tobacco User	45	739.53	813.28
	Rating Area 9	Tobacco User/Non-Tobacco User	46	768.21	845.03
	Rating Area 9	Tobacco User/Non-Tobacco User	47	800.47	880.37
	Rating Area 9	Tobacco User/Non-Tobacco User	48	837.35	921.34
	Rating Area 9	Tobacco User/Non-Tobacco User	49	873.71	961.28
	Rating Area 9	Tobacco User/Non-Tobacco User	50	914.68	1006.35
	Rating Area 9	Tobacco User/Non-Tobacco User	51	955.14	1050.91
	Rating Area 9	Tobacco User/Non-Tobacco User	52	999.69	1099.56
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1044.76	1149.24
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1093.42	1202.50
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1142.07	1256.28
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1194.82	1314.15
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1248.08	1373.04
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1304.93	1435.52
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1333.10	1466.25
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1389.94	1528.73
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1439.11	1583.02
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1471.37	1618.36
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1511.83	1662.91
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1536.42	1690.06
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	245.86	245.86
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	15	267.71	267.71
	Rating Area 2	Tobacco User/Non-Tobacco User	16	276.07	276.07
	Rating Area 2	Tobacco User/Non-Tobacco User	17	284.43	284.43
	Rating Area 2	Tobacco User/Non-Tobacco User	18	293.43	293.43
	Rating Area 2	Tobacco User/Non-Tobacco User	19	302.42	302.42
	Rating Area 2	Tobacco User/Non-Tobacco User	20	311.74	311.74
	Rating Area 2	Tobacco User/Non-Tobacco User	21	321.39	353.53
	Rating Area 2	Tobacco User/Non-Tobacco User	22	321.39	353.53
	Rating Area 2	Tobacco User/Non-Tobacco User	23	321.39	353.53
	Rating Area 2	Tobacco User/Non-Tobacco User	24	321.39	353.53
	Rating Area 2	Tobacco User/Non-Tobacco User	25	322.67	354.81
	Rating Area 2	Tobacco User/Non-Tobacco User	26	329.10	361.88
	Rating Area 2	Tobacco User/Non-Tobacco User	27	336.81	370.56
	Rating Area 2	Tobacco User/Non-Tobacco User	28	349.35	384.38
	Rating Area 2	Tobacco User/Non-Tobacco User	29	359.63	395.63
	Rating Area 2	Tobacco User/Non-Tobacco User	30	364.77	401.41
	Rating Area 2	Tobacco User/Non-Tobacco User	31	372.49	409.77
	Rating Area 2	Tobacco User/Non-Tobacco User	32	380.20	418.12
	Rating Area 2	Tobacco User/Non-Tobacco User	33	385.02	423.59
	Rating Area 2	Tobacco User/Non-Tobacco User	34	390.16	429.05
	Rating Area 2	Tobacco User/Non-Tobacco User	35	392.73	431.94
	Rating Area 2	Tobacco User/Non-Tobacco User	36	395.30	434.84
	Rating Area 2	Tobacco User/Non-Tobacco User	37	397.88	437.73
	Rating Area 2	Tobacco User/Non-Tobacco User	38	400.45	440.62
	Rating Area 2	Tobacco User/Non-Tobacco User	39	405.59	446.08
	Rating Area 2	Tobacco User/Non-Tobacco User	40	410.73	451.87
	Rating Area 2	Tobacco User/Non-Tobacco User	41	418.44	460.22
	Rating Area 2	Tobacco User/Non-Tobacco User	42	425.84	468.58
	Rating Area 2	Tobacco User/Non-Tobacco User	43	436.12	479.83
	Rating Area 2	Tobacco User/Non-Tobacco User	44	448.98	493.97
	Rating Area 2	Tobacco User/Non-Tobacco User	45	464.08	510.36
	Rating Area 2	Tobacco User/Non-Tobacco User	46	482.08	530.29
	Rating Area 2	Tobacco User/Non-Tobacco User	47	502.33	552.46
	Rating Area 2	Tobacco User/Non-Tobacco User	48	525.47	578.17

22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	49	548.28	603.24
	Rating Area 2	Tobacco User/Non-Tobacco User	50	574.00	631.52
	Rating Area 2	Tobacco User/Non-Tobacco User	51	599.38	659.48
	Rating Area 2	Tobacco User/Non-Tobacco User	52	627.35	690.02
	Rating Area 2	Tobacco User/Non-Tobacco User	53	655.63	721.19
	Rating Area 2	Tobacco User/Non-Tobacco User	54	686.16	754.61
	Rating Area 2	Tobacco User/Non-Tobacco User	55	716.69	788.36
	Rating Area 2	Tobacco User/Non-Tobacco User	56	749.79	824.68
	Rating Area 2	Tobacco User/Non-Tobacco User	57	783.22	861.64
	Rating Area 2	Tobacco User/Non-Tobacco User	58	818.89	900.84
	Rating Area 2	Tobacco User/Non-Tobacco User	59	836.57	920.13
	Rating Area 2	Tobacco User/Non-Tobacco User	60	872.24	959.34
	Rating Area 2	Tobacco User/Non-Tobacco User	61	903.09	993.40
	Rating Area 2	Tobacco User/Non-Tobacco User	62	923.34	1015.58
	Rating Area 2	Tobacco User/Non-Tobacco User	63	948.73	1043.54
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	964.16	1060.57
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	233.57	233.57
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	15	254.33	254.33
	Rating Area 5	Tobacco User/Non-Tobacco User	16	262.27	262.27
	Rating Area 5	Tobacco User/Non-Tobacco User	17	270.21	270.21
	Rating Area 5	Tobacco User/Non-Tobacco User	18	278.75	278.75
	Rating Area 5	Tobacco User/Non-Tobacco User	19	287.30	287.30
	Rating Area 5	Tobacco User/Non-Tobacco User	20	296.16	296.16
	Rating Area 5	Tobacco User/Non-Tobacco User	21	305.32	335.85
	Rating Area 5	Tobacco User/Non-Tobacco User	22	305.32	335.85
	Rating Area 5	Tobacco User/Non-Tobacco User	23	305.32	335.85
	Rating Area 5	Tobacco User/Non-Tobacco User	24	305.32	335.85
	Rating Area 5	Tobacco User/Non-Tobacco User	25	306.54	337.07
	Rating Area 5	Tobacco User/Non-Tobacco User	26	312.64	343.79
	Rating Area 5	Tobacco User/Non-Tobacco User	27	319.97	352.03
	Rating Area 5	Tobacco User/Non-Tobacco User	28	331.88	365.16
	Rating Area 5	Tobacco User/Non-Tobacco User	29	341.65	375.84
	Rating Area 5	Tobacco User/Non-Tobacco User	30	346.53	381.34
	Rating Area 5	Tobacco User/Non-Tobacco User	31	353.86	389.28
	Rating Area 5	Tobacco User/Non-Tobacco User	32	361.19	397.22
	Rating Area 5	Tobacco User/Non-Tobacco User	33	365.77	402.41
	Rating Area 5	Tobacco User/Non-Tobacco User	34	370.65	407.60
	Rating Area 5	Tobacco User/Non-Tobacco User	35	373.10	410.35
	Rating Area 5	Tobacco User/Non-Tobacco User	36	375.54	413.09
	Rating Area 5	Tobacco User/Non-Tobacco User	37	377.98	415.84
	Rating Area 5	Tobacco User/Non-Tobacco User	38	380.42	418.59
	Rating Area 5	Tobacco User/Non-Tobacco User	39	385.31	423.78
	Rating Area 5	Tobacco User/Non-Tobacco User	40	390.19	429.28
	Rating Area 5	Tobacco User/Non-Tobacco User	41	397.52	437.21
	Rating Area 5	Tobacco User/Non-Tobacco User	42	404.54	445.15
	Rating Area 5	Tobacco User/Non-Tobacco User	43	414.31	455.84
	Rating Area 5	Tobacco User/Non-Tobacco User	44	426.53	469.27
	Rating Area 5	Tobacco User/Non-Tobacco User	45	440.88	484.84
	Rating Area 5	Tobacco User/Non-Tobacco User	46	457.98	503.77
	Rating Area 5	Tobacco User/Non-Tobacco User	47	477.21	524.84
	Rating Area 5	Tobacco User/Non-Tobacco User	48	499.19	549.26
	Rating Area 5	Tobacco User/Non-Tobacco User	49	520.87	573.08
	Rating Area 5	Tobacco User/Non-Tobacco User	50	545.30	599.95
	Rating Area 5	Tobacco User/Non-Tobacco User	51	569.42	626.51
	Rating Area 5	Tobacco User/Non-Tobacco User	52	595.98	655.51
	Rating Area 5	Tobacco User/Non-Tobacco User	53	622.85	685.13
	Rating Area 5	Tobacco User/Non-Tobacco User	54	651.85	716.88
	Rating Area 5	Tobacco User/Non-Tobacco User	55	680.86	748.94
	Rating Area 5	Tobacco User/Non-Tobacco User	56	712.30	783.44
	Rating Area 5	Tobacco User/Non-Tobacco User	57	744.06	818.55
	Rating Area 5	Tobacco User/Non-Tobacco User	58	777.95	855.80
	Rating Area 5	Tobacco User/Non-Tobacco User	59	794.74	874.12
	Rating Area 5	Tobacco User/Non-Tobacco User	60	828.63	911.37
	Rating Area 5	Tobacco User/Non-Tobacco User	61	857.94	943.73
	Rating Area 5	Tobacco User/Non-Tobacco User	62	877.17	964.80
	Rating Area 5	Tobacco User/Non-Tobacco User	63	901.29	991.36

22444PA0010197 Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	915.95	1007.55
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	233.57	233.57
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	15	254.33	254.33
	Rating Area 3	Tobacco User/Non-Tobacco User	16	262.27	262.27
	Rating Area 3	Tobacco User/Non-Tobacco User	17	270.21	270.21
	Rating Area 3	Tobacco User/Non-Tobacco User	18	278.75	278.75
	Rating Area 3	Tobacco User/Non-Tobacco User	19	287.30	287.30
	Rating Area 3	Tobacco User/Non-Tobacco User	20	296.16	296.16
	Rating Area 3	Tobacco User/Non-Tobacco User	21	305.32	335.85
	Rating Area 3	Tobacco User/Non-Tobacco User	22	305.32	335.85
	Rating Area 3	Tobacco User/Non-Tobacco User	23	305.32	335.85
	Rating Area 3	Tobacco User/Non-Tobacco User	24	305.32	335.85
	Rating Area 3	Tobacco User/Non-Tobacco User	25	306.54	337.07
	Rating Area 3	Tobacco User/Non-Tobacco User	26	312.64	343.79
	Rating Area 3	Tobacco User/Non-Tobacco User	27	319.97	352.03
	Rating Area 3	Tobacco User/Non-Tobacco User	28	331.88	365.16
	Rating Area 3	Tobacco User/Non-Tobacco User	29	341.65	375.84
	Rating Area 3	Tobacco User/Non-Tobacco User	30	346.53	381.34
	Rating Area 3	Tobacco User/Non-Tobacco User	31	353.86	389.28
	Rating Area 3	Tobacco User/Non-Tobacco User	32	361.19	397.22
	Rating Area 3	Tobacco User/Non-Tobacco User	33	365.77	402.41
	Rating Area 3	Tobacco User/Non-Tobacco User	34	370.65	407.60
	Rating Area 3	Tobacco User/Non-Tobacco User	35	373.10	410.35
	Rating Area 3	Tobacco User/Non-Tobacco User	36	375.54	413.09
	Rating Area 3	Tobacco User/Non-Tobacco User	37	377.98	415.84
	Rating Area 3	Tobacco User/Non-Tobacco User	38	380.42	418.59
	Rating Area 3	Tobacco User/Non-Tobacco User	39	385.31	423.78
	Rating Area 3	Tobacco User/Non-Tobacco User	40	390.19	429.28
	Rating Area 3	Tobacco User/Non-Tobacco User	41	397.52	437.21
	Rating Area 3	Tobacco User/Non-Tobacco User	42	404.54	445.15
	Rating Area 3	Tobacco User/Non-Tobacco User	43	414.31	455.84
	Rating Area 3	Tobacco User/Non-Tobacco User	44	426.53	469.27
	Rating Area 3	Tobacco User/Non-Tobacco User	45	440.88	484.84
	Rating Area 3	Tobacco User/Non-Tobacco User	46	457.98	503.77
	Rating Area 3	Tobacco User/Non-Tobacco User	47	477.21	524.84
	Rating Area 3	Tobacco User/Non-Tobacco User	48	499.19	549.26
	Rating Area 3	Tobacco User/Non-Tobacco User	49	520.87	573.08
	Rating Area 3	Tobacco User/Non-Tobacco User	50	545.30	599.95
	Rating Area 3	Tobacco User/Non-Tobacco User	51	569.42	626.51
	Rating Area 3	Tobacco User/Non-Tobacco User	52	595.98	655.51
	Rating Area 3	Tobacco User/Non-Tobacco User	53	622.85	685.13
	Rating Area 3	Tobacco User/Non-Tobacco User	54	651.85	716.88
	Rating Area 3	Tobacco User/Non-Tobacco User	55	680.86	748.94
	Rating Area 3	Tobacco User/Non-Tobacco User	56	712.30	783.44
	Rating Area 3	Tobacco User/Non-Tobacco User	57	744.06	818.55
	Rating Area 3	Tobacco User/Non-Tobacco User	58	777.95	855.80
	Rating Area 3	Tobacco User/Non-Tobacco User	59	794.74	874.12
	Rating Area 3	Tobacco User/Non-Tobacco User	60	828.63	911.37
	Rating Area 3	Tobacco User/Non-Tobacco User	61	857.94	943.73
	Rating Area 3	Tobacco User/Non-Tobacco User	62	877.17	964.80
	Rating Area 3	Tobacco User/Non-Tobacco User	63	901.29	991.36
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	915.95	1007.55
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	245.86	245.86
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	15	267.71	267.71
	Rating Area 6	Tobacco User/Non-Tobacco User	16	276.07	276.07
	Rating Area 6	Tobacco User/Non-Tobacco User	17	284.43	284.43
	Rating Area 6	Tobacco User/Non-Tobacco User	18	293.43	293.43
	Rating Area 6	Tobacco User/Non-Tobacco User	19	302.42	302.42
	Rating Area 6	Tobacco User/Non-Tobacco User	20	311.74	311.74
	Rating Area 6	Tobacco User/Non-Tobacco User	21	321.39	353.53
	Rating Area 6	Tobacco User/Non-Tobacco User	22	321.39	353.53
	Rating Area 6	Tobacco User/Non-Tobacco User	23	321.39	353.53
	Rating Area 6	Tobacco User/Non-Tobacco User	24	321.39	353.53
	Rating Area 6	Tobacco User/Non-Tobacco User	25	322.67	354.81
	Rating Area 6	Tobacco User/Non-Tobacco User	26	329.10	361.88
	Rating Area 6	Tobacco User/Non-Tobacco User	27	336.81	370.56

22444PA0010200 Rating Area 6			Tobacco User/Non-Tobacco User	28	349.35	384.38
			Tobacco User/Non-Tobacco User	29	359.63	395.63
			Tobacco User/Non-Tobacco User	30	364.77	401.41
			Tobacco User/Non-Tobacco User	31	372.49	409.77
			Tobacco User/Non-Tobacco User	32	380.20	418.12
			Tobacco User/Non-Tobacco User	33	385.02	423.59
			Tobacco User/Non-Tobacco User	34	390.16	429.05
			Tobacco User/Non-Tobacco User	35	392.73	431.94
			Tobacco User/Non-Tobacco User	36	395.30	434.84
			Tobacco User/Non-Tobacco User	37	397.88	437.73
			Tobacco User/Non-Tobacco User	38	400.45	440.62
			Tobacco User/Non-Tobacco User	39	405.59	446.08
			Tobacco User/Non-Tobacco User	40	410.73	451.87
			Tobacco User/Non-Tobacco User	41	418.44	460.22
			Tobacco User/Non-Tobacco User	42	425.84	468.58
			Tobacco User/Non-Tobacco User	43	436.12	479.83
			Tobacco User/Non-Tobacco User	44	448.98	493.97
			Tobacco User/Non-Tobacco User	45	464.08	510.36
			Tobacco User/Non-Tobacco User	46	482.08	530.29
			Tobacco User/Non-Tobacco User	47	502.33	552.46
			Tobacco User/Non-Tobacco User	48	525.47	578.17
			Tobacco User/Non-Tobacco User	49	548.28	603.24
			Tobacco User/Non-Tobacco User	50	574.00	631.52
			Tobacco User/Non-Tobacco User	51	599.38	659.48
			Tobacco User/Non-Tobacco User	52	627.35	690.02
			Tobacco User/Non-Tobacco User	53	655.63	721.19
			Tobacco User/Non-Tobacco User	54	686.16	754.61
			Tobacco User/Non-Tobacco User	55	716.69	788.36
			Tobacco User/Non-Tobacco User	56	749.79	824.68
			Tobacco User/Non-Tobacco User	57	783.22	861.64
			Tobacco User/Non-Tobacco User	58	818.89	900.84
			Tobacco User/Non-Tobacco User	59	836.57	920.13
			Tobacco User/Non-Tobacco User	60	872.24	959.34
			Tobacco User/Non-Tobacco User	61	903.09	993.40
			Tobacco User/Non-Tobacco User	62	923.34	1015.58
			Tobacco User/Non-Tobacco User	63	948.73	1043.54
			Tobacco User/Non-Tobacco User	64 and over	964.16	1060.57
22444PA0010200 Rating Area 9			Tobacco User/Non-Tobacco User	0-14	295.03	295.03
22444PA0010200 Rating Area 9			Tobacco User/Non-Tobacco User	15	321.26	321.26
			Tobacco User/Non-Tobacco User	16	331.28	331.28
			Tobacco User/Non-Tobacco User	17	341.31	341.31
			Tobacco User/Non-Tobacco User	18	352.11	352.11
			Tobacco User/Non-Tobacco User	19	362.91	362.91
			Tobacco User/Non-Tobacco User	20	374.09	374.09
			Tobacco User/Non-Tobacco User	21	385.67	424.23
			Tobacco User/Non-Tobacco User	22	385.67	424.23
			Tobacco User/Non-Tobacco User	23	385.67	424.23
			Tobacco User/Non-Tobacco User	24	385.67	424.23
			Tobacco User/Non-Tobacco User	25	387.21	425.77
			Tobacco User/Non-Tobacco User	26	394.92	434.26
			Tobacco User/Non-Tobacco User	27	404.18	444.67
			Tobacco User/Non-Tobacco User	28	419.22	461.25
			Tobacco User/Non-Tobacco User	29	431.56	474.75
			Tobacco User/Non-Tobacco User	30	437.73	481.69
			Tobacco User/Non-Tobacco User	31	446.98	491.72
			Tobacco User/Non-Tobacco User	32	456.24	501.75
			Tobacco User/Non-Tobacco User	33	462.02	508.30
			Tobacco User/Non-Tobacco User	34	468.20	514.86
			Tobacco User/Non-Tobacco User	35	471.28	518.33
			Tobacco User/Non-Tobacco User	36	474.37	521.80
			Tobacco User/Non-Tobacco User	37	477.45	525.27
			Tobacco User/Non-Tobacco User	38	480.54	528.74
			Tobacco User/Non-Tobacco User	39	486.71	535.30
			Tobacco User/Non-Tobacco User	40	492.88	542.24
			Tobacco User/Non-Tobacco User	41	502.13	552.27
			Tobacco User/Non-Tobacco User	42	511.00	562.30

22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	43	523.34	575.80
			44	538.77	592.76
			45	556.90	612.43
			46	578.49	636.34
			47	602.79	662.96
			48	630.56	693.81
			49	657.94	723.89
			50	688.79	757.83
			51	719.26	791.38
			52	752.81	828.02
			53	786.75	865.43
			54	823.39	905.54
			55	860.03	946.03
			56	899.75	989.61
			57	939.86	1033.96
			58	982.67	1081.01
			59	1003.88	1104.15
			60	1046.69	1151.20
			61	1083.71	1192.08
			62	1108.01	1218.70
			63	1138.48	1252.25
			64 and over	1156.99	1272.69
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	307.33	307.33
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	15	334.64	334.64
			16	345.09	345.09
			17	355.53	355.53
			18	366.78	366.78
			19	378.03	378.03
			20	389.68	389.68
			21	401.74	441.91
			22	401.74	441.91
			23	401.74	441.91
			24	401.74	441.91
			25	403.34	443.51
			26	411.37	452.35
			27	421.02	463.20
			28	436.68	480.47
			29	449.54	494.53
			30	455.97	501.76
			31	465.61	512.21
			32	475.25	522.65
			33	481.28	529.48
			34	487.70	536.31
			35	490.92	539.93
			36	494.13	543.54
			37	497.34	547.16
			38	500.56	550.78
			39	506.99	557.60
			40	513.41	564.84
			41	523.06	575.28
			42	532.30	585.73
			43	545.15	599.79
			44	561.22	617.46
			45	580.10	637.95
			46	602.60	662.86
			47	627.91	690.58
			48	656.83	722.72
			49	685.36	754.05
			50	717.49	789.40
			51	749.23	824.36
			52	784.18	862.52
			53	819.53	901.49
			54	857.70	943.27
			55	895.86	985.45
			56	937.24	1030.85
			57	979.02	1077.04

	22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	58	1023.61	1126.06
	22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	59	1045.71	1150.16
	22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	60	1090.30	1199.17
	22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	61	1128.87	1241.76
	22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	62	1154.18	1269.47
	22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	63	1185.91	1304.43
	22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1205.20	1325.72
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	295.03	295.03
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	15	321.26	321.26
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	16	331.28	331.28
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	17	341.31	341.31
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	18	352.11	352.11
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	19	362.91	362.91
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	20	374.09	374.09
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	21	385.67	424.23
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	22	385.67	424.23
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	23	385.67	424.23
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	24	385.67	424.23
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	25	387.21	425.77
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	26	394.92	434.26
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	27	404.18	444.67
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	28	419.22	461.25
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	29	431.56	474.75
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	30	437.73	481.69
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	31	446.98	491.72
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	32	456.24	501.75
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	33	462.02	508.30
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	34	468.20	514.86
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	35	471.28	518.33
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	36	474.37	521.80
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	37	477.45	525.27
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	38	480.54	528.74
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	39	486.71	535.30
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	40	492.88	542.24
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	41	502.13	552.27
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	42	511.00	562.30
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	43	523.34	575.80
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	44	538.77	592.76
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	45	556.90	612.43
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	46	578.49	636.34
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	47	602.79	662.96
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	48	630.56	693.81
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	49	657.94	723.89
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	50	688.79	757.83
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	51	719.26	791.38
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	52	752.81	828.02
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	53	786.75	865.43
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	54	823.39	905.54
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	55	860.03	946.03
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	56	899.75	989.61
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	57	939.86	1033.96
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	58	982.67	1081.01
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	59	1003.88	1104.15
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	60	1046.69	1151.20
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	61	1083.71	1192.08
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	62	1108.01	1218.70
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	63	1138.48	1252.25
	22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1156.99	1272.69
	22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	245.86	245.86
	22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	15	267.71	267.71
	22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	16	276.07	276.07
	22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	17	284.43	284.43
	22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	18	293.43	293.43
	22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	19	302.42	302.42
	22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	20	311.74	311.74
	22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	21	321.39	353.53

22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	22	321.39	353.53
	Rating Area 6	Tobacco User/Non-Tobacco User	23	321.39	353.53
	Rating Area 6	Tobacco User/Non-Tobacco User	24	321.39	353.53
	Rating Area 6	Tobacco User/Non-Tobacco User	25	322.67	354.81
	Rating Area 6	Tobacco User/Non-Tobacco User	26	329.10	361.88
	Rating Area 6	Tobacco User/Non-Tobacco User	27	336.81	370.56
	Rating Area 6	Tobacco User/Non-Tobacco User	28	349.35	384.38
	Rating Area 6	Tobacco User/Non-Tobacco User	29	359.63	395.63
	Rating Area 6	Tobacco User/Non-Tobacco User	30	364.77	401.41
	Rating Area 6	Tobacco User/Non-Tobacco User	31	372.49	409.77
	Rating Area 6	Tobacco User/Non-Tobacco User	32	380.20	418.12
	Rating Area 6	Tobacco User/Non-Tobacco User	33	385.02	423.59
	Rating Area 6	Tobacco User/Non-Tobacco User	34	390.16	429.05
	Rating Area 6	Tobacco User/Non-Tobacco User	35	392.73	431.94
	Rating Area 6	Tobacco User/Non-Tobacco User	36	395.30	434.84
	Rating Area 6	Tobacco User/Non-Tobacco User	37	397.88	437.73
	Rating Area 6	Tobacco User/Non-Tobacco User	38	400.45	440.62
	Rating Area 6	Tobacco User/Non-Tobacco User	39	405.59	446.08
	Rating Area 6	Tobacco User/Non-Tobacco User	40	410.73	451.87
	Rating Area 6	Tobacco User/Non-Tobacco User	41	418.44	460.22
	Rating Area 6	Tobacco User/Non-Tobacco User	42	425.84	468.58
	Rating Area 6	Tobacco User/Non-Tobacco User	43	436.12	479.83
	Rating Area 6	Tobacco User/Non-Tobacco User	44	448.98	493.97
	Rating Area 6	Tobacco User/Non-Tobacco User	45	464.08	510.36
	Rating Area 6	Tobacco User/Non-Tobacco User	46	482.08	530.29
	Rating Area 6	Tobacco User/Non-Tobacco User	47	502.33	552.46
	Rating Area 6	Tobacco User/Non-Tobacco User	48	525.47	578.17
	Rating Area 6	Tobacco User/Non-Tobacco User	49	548.28	603.24
	Rating Area 6	Tobacco User/Non-Tobacco User	50	574.00	631.52
	Rating Area 6	Tobacco User/Non-Tobacco User	51	599.38	659.48
	Rating Area 6	Tobacco User/Non-Tobacco User	52	627.35	690.02
	Rating Area 6	Tobacco User/Non-Tobacco User	53	655.63	721.19
	Rating Area 6	Tobacco User/Non-Tobacco User	54	686.16	754.61
	Rating Area 6	Tobacco User/Non-Tobacco User	55	716.69	788.36
	Rating Area 6	Tobacco User/Non-Tobacco User	56	749.79	824.68
	Rating Area 6	Tobacco User/Non-Tobacco User	57	783.22	861.64
	Rating Area 6	Tobacco User/Non-Tobacco User	58	818.89	900.84
	Rating Area 6	Tobacco User/Non-Tobacco User	59	836.57	920.13
	Rating Area 6	Tobacco User/Non-Tobacco User	60	872.24	959.34
	Rating Area 6	Tobacco User/Non-Tobacco User	61	903.09	993.40
	Rating Area 6	Tobacco User/Non-Tobacco User	62	923.34	1015.58
	Rating Area 6	Tobacco User/Non-Tobacco User	63	948.73	1043.54
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	964.16	1060.57
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	211.58	211.58
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	15	230.39	230.39
	Rating Area 3	Tobacco User/Non-Tobacco User	16	237.58	237.58
	Rating Area 3	Tobacco User/Non-Tobacco User	17	244.77	244.77
	Rating Area 3	Tobacco User/Non-Tobacco User	18	252.51	252.51
	Rating Area 3	Tobacco User/Non-Tobacco User	19	260.26	260.26
	Rating Area 3	Tobacco User/Non-Tobacco User	20	268.28	268.28
	Rating Area 3	Tobacco User/Non-Tobacco User	21	276.58	304.24
	Rating Area 3	Tobacco User/Non-Tobacco User	22	276.58	304.24
	Rating Area 3	Tobacco User/Non-Tobacco User	23	276.58	304.24
	Rating Area 3	Tobacco User/Non-Tobacco User	24	276.58	304.24
	Rating Area 3	Tobacco User/Non-Tobacco User	25	277.68	305.34
	Rating Area 3	Tobacco User/Non-Tobacco User	26	283.21	311.42
	Rating Area 3	Tobacco User/Non-Tobacco User	27	289.85	318.89
	Rating Area 3	Tobacco User/Non-Tobacco User	28	300.64	330.78
	Rating Area 3	Tobacco User/Non-Tobacco User	29	309.49	340.46
	Rating Area 3	Tobacco User/Non-Tobacco User	30	313.91	345.44
	Rating Area 3	Tobacco User/Non-Tobacco User	31	320.55	352.63
	Rating Area 3	Tobacco User/Non-Tobacco User	32	327.19	359.82
	Rating Area 3	Tobacco User/Non-Tobacco User	33	331.34	364.52
	Rating Area 3	Tobacco User/Non-Tobacco User	34	335.76	369.23
	Rating Area 3	Tobacco User/Non-Tobacco User	35	337.97	371.71
	Rating Area 3	Tobacco User/Non-Tobacco User	36	340.19	374.20

22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	37	342.40	376.69
	Rating Area 3	Tobacco User/Non-Tobacco User	38	344.61	379.18
	Rating Area 3	Tobacco User/Non-Tobacco User	39	349.04	383.88
	Rating Area 3	Tobacco User/Non-Tobacco User	40	353.46	388.86
	Rating Area 3	Tobacco User/Non-Tobacco User	41	360.10	396.05
	Rating Area 3	Tobacco User/Non-Tobacco User	42	366.46	403.24
	Rating Area 3	Tobacco User/Non-Tobacco User	43	375.31	412.92
	Rating Area 3	Tobacco User/Non-Tobacco User	44	386.37	425.09
	Rating Area 3	Tobacco User/Non-Tobacco User	45	399.37	439.20
	Rating Area 3	Tobacco User/Non-Tobacco User	46	414.86	456.35
	Rating Area 3	Tobacco User/Non-Tobacco User	47	432.28	475.43
	Rating Area 3	Tobacco User/Non-Tobacco User	48	452.20	497.56
	Rating Area 3	Tobacco User/Non-Tobacco User	49	471.83	519.13
	Rating Area 3	Tobacco User/Non-Tobacco User	50	493.96	543.47
	Rating Area 3	Tobacco User/Non-Tobacco User	51	515.81	567.53
	Rating Area 3	Tobacco User/Non-Tobacco User	52	539.87	593.80
	Rating Area 3	Tobacco User/Non-Tobacco User	53	564.21	620.63
	Rating Area 3	Tobacco User/Non-Tobacco User	54	590.48	649.39
	Rating Area 3	Tobacco User/Non-Tobacco User	55	616.76	678.43
	Rating Area 3	Tobacco User/Non-Tobacco User	56	645.25	709.69
	Rating Area 3	Tobacco User/Non-Tobacco User	57	674.01	741.49
	Rating Area 3	Tobacco User/Non-Tobacco User	58	704.71	775.24
	Rating Area 3	Tobacco User/Non-Tobacco User	59	719.92	791.83
	Rating Area 3	Tobacco User/Non-Tobacco User	60	750.62	825.57
	Rating Area 3	Tobacco User/Non-Tobacco User	61	777.17	854.89
	Rating Area 3	Tobacco User/Non-Tobacco User	62	794.60	873.97
	Rating Area 3	Tobacco User/Non-Tobacco User	63	816.44	898.03
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	829.72	912.69
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	222.71	222.71
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	15	242.51	242.51
	Rating Area 6	Tobacco User/Non-Tobacco User	16	250.08	250.08
	Rating Area 6	Tobacco User/Non-Tobacco User	17	257.65	257.65
	Rating Area 6	Tobacco User/Non-Tobacco User	18	265.80	265.80
	Rating Area 6	Tobacco User/Non-Tobacco User	19	273.95	273.95
	Rating Area 6	Tobacco User/Non-Tobacco User	20	282.40	282.40
	Rating Area 6	Tobacco User/Non-Tobacco User	21	291.13	320.25
	Rating Area 6	Tobacco User/Non-Tobacco User	22	291.13	320.25
	Rating Area 6	Tobacco User/Non-Tobacco User	23	291.13	320.25
	Rating Area 6	Tobacco User/Non-Tobacco User	24	291.13	320.25
	Rating Area 6	Tobacco User/Non-Tobacco User	25	292.29	321.41
	Rating Area 6	Tobacco User/Non-Tobacco User	26	298.12	327.81
	Rating Area 6	Tobacco User/Non-Tobacco User	27	305.10	335.67
	Rating Area 6	Tobacco User/Non-Tobacco User	28	316.46	348.19
	Rating Area 6	Tobacco User/Non-Tobacco User	29	325.77	358.38
	Rating Area 6	Tobacco User/Non-Tobacco User	30	330.43	363.62
	Rating Area 6	Tobacco User/Non-Tobacco User	31	337.42	371.19
	Rating Area 6	Tobacco User/Non-Tobacco User	32	344.41	378.76
	Rating Area 6	Tobacco User/Non-Tobacco User	33	348.77	383.71
	Rating Area 6	Tobacco User/Non-Tobacco User	34	353.43	388.66
	Rating Area 6	Tobacco User/Non-Tobacco User	35	355.76	391.28
	Rating Area 6	Tobacco User/Non-Tobacco User	36	358.09	393.90
	Rating Area 6	Tobacco User/Non-Tobacco User	37	360.42	396.52
	Rating Area 6	Tobacco User/Non-Tobacco User	38	362.75	399.14
	Rating Area 6	Tobacco User/Non-Tobacco User	39	367.41	404.09
	Rating Area 6	Tobacco User/Non-Tobacco User	40	372.06	409.33
	Rating Area 6	Tobacco User/Non-Tobacco User	41	379.05	416.90
	Rating Area 6	Tobacco User/Non-Tobacco User	42	385.75	424.47
	Rating Area 6	Tobacco User/Non-Tobacco User	43	395.06	434.66
	Rating Area 6	Tobacco User/Non-Tobacco User	44	406.71	447.47
	Rating Area 6	Tobacco User/Non-Tobacco User	45	420.39	462.31
	Rating Area 6	Tobacco User/Non-Tobacco User	46	436.70	480.36
	Rating Area 6	Tobacco User/Non-Tobacco User	47	455.04	500.45
	Rating Area 6	Tobacco User/Non-Tobacco User	48	476.00	523.74
	Rating Area 6	Tobacco User/Non-Tobacco User	49	496.67	546.45
	Rating Area 6	Tobacco User/Non-Tobacco User	50	519.96	572.07
	Rating Area 6	Tobacco User/Non-Tobacco User	51	542.96	597.40



	22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	52	568.29	625.06
	22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	53	593.91	653.30
	22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	54	621.56	683.57
	22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	55	649.22	714.14
	22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	56	679.21	747.04
	22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	57	709.48	780.52
	22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	58	741.80	816.04
	22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	59	757.81	833.51
	22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	60	790.13	869.02
	22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	61	818.08	899.88
	22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	62	836.42	919.97
	22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	63	859.42	945.30
	22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	873.39	960.73
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	267.26	267.26
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	15	291.01	291.01
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	16	300.10	300.10
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	17	309.18	309.18
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	18	318.96	318.96
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	19	328.74	328.74
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	20	338.88	338.88
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	21	349.36	384.30
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	22	349.36	384.30
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	23	349.36	384.30
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	24	349.36	384.30
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	25	350.75	385.69
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	26	357.74	393.37
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	27	366.13	402.81
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	28	379.75	417.83
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	29	390.93	430.06
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	30	396.52	436.35
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	31	404.90	445.43
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	32	413.29	454.51
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	33	418.53	460.45
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	34	424.12	466.39
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	35	426.91	469.53
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	36	429.71	472.68
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	37	432.50	475.82
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	38	435.30	478.97
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	39	440.89	484.91
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	40	446.48	491.19
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	41	454.86	500.28
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	42	462.90	509.36
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	43	474.08	521.59
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	44	488.05	536.96
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	45	504.47	554.78
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	46	524.03	576.44
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	47	546.04	600.54
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	48	571.20	628.49
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	49	596.00	655.74
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	50	623.95	686.48
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	51	651.55	716.88
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	52	681.94	750.07
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	53	712.69	783.95
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	54	745.88	820.29
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	55	779.06	856.97
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	56	815.05	896.45
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	57	851.38	936.62
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	58	890.16	979.24
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	59	909.37	1000.21
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	60	948.15	1042.83
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	61	981.69	1079.86
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	62	1003.70	1103.96
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	63	1031.30	1134.36
	22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1048.07	1152.87
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	278.39	278.39
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	15	303.14	303.14

	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	16	312.60	312.60
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	17	322.06	322.06
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	18	332.25	332.25
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	19	342.44	342.44
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	20	353.00	353.00
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	21	363.92	400.31
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	22	363.92	400.31
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	23	363.92	400.31
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	24	363.92	400.31
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	25	365.37	401.76
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	26	372.65	409.77
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	27	381.38	419.59
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	28	395.57	435.24
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	29	407.22	447.98
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	30	413.04	454.53
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	31	421.77	463.99
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	32	430.51	473.45
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	33	435.97	479.64
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	34	441.79	485.82
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	35	444.70	489.10
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	36	447.61	492.37
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	37	450.52	495.65
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	38	453.43	498.92
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	39	459.26	505.11
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	40	465.08	511.66
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	41	473.81	521.12
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	42	482.18	530.58
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	43	493.83	543.32
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	44	508.39	559.33
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	45	525.49	577.89
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	46	545.87	600.46
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	47	568.80	625.57
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	48	595.00	654.68
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	49	620.83	683.06
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	50	649.95	715.09
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	51	678.70	746.75
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	52	710.36	781.32
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	53	742.38	816.62
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	54	776.95	854.47
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	55	811.52	892.68
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	56	849.01	933.80
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	57	886.85	975.65
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	58	927.25	1020.05
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	59	947.26	1041.88
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	60	987.66	1086.28
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	61	1022.59	1124.85
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	62	1045.52	1149.96
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	63	1074.27	1181.62
	22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1091.74	1200.91
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	267.26	267.26
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	15	291.01	291.01
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	16	300.10	300.10
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	17	309.18	309.18
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	18	318.96	318.96
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	19	328.74	328.74
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	20	338.88	338.88
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	21	349.36	384.30
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	22	349.36	384.30
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	23	349.36	384.30
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	24	349.36	384.30
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	25	350.75	385.69
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	26	357.74	393.37
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	27	366.13	402.81
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	28	379.75	417.83
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	29	390.93	430.06
	22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	30	396.52	436.35

22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	31	404.90	445.43
	Rating Area 9	Tobacco User/Non-Tobacco User	32	413.29	454.51
	Rating Area 9	Tobacco User/Non-Tobacco User	33	418.53	460.45
	Rating Area 9	Tobacco User/Non-Tobacco User	34	424.12	466.39
	Rating Area 9	Tobacco User/Non-Tobacco User	35	426.91	469.53
	Rating Area 9	Tobacco User/Non-Tobacco User	36	429.71	472.68
	Rating Area 9	Tobacco User/Non-Tobacco User	37	432.50	475.82
	Rating Area 9	Tobacco User/Non-Tobacco User	38	435.30	478.97
	Rating Area 9	Tobacco User/Non-Tobacco User	39	440.89	484.91
	Rating Area 9	Tobacco User/Non-Tobacco User	40	446.48	491.19
	Rating Area 9	Tobacco User/Non-Tobacco User	41	454.86	500.28
	Rating Area 9	Tobacco User/Non-Tobacco User	42	462.90	509.36
	Rating Area 9	Tobacco User/Non-Tobacco User	43	474.08	521.59
	Rating Area 9	Tobacco User/Non-Tobacco User	44	488.05	536.96
	Rating Area 9	Tobacco User/Non-Tobacco User	45	504.47	554.78
	Rating Area 9	Tobacco User/Non-Tobacco User	46	524.03	576.44
	Rating Area 9	Tobacco User/Non-Tobacco User	47	546.04	600.54
	Rating Area 9	Tobacco User/Non-Tobacco User	48	571.20	628.49
	Rating Area 9	Tobacco User/Non-Tobacco User	49	596.00	655.74
	Rating Area 9	Tobacco User/Non-Tobacco User	50	623.95	686.48
	Rating Area 9	Tobacco User/Non-Tobacco User	51	651.55	716.88
	Rating Area 9	Tobacco User/Non-Tobacco User	52	681.94	750.07
	Rating Area 9	Tobacco User/Non-Tobacco User	53	712.69	783.95
	Rating Area 9	Tobacco User/Non-Tobacco User	54	745.88	820.29
	Rating Area 9	Tobacco User/Non-Tobacco User	55	779.06	856.97
	Rating Area 9	Tobacco User/Non-Tobacco User	56	815.05	896.45
	Rating Area 9	Tobacco User/Non-Tobacco User	57	851.38	936.62
	Rating Area 9	Tobacco User/Non-Tobacco User	58	890.16	979.24
	Rating Area 9	Tobacco User/Non-Tobacco User	59	909.37	1000.21
	Rating Area 9	Tobacco User/Non-Tobacco User	60	948.15	1042.83
	Rating Area 9	Tobacco User/Non-Tobacco User	61	981.69	1079.86
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1003.70	1103.96
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1031.30	1134.36
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1048.07	1152.87
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	222.71	222.71
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	15	242.51	242.51
	Rating Area 6	Tobacco User/Non-Tobacco User	16	250.08	250.08
	Rating Area 6	Tobacco User/Non-Tobacco User	17	257.65	257.65
	Rating Area 6	Tobacco User/Non-Tobacco User	18	265.80	265.80
	Rating Area 6	Tobacco User/Non-Tobacco User	19	273.95	273.95
	Rating Area 6	Tobacco User/Non-Tobacco User	20	282.40	282.40
	Rating Area 6	Tobacco User/Non-Tobacco User	21	291.13	320.25
	Rating Area 6	Tobacco User/Non-Tobacco User	22	291.13	320.25
	Rating Area 6	Tobacco User/Non-Tobacco User	23	291.13	320.25
	Rating Area 6	Tobacco User/Non-Tobacco User	24	291.13	320.25
	Rating Area 6	Tobacco User/Non-Tobacco User	25	292.29	321.41
	Rating Area 6	Tobacco User/Non-Tobacco User	26	298.12	327.81
	Rating Area 6	Tobacco User/Non-Tobacco User	27	305.10	335.67
	Rating Area 6	Tobacco User/Non-Tobacco User	28	316.46	348.19
	Rating Area 6	Tobacco User/Non-Tobacco User	29	325.77	358.38
	Rating Area 6	Tobacco User/Non-Tobacco User	30	330.43	363.62
	Rating Area 6	Tobacco User/Non-Tobacco User	31	337.42	371.19
	Rating Area 6	Tobacco User/Non-Tobacco User	32	344.41	378.76
	Rating Area 6	Tobacco User/Non-Tobacco User	33	348.77	383.71
	Rating Area 6	Tobacco User/Non-Tobacco User	34	353.43	388.66
	Rating Area 6	Tobacco User/Non-Tobacco User	35	355.76	391.28
	Rating Area 6	Tobacco User/Non-Tobacco User	36	358.09	393.90
	Rating Area 6	Tobacco User/Non-Tobacco User	37	360.42	396.52
	Rating Area 6	Tobacco User/Non-Tobacco User	38	362.75	399.14
	Rating Area 6	Tobacco User/Non-Tobacco User	39	367.41	404.09
	Rating Area 6	Tobacco User/Non-Tobacco User	40	372.06	409.33
	Rating Area 6	Tobacco User/Non-Tobacco User	41	379.05	416.90
	Rating Area 6	Tobacco User/Non-Tobacco User	42	385.75	424.47
	Rating Area 6	Tobacco User/Non-Tobacco User	43	395.06	434.66
	Rating Area 6	Tobacco User/Non-Tobacco User	44	406.71	447.47
	Rating Area 6	Tobacco User/Non-Tobacco User	45	420.39	462.31

22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	46	436.70	480.36
			47	455.04	500.45
			48	476.00	523.74
			49	496.67	546.45
			50	519.96	572.07
			51	542.96	597.40
			52	568.29	625.06
			53	593.91	653.30
			54	621.56	683.57
			55	649.22	714.14
			56	679.21	747.04
			57	709.48	780.52
			58	741.80	816.04
			59	757.81	833.51
			60	790.13	869.02
			61	818.08	899.88
			62	836.42	919.97
			63	859.42	945.30
			64 and over	873.39	960.73
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	222.71	222.71
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	15	242.51	242.51
			16	250.08	250.08
			17	257.65	257.65
			18	265.80	265.80
			19	273.95	273.95
			20	282.40	282.40
			21	291.13	320.25
			22	291.13	320.25
			23	291.13	320.25
			24	291.13	320.25
			25	292.29	321.41
			26	298.12	327.81
			27	305.10	335.67
			28	316.46	348.19
			29	325.77	358.38
			30	330.43	363.62
			31	337.42	371.19
			32	344.41	378.76
			33	348.77	383.71
			34	353.43	388.66
			35	355.76	391.28
			36	358.09	393.90
			37	360.42	396.52
			38	362.75	399.14
			39	367.41	404.09
			40	372.06	409.33
			41	379.05	416.90
			42	385.75	424.47
			43	395.06	434.66
			44	406.71	447.47
			45	420.39	462.31
			46	436.70	480.36
			47	455.04	500.45
			48	476.00	523.74
			49	496.67	546.45
			50	519.96	572.07
			51	542.96	597.40
			52	568.29	625.06
			53	593.91	653.30
			54	621.56	683.57
			55	649.22	714.14
			56	679.21	747.04
			57	709.48	780.52
			58	741.80	816.04
			59	757.81	833.51
			60	790.13	869.02

22444PA0040085 Rating Area 2		Tobacco User/Non-Tobacco User	61	818.08	899.88
22444PA0040085 Rating Area 2		Tobacco User/Non-Tobacco User	62	836.42	919.97
22444PA0040085 Rating Area 2		Tobacco User/Non-Tobacco User	63	859.42	945.30
22444PA0040085 Rating Area 2		Tobacco User/Non-Tobacco User	64 and over	873.39	960.73
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	211.58	211.58
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	15	230.39	230.39
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	16	237.58	237.58
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	17	244.77	244.77
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	18	252.51	252.51
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	19	260.26	260.26
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	20	268.28	268.28
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	21	276.58	304.24
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	22	276.58	304.24
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	23	276.58	304.24
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	24	276.58	304.24
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	25	277.68	305.34
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	26	283.21	311.42
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	27	289.85	318.89
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	28	300.64	330.78
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	29	309.49	340.46
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	30	313.91	345.44
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	31	320.55	352.63
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	32	327.19	359.82
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	33	331.34	364.52
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	34	335.76	369.23
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	35	337.97	371.71
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	36	340.19	374.20
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	37	342.40	376.69
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	38	344.61	379.18
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	39	349.04	383.88
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	40	353.46	388.86
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	41	360.10	396.05
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	42	366.46	403.24
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	43	375.31	412.92
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	44	386.37	425.09
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	45	399.37	439.20
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	46	414.86	456.35
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	47	432.28	475.43
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	48	452.20	497.56
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	49	471.83	519.13
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	50	493.96	543.47
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	51	515.81	567.53
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	52	539.87	593.80
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	53	564.21	620.63
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	54	590.48	649.39
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	55	616.76	678.43
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	56	645.25	709.69
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	57	674.01	741.49
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	58	704.71	775.24
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	59	719.92	791.83
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	60	750.62	825.57
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	61	777.17	854.89
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	62	794.60	873.97
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	63	816.44	898.03
22444PA0040085 Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	829.72	912.69

## Market: Individual – On and Off Exchange



**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Response to Questions**  
**SERFF Tracking Number: GSHP-133664922**

1. Please clarify specifically by line of business and legal entity what data is represented in the underlying cost model in which the above referenced individual rate filing was developed. Please clarify what the difference is between the experience in the underlying cost model and the experience used as the manual rate.

Both the underlying cost model and the manual rate use our 2022 Geisinger Health Plan and Geisinger Quality Options combined individual ACA experience.

2. Please confirm by line of business and legal entity what data is included in the manual rate data used in the individual filing as shown in the tables on the 'I.b. Manual Data' worksheet of the PA rate template. Please confirm that this data does not include any small group experience.

The 'I.b. Manual Data' sheet of the individual PAAM exhibits contains individual ACA experience for both Geisinger Health Plan and Geisinger Quality Options and does not include any small group experience.

3. Please provide a quantitative development of the morbidity adjustment of 0.980 due to the end of the Public Health Emergency and disenrollment of individuals from Medicaid. It is stated in the Actuarial Memorandum that this factor is only a best estimate and therefore subject to change before the final filing is approved, so please provide any updated information, if available.

We still have very limited data on Medicaid redetermination's impact on our ACA individual block. We only have one month of redetermination data at this point. In this first month, we saw 63 redetermined members move from our Medicaid product to our individual ACA book. These 63 members have similar average risk as our existing ACA individual block. Obviously, this is a very small sample size, so we are hesitant to rely solely on this information. We have not changed the 0.98 morbidity adjustment factor yet, but our data so far would suggest a 1.0 factor may be more supportable quantitatively as additional data becomes available.

4. Table 8 of the PA rate template shows that there is a 9.0% increase in the "Pricing AV" and a 5.7% increase in the "Benefit Richness" plan-level components from 2023 to 2024. What are the drivers of these changes?

Our 2023 rate filing used methodology instructed by the PID to normalize our Pricing AV's. As a result, the Pricing AV's that we filed were lower relative to our own calculated Pricing AV's. This year we updated our cost model and changed its experience to rely on individual ACA data only. These changes are the primary drivers of the 9.0% increase in Pricing AV's. The Benefit Richness calculated in column L of Table 10 of the PA rate template is a function of the company determined pricing AV in column K of Table 10. Therefore, the higher Pricing AV's reflected in column K of Table 10 are driving the 5.7% increase in Benefit Richness.

5. As it pertains to the impact of COVID-19 in the rate development:

a. Please provide justification for not applying a COVID-19 adjustment in the development of the 2024 index rate. State whether any analysis has been performed to compare COVID-related claims in 2022 versus expected 2024.

COVID-related claims decreased significantly from 2021 to 2022. Working with our clinical colleagues, it is Geisinger's projection that the COVID pandemic has reached a steady state in 2022. Therefore, we see no reason to adjust 2022 data for the impact of COVID.

b. How are the costs of over-the-counter COVID-19 tests and COVID-19 treatments being considered with regard to coverage in the base period and coverage in the projection period due to the end of the Public Health Emergency?

With the end of the Public Health Emergency, cost sharing will apply for COVID-19 tests and treatments in policy year 2024 based on the applicable service and setting. As stated in 9c of the Standard Questions: "COVID vaccines will fall under the vaccine benefit, which is considered preventative and covered at 100% for participating providers. COVID testing will fall under the applicable setting in which the test took place, and the corresponding cost sharing will apply." COVID tests and treatments will continue to be covered in 2024, but will have cost sharing applied. The cost sharing by place of service is accounted for within our pricing AVs.

The following questions pertain to the 'PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123' file:

6. Regarding the 'Trend' tab:

a. Please provide an exhibit demonstrating how the overall trend of 6.8% is broken out into the unit cost and utilization trends by service category as shown in Table 3b.

Please see the 'Trend Components' tab of the "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123" file. The Average column matches what is shown on table 3b. This exhibit is referenced on page 5 of the memorandum. As noted in the memorandum, the breakdown between cost and utilization is based on the average of the prior 3 years of component trends. The component trends are all adjusted equally so that the total equates to the 6.8% trend.

b. Considering the annual change in allowed PMPM claims for the combined experience of GHP and GQO varies significantly over the four-year period from 2019 to 2022, please explain why it is appropriate to apply a uniform trend weight to each of 2020, 2021, and 2022.

The fluctuation in annual change from year to year is one of the reasons that we prefer to apply a uniform trend weight to each of the past 3 years. We have historically seen significant fluctuation in the annual change in allowed PMPMs from year to year in our ACA block. Given that our trends are projecting 2 years into the future (2022 to 2024) we believe using an equal weight on multiple years of experience provides the best projection of a longer-term trend. This equal weight avoids overreacting to year over year fluctuations in trend.

c. Is the experience used in reviewing the trend inclusive of Individual ACA business only for GHP and GQP combined?

Yes. As noted on page 4 of the memorandum, we have combined our individual ACA GHP and GQO experience to develop the trend.

d. For 2020 and 2021, please provide a numerical development of the allowed PMPM values including the adjustments for COVID-19.

Please see the 'Trend Backup' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_062023" file. The Members and Allowed Claims (Net of Prescription Drug Rebates) columns are pulled directly from Table 4b. The monthly COVID Adjustment Factors shown in column D reflect the COVID adjustments shown on the 'COVID' tab of the "PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123" file. The 2020 factors are a weighted average of the inpatient, outpatient, and professional factors so that they can be applied to the total allowed claims from table 4b. The COVID Adjusted Annual Allowed PMPM values shown in column F are aligned with the allowed PMPM values used in our trend development.

e. How are contractual changes in the projection period relative to the experience period reflected in the trend assumption?



The impacts of contractual changes are included in the unit cost component of our trends. We rely on the historical impact of contractual changes to project the impact of these changes from the experience period to the projection period. We do not know of any significant contractual changes for 2024 at this time. Therefore, we rely on our historical unit cost changes to capture the projected contractual changes from the experience period to the projection period.

7. Please provide an exhibit that includes data consistent with the data (by legal entity and line of business) presented in 'Trend' tab by incurred month for the time period of January 2019 through December 2022, and paid through the latest month the company has available:

- a. Actual net claim PMPMs, split by medical and pharmacy
- b. Actual allowed claim PMPMs, split by medical and pharmacy
- c. Member months

Please see the 'Med Rx PMPMs' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_062023" file for this data. The claims are paid through April 2023 and split by medical and pharmacy as requested. We provided incurred claims PMPMs, assuming that was what was meant by net claims in part a. The pharmacy PMPMs are net of prescription drug rebates.

d. For each of calendar years 2019, 2020, 2021, and 2022 please provide the company's PLRS, ARF, and AV consistent with the factors utilized in the risk adjustment transfer calculation for each respective plan year. For 2022, please provide the company's best estimate of these items based on the available claims and membership and most recent risk adjustment reporting tools (e.g., May RATEE file).

Please see the 'Risk Adjustment Metrics' tab of the "PID\_Response\_Exhibits\_GHP\_Indiv\_062023" file. We will have final 2022 values once the TPIR reports are available in July.

8. Please provide quantitative and qualitative support for the \$2,488,717 of combined GHP/GQO incurred expenses on health care quality improvement, which underlies the 1.35% retention assumption as broken out in the 'Quality Improvement' tab.

The \$2,488,717 is the individual GHP and GQO combined "Total of Defined Expenses Incurred for Improving Health Care Quality" from line 6.6 of the "Supplemental Health Care Exhibit – Part 1". This exhibit was included as part of the Annual Financial Statement Filing submitted to the NAIC for calendar year 2022. Line items 6.1 – 6.6 from the GHP and GQO individual exhibits are shown below.

GHP Individual		
6.	Improving Health Care Quality Expenses Incurred:	
6.1	Improve health outcomes .....	1,015,691
6.2	Activities to prevent hospital readmissions .....	37,213
6.3	Improve patient safety and reduce medical errors .....	219,206
6.4	Wellness and health promotion activities .....	71,554
6.5	Health Information Technology expenses related to health improvement .....	653,560
6.6	TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5) .....	1,997,224

GQO Individual		
6.	Improving Health Care Quality Expenses Incurred:	
6.1	Improve health outcomes .....	205,967
6.2	Activities to prevent hospital readmissions .....	11,078
6.3	Improve patient safety and reduce medical errors .....	76,648
6.4	Wellness and health promotion activities .....	20,031
6.5	Health Information Technology expenses related to health improvement .....	177,769
6.6	TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5) .....	491,493

9. Please explain how projected enrollment was developed and provide support for anticipated differences between the population underlying the experience period and the projection period. Discuss how you anticipate GHP's market share to change as a result of Medicaid redeterminations.

Our projected enrollment includes the current enrollment as of February 2023 plus the members that we expect to gain through Medicaid redetermination. The membership that we expect to gain through Medicaid redetermination is explained within the "Projected Membership" section of the Actuarial Memorandum. We estimated that 1,000 members losing Medicaid eligibility would purchase a GHP or GQO plan through the individual ACA exchange. As discussed in question 3, we only have one month of redetermination data at this point. In this first month, we saw 63 redetermined members move from our Medicaid product to our individual ACA book. Annualizing this membership growth ( $63 * 12 = 756$ ) is fairly close to our overall projection of 1,000-member growth. We expect this monthly number to increase slightly as we continue through the redetermination process. Therefore, we continue to believe an increase of 1,000 members from Medicaid redetermination is a reasonable assumption. We do not believe that GHP's market share will be affected by Medicaid redetermination. Instead, we expect the whole individual market to grow as a result of Medicaid redetermination.

10. Please provide an exhibit which compares the actual vs. pricing MLRs for GHP's recent historical experience in Pennsylvania. For any largescale differences between these two factors in a given year, please explain the cause of such relationship and whether it was considered in the development of this rate filing.

Please refer to the exhibit and responses from question 10 of the "Standard\_Questions\_2024\_GHP\_Indiv\_051123.pdf" file.

11. The Department is interested in the issuer's estimate of the drivers of the rate change. In particular, what portion of the indicated rate change from Table 11 is due to changes in various components such as reinsurance (individual market only), utilization trend, unit cost trend, expenses, morbidity, benefits, risk adjustment, or other relevant factors?

We believe that the components of rate change shown in Table 8 provide a reasonable estimate of the components driving the rate increase from Table 11. As noted in the "Components of Rate Change" section of the Actuarial Memorandum: "The key drivers of this increase are changes in the Normalized Risk Pool Experience, Trend, Reinsurance Recoveries, Pricing AV, and Benefit Richness."

12. Extrapolating from 2022 and prior to 2024, what changes does Geisinger expect to see when it comes to unit cost, provider mix, services mix, advances in technology, provider contracting arrangements, etc. that would not be captured solely with a historical viewpoint? How are these changes reflected in the current trend development?

We do not anticipate future unit cost or utilization to be significantly different than our historical COVID-adjusted data. Therefore, no adjustments were made for these considerations in the current trend development.

13. Please confirm that you have tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

Yes, we have tested to ensure that these rates are identical.

14. On page 6 of the actuarial memorandum, it is stated that "there are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator." In particular,

the Department noticed that the Pricing AV is higher than the Metallic AV for all plans. Please provide a narrative on what is meant by “management approaches” and a quantitative exhibit that shows:

- a. the impact of management approaches for each impacted plan
- b. the support for these management approaches.

Geisinger is a small regional health plan and therefore our data can be significantly different than the national average data used in the AV calculator. The management approaches are referring to our network management and care management structures. As an example, we utilize a wrap network for out of area coverage since we don't have a national network. We are unable to quantify the impact of these items because they are inherently built into our historical claims experience.

15. Based on Table 4b of the PAAM Exhibits, Prescription Drug Rebates PMPM have increased significantly from 2019 through 2022. How are the drug rebates incorporated in the trend, if at all? If drug rebates are not incorporated in the trend, please explain why Geisinger finds that reasonable, given how drug rebates have grown. Please provide a detailed qualitative narrative on how this growth affects the rating period, if at all. If this growth does not affect the rating period, please explain why Geisinger finds that reasonable, given how drug rebates have grown.

The 'Trend Backup' tab of the “PID\_Response\_Exhibits\_GHP\_Indiv\_062023” file shows that allowed claims net of prescription drug rebates are the basis for our trend calculation. Therefore, the historical change in prescription drug rebates is incorporated in the trend. As noted in our response to question 2c in the “Standard\_Questions\_2024\_GHP\_Indiv\_051123” file, our rebate vendor has confirmed that we expect no significant differences between the actual 2022 rebates and the projected rebates for 2024. Therefore, no additional rebate adjustment was applied for the rating period.

**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Trend Backup**

Month-Year	Members	Allowed Claims (Net of Prescription Drug Rebates)	COVID Adjustment Factor*	COVID Adjusted Allowed Claims (Net of Prescription Drug Rebates)	COVID Adjusted Annual Allowed PMPM
Jan-19	42,721	\$ 25,840,346	1.000	\$ 25,840,346	
Feb-19	40,156	\$ 23,684,274	1.000	\$ 23,684,274	
Mar-19	38,408	\$ 25,527,173	1.000	\$ 25,527,173	
Apr-19	37,775	\$ 27,292,310	1.000	\$ 27,292,310	
May-19	37,131	\$ 25,488,326	1.000	\$ 25,488,326	
Jun-19	36,720	\$ 21,804,635	1.000	\$ 21,804,635	
Jul-19	35,797	\$ 22,561,614	1.000	\$ 22,561,614	
Aug-19	35,322	\$ 24,152,042	1.000	\$ 24,152,042	
Sep-19	34,671	\$ 22,446,716	1.000	\$ 22,446,716	
Oct-19	34,057	\$ 24,916,258	1.000	\$ 24,916,258	
Nov-19	33,492	\$ 22,504,817	1.000	\$ 22,504,817	
Dec-19	32,910	\$ 23,348,928	1.000	\$ 23,348,928	\$ 659.36
Jan-20	23,768	\$ 18,827,525	1.000	\$ 18,827,525	
Feb-20	22,482	\$ 18,769,715	1.000	\$ 18,769,715	
Mar-20	22,185	\$ 16,939,916	0.952	\$ 16,129,300	
Apr-20	21,945	\$ 12,435,614	1.287	\$ 15,998,894	
May-20	21,699	\$ 13,583,020	1.056	\$ 14,338,027	
Jun-20	21,443	\$ 15,207,664	0.957	\$ 14,558,194	
Jul-20	21,200	\$ 16,541,070	0.865	\$ 14,315,236	
Aug-20	20,898	\$ 16,997,280	0.882	\$ 14,988,202	
Sep-20	20,540	\$ 17,608,248	0.821	\$ 14,455,523	
Oct-20	20,305	\$ 16,987,446	0.880	\$ 14,946,799	
Nov-20	19,980	\$ 16,415,115	0.854	\$ 14,020,507	
Dec-20	19,551	\$ 17,529,543	0.867	\$ 15,200,871	\$ 728.72
Jan-21	20,547	\$ 15,005,870	0.953	\$ 14,298,396	
Feb-21	21,132	\$ 14,115,068	0.953	\$ 13,448,799	
Mar-21	21,029	\$ 17,348,419	0.953	\$ 16,530,023	
Apr-21	21,257	\$ 18,715,710	0.953	\$ 17,835,072	
May-21	21,524	\$ 16,180,550	0.953	\$ 15,417,243	
Jun-21	21,741	\$ 18,000,724	0.953	\$ 17,151,406	
Jul-21	21,932	\$ 18,163,416	0.953	\$ 17,307,640	
Aug-21	22,164	\$ 18,500,971	0.953	\$ 17,629,246	
Sep-21	22,348	\$ 19,895,659	0.953	\$ 18,958,720	
Oct-21	22,258	\$ 18,939,570	0.953	\$ 18,048,167	
Nov-21	22,018	\$ 20,867,465	0.953	\$ 19,884,790	
Dec-21	21,735	\$ 18,295,538	0.953	\$ 17,430,276	\$ 785.34
Jan-22	21,514	\$ 16,254,456	1.000	\$ 16,254,456	
Feb-22	21,794	\$ 16,481,103	1.000	\$ 16,481,103	
Mar-22	21,501	\$ 18,958,434	1.000	\$ 18,958,434	
Apr-22	21,159	\$ 16,569,364	1.000	\$ 16,569,364	
May-22	20,984	\$ 15,988,485	1.000	\$ 15,988,485	
Jun-22	21,448	\$ 15,990,246	1.000	\$ 15,990,246	
Jul-22	21,201	\$ 15,531,267	1.000	\$ 15,531,267	
Aug-22	21,028	\$ 18,471,158	1.000	\$ 18,471,158	
Sep-22	20,845	\$ 17,581,394	1.000	\$ 17,581,394	
Oct-22	20,585	\$ 17,145,339	1.000	\$ 17,145,339	
Nov-22	20,272	\$ 16,306,534	1.000	\$ 16,306,534	
Dec-22	20,010	\$ 16,976,738	1.000	\$ 16,976,738	\$ 801.52

\*Adjustment shown here is weighted average of Inpatient, Outpatient, and Professional factors for 2020

**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Medical and Pharmacy PMPMs**

Month-Year	Members	Incurred Medical Claims PMPM	Incurred Pharmacy Claims PMPM*	Allowed Medical Claims PMPM	Allowed Pharmacy Claims PMPM*
Jan-19	42,721	\$ 412.09	\$ 63.26	\$ 517.16	\$ 87.70
Feb-19	40,156	\$ 411.67	\$ 71.92	\$ 499.08	\$ 90.72
Mar-19	38,408	\$ 463.08	\$ 88.82	\$ 556.60	\$ 108.04
Apr-19	37,775	\$ 510.56	\$ 100.52	\$ 604.23	\$ 118.27
May-19	37,131	\$ 486.18	\$ 94.23	\$ 574.91	\$ 111.53
Jun-19	36,720	\$ 410.44	\$ 91.56	\$ 486.62	\$ 107.18
Jul-19	35,797	\$ 435.37	\$ 101.29	\$ 511.90	\$ 118.35
Aug-19	35,322	\$ 492.24	\$ 104.98	\$ 563.77	\$ 119.99
Sep-19	34,671	\$ 471.82	\$ 87.42	\$ 541.85	\$ 105.57
Oct-19	34,057	\$ 530.25	\$ 106.97	\$ 607.76	\$ 123.85
Nov-19	33,492	\$ 483.34	\$ 105.00	\$ 552.63	\$ 119.32
Dec-19	32,910	\$ 520.08	\$ 109.34	\$ 585.77	\$ 123.70
Jan-20	23,768	\$ 512.60	\$ 110.16	\$ 656.64	\$ 135.48
Feb-20	22,482	\$ 581.87	\$ 115.80	\$ 697.57	\$ 137.26
Mar-20	22,185	\$ 521.45	\$ 134.59	\$ 606.37	\$ 157.21
Apr-20	21,945	\$ 377.74	\$ 129.34	\$ 419.23	\$ 147.45
May-20	21,699	\$ 430.17	\$ 122.60	\$ 486.33	\$ 139.63
Jun-20	21,443	\$ 473.19	\$ 134.97	\$ 556.17	\$ 153.06
Jul-20	21,200	\$ 542.39	\$ 129.96	\$ 631.62	\$ 148.61
Aug-20	20,898	\$ 585.39	\$ 131.41	\$ 665.00	\$ 148.35
Sep-20	20,540	\$ 627.41	\$ 130.87	\$ 709.49	\$ 147.75
Oct-20	20,305	\$ 600.59	\$ 136.48	\$ 682.61	\$ 154.00
Nov-20	19,980	\$ 608.71	\$ 126.73	\$ 678.95	\$ 142.52
Dec-20	19,551	\$ 659.68	\$ 156.77	\$ 723.09	\$ 173.47
Jan-21	20,547	\$ 491.25	\$ 97.41	\$ 608.31	\$ 122.03
Feb-21	21,132	\$ 454.63	\$ 96.50	\$ 554.52	\$ 113.50
Mar-21	21,029	\$ 562.75	\$ 120.45	\$ 683.60	\$ 141.43
Apr-21	21,257	\$ 628.58	\$ 122.02	\$ 743.86	\$ 136.55
May-21	21,524	\$ 530.61	\$ 108.76	\$ 629.07	\$ 122.67
Jun-21	21,741	\$ 576.66	\$ 133.90	\$ 679.12	\$ 148.83
Jul-21	21,932	\$ 601.35	\$ 118.83	\$ 695.70	\$ 132.37
Aug-21	22,164	\$ 607.68	\$ 128.25	\$ 693.02	\$ 141.75
Sep-21	22,348	\$ 656.30	\$ 134.38	\$ 743.48	\$ 146.73
Oct-21	22,257	\$ 633.54	\$ 124.74	\$ 714.98	\$ 136.46
Nov-21	22,017	\$ 699.24	\$ 149.39	\$ 785.32	\$ 162.26
Dec-21	21,733	\$ 607.32	\$ 148.12	\$ 680.10	\$ 161.59
Jan-22	21,511	\$ 471.90	\$ 115.33	\$ 617.61	\$ 137.81
Feb-22	21,794	\$ 493.49	\$ 111.44	\$ 623.81	\$ 131.38
Mar-22	21,501	\$ 576.44	\$ 148.08	\$ 715.50	\$ 166.35
Apr-22	21,159	\$ 521.56	\$ 128.27	\$ 640.14	\$ 143.58
May-22	20,984	\$ 505.07	\$ 132.70	\$ 613.67	\$ 149.14
Jun-22	21,447	\$ 494.37	\$ 140.89	\$ 592.01	\$ 156.78
Jul-22	21,200	\$ 497.50	\$ 123.53	\$ 590.93	\$ 138.35
Aug-22	21,027	\$ 603.08	\$ 157.97	\$ 702.83	\$ 173.07
Sep-22	20,843	\$ 584.81	\$ 139.38	\$ 676.79	\$ 153.63
Oct-22	20,583	\$ 589.54	\$ 146.31	\$ 683.14	\$ 155.50
Nov-22	20,270	\$ 568.41	\$ 144.09	\$ 653.62	\$ 140.76
Dec-22	20,011	\$ 605.55	\$ 146.61	\$ 690.51	\$ 136.05

\*Net of Prescription Drug Rebates  
Data is paid through April 2023

**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Risk Adjustment Metrics**

**GHP Individual**

<b>Year</b>	<b>Average PLRS</b>	<b>Average AV</b>	<b>Average ARF</b>
2019	1.795	0.701	1.864
2020	1.764	0.717	1.909
2021	1.753	0.716	1.896
est. 2022	1.731	0.725	1.907

**GQO Individual**

<b>Year</b>	<b>Average PLRS</b>	<b>Average AV</b>	<b>Average ARF</b>
2019	1.413	0.633	1.934
2020	1.837	0.679	1.946
2021	1.623	0.666	1.915
est. 2022	1.642	0.675	1.910

**GHP Small Group**

<b>Year</b>	<b>Average PLRS</b>	<b>Average AV</b>	<b>Average ARF</b>
2019	1.477	0.821	1.600
2020	1.399	0.812	1.587
2021	1.497	0.808	1.557
est. 2022	1.687	0.808	1.586

**GQO Small Group**

<b>Year</b>	<b>Average PLRS</b>	<b>Average AV</b>	<b>Average ARF</b>
2019	1.518	0.829	1.547
2020	1.393	0.829	1.538
2021	1.559	0.826	1.547
est. 2022	1.594	0.823	1.546

**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Response to Questions**  
**SERFF Tracking Number: GSHP-133664922**

1. In question 3 of the prior round of objection questions, it is stated that the company has limited data on how Medicaid redeterminations will impact the company's risk profile. Given the small sample size of new members, please provide additional insight on the pricing adjustment and comment on whether an offsetting assumption was factored into risk adjustment in the initial filing.

An internal comparison of Geisinger members disenrolling from Medicaid shows that members disenrolling due to the PHE have MERs that are over 20% lower than members disenrolling for other reasons. Although we still have very limited data concerning Medicaid redetermination members that enter the ACA market, these results are consistent with expectations shared with us by external actuaries that the population of Medicaid redetermined members capable of entering the ACA market tend to be significantly healthier. This impact of significantly healthier members is watered down since the Medicaid redetermination members are expected to be a fairly small portion of the total ACA market. While it's very difficult for us to project the exact impact of this change with the limited data we have so far, we feel the 0.98 adjustment is still our best projection at this point.

Since we don't expect Geisinger's relative risk to change compared to the market, we don't believe an adjustment to risk adjustment is needed. This is expected to be a statewide impact and therefore morbidity is the correct place to adjust for the change.

2. The following questions relate to the response to question 4 of the prior round.

a. Please provide a quantitative exhibit in Excel showing the development of the 2023 and 2024 change in Pricing AV PMPM and Benefit Richness PMPM rate components, as can be seen in Table 8.

Additionally, please provide detailed qualitative support regarding the updates to the cost model relative to the 2023 rate filing.

The 2023 and 2024 change in Pricing AV PMPM and Benefit Richness PMPM rate components on Table 8 are calculated by formulas entered by the PID. We are unable to edit the formulas in Table 8. The inputs that are required for these calculations come from Table 9. The 2023 values entered in Table 9 match the Table 9 values from our 2023 rate filing.

The Table 9 Pricing AV and Benefit Richness values in our initial 2023 rate filing were 0.850 and 1.122 respectively. After updating our 2023 filing to use the methodology instructed by the PID to normalize our Pricing AV's, the factors were reduced to 0.789 and 1.082. The 2024 Table 9 Pricing AV and Benefit Richness values are 0.875 and 1.139 respectively. These values are based on our updated cost model which utilizes only individual ACA data as explained on page 9 of the memorandum. This updated cost model results in pricing AVs that are much more similar to the original filed 2023 pricing AVs than to the final 2023 pricing AVs based on the normalization methodology instructed by the PID. Therefore, the change in Pricing AVs and Benefit Richness on Table 8 are primarily driven by removing the normalization methodology instructed by the PID in our 2023 filing.

The specific cost model updates were discussed with the PID in an email exchange on March 21st, 2023. As noted in that email exchange, one of the primary changes was using individual market experience

instead of individual and small group combined experience as was used in prior years. We also added cost component breakouts for a few additional services such as select injectables and infusion therapies because of their high utilization on the individual market.

b. In reference to Table 10 of the PA Rate Template, please explain what the 1.1395 denominator of the induced demand formula in column L represents.

The PID's guidance about Table 10 states that "Columns L and N should be normalized using the membership as of the specified date or the projected member distribution such that the resulting member-weighted average for each is equal to 1.000." The 1.1395 factor is the normalization factor explained in the Benefit Richness (Induced Demand) section on page 9 of the memorandum. It matches the "Average Benefit Richness (induced demand)" normalization factor shown on Table 7. This factor is developed on the 'Induced\_Util\_Exhibit' tab of the file

"PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123.xlsx".

3. Please provide the Pricing AV by cost sharing component for each HIOS code comparable to what was provided in the 'Pricing AV' tab of the 2024\_Indiv\_GHP\_PAAMExhibits\_050923.xlm file submitted in the initial rate filing submission. Additionally bridge the gap between the pricing AV and the metal level AV for each HIOS code. This can be file can be submitted through email.

This file was submitted to the PID via email on 7/14/2023.

4. The following questions relate to the response to question 6 of the prior round of objection questions.

a. Please explain how the service category weights in Table 3b of the PAAM exhibits were developed using the combined Individual ACA experience in Pennsylvania for GHP and GQO.

The service category weights in Table 3b of the PAAM exhibits reflect the actual distribution of costs by service category from our 2022 individual combined GHP and GQO ACA experience period data.

b. Please provide quantitative support for all service category weights.

Please refer to the "Service Category Weights" sheet of the

"PID\_Response\_Exhibits\_GHP\_Indiv\_20230713" file.

c. Per Table 3b, a service category weight of 42.83% is being applied to the composite Outpatient Hospital trend. Additionally, please support the development of the 2022 Outpatient Hospital cost trend of 17.7% found in the 'Trend Components' tab of the exhibits file dated 5/11/2023.

The development of the 42.83% service category weight is shown on the "Service Category Weights" sheet of the "PID\_Response\_Exhibits\_GHP\_Indiv\_20230713" file. As explained in the response to question 3a above, the outpatient hospital weight reflects outpatient hospital's percent of total claim costs from 2022. Support for the 17.7% Outpatient Hospital trend can be found on the "Outpatient Hospital Support" sheet of the "PID\_Response\_Exhibits\_GHP\_Indiv\_20230713" file. The 2022 Outpatient Hospital trend measures the increase in unit cost of an outpatient visit from 2021 to 2022. As noted on page 5 of the memorandum, the component trends are all adjusted equally so that the total equates to the 6.8% trend. The trend adjustment shown on the "Outpatient Hospital Support" sheet is the factor used to adjust the component trends to equal the total selected annual trend of 6.8%.

d. As it pertains to the 'Trend Backup' tab of the PID response exhibits dated 6/20/2023, please explain how the COVID Adjustment factors in column D were developed for each month in 2020 and 2021.

The "COVID Adjustment Support" sheet of the "PID\_Response\_Exhibits\_GHP\_Indiv\_20230713" file provides additional support for the COVID adjustment factors shown on the 'Trend Backup' tab. As explained on page 5 of the memorandum, we had different approaches for removing the effects of COVID in 2020 and 2021. For 2020 we calculated and applied separate factors for inpatient, outpatient, and professional claims. Columns A to E of the "COVID Adjustment Support" sheet show the 2020



monthly COVID Adjustment Factors by service category. Columns H to K of the exhibit show the weights applied to each category based on their percentage of total claims for that month. The total monthly COVID adjustment factors shown in column N are obtained by weighting together the adjustment factors by service category. For 2021, rather than applying separate monthly factors for different cost categories as was done in 2020, we assessed COVID related costs as a percentage of total costs to determine an adjustment factor for 2021 claims experience. Therefore, the 2021 COVID adjustment is applied consistently across all months and service categories.

e. Please describe how utilization shifts in 2023 and 2024 were considered in the 2024 trend development.

We do not anticipate future unit cost or utilization trends to be significantly different than our historical COVID-adjusted data. Therefore, no adjustments were made for these considerations in the current trend development.

5. Worksheet 1 of the URRT reflects a projected risk transfer charge of \$42.18 on an allowed basis. Does the company expect to revise this assumption in light of the BY 2022 Risk Adjustment Report released by CMS?

No, we will not be revising this assumption in light of the BY 2022 Risk Adjustment Report released by CMS. The final 2022 risk adjustment value from CMS exactly matched the estimates received from the PID in May which were used in our initial filing.

6. On page 6, the actuarial memorandum states that a 3rd party consultant estimated values used in the risk adjustment calculation. Please provide as much support as possible for cell B6 (█████%) and cell B9 (\$████) on the Risk Adjustment tab of the supporting exhibits.

Unfortunately, due to confidentiality agreements, we are unable to share calculation details to support the █████% assumption from cell B6 or the \$████ from cell B9 of the Risk Adjustment exhibit. However, we can share a more high level explanation of how these values were calculated.

For calculation of the █████% assumption, the 3<sup>rd</sup> party consultant provided a projected 2022 risk transfer payment based on the 2022 risk adjustment model and coefficients. They also provided a tool that projects the 2022 risk transfer payment based on the 2024 risk adjustment model and coefficients. Both projections are calculated based on the same input data and no other adjustments are made to the calculation. Therefore, the difference between the two risk transfer payment projections is solely attributable to changes between the 2022 and 2024 risk adjustment model and coefficients. The - █████% was calculated as the difference between the two projected transfer payments.

The projection of the \$████ high-cost risk pool charge was based on an assumption of the percent of nationwide individual market premiums that will be needed to cover the projected HCRP reimbursements to carriers in 2024. This percentage was then applied to our projected 2024 premiums in order to calculate the \$████ value shown in the Risk Adjustment exhibit.

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

The final 2022 risk adjustment value from CMS exactly matched the estimates received from the PID in May. Therefore, no change was made to the risk adjustment value on Table 2.

8. If the projected risk adjustment transfer amount in Table 5 will be modified due to the final CMS transfer amount published on June 30th, please provide narrative and detailed supporting data to justify the proposed changes.

We did not modify the Projected Incurred Risk Adjustment PMPM on Table 5.

9. Please update your filing to reflect the reinsurance coinsurance percentage of 50 percent.

Our filing has been updated to reflect the 50% coinsurance parameter.

10. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates are identical.

Yes, the rates across the exhibits and rate tables are identical.

11. Please ensure that the 7/14/23 versions of the following items are posted in SERFF with your July 14th response to this data call.

a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.

b. PA Actuarial Memorandum

c. PA Actuarial Memorandum Exhibits (don't forget to update the "VI Rate Change Summary" tab, if necessary)

d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")

e. URRF

f. Federal Rate Template

g. Part III: Actuarial Memorandum

h. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Yes, the listed items have been posted in SERFF.

**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Service Category Weights**

<b>Service Category</b>	<b>2022 Allowed Amount - Net of Rebates</b>	<b>Weight</b>
Inpatient Hospital	\$38,433,588	19.00%
Outpatient Hospital	\$86,634,427	42.83%
Professional	\$36,116,800	17.86%
Other Medical	\$3,584,933	1.77%
Capitation	\$10,089	0.00%
Prescription Drugs	\$37,484,770	18.53%
<b>Total</b>	<b>\$202,264,607</b>	<b>100.00%</b>

**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Outpatient Hospital Support**

<b>Year</b>	<b>Service Category</b>	<b>Utilization</b>	<b>Allowed</b>	<b>Unit Cost</b>
2021	Outpatient Hospital	96,678	\$83,951,905	\$868.37
2022	Outpatient Hospital	82,653	\$86,634,427	\$1,048.17
2022 Annual Change				20.7%
Trend Adjustment				0.857
2022 Outpatient Cost Trend				17.7%

Geisinger Health Plan  
Individual Filing for 2024  
COVID Adjustment Support

2020 COVID Adjustment

Month	Inpatient Factor	Outpatient Factor	Professional Factor	Pharmacy - Net of Rebates Factor
Mar-20	0.924	0.947	0.943	1.000
Apr-20	1.219	1.605	1.304	1.000
May-20	0.951	1.184	1.037	1.000
Jun-20	0.909	1.005	0.878	1.000
Jul-20	0.720	0.918	0.782	1.000
Aug-20	0.861	0.884	0.803	1.000
Sep-20	0.883	0.782	0.706	1.000
Oct-20	0.974	0.854	0.769	1.000
Nov-20	0.766	0.884	0.779	1.000
Dec-20	0.724	0.925	0.792	1.000

Month	Inpatient Weight	Outpatient Weight	Professional Weight	Pharmacy - Net of Rebates Weight
Mar-20	0.222	0.366	0.206	0.207
Apr-20	0.256	0.279	0.204	0.261
May-20	0.237	0.323	0.216	0.224
Jun-20	0.158	0.378	0.248	0.217
Jul-20	0.175	0.386	0.247	0.192
Aug-20	0.226	0.362	0.229	0.183
Sep-20	0.195	0.387	0.244	0.173
Oct-20	0.170	0.394	0.251	0.185
Nov-20	0.203	0.375	0.247	0.175
Dec-20	0.213	0.371	0.221	0.194

Month	COVID Adjustment Factor
Mar-20	0.952
Apr-20	1.287
May-20	1.056
Jun-20	0.957
Jul-20	0.865
Aug-20	0.882
Sep-20	0.821
Oct-20	0.880
Nov-20	0.854
Dec-20	0.867

**Geisinger Health Plan**  
**Individual Filing for 2024**  
**Response to Questions**  
**SERFF Tracking Number: GSHP-133664922**

We would like to add a high-level comment that we are perplexed by some of the questions in this round and are unsure if we are responding in a manner that would address the underlying concerns of the PID. We feel we have already provided much of the support that is being requested in our original filings or in prior rounds of questions. For example, questions 2 and 7 ask for additional descriptions or support of various factors from our rate filings. We believe we have already provided descriptions and/or support for all of these pricing assumptions/factors and are unsure what specific additional information the PID is looking for. We have done our best to respond to each question in a manner that we hope will be helpful in reviewing our filing. However, without knowing what specific underlying concerns the PID still has about our filing or assumptions, we are unsure if we are providing the necessary additional information. If these responses are not sufficient to resolve the outstanding concerns, we believe a call may be helpful to talk through the root cause of some of these questions. If you agree, please feel free to reach out via email to set up a call.

1. Thank you for providing support regarding the service category weights in response to question 4 of the prior round. As a follow up, please provide additional qualitative detail pertaining to the Outpatient Hospital benefit cost category weight of 42.83% in the trend development. When looking at the 'COVID Adjustment Support' tab of the latest response exhibits, it appears that 2022 Outpatient Hospital claims increased significantly as a proportion of total claims relative to 2020. What shifts are occurring in other benefit cost categories that are attributable to the change in the Outpatient Hospital benefit cost category?

Due to the COVID pandemic, we would not recommend comparing the 2022 weight of 42.83% to the monthly weights from the COVID Adjustment Support exhibit. The 2020 outpatient spend was significantly depressed in the first few months of the pandemic due to non-emergent procedures being cancelled or delayed because of COVID. Other service categories such as pharmacy were not impacted as significantly by COVID, causing the outpatient weights for some months in 2020 to be significantly lower than normal.

That said, we do still recognize that outpatient claims have been slowly growing as a percent of total claims for many years now. The table below shows the outpatient weights from Table 3b of our 2021 to 2024 rate filings:

Filing Year	Individual	Small Group
2021	39.4%	39.4%
2022	37.0%	38.7%
2023	39.2%	39.7%
2024	42.8%	43.1%

For both individual and small group there was roughly a 3-4 percentage point growth from our 2021 to our 2024 filing. At the same time that we are seeing slow gradual growth in the outpatient cost category, we have seen slow declines in the inpatient and professional categories as a percentage of

total costs. For inpatient, this is primarily due to the gradual shift of some inpatient services moving to outpatient settings. We have seen this shift occurring slowly for many years. For professional, the gradual reduction is coming from consistently low trends when compared with other service categories. These low trends are causing the total costs of professional services to grow more slowly than other service categories. Therefore, professional is gradually becoming a smaller percent of the total costs over time.

2. It is our understanding that the single risk pool used for developing the rates is for Geisinger Health Plan (GHP) and Geisinger Quality Options (GQO) Individual ACA market. Please provide the corresponding pricing assumptions/factors (i.e., morbidity, risk adjustment, network, and so on) and a brief description of the development to the extent it has not already been provided during the objection process.

Below is a list of factors applied in our PAAM Exhibits along with a description of whether they are the same or different between our GHP and GQO filings. We have also added references to the appropriate memorandum sections that give further explanation of the factors.

- Two year trend projection Factor – Same for GHP and GQO
  - Trend Identification section on pages 4 and 5 of the memorandum
- Change in Morbidity - All Other – Same for GHP and GQO
  - Morbidity Adjustments section on page 4 of the memorandum
- Change in Demographics – Same for GHP and GQO
  - Change in Demographics section on page 4 of the memorandum
- Change in Other – Same for GHP and GQO
  - Change in Other section on page 4 of the memorandum
- Projected Incurred Risk Adjustment PMPM – Same for GHP and GQO
  - Projected Risk Adjustments PMPM section on pages 6 and 7 of the memorandum
- Projected Incurred Exchange User Fees PMPM – Different dollar amount for GHP and GQO, but same percent of Projected Required Revenue PMPM
  - Projected Risk Adjustments PMPM section on pages 6 and 7 of the memorandum
- Projected Incurred Reinsurance Recoveries PMPM - Different dollar amount for GHP and GQO, but same percent of Projected Incurred EHB Claims PMPM
  - Projected Risk Adjustments PMPM section on pages 6 and 7 of the memorandum
- Administrative Expenses – Same PMPM for GHP and GQO
  - Administration Expense section on page 7 of the memorandum
- Taxes and Fees – Different for GHP and GQO
  - Taxes, Fees, and Subsidies section on page 8 of the memorandum
- Profit/Contingency – Same for GHP and GQO
  - Profit & Risk Margin section on page 7 of the memorandum

3. Please clarify how many member months are considered in the experience data, or the manual data, to be full credibility for the rate development.

We rely on an internal standard of 1,000 members or 12,000 member months to indicate full credibility. This standard was decided using our actuarial judgement, as considered appropriate according to ASOP 25.

4. In reference to Table 9 of the PAAM exhibits, please provide a quantitative exhibit that shows the development of the 0.875 paid-to-allowed ratio in 2024 and provide insight as to why the 2024 paid-to-

allowed ratio is materially higher than the 2023 paid-to-allowed ratio, reported as 0.789. Detail the key drivers of this change.

The 0.875 Projected Paid to Allowed Ratio used on Table 5 is pulling directly from cell K16 of Table 10. This 0.875 factor on Table 10 is developed using the formula entered by the PID which weights together the Pricing AV (company-determined AV) from column K and the Non-Funding of CSR Adjustment from column P by the Total Projected Lives from column W. We are unable to edit this formula. We previously provided an exhibit to the PID via email on 7/14 which shows the cost components of our pricing AVs by plan. We are unsure what additional quantitative exhibit we could provide to show more detail of the development of this factor.

As explained in prior rounds of questions, the 0.875 factor is higher than the 0.789 factor used in our 2023 filing due to the removal of the normalization methodology prescribed by the PID in our 2023 filing. For our 2023 initial rate filing, we used a combined manual cost model to develop our pricing AVs based on individual and small group ACA combined data. We then applied a normalization factor to the resulting pricing AVs to normalize them to each market (individual vs. small group) separately. The PID felt this normalization factor was not appropriate and required us to either revise our manual cost model to have separate models for the individual and small group markets or to instead use the same normalization factor across both the individual and small group rate filings. Given the fact that it was too late in the filing process for us to develop new manual cost models, we chose to follow the PID's guidance of using the same normalization factor across both the individual and small group rate filings in 2023. This resulted in understated pricing AVs and rates for the individual market and overstated pricing AVs and rates for the small group market. We don't believe that either Geisinger or the PID thought this was the most accurate approach, however it was a compromise given the short time frame to get final approval of our rates.

In order to avoid this mispricing in 2024, we developed separate cost models for our individual and small group markets so that no normalization factor would be needed for either market in 2024. These updated cost models resulted in higher pricing AVs for the individual market and lower pricing AVs for the small group market when compared to our final 2023 filing. This was expected for the reasons outlined above. Additionally, the resulting Projected Paid to Allowed Ratio of 0.875 is much closer to the actual 2022 paid to allowed ratio calculated from Table 2 ( $\$142,080,657 / \$165,486,260 = 0.859$ ). For all of the reasons outlined in this response, the 0.875 Projected Paid to Allowed Ratio in our 2024 rate filing is much more accurate than the 0.789 factor from our 2023 rate filing.

5. In reference to Table 9 of the PAAM exhibits, please provide a quantitative exhibit that shows the development of the 1.139 benefit richness factor in 2024. Please explain the change from the benefit richness factor in 2023 reported as 1.082 relative to 2024. Detail the key drivers of this change.

A quantitative exhibit showing the development of the 1.139 benefit richness factor was provided with our initial rate filing in the Induced\_Util\_Exhibit tab of the

"PA\_Act\_Memo\_Additional\_Exhibits\_GHP\_Indiv\_051123" file. In column E of that exhibit, we use the PID's prescribed formula of  $(\text{Pricing AV} * \text{Non-Funding CSR Adjustment})^2 - (\text{Pricing AV} * \text{Non-Funding CSR Adjustment}) + 1.24$ . Since the Pricing AVs are higher in our 2024 filing than in our 2023 filing for all of the reasons outlined in response to question 4 above, the resulting plan level Induced Demand factors are also larger. This leads to a higher overall benefit richness factor of 1.139.



6. Discuss any analysis that was performed in determining for the geographic rating and the network factors have relatively little or no change year over year. What is driving the change in normalization factor year over year?

We do not update our geographic rating factors or network factors annually unless we observe significant changes to our experience across geographies or to our provider network. In order to avoid unnecessary, frequent disruption to our members we prefer to only revise these factors every few years or as needed for significant changes. The small year over year changes in the normalization factors are driven by membership mix changes, such as slight shifts in member distribution by rating area or by network.

7. Please provide support for the CSR defunding factor.

As explained in the 'CSR Defunding Adjustment' section of the memorandum, we estimated a CSR Defunding Factor of 1.217 using the PID's "ACA CSR – IA Survey" template as part of a data request from the PID in February 2023. Our response exhibit titled "ACA CSR – IA Survey 20230227" was emailed to Lindsay Swartz from the PID on February 28<sup>th</sup>, 2023. We used 1.22 as our factor to adhere to the PID's recommended range of CSR defunding factors (1.22 – 1.26). We forwarded this file via email to Valerie on 7/21 so that it is readily available.

8. The Federal MLR in the latest version of the Actuarial Memorandum is calculated to be 91.0%. Within this section on Page 8, projected claims and premiums are listed as \$782.39 and \$807.08, respectively. However, these values do not match the incurred claims and premiums shown on Worksheet 2, Section IV of the URRT which are equal to \$725.18 and \$812.19, respectively. Please explain why these two sources differ and revise any files if necessary.

The projected claims of \$782.39 which are used in our MLR calculation are coming from cell C29 of Table 5. The URRT incurred claims of \$725.18 are instead aligned with cell C34 of Table 5 (Market-Adjusted Projected Incurred EHB Claims PMPM). This value accounts for the risk adjustment, reinsurance, and exchange user fees calculated in cells C31:C33 of Table 5. The Federal MLR calculation requires the exchange user fees to instead be removed from the denominator of the MLR. Therefore, we have to start with the \$782.39 value in the numerator of the MLR calculation so that the risk adjustment and reinsurance can be removed from the numerator, but the exchange user fees can instead be removed from the denominator.

The explanation of the premium differences is a bit more complex. The \$807.08 value is pulled from Table 6 cell C64. The difference between this value and the \$812.19 from the URRT has to do with the order of operations and specifically that the sum of a product is not equal to the product of a sum. Table 5 and Table 6 are calculating the premiums for the whole book by multiplying member weighted average factors together. This is the product of sums equation, and it multiplies average factors together to get a total market average. Table 10 and the URRT are calculating the plan-specific premiums and weighting them up by membership to get the average premium. This is the sum of products equation where total premium is the result of products at the plan level, then summed to a total market average. Multiplying the product of the weighted Pricing AV, Benefit Richness, and CSR factors by the Market Adjusted Index Rate and membership is not the same value as weighting the Pure Premiums or the URRT Premium by membership. This is causing the difference between premiums on Table 6 and the URRT.

We do not believe that any revisions are necessary.

9. Regarding the High Cost Risk Pool Charge Estimate PMPM value of \$[REDACTED] on the Risk Adjustment tab of the supporting exhibits, what percent of premium are you using in the calculation? The CMS Summary Report on Permanent Risk Adjustment Transfers for the 2022 Benefit Year shows 0.36 percent for the individual market in Table 3 on Page 13. When multiplying that percent by \$807.08 from Table 6, we get a value of \$2.91. Please provide what percent of premium you are using in your calculation and support for that value.

We cannot share the percent of premium used in the development of the \$[REDACTED] HCRP charge estimate PMPM because it is confidential and proprietary information that we receive from our 3<sup>rd</sup> party vendor. The \$2.91 derived from the Summary Report on Permanent Risk Adjustment Transfer relies on 2022 data and does not reflect expected HCRP charges in 2024. We expect the percent of premium attributable to the HCRP to be higher in 2024 than 2022 when taking leveraged trend over 1 million dollars into consideration, so a higher estimate of HCRP charges is more appropriate for 2024.