

**INDIVIDUAL MARKET - ON EXCHANGE**  
**COMPARISON OF APPROVED & PROPOSED 2017 RATES VERSUS APPROVED 2016 RATES**  
**Lowest Rate Available in a Silver Metal Tier - Non-Smoker**  
**Rating Area 4**

Company	Product Type	Age 21 Non-smoker			Age 40 Non-smoker		
		2017 Approved	2017 Proposed	2016 Approved	2017 Approved	2017 Proposed	2016 Approved
Highmark Health Insurance Company	PPO	\$ 408.48	\$ 390.24	\$ 260.89	\$ 522.04	\$ 498.73	\$ 333.42
Highmark Inc.	PPO	\$ 245.10	\$ 233.29	\$ 164.74	\$ 313.24	\$ 298.14	\$ 210.54
UPMC Health Options <sup>◇</sup>	PPO/EPO	\$ 181.49	\$ 175.20	\$ 146.58	\$ 231.94	\$ 223.91	\$ 187.33
Aetna Health Inc.*	HMO	N/A	\$ 233.17	\$ 208.77	N/A	\$ 297.99	\$ 266.81
United Healthcare**	HMO	N/A	N/A	\$ 160.98	N/A	N/A	\$ 205.72

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Aetna Health Inc. <sup>◇</sup>	HMO	\$ 233.17	\$ 233.17	\$ 210.01	\$ 297.99	\$ 297.99	\$ 268.39
United Healthcare Life Insurance Company*	PPO	N/A	N/A	\$ 184.99	N/A	N/A	\$ 236.42

\* This company will not sell on-Exchange plans in Pennsylvania in 2017.

\*\* This company will not sell plans in the individual market in Pennsylvania in 2017.

◇ The 2017 proposed rates shown for this company differ from those initially filed in the spring because insurers received updated information about the impact of a recently implemented federal program called risk adjustment after submitting the initial filing, and the company used this information to update its request.