

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 5

Company	Product Type	Age 21 Non-smoker			Age 40 Non-smoker		
		2017 Approved	2017 Proposed	2016 Approved	2017 Approved	2017 Proposed	2016 Approved
Geisinger Health Plan	HMO	\$ 321.79	\$ 302.24	\$ 233.21	\$ 411.25	\$ 386.26	\$ 298.04
Highmark Health Insurance Company	PPO	\$ 408.48	\$ 390.24	\$ 260.80	\$ 522.04	\$ 498.73	\$ 333.30
Highmark Inc.*	PPO	\$ 269.67	\$ 256.67	N/A	\$ 344.64	\$ 328.02	N/A
UPMC Health Options [◇]	PPO/EPO	\$ 181.49	\$ 175.20	\$ 161.68	\$ 231.94	\$ 223.91	\$ 206.63
Aetna Health Inc.**	HMO	N/A	\$ 239.89	\$ 205.51	N/A	\$ 306.58	\$ 262.64
Geisinger Quality Options**	PPO	N/A	\$ 297.23	\$ 231.70	N/A	\$ 379.86	\$ 296.11
United Healthcare***	HMO	N/A	N/A	\$ 164.39	N/A	N/A	\$ 210.08

INDIVIDUAL MARKET - OFF EXCHANGE
COMPARISON OF APPROVED & PROPOSED 2017 RATES VERSUS APPROVED 2016 RATES
Lowest Rate Available in a Silver Metal Tier - Non-Smoker
Rating Area 5

Company	Product Type	Age 21 Non-smoker			Age 40 Non-smoker		
		2017 Approved	2017 Proposed	2016 Approved	2017 Approved	2017 Proposed	2016 Approved
Aetna Health Inc. [◇]	HMO	\$ 239.89	\$ 239.89	\$ 206.72	\$ 306.58	N/A	\$ 264.19
Geisinger Quality Options	PPO	\$ 418.14	\$ 283.52	\$ 231.70	\$ 534.38	\$ 362.34	\$ 296.11
United Healthcare Life Insurance Company***	PPO	N/A	N/A	\$ 224.53	N/A	N/A	\$ 286.95

* This company did not sell silver plans in this rating area in 2016.

** 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.