



September 5, 2017

Ms. Johanna Fabian-Marks
Special Deputy & Acting Director
Bureau of Life, Accident & Health Insurance
1326 Strawberry Square
Harrisburg, PA 17120

Re: Aetna HealthAssurance of PA

NAIC #:	18527
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2018
Avg rate change requested:	-1.7%
Range of rate change requested:	-20.4% to +30.5%
Products:	PPO
Rating Areas & Change over 2017:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	9,989
Current # policyholders:	5,701
Number of plans offered vs 2017:	1; 14 in 2017
HIOS Issuer ID / Binder #:	18939 Binder # AETN-PA18-125071663
Rate Filing Tracking Number:	AETN-131033573
Policy Form(s):	AHASPA SG HCOC-2018-PPO 02
Form Filing Tracking Number:	AETN-130914613

Dear Ms. Fabian-Marks:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the State of PA for effective dates of January 1, 2018 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2018.

All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is



not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,

, FSA, MAAA
Aetna

2018 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name:	Aetna Health Assurance of PA
NAIC #:	18527
Market:	Small Group Off-Exchange
Effective Date:	01/01/2018
Avg rate change requested:	-1.7%
Range of rate change requested:	-20.4% to +30.5%
Products:	PPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	9,989
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HIOS Issuer ID / Binder #:	18939
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B. Rate History and Proposed Variations in Rate Changes

- April 1, 2016
 - Introduction of legal entity
 - AETN-130242360
- October 1, 2016
 - Increased previously filed 4Q16 rates by 7.4%
 - AETN-130565231
- January 1, 2017
 - Filed a 27.3% rate increase
 - AETN-130533528

C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is -1.7%. The change in the 21 year old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 0.3%.

D. Membership Count

Total current membership by age bucket is shown on Table 1.

E. Benefit Changes

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover

all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2017 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2016 through December 31, 2016 and paid through February 28, 2017, for Aetna Health Assurance of PA.

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2017 (for 2016 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2018.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2016 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level based by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result.

The resulting member transfers are summed to the HIOS plan level and adjusted for 2016 Risk Adjustment fees of \$0.15 PMPM in Worksheet 2.

G. Credibility of Data

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2016 to December 31, 2016 and paid through February, 2017 for Aetna and Coventry community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate.

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

H. Trend Identification

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March, 2017. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2018.

I. Historical Experience

As described above, medical trend factors are based on our Medical Economics Unit's local trend and network experience, and pharmacy trends are based on national commercial group Rx trend analysis.

2. Rate Development & Change

Please refer to the file titled *2018 PA SG AHASPA Exhibits.xlsx* for any exhibits referenced in the sections below.

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

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2018.

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment on is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have been converted to percent of allowed claims in this Exhibit.

Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2016 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2018.

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

Change in Network => Included in 'Change in Other' below.

Change in Benefits => Discussed in Section 1E above.

Change in Other => The 'Other' adjustment includes, but is not limited to, the projected impact of changes in network composition, provider contracts, deductible suppression, and pooling.

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 84.5%. Paid to allowed ratios are based on 2016 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period => We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 12, 2017, which incorporated carrier data as of May 1, 2017, to develop our initial projected risk adjustment transfer assumption.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2018 Notice of Benefit and Payment Parameters. The 2018 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer .5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment payable, net of the 2018 user fee of \$0.14 PBMPM.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2018.

Exchange User Fee => The EUF is not applicable for this filing.

Projected Allowed non-EHB Claims PMPM => The products discussed in this filing provides coverage for only those benefits defined as Essential Health Benefits (EHB).

B. Retention Items

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2017 projections, and projected changes in expenses, inflation, and membership for 2018 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2018, as well as Federal income tax and State Premium taxes. The risk adjustment user fee is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in the initial pricing of our 2017 plans.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2017 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2018 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan

Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

Exhibit C-2 summarizes the rating area definitions and factors, and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, and is applied in column F of Exhibit C-1. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

D. Components of Rate Change

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is -1.7%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -6%
- The change in allowable plan adjusted level components is worth 1%
- The change in retention components is worth 3%
- The remainder is driven primarily by the 2017 covered lives that are not being mapped to 2018 plans.

3. Plan Rate Development

The following briefly describes how each set of adjustments was determined.

Pricing AV / Benefit Richness:

These adjustments are discussed in Section 2C above.

Benefits in addition to EHBs:

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). The factor for the impact of benefits in addition to EHBs is a 1.00.

Provider Network:

This adjustment reflects the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

Catastrophic Eligibility:

This filing does not include catastrophic plans.

Tobacco Surcharge Adjustment:

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Admin Costs / Taxes & Fees / Profit or Contingency:

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *PA_SG_18939_AVCert_Off_2018_v1.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2017 and 2018 are shown in Columns Z and AA. The 2018 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit E-2 for two reasons: (1) The CPAIR on Exhibit E-2 are 1/1/2018 rates while the rates in Column AA are average 2018 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Exhibit E-1 to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5.

5. Plan Factors

A. Age and Tobacco Factors

The age factors are based on the HHS Default Standard Age curve. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed for tobacco rating and factors of 1.0 have been entered.

B. Geographic Factors

The proposed geographic factors are the same as the current approved 2017 factors.

C. Network Factors

There is only one network included in this filing.

D. Service Area Composition

The Service Area composition for this rate filing is the same as the current approved 2017 rate filing.

E. Composite Rating

While PA allows composite rating, we are not offering this option at this time. However, the member level rates in this filing would not be impacted if we allow the composite rating option at a later time.

6. Actuarial Certifications

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED] am a Fellow of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

September 5, 2017

_____, FSA, MAAA
Aetna

Date

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name: Aetna Health Assurance of PA
State: Pennsylvania
HIOS Issuer ID: 18939
Market: Small Group
Effective Date: 01/01/2018
Rate Filing Tracking Number: AETN-131033573
Policy Form(s): AHASPA SG HCOC-2018-PPO 02
Form Filing Tracking Number: AETN-130914613

Company Contact Information:

Name:
Telephone Number:
Email Address:



1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premiums rate development for the products supported by the policy forms referenced above;
- 3) Request approval of the proposed monthly premium rates; and
- 4) Provide benefit plan designs summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.

These rates are for plans issued in Pennsylvania beginning January 1, 2018. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

This filing includes new benefit plans that will be marketed to Small Groups in Pennsylvania for coverage effective beginning January 1, 2018.

3. Experience Period Premium and Claims

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2016 through December 31, 2016 and paid through February 28, 2017.

B. Premiums (Net of MLR Rebate) in Experience Period:

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2017 (for 2016 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

4. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March, 2017. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

5. Projection Factors

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2016
- Medically underwritten policies renewed under the Transitional Policy.

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2018.

B. Changes in Benefits:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2017 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts.

E. Trend Factors (Cost/Utilization):

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

6. Credibility Manual Rate Development

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2016 to December 31, 2016 and paid through February, 2017 for Aetna and Coventry community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate.

B. Adjustments Made to the Data:

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and

claims adjudication, in addition to unit cost and utilization trend, as discussed in the previously referenced exhibits.

C. Inclusion of Capitation Payments:

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2018.

7. Credibility of Experience

No credibility is assigned to the experience data. This is due to the use of alternative experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

8. Paid-to-Allowed Ratio

The projected paid to allowed ratio is 84.5%. Paid to allowed ratios are based on 2016 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

9. Reinsurance and Risk Adjustment

A. Reinsurance – Experience Period

Transitional Reinsurance recoveries do not apply to Small Group business. The experience period data reflects the Reinsurance Contribution of \$2.25 PMPM assessed during 2016.

B. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2016 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level based by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2016 Risk Adjustment fees of \$0.15 PMPM in Worksheet 2.

C. Risk Adjustment – Projection Period

We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 12, 2017, which incorporated carrier data as of May 1, 2017, to develop our initial projected risk adjustment transfer assumption.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2018 Notice of Benefit and Payment Parameters. The 2018 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer .5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment payable, net of the 2018 user fee of \$0.14 PBMPM.

10. Non-Benefit Expenses and Profit & Risk

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2017 projections, and projected changes in expenses, inflation, and membership

for 2018 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2018, as well as Federal income tax and State Premium taxes. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in the initial pricing of our 2017 plans.

11. Projected Loss Ratio

The expected 2018 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

12. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in Pennsylvania through Aetna Health Assurance of PA. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d). Rates for plans that may be renewed outside the Single Risk Pool (due to either being grandfathered or permissible transitional offerings) are not covered in this filing.

13. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Small Group Market Trend Adjustments: Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2018.

14. Market-Adjusted Index Rate

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment on is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have been converted to percent of allowed claims in this Exhibit.

15. Plan-Adjusted Index Rates

Exhibit E-2 illustrates the development of the Plan Adjusted Index Rates, and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The 2018 Plan Adjusted Index Rates are displayed in Column 7. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two separate adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2018 membership.

B. Distribution and Administrative Costs:

Exhibit E-2, Column 3, reflects the adjustment for projected administrative costs, including any sales, marketing, and profit & risk. These are discussed above in the 'Non-Benefit Expenses and Profit & Risk' section, and exclude the Risk Adjustment User Fee, and Exchange User Fee, which are reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Provider Network, Delivery System, and Utilization Management:

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

D. Benefits in addition to EHBs:

The factors in Column 5 adjust for the impact of benefits in addition to EHBs. The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 5 are 1.00.

E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans.

16. Calibration

Exhibit C-1 shows an example of how calibration is applied to all plan adjusted index rates.

A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2017 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2018 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

B. Geographic Factor Calibration:

Exhibit C-2 summarizes the rating area definitions and factors, and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, and is applied in column F of Exhibit C-1. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

C. Small Group Premium Rates:

The development of the average projected trend factor is discussed above.

17. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

An example of a contract's premium determined by the member build-up calculation for a family of six, with more than three dependents under age 21, is shown in Exhibit 14.

18. Composite Premiums

Small employers will not be able to elect to have rates set using a composite approach as permitted by Pennsylvania.

19. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the AV 2018 Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

20. AV Pricing Values

The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 15. AV Pricing Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

21. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through January 2017, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. (We assume that total enrollment will be similar to our current enrollment.)

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2016 to 2018. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2017 and 2018. Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

22. Plan Type

All plans are consistent with the plan type indicated on Worksheet 2.

23. Warning Alerts

The Experience Period Plan Adjusted Index Rate on Worksheet 2 differs from the Experience Period Premium PMPM on Worksheet 1 since 1) the Experience Period Premium reflects the actual enrollment mix for all non -grandfathered business in the market in 2016 while the average Plan Adjusted Index Rate reflects the projected (vs. actual) ACA mix for single risk pool experience and a zero rate for non-single risk pool experience , and 2) premiums reported on Worksheet 1 are net of estimated risk adjustment transfers and MLR rebates while the Plan Adjusted Index Rates on Worksheet 2 do not consider the impact of risk adjustment transfers or MLR rebates.

For the same reasons, the experience period Total Premium (TP) differs between Worksheets 1 and 2.

The Experience Period Incurred claims and Incurred Claims PMPM on Worksheet 2 adjust for the impacts of Reinsurance and Risk Adjustment. The Incurred Claims on Worksheet 1 are not adjusted for the impact of Reinsurance and Risk Adjustment. The warning alerts on rows 68 and 73 of Worksheet 2 result from the different treatment of Reinsurance and Risk Adjustment on the two worksheets.

The Projected Plan Adjusted Index Rate on Worksheet 2 differs from the Gross Premium Average Rate on Worksheet 1. This difference results from the value on Worksheet 1 being the rate that corresponds to claims incurred in the 12 months starting January 1, 2017, while the average on Worksheet 2 is the average rate for the market for coverage that begins between January 1, 2017 and December 31, 2017.

For the same reason, Total Premium (TP) differs between Worksheets 1 and 2.

24. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in the supporting exhibits. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

25. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Plan Finder and our own website. In addition, members of our 2017 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

26. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

27. Renewability

These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

28. Company Financial Condition

As of December 31, 2016, the capital and surplus held by Aetna Health Assurance of PA was approximately \$10 million. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2016. The Company issues commercial and Medicare Advantage coverage in various states for multiple business segments, including to large employer, small employer, and individual purchasers.

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED] am a Fellow of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

August 8, 2017

Aetna, FSA, MAAA

Date

Aetna Health Assurance of PA – Small Group Plans

Rate request filing ID # AETN-131033573 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

Overview

Initial requested average rate change:	+1.8%
Revised requested average rate change:	-1.7%
Range of requested rate change:	-20.4% to +30.5%
Effective date:	January 1, 2018
People impacted:	9,989
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

Key information

Jan. 2016-Dec. 2016 financial experience¹

Premiums	\$54M
Claims	\$45M
Administrative expenses	\$6M
Taxes & fees	\$4M
Company made (after taxes)	-\$1M

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2018:

Claims:	82.6%
Administrative:	10.5%
Taxes & fees:	4.9%
Profit:	2.0%

The company expects its annual medical costs to increase **4%**.

Explanation of requested rate change

Medical costs are going up, and we are changing our rates to reflect this increase. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Rate increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

¹ Note that due to data limitations, the experience for ALIC and AHASPA was combined for the reporting of this document.

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

State: PA
Market: Small Group

Section I: General Product and Plan Information

Section II: Components of Premiums Increase (PMPM Dollar Amount above Current Average Rate PMPM)[illegible]

Plan 32-Standard Component III:
 (Plan 34) - Standard Component IV

Plan Adjusted Index Exte
Market Months

[illegible]

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Aetna HealthAssurance of PA		
Product(s):	PPD		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2018	to	12/31/2018
Base Period Start Date	01/01/2016	to	12/31/2016
Date of Most Recent Membership	02/01/2017		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2017)	Projected Rating Period
Average Age	35.51	34.55	34.65
Total	45,405	9,989	19,978
<18	8,389	2,234	4,419
18-24	4,041	974	1,861
25-29	4,035	832	1,712
30-34	4,049	831	1,716
35-39	3,870	795	1,596
40-44	2,735	625	1,229
45-49	5,857	1,028	2,095
50-54	4,761	894	1,776
55-59	4,649	876	1,778
60-63	2,515	581	1,184
64+	1,094	318	621

*Tables 1, 2 and 4 must include data for all non-grandfathered business (ACA compliant and Transitional)

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 21,292,659.43	\$ 16,704,308.29	\$ 17,493,128.49	46,405	\$ 4,996,436.66	\$ 18,038,716.91	\$ -	\$ (545,588.42)	\$ 5,380.25	\$ -	\$ (1,217,032.75)	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 377.08
Loss Ratio											93.79%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite UBR Trend **	Weight*
Inpatient Hospital	7.78%	3.00%	-10.47%	-0.61%	19.36%
Outpatient Hospital	5.68%	5.43%	-10.47%	-0.25%	17.79%
Professional	2.05%	5.93%	-10.47%	-3.22%	18.66%
Other Medical	5.68%	5.43%	-10.47%	-0.25%	20.23%
Capitation	-	-	-10.47%	0.03%	-
Prescription Drugs	8.31%	2.46%	-10.47%	-0.64%	23.98%
Total Annual Trend	-	-	-	-0.97%	100.00%
Months of Trend	-	-	-	24	-
Total Applied Trend Projection Factor	-	-	-	0.981	-

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

** Should = UBR 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-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Feb-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Mar-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Apr-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
May-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Jun-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Jul-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Aug-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Sep-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Oct-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Nov-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Dec-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Jan-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Feb-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Mar-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Apr-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
May-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Jun-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Jul-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Aug-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Sep-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Oct-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Nov-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Dec-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Jan-16	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Feb-16	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Mar-16	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	-	\$ -	\$ -	#DIV/0!
Apr-16	\$ 370,381.48	\$ 0.9958	\$ 371,958.53	1,456	\$ 255.48	\$ (4,638.59)	\$ 376,597.12	\$ 258.66		
May-16	\$ 903,936.81	\$ 0.9944	\$ 909,073.07	2,418	\$ 375.97	\$ (16,536.74)	\$ 925,609.81	\$ 382.81		
Jun-16	\$ 1,000,193.28	\$ 1.0012	\$ 998,979.26	3,249	\$ 307.44	\$ (43,465.66)	\$ 1,042,444.92	\$ 320.82		
Jul-16	\$ 1,542,798.83	\$ 0.9916	\$ 1,555,878.90	4,592	\$ 338.82	\$ (45,355.00)	\$ 1,601,233.90	\$ 348.69		
Aug-16	\$ 1,970,371.29	\$ 0.9797	\$ 2,011,143.05	5,195	\$ 387.13	\$ (86,620.01)	\$ 2,097,763.06	\$ 403.81		
Sep-16	\$ 2,496,196.84	\$ 0.9736	\$ 2,563,805.70	6,329	\$ 405.11	\$ (61,785.97)	\$ 2,625,591.67	\$ 414.87		
Oct-16	\$ 2,883,089.53	\$ 0.9567	\$ 3,013,501.99	6,900	\$ 436.72	\$ (118,709.70)	\$ 3,132,211.69	\$ 453.92		
Nov-16	\$ 2,572,351.00	\$ 0.9726	\$ 2,644,798.04	7,132	\$ 370.82	\$ (69,470.53)	\$ 2,714,268.57	\$ 380.56		
Dec-16	\$ 21,292,659.43	\$ 2,964,989.24	\$ 0.8659	\$ 3,423,989.94	\$ 9,134	\$ 374.85	\$ 1,085,796.58	\$ (99,006.22)	\$ 3,522,996.16	\$ 385.69

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Aetna HealthAssurance of PA
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2018

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 211,393,426.03	\$ 178,799,354.59	\$ 182,773,808.60	493,126	\$ 31,980,622.07	\$ 214,754,430.67	\$ -	\$ (6,773,791.94)	\$ 2,385,291.00	\$ -	\$ (4,299,601.77)	\$ 426.60
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 86.14%
Loss Ratio											\$ 86.14%

* Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpatient Hospital	7.78%	3.00%	-5.95%	4.41%	21.04%
Outpatient Hospital	5.68%	5.43%	-5.95%	4.78%	28.68%
Professional	2.05%	5.93%	-5.95%	1.66%	19.51%
Other Medical	5.68%	5.43%	-5.95%	4.78%	8.99%
Capitation				-5.95%	1.13%
Prescription Drugs	8.31%	2.46%	-5.95%	4.37%	20.66%
Total Annual Trend				3.89%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.079	

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

** Should = URRT Trend

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-14		\$ 4,553,586.99	0.9996	\$ 4,560,140.05	13,975	\$ 326.31		\$ (69,476.91)	\$ 5,765,991.26	\$ 412.60
Feb-14		\$ 4,123,916.09	0.9979	\$ 4,132,662.45	15,109	\$ 273.52		\$ (62,369.30)	\$ 5,250,017.51	\$ 348.07
Mar-14		\$ 4,904,104.72	0.9949	\$ 4,929,267.66	16,130	\$ 305.60		\$ (55,600.59)	\$ 6,245,806.52	\$ 387.23
Apr-14		\$ 6,078,594.54	0.9969	\$ 6,097,563.53	18,131	\$ 336.30		\$ (47,750.20)	\$ 7,468,582.90	\$ 411.92
May-14		\$ 6,037,499.10	0.9961	\$ 6,060,957.40	20,001	\$ 301.03		\$ (45,191.85)	\$ 7,536,735.23	\$ 376.31
Jun-14		\$ 7,297,280.33	0.9865	\$ 7,397,141.41	21,801	\$ 337.90		\$ (79,588.65)	\$ 8,913,029.83	\$ 407.15
Jul-14		\$ 7,818,044.84	0.9784	\$ 7,990,979.43	24,160	\$ 330.75		\$ (60,414.83)	\$ 9,876,207.97	\$ 408.78
Aug-14		\$ 8,462,287.31	0.9785	\$ 8,647,926.58	25,313	\$ 341.64		\$ (55,598.49)	\$ 10,389,324.36	\$ 410.43
Sep-14		\$ 8,735,759.68	0.9868	\$ 8,851,879.09	26,507	\$ 333.94		\$ (57,375.97)	\$ 10,883,062.56	\$ 410.57
Oct-14		\$ 9,564,795.96	0.9552	\$ 10,013,404.68	27,834	\$ 359.75		\$ (63,963.09)	\$ 12,152,213.22	\$ 436.59
Nov-14		\$ 7,987,553.93	0.9643	\$ 8,283,126.76	28,753	\$ 288.08		\$ (62,109.45)	\$ 10,054,682.02	\$ 349.70
Dec-14	\$ 115,666,123.20	\$ 12,982,177.45	0.9424	\$ 13,775,500.08	39,250	\$ 350.97	\$ 20,280,140.09	\$ (51,640.53)	\$ 16,486,036.92	\$ 420.03
Jan-15		\$ 16,468,928.76	0.9949	\$ 16,553,784.87	51,549	\$ 321.13		\$ (357,168.81)	\$ 20,756,112.90	\$ 402.65
Feb-15		\$ 16,395,108.82	0.9976	\$ 16,434,018.29	51,727	\$ 317.71		\$ (415,832.62)	\$ 20,391,620.89	\$ 394.22
Mar-15		\$ 18,934,467.05	0.9974	\$ 18,983,177.15	51,762	\$ 366.74		\$ (533,894.70)	\$ 23,013,076.29	\$ 444.59
Apr-15		\$ 19,010,679.81	0.9971	\$ 19,066,843.24	51,547	\$ 369.89		\$ (428,050.55)	\$ 23,091,750.88	\$ 447.98
May-15		\$ 17,055,761.40	0.9961	\$ 17,121,733.08	51,123	\$ 334.92		\$ (466,678.10)	\$ 20,837,898.60	\$ 407.61
Jun-15		\$ 17,536,008.76	0.9960	\$ 17,606,526.04	50,837	\$ 346.34		\$ (513,713.37)	\$ 21,278,623.33	\$ 418.57
Jul-15		\$ 18,819,998.44	0.9939	\$ 18,934,914.06	50,595	\$ 374.24		\$ (501,640.75)	\$ 22,689,304.87	\$ 448.45
Aug-15		\$ 18,086,295.60	0.9918	\$ 18,235,516.76	50,329	\$ 362.33		\$ (531,266.58)	\$ 21,745,368.06	\$ 432.07
Sep-15		\$ 16,933,522.85	0.9703	\$ 17,451,129.15	50,327	\$ 346.76		\$ (390,154.27)	\$ 20,995,854.55	\$ 417.19
Oct-15		\$ 17,031,619.00	0.9633	\$ 18,614,751.63	49,850	\$ 373.42		\$ (429,784.79)	\$ 22,313,553.97	\$ 447.61
Nov-15		\$ 16,824,788.92	0.9379	\$ 17,938,551.15	49,349	\$ 363.51		\$ (442,959.10)	\$ 21,378,378.28	\$ 433.21
Dec-15	\$ 251,775,467.96	\$ 14,769,039.51	0.8894	\$ 16,605,957.20	46,814	\$ 354.72	\$ 45,630,534.42	\$ (434,421.03)	\$ 20,686,294.62	\$ 441.88
Jan-16		\$ 17,699,022.64	0.9953	\$ 17,782,256.91	48,255	\$ 368.51		\$ (574,457.29)	\$ 20,498,310.16	\$ 424.78
Feb-16		\$ 16,718,132.69	0.9946	\$ 16,809,115.11	47,409	\$ 354.56		\$ (647,495.51)	\$ 19,416,426.96	\$ 409.55
Mar-16		\$ 18,000,510.71	0.9967	\$ 18,059,646.93	47,012	\$ 384.15		\$ (677,554.09)	\$ 20,841,195.70	\$ 443.32
Apr-16		\$ 16,639,220.51	0.9950	\$ 16,723,087.40	45,544	\$ 369.22		\$ (598,082.91)	\$ 19,159,274.43	\$ 420.68
May-16		\$ 16,065,546.43	0.9929	\$ 16,180,458.74	43,823	\$ 369.22		\$ (603,901.01)	\$ 18,441,410.48	\$ 420.82
Jun-16		\$ 15,468,157.14	0.9918	\$ 15,595,622.00	42,648	\$ 365.68		\$ (647,172.93)	\$ 17,918,652.03	\$ 420.15
Jul-16		\$ 14,628,226.56	0.9756	\$ 14,993,588.61	41,017	\$ 365.55		\$ (544,405.46)	\$ 17,152,577.98	\$ 418.18
Aug-16		\$ 14,387,450.38	0.9846	\$ 14,612,387.43	40,064	\$ 364.73		\$ (598,865.69)	\$ 16,844,724.03	\$ 420.45
Sep-16		\$ 13,986,099.17	0.9720	\$ 14,389,019.61	38,636	\$ 372.43		\$ (470,014.15)	\$ 16,564,079.91	\$ 428.73
Oct-16		\$ 12,852,993.80	0.9481	\$ 13,553,515.04	37,062	\$ 365.70		\$ (553,002.85)	\$ 15,577,173.40	\$ 420.30
Nov-16		\$ 13,540,553.54	0.9417	\$ 14,379,046.50	35,613	\$ 403.76		\$ (498,322.91)	\$ 16,409,566.86	\$ 460.77
Dec-16	\$ 211,393,426.03	\$ 8,813,441.03	0.9090	\$ 9,696,064.54	26,043	\$ 372.31	\$ 31,854,433.08	\$ (362,496.13)	\$ 11,415,948.91	\$ 438.35

* Express Completion Factor as a percentage

PA Rate Template Part II
Rate Development and Change

Carrier Name:	Aetna HealthAssurance of PA
Product(s):	PPD
Market Segment:	Small Group
Rate Effective Date:	01/01/2018

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	\$ 377.08	\$ 426.60	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	0.981	1.079	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 369.82	\$ 460.43	
<u>Single Risk Pool Adjustment Factors</u>			
Change in Morbidity	1.194	1.093	<- See URRT Instructions
Change in Other	0.983	0.974	
Change in Demographics	0.977	0.958	<- See URRT Instructions
Change in Network	1.009	1.020	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	0.997	0.997	
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 433.86	\$ 490.32	<- See Instructions
Credibility Factors	0%	100%	
Blended Projected EHB Claims PMPM		\$ 490.32	
<u>Development of the Market-Adjusted Index Rate and Total Allowed Claims</u>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 490.32		<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$ 512.34		
Projected Paid to Allowed Ratio	0.845		<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	\$ 433.11		
Market-wide Adjustments			<- Market-Adjusted Index Rate
Projected Risk Adjustment PMPM	(\$30.12)		
Projected Paid Exchange User Fees PMPM	\$0.00		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 463.23		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 547.96		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 463.23		<- Market-Adjusted Index Rate
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 547.96		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 426.60	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 211,393,426.03	
Blended Loss Ratio	86.14%	

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

Effective Date	01/01/2018	04/01/2018	07/01/2018	10/01/2018	Total Single Risk Pool
# of Member Months Renewing in Quarter	104,802	141,796	127,367	117,161	493,126
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 490.32	\$ 490.32	\$ 490.32	\$ 490.32	\$ 490.32
Months of Trend	-	3	6	9	
Annual Trend	12.11%	12.11%	12.11%	12.11%	
Single Risk Pool Projected Allowed Claims	\$ 490.32	\$ 504.53	\$ 519.15	\$ 534.20	\$ 512.34
Quarterly Trend Factor	100.0%	102.9%	105.9%	108.9%	104.5%
2018 Trend Factors by Quarter	0.957028051	0.984764806	1.013305431	1.042673226	

Table 6. Retention

Retention Items - Express in percentages		
Administrative Expenses	10.54%	
General and Claims	8.12%	
Agent/Broker Fees and Commissions	2.42%	
Quality Improvement Initiatives	0.00%	
Taxes and Fees	4.88%	
PCORI Fees (Enter \$ amount here: \$ 0.20)	0.04%	
Pa Premium Tax (if applicable)	0.62%	
Federal Income Tax	1.08%	
Health Insurance Providers Fee	3.15%	
Profit/Contingency (after tax)	2.00%	
Total Retention	17.42%	
Projected Required Revenue PMPM	\$ 560.92	<- Single Pool Gross Premium Avg. Rate, PMPM on URRT

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2017	2018
Average Age Factor	0.693	0.699
Average Geographic Factor	1.083	1.086
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	0.997	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 609.78	\$ 547.96
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 814.81	\$ 721.87

Table 8. Components of Rate Change

Rate Components	2017	2018	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	433.2885351	425.7827063	-\$7.51	-1.7%
B. Base period allowed claims before normalization	\$ 5427.82	\$ 426.60	-\$1.22	0%
C. Normalization factor component of change	\$ 143.85	135.3909895	-\$8.45	-\$0.02
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 571.67	\$ 561.99	\$ (9.68)	-2%
D2. URRT Trend	\$ 53.29	\$ 44.57	\$ (8.73)	-2%
D3. URRT Morbidity	\$ 18.67	\$ 56.40	\$ 37.73	9%
D4. URRT Other	\$ 44.16	\$ (17.01)	\$ (61.18)	-14%
D5. Normalized URRT RA/RI on an allowed basis	31.37665075	46.9306355	15.55	4%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0%
D7. Subtotal - Sum(D1-D6)	\$ 719.17	692.87	\$ (26.30)	-6%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ 0.00	0	\$ (0.00)	0%
E2. Pricing AV	\$ (110.75)	(107.14)	\$ 3.61	1%
E3. Benefit Richness	\$ (2.12)	-	\$ 2.12	0%
E4. Catastrophic Eligibility	\$ -	-	\$ -	0%
E5. Subtotal - Sum(E1-E4)	\$ (112.87)	(107.14)	\$ 5.72	1%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 42.64	44.86	\$ 2.23	1%
F2. Taxes and Fees	\$ 11.22	20.78	\$ 9.56	2%
F3. Profit and/or Contingency	\$ 8.67	8.52	\$ (0.15)	0%
F4. Subtotal - Sum(F1-F3)	\$ 62.52	74.16	\$ 11.63	3%
G. Change in Miscellaneous Items			\$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 668.82	659.88	\$ (8.95)	-2%

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

	2017	2018
Paid-to-Allowed	0.840	0.845
URRT Trend (Total Applied Trend Factor)	1.093	1.079
URRT Morbidity	1.090	1.093
URRT "Other"	1.060	0.976
Risk Adjustment	\$ 19.87	\$30.12
Exchange User Fee	\$ 50.00	\$ -
Capitation	\$ 12.84	\$ 4.55
Network	1.000	1.000
Pricing AV	0.846	0.845
Benefit Richness	0.997	1.000
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	9.84%	10.54%
Taxes and Fees	2.59%	4.88%
Profit and/or Contingency	2.00%	2.00%

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:
Base Period Start Date
Date of Most Recent Membership
Market Adjusted Index Rate

Astra HealthAssurance of PA	
PPO	
Small Group	
	01/01/2018
	01/01/2016
	02/01/2017
\$	547.96

Calibration	
Age Calibration Factor	1.43
Geographic Calibration Factor	0.90
Aggregate Calibration Factor	1.32

Total Covered Lives @ 02-01-2017	9,982
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[illegible]

Total Covered Lives Mapped into 2018 Plans @ 02-01-2017	Total Policyholders @ 02-01-2017
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2017 Calibrated Plan Adjusted Index Rate PMFM	2018 Calibrated Plan Adjusted Index Rate PMFM
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Proposed Rate Change Compared to Prior 12 months	% of Total Covered Users
Increased	10.0%
Decreased	10.0%
No Change	80.0%

[illegible]

PA Rate Template Part IV B - Small Group Annual
Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Center Name:	Before Health Insurance of HS
Product(s):	FFO
Market Segment:	Small Group
Rate Effective Date:	01/01/2020

[illegible]

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Aetna HealthAssurance of PA
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2018

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Clarion, Forest, McKean, Venango	0.785	0.785
Rating Area 2	Elk, Cameron, Potter	0.792	0.792
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	0.998	0.998
Rating Area 4		0.810	0.810
Rating Area 5	Blair, Clearfield, Cambria, Huntingdon, Jefferson	0.780	0.780
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	0.983	0.983
Rating Area 7	Adams, Berks, Lancaster, York	0.984	0.984
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	1.000	1.000
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.933	0.933

Table 14. Network Factors

[illegible]

**Aetna HealthAssurance of PA
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0010025	PA Silver PPO 5000 80/50	PPO	Silver	Off	Full	PA01,PA02, PA03,PA05, PA06,PA07, PA08,PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name: Aetna HealthAssurance of PA
Market: Small Group
Product: PPO
Effective Date of Rates:

Ending date of Rates:

31-Mar-18

[illegible]

Table Name(s)	Plan Marketing Manager	Product	Market	Key CRM Technology
customerrelationship	The Success of CRM: Inside the Big Box	CRM	Customer	CRM

RATING AREA 1										RATING AREA 2										RATING AREA 3										RATING AREA 4										RATING AREA 5										RATING AREA 6										RATING AREA 7										RATING AREA 8										RATING AREA 9																																																																																																																																																																																																																															
Cardinal	North	East	South	West	Intermediate	Open	2A	2B	2C	3A	3B	3C	4A	4B	4C	5A	5B	5C	6A	6B	6C	7A	7B	7C	8A	8B	8C	9A	9B	9C	10A	10B	10C	11A	11B	11C	12A	12B	12C	13A	13B	13C	14A	14B	14C	15A	15B	15C	16A	16B	16C	17A	17B	17C	18A	18B	18C	19A	19B	19C	20A	20B	20C	21A	21B	21C	22A	22B	22C	23A	23B	23C	24A	24B	24C	25A	25B	25C	26A	26B	26C	27A	27B	27C	28A	28B	28C	29A	29B	29C	30A	30B	30C	31A	31B	31C	32A	32B	32C	33A	33B	33C	34A	34B	34C	35A	35B	35C	36A	36B	36C	37A	37B	37C	38A	38B	38C	39A	39B	39C	40A	40B	40C	41A	41B	41C	42A	42B	42C	43A	43B	43C	44A	44B	44C	45A	45B	45C	46A	46B	46C	47A	47B	47C	48A	48B	48C	49A	49B	49C	50A	50B	50C	51A	51B	51C	52A	52B	52C	53A	53B	53C	54A	54B	54C	55A	55B	55C	56A	56B	56C	57A	57B	57C	58A	58B	58C	59A	59B	59C	60A	60B	60C	61A	61B	61C	62A	62B	62C	63A	63B	63C	64A	64B	64C	65A	65B	65C	66A	66B	66C	67A	67B	67C	68A	68B	68C	69A	69B	69C	70A	70B	70C	71A	71B	71C	72A	72B	72C	73A	73B	73C	74A	74B	74C	75A	75B	75C	76A	76B	76C	77A	77B	77C	78A	78B	78C	79A	79B	79C	80A	80B	80C	81A	81B	81C	82A	82B	82C	83A	83B	83C	84A	84B	84C	85A	85B	85C	86A	86B	86C	87A	87B	87C	88A	88B	88C	89A	89B	89C	90A	90B	90C	91A	91B	91C	92A	92B	92C	93A	93B	93C	94A	94B	94C	95A	95B	95C	96A	96B	96C	97A	97B	97C	98A	98B	98C	99A	99B	99C	100A	100B	100C
114.1		-12.0	12.0		-10.0		21	-21	21	30	-30	30	40	-40	40	50	-50	50	60	-60	60	70	-70	70	80	-80	80	90	-90	90	100	-100	100	110	-110	110	120	-120	120	130	-130	130	140	-140	140	150	-150	150	160	-160	160	170	-170	170	180	-180	180	190	-190	190	200	-200	200	210	-210	210	220	-220	220	230	-230	230	240	-240	240	250	-250	250	260	-260	260	270	-270	270	280	-280	280	290	-290	290	300	-300	300	310	-310	310	320	-320	320	330	-330	330	340	-340	340	350	-350	350	360	-360	360	370	-370	370	380	-380	380	390	-390	390	400	-400	400	410	-410	410	420	-420	420	430	-430	430	440	-440	440	450	-450	450	460	-460	460	470	-470	470	480	-480	480	490	-490	490	500	-500	500	510	-510	510	520	-520	520	530	-530	530	540	-540	540	550	-550	550	560	-560	560	570	-570	570	580	-580	580	590	-590	590	600	-600	600	610	-610	610	620	-620	620	630	-630	630	640	-640	640	650	-650	650																																																																																																									

**Aetna HealthAssurance of PA
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0010025	PA Silver PPO 5000 80/50	PPO	Silver	Off	Full	PA01,PA02, PA03,PA05, PA06,PA07, PA08,PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

[illegible]

**Aetna HealthAssurance of PA
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0010025	PA Silver PPO 5000 80/50	PPO	Silver	Off	Full	PA01,PA02, PA03,PA05, PA06,PA07, PA08,PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name: Aetna HealthAssurance of PA
Market: Small Group
Product: PPO
Effective Date of Rates:

Ending date of Rates:	September 30, 2018
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[illegible]

**Aetna HealthAssurance of PA
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0010025	PA Silver PPO 5000 80/50	PPO	Silver	Off	Full	PA01,PA02, PA03,PA05, PA06,PA07, PA08,PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name: Aetna HealthAssurance of PA
Market: Small Group
Product: PPO
Effective Date of Rates:

Ending date of Rates:

December 31, 2018

HHS Plan (ID Exchange) ^(a)		18939PA001.0025		18939PA001.0025		18939PA001.0025		18939PA001.0025		18939PA001.0025		18939PA001.0025		18939PA001.0025		18939PA001.0025		18939PA001.0025	
Plan Management Name ^(b)		PA Silver PPO \$500 \$80/50		PA Silver PPO \$500 \$80/50		PA Silver PPO \$500 \$80/50		PA Silver PPO \$500 \$80/50		PA Silver PPO \$500 \$80/50		PA Silver PPO \$500 \$80/50		PA Silver PPO \$500 \$80/50		PA Silver PPO \$500 \$80/50		PA Silver PPO \$500 \$80/50	
Rate ^(c)		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2		Rating Area 2	
Network ^(d)		Full		Full		Full		Full		Full		Full		Full		Full		Full	
Metal ^(e)		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible ^(f)		\$500		\$500		\$500		\$500		\$500		\$500		\$500		\$500		\$500	
Coinsurance ^(g)		80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50	
Copay ^(h)																			
OOP maximum (Yes/No) ⁽ⁱ⁾																			
Pediatric Dental (Yes/No) ^(j)																			
Age Band		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco	
0-14	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
15	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
16	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
17	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
18	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
19	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
20	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
21	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
22	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
23	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
24	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
25	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
26	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
27	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
28	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
29	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
30	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
31	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
32	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
33	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
34	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
35	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
36	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
37	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
38	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
39	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
40	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
41	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
42	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
43	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
44	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
45	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
46	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
47	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
48	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
49	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
50	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
51	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
52	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
53	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
54	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
55	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
56	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
57	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
58	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.02	2534.02
59	2526.16	2526.16	2526.16	2528.37	2528.37	2525.71	2525.71	2524.37	2524.37	2524.51	2524.51	2520.76	2520.76	2521.02	2521.02	2526.30	2526.30	2534.	

Company Name	Aetna HealthAssurance of PA
Market	Small Group

[illegible]

2018 Rates Table Template v7.1		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*	18939				
Federal TIN*	47-4352768				
Rate Effective Date*	01/01/2018				
Rate Expiration Date*	03/31/2018				
Rating Method*	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
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	235.12	235.12
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	15	235.12	235.12
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	16	274.78	274.78
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	17	283.10	283.10
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	18	292.06	292.06
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	19	301.01	301.01
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	20	310.29	310.29
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	21	319.89	319.89
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	22	319.89	319.89
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	23	319.89	319.89
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	24	319.89	319.89
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	25	321.17	321.17
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	26	327.56	327.56
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	27	335.24	335.24
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	28	347.72	347.72
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	29	357.95	357.95
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	30	363.07	363.07
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	31	370.75	370.75
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	32	378.43	378.43
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	33	383.22	383.22
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	34	388.34	388.34
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	35	390.90	390.90
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	36	393.46	393.46
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	37	396.02	396.02
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	38	398.58	398.58
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	39	403.70	403.70
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	40	408.81	408.81
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	41	416.49	416.49
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	42	423.85	423.85
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	43	434.09	434.09
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	44	446.88	446.88
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	45	461.92	461.92
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	46	479.83	479.83
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	47	499.98	499.98
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	48	523.01	523.01
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	49	545.73	545.73
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	50	571.32	571.32
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	51	596.59	596.59
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	52	624.42	624.42
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	53	652.57	652.57
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	54	682.96	682.96
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	55	713.35	713.35
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	56	746.29	746.29
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	57	779.56	779.56
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	58	815.07	815.07
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	59	832.66	832.66
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	60	868.17	868.17
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	61	898.88	898.88
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	62	919.03	919.03
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	63	944.30	944.30
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	959.34	959.34
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	237.15	237.15
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	15	237.15	237.15
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	16	277.16	277.16
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	17	285.55	285.55
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	18	294.58	294.58
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	19	303.62	303.62
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	20	312.97	312.97
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	21	322.65	322.65
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	22	322.65	322.65
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	23	322.65	322.65
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	24	322.65	322.65

18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	56	948.94	948.94
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	57	991.24	991.24
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	58	1036.39	1036.39
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	59	1058.76	1058.76
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	60	1103.91	1103.91
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	61	1142.96	1142.96
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	62	1168.58	1168.58
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	63	1200.72	1200.72
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1219.83	1219.83
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	242.66	242.66
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	15	242.66	242.66
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	16	283.59	283.59
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	17	292.18	292.18
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	18	301.42	301.42
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	19	310.67	310.67
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	20	320.24	320.24
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	21	330.14	330.14
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	22	330.14	330.14
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	23	330.14	330.14
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	24	330.14	330.14
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	25	331.46	331.46
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	26	338.07	338.07
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	27	345.99	345.99
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	28	358.87	358.87
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	29	369.43	369.43
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	30	374.71	374.71
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	31	382.64	382.64
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	32	390.56	390.56
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	33	395.51	395.51
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	34	400.79	400.79
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	35	403.44	403.44
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	36	406.08	406.08
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	37	408.72	408.72
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	38	411.36	411.36
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	39	416.64	416.64
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	40	421.92	421.92
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	41	429.85	429.85
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	42	437.44	437.44
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	43	448.01	448.01
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	44	461.21	461.21
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	45	476.73	476.73
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	46	495.22	495.22
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	47	516.01	516.01
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	48	539.79	539.79
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	49	563.23	563.23
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	50	589.64	589.64
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	51	615.72	615.72
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	52	644.44	644.44
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	53	673.49	673.49
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	54	704.86	704.86
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	55	736.22	736.22
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	56	770.23	770.23
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	57	804.56	804.56
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	58	841.21	841.21
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	59	859.36	859.36
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	60	896.01	896.01
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	61	927.70	927.70
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	62	948.50	948.50
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	63	974.58	974.58
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	990.10	990.10
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	233.61	233.61
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	15	233.61	233.61
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	16	273.02	273.02
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	17	281.28	281.28
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	18	290.18	290.18
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	19	299.08	299.08
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	20	308.30	308.30
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	21	317.83	317.83
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	22	317.83	317.83
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	23	317.83	317.83
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	24	317.83	317.83

18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	25	319.10	319.10
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	26	325.46	325.46
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	27	333.09	333.09
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	28	345.48	345.48
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	29	355.66	355.66
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	30	360.74	360.74
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	31	368.37	368.37
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	32	376.00	376.00
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	33	380.76	380.76
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	34	385.85	385.85
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	35	388.39	388.39
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	36	390.94	390.94
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	37	393.48	393.48
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	38	396.02	396.02
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	39	401.11	401.11
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	40	406.19	406.19
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	41	413.82	413.82
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	42	421.13	421.13
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	43	431.30	431.30
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	44	444.01	444.01
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	45	458.95	458.95
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	46	476.75	476.75
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	47	496.77	496.77
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	48	519.66	519.66
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	49	542.22	542.22
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	50	567.65	567.65
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	51	592.76	592.76
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	52	620.41	620.41
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	53	648.38	648.38
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	54	678.57	678.57
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	55	708.77	708.77
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	56	741.51	741.51
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	57	774.56	774.56
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	58	809.84	809.84
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	59	827.32	827.32
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	60	862.60	862.60
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	61	893.11	893.11
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	62	913.14	913.14
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	63	938.24	938.24
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	953.18	953.18
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	294.41	294.41

18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	15	294.41	294.41
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	16	344.08	344.08
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	17	354.49	354.49
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	18	365.71	365.71
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	19	376.92	376.92
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	20	388.54	388.54
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	21	400.56	400.56
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	22	400.56	400.56
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	23	400.56	400.56
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	24	400.56	400.56
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	25	402.16	402.16
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	26	410.17	410.17
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	27	419.78	419.78
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	28	435.41	435.41
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	29	448.22	448.22
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	30	454.63	454.63
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	31	464.25	464.25
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	32	473.86	473.86
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	33	479.87	479.87
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	34	486.28	486.28
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	35	489.48	489.48
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	36	492.69	492.69
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	37	495.89	495.89
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	38	499.09	499.09
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	39	505.50	505.50
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	40	511.91	511.91
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	41	521.53	521.53
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	42	530.74	530.74
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	43	543.56	543.56
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	44	559.58	559.58
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	45	578.40	578.40
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	46	600.84	600.84
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	47	626.07	626.07
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	48	654.91	654.91
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	49	683.35	683.35
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	50	715.39	715.39
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	51	747.04	747.04
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	52	781.89	781.89
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	53	817.14	817.14
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	54	855.19	855.19
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	55	893.24	893.24

18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	56	934.50	934.50
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	57	976.16	976.16
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	58	1020.62	1020.62
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	59	1042.65	1042.65
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	60	1087.11	1087.11
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	61	1125.57	1125.57
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	62	1150.80	1150.80
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	63	1182.44	1182.44
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1201.27	1201.27
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	294.65	294.65
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	15	294.65	294.65
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	16	344.36	344.36
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	17	354.78	354.78
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	18	366.01	366.01
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	19	377.23	377.23
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	20	388.86	388.86
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	21	400.89	400.89
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	22	400.89	400.89
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	23	400.89	400.89
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	24	400.89	400.89
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	25	402.49	402.49
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	26	410.51	410.51
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	27	420.13	420.13
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	28	435.76	435.76
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	29	448.59	448.59
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	30	455.00	455.00
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	31	464.63	464.63
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	32	474.25	474.25
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	33	480.26	480.26
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	34	486.67	486.67
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	35	489.88	489.88
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	36	493.09	493.09
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	37	496.30	496.30
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	38	499.50	499.50
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	39	505.92	505.92
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	40	512.33	512.33
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	41	521.95	521.95
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	42	531.17	531.17
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	43	544.00	544.00
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	44	560.04	560.04
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	45	578.88	578.88

18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	46	601.33	601.33
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	47	626.58	626.58
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	48	655.45	655.45
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	49	683.91	683.91
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	50	715.98	715.98
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	51	747.65	747.65
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	52	782.53	782.53
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	53	817.81	817.81
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	54	855.89	855.89
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	55	893.97	893.97
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	56	935.26	935.26
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	57	976.96	976.96
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	58	1021.46	1021.46
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	59	1043.50	1043.50
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	60	1088.00	1088.00
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	61	1126.49	1126.49
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	62	1151.74	1151.74
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	63	1183.41	1183.41
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1202.25	1202.25
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	299.50	299.50
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	299.50	299.50
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	16	350.03	350.03
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	17	360.63	360.63
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	18	372.03	372.03
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	19	383.44	383.44
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	20	395.26	395.26
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	21	407.49	407.49
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	22	407.49	407.49
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	23	407.49	407.49
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	24	407.49	407.49
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	25	409.12	409.12
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	26	417.27	417.27
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	27	427.05	427.05
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	28	442.94	442.94
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	29	455.98	455.98
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	30	462.50	462.50
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	31	472.28	472.28
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	32	482.06	482.06
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	33	488.17	488.17
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	34	494.69	494.69
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	35	497.95	497.95

18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	36	501.21	501.21
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	37	504.47	504.47
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	38	507.73	507.73
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	39	514.25	514.25
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	520.77	520.77
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	41	530.55	530.55
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	42	539.92	539.92
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	43	552.96	552.96
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	44	569.26	569.26
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	45	588.41	588.41
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	46	611.23	611.23
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	47	636.90	636.90
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	48	666.24	666.24
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	49	695.17	695.17
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	50	727.77	727.77
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	51	759.96	759.96
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	52	795.41	795.41
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	53	831.27	831.27
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	54	869.98	869.98
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	55	908.69	908.69
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	56	950.66	950.66
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	57	993.04	993.04
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	58	1038.27	1038.27
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	59	1060.69	1060.69
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	60	1105.92	1105.92
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	61	1145.04	1145.04
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1170.71	1170.71
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1202.90	1202.90
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1222.05	1222.05
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	279.51	279.51
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	15	279.51	279.51
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	16	326.66	326.66
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	17	336.55	336.55
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	18	347.20	347.20
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	19	357.85	357.85
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	20	368.87	368.87
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	21	380.28	380.28
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	22	380.28	380.28
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	23	380.28	380.28
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	24	380.28	380.28
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	25	381.80	381.80

18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	26	389.41	389.41
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	27	398.54	398.54
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	28	413.37	413.37
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	29	425.54	425.54
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	30	431.62	431.62
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	31	440.75	440.75
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	32	449.87	449.87
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	33	455.58	455.58
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	34	461.66	461.66
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	35	464.71	464.71
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	36	467.75	467.75
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	37	470.79	470.79
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	38	473.83	473.83
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	39	479.92	479.92
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	40	486.00	486.00
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	41	495.13	495.13
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	42	503.88	503.88
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	43	516.04	516.04
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	44	531.26	531.26
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	45	549.13	549.13
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	46	570.42	570.42
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	47	594.38	594.38
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	48	621.76	621.76
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	49	648.76	648.76
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	50	679.19	679.19
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	51	709.23	709.23
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	52	742.31	742.31
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	53	775.78	775.78
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	54	811.90	811.90
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	55	848.03	848.03
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	56	887.20	887.20
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	57	926.75	926.75
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	58	968.96	968.96
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	59	989.88	989.88
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	60	1032.09	1032.09
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	61	1068.60	1068.60
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	62	1092.55	1092.55
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	63	1122.60	1122.60
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1140.47	1140.47

2018 Rates Table Template v7.1		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*	18939				
Federal TIN*	47-4352768				
Rate Effective Date*	04/01/2018				
Rate Expiration Date*	07/31/2018				
Rating Method*	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
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	241.93	241.93
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	15	241.93	241.93
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	16	282.75	282.75
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	17	291.30	291.30
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	18	300.52	300.52
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	19	309.74	309.74
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	20	319.28	319.28
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	21	329.16	329.16
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	22	329.16	329.16
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	23	329.16	329.16
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	24	329.16	329.16
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	25	330.47	330.47
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	26	337.06	337.06
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	27	344.96	344.96
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	28	357.79	357.79
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	29	368.33	368.33
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	30	373.59	373.59
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	31	381.49	381.49
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	32	389.39	389.39
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	33	394.33	394.33
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	34	399.60	399.60
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	35	402.23	402.23
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	36	404.86	404.86
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	37	407.50	407.50
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	38	410.13	410.13
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	39	415.40	415.40
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	40	420.66	420.66
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	41	428.56	428.56
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	42	436.13	436.13
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	43	446.67	446.67
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	44	459.83	459.83
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	45	475.30	475.30
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	46	493.74	493.74
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	47	514.47	514.47
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	48	538.17	538.17
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	49	561.54	561.54
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	50	587.87	587.87
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	51	613.88	613.88
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	52	642.51	642.51
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	53	671.48	671.48
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	54	702.75	702.75
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	55	734.02	734.02
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	56	767.92	767.92
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	57	802.16	802.16
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	58	838.69	838.69
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	59	856.80	856.80
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	60	893.33	893.33
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	61	924.93	924.93
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	62	945.67	945.67
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	63	971.67	971.67
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	987.14	987.14
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	244.02	244.02
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	15	244.02	244.02
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	16	285.19	285.19
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	17	293.82	293.82
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	18	303.12	303.12
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	19	312.42	312.42
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	20	322.05	322.05
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	21	332.01	332.01
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	22	332.01	332.01
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	23	332.01	332.01
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	24	332.01	332.01

18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	56	976.44	976.44
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	57	1019.97	1019.97
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	58	1066.43	1066.43
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	59	1089.45	1089.45
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	60	1135.90	1135.90
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	61	1176.08	1176.08
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	62	1202.45	1202.45
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	63	1235.52	1235.52
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1255.19	1255.19
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	249.69	249.69
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	15	249.69	249.69
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	16	291.81	291.81
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	17	300.65	300.65
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	18	310.16	310.16
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	19	319.67	319.67
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	20	329.52	329.52
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	21	339.71	339.71
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	22	339.71	339.71
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	23	339.71	339.71
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	24	339.71	339.71
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	25	341.07	341.07
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	26	347.87	347.87
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	27	356.02	356.02
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	28	369.27	369.27
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	29	380.14	380.14
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	30	385.57	385.57
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	31	393.73	393.73
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	32	401.88	401.88
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	33	406.98	406.98
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	34	412.41	412.41
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	35	415.13	415.13
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	36	417.85	417.85
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	37	420.56	420.56
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	38	423.28	423.28
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	39	428.72	428.72
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	40	434.15	434.15
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	41	442.31	442.31
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	42	450.12	450.12
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	43	460.99	460.99
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	44	474.58	474.58
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	45	490.54	490.54
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	46	509.57	509.57
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	47	530.97	530.97
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	48	555.43	555.43
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	49	579.55	579.55
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	50	606.73	606.73
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	51	633.56	633.56
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	52	663.12	663.12
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	53	693.01	693.01
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	54	725.29	725.29
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	55	757.56	757.56
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	56	792.55	792.55
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	57	827.88	827.88
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	58	865.59	865.59
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	59	884.27	884.27
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	60	921.98	921.98
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	61	954.59	954.59
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	62	975.99	975.99
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	63	1002.83	1002.83
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1018.80	1018.80
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	240.38	240.38
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	15	240.38	240.38
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	16	280.93	280.93
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	17	289.43	289.43
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	18	298.59	298.59
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	19	307.75	307.75
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	20	317.23	317.23
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	21	327.04	327.04
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	22	327.04	327.04
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	23	327.04	327.04
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	24	327.04	327.04

18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	25	328.35	328.35
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	26	334.89	334.89
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	27	342.74	342.74
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	28	355.50	355.50
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	29	365.96	365.96
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	30	371.20	371.20
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	31	379.04	379.04
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	32	386.89	386.89
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	33	391.80	391.80
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	34	397.03	397.03
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	35	399.65	399.65
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	36	402.27	402.27
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	37	404.88	404.88
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	38	407.50	407.50
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	39	412.73	412.73
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	40	417.96	417.96
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	41	425.81	425.81
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	42	433.33	433.33
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	43	443.80	443.80
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	44	456.88	456.88
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	45	472.25	472.25
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	46	490.57	490.57
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	47	511.17	511.17
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	48	534.72	534.72
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	49	557.94	557.94
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	50	584.10	584.10
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	51	609.94	609.94
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	52	638.39	638.39
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	53	667.17	667.17
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	54	698.24	698.24
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	55	729.31	729.31
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	56	763.00	763.00
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	57	797.01	797.01
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	58	833.31	833.31
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	59	851.30	851.30
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	60	887.60	887.60
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	61	919.00	919.00
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	62	939.60	939.60
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	63	965.44	965.44
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	980.81	980.81
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	302.94	302.94

18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	15	302.94	302.94
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	16	354.05	354.05
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	17	364.77	364.77
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	18	376.31	376.31
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	19	387.85	387.85
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	20	399.80	399.80
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	21	412.17	412.17
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	22	412.17	412.17
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	23	412.17	412.17
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	24	412.17	412.17
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	25	413.81	413.81
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	26	422.06	422.06
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	27	431.95	431.95
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	28	448.02	448.02
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	29	461.21	461.21
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	30	467.81	467.81
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	31	477.70	477.70
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	32	487.59	487.59
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	33	493.77	493.77
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	34	500.37	500.37
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	35	503.67	503.67
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	36	506.96	506.96
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	37	510.26	510.26
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	38	513.56	513.56
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	39	520.15	520.15
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	40	526.75	526.75
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	41	536.64	536.64
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	42	546.12	546.12
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	43	559.31	559.31
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	44	575.80	575.80
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	45	595.17	595.17
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	46	618.25	618.25
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	47	644.22	644.22
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	48	673.89	673.89
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	49	703.16	703.16
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	50	736.13	736.13
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	51	768.69	768.69
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	52	804.55	804.55
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	53	840.82	840.82
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	54	879.97	879.97
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	55	919.13	919.13

18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	56	961.58	961.58
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	57	1004.45	1004.45
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	58	1050.20	1050.20
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	59	1072.87	1072.87
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	60	1118.62	1118.62
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	61	1158.19	1158.19
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	62	1184.15	1184.15
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	63	1216.71	1216.71
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1236.09	1236.09
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	303.19	303.19
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	15	303.19	303.19
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	16	354.34	354.34
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	17	365.07	365.07
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	18	376.62	376.62
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	19	388.17	388.17
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	20	400.13	400.13
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	21	412.50	412.50
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	22	412.50	412.50
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	23	412.50	412.50
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	24	412.50	412.50
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	25	414.15	414.15
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	26	422.40	422.40
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	27	432.30	432.30
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	28	448.39	448.39
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	29	461.59	461.59
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	30	468.19	468.19
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	31	478.09	478.09
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	32	487.99	487.99
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	33	494.18	494.18
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	34	500.78	500.78
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	35	504.08	504.08
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	36	507.38	507.38
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	37	510.68	510.68
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	38	513.98	513.98
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	39	520.58	520.58
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	40	527.18	527.18
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	41	537.08	537.08
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	42	546.57	546.57
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	43	559.77	559.77
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	44	576.27	576.27
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	45	595.66	595.66

18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	46	618.76	618.76
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	47	644.74	644.74
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	48	674.44	674.44
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	49	703.73	703.73
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	50	736.73	736.73
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	51	769.32	769.32
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	52	805.21	805.21
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	53	841.51	841.51
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	54	880.70	880.70
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	55	919.88	919.88
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	56	962.37	962.37
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	57	1005.27	1005.27
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	58	1051.06	1051.06
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	59	1073.75	1073.75
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	60	1119.53	1119.53
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	61	1159.14	1159.14
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	62	1185.12	1185.12
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	63	1217.71	1217.71
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1237.10	1237.10
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	308.18	308.18
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	308.18	308.18
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	16	360.18	360.18
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	17	371.08	371.08
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	18	382.82	382.82
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	19	394.56	394.56
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	20	406.72	406.72
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	21	419.30	419.30
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	22	419.30	419.30
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	23	419.30	419.30
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	24	419.30	419.30
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	25	420.97	420.97
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	26	429.36	429.36
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	27	439.42	439.42
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	28	455.77	455.77
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	29	469.19	469.19
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	30	475.90	475.90
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	31	485.96	485.96
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	32	496.03	496.03
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	33	502.32	502.32
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	34	509.03	509.03
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	35	512.38	512.38

18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	36	515.73	515.73
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	37	519.09	519.09
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	38	522.44	522.44
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	39	529.15	529.15
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	535.86	535.86
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	41	545.92	545.92
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	42	555.57	555.57
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	43	568.98	568.98
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	44	585.76	585.76
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	45	605.46	605.46
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	46	628.94	628.94
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	47	655.36	655.36
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	48	685.55	685.55
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	49	715.32	715.32
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	50	748.86	748.86
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	51	781.99	781.99
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	52	818.47	818.47
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	53	855.36	855.36
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	54	895.20	895.20
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	55	935.03	935.03
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	56	978.22	978.22
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	57	1021.82	1021.82
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	58	1068.37	1068.37
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	59	1091.43	1091.43
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	60	1137.97	1137.97
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	61	1178.22	1178.22
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1204.64	1204.64
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1237.76	1237.76
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1257.47	1257.47
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	287.61	287.61
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	15	287.61	287.61
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	16	336.13	336.13
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	17	346.30	346.30
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	18	357.26	357.26
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	19	368.22	368.22
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	20	379.57	379.57
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	21	391.30	391.30
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	22	391.30	391.30
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	23	391.30	391.30
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	24	391.30	391.30
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	25	392.87	392.87

18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	26	400.70	400.70
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	27	410.09	410.09
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	28	425.35	425.35
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	29	437.87	437.87
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	30	444.13	444.13
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	31	453.52	453.52
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	32	462.91	462.91
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	33	468.78	468.78
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	34	475.04	475.04
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	35	478.17	478.17
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	36	481.30	481.30
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	37	484.43	484.43
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	38	487.57	487.57
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	39	493.83	493.83
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	40	500.09	500.09
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	41	509.48	509.48
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	42	518.48	518.48
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	43	531.00	531.00
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	44	546.65	546.65
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	45	565.04	565.04
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	46	586.96	586.96
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	47	611.61	611.61
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	48	639.78	639.78
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	49	667.57	667.57
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	50	698.87	698.87
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	51	729.78	729.78
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	52	763.83	763.83
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	53	798.26	798.26
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	54	835.43	835.43
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	55	872.61	872.61
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	56	912.91	912.91
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	57	953.61	953.61
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	58	997.04	997.04
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	59	1018.57	1018.57
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	60	1062.00	1062.00
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	61	1099.57	1099.57
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	62	1124.22	1124.22
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	63	1155.13	1155.13
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1173.52	1173.52

2018 Rates Table Template v7.1		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*	18939				
Federal TIN*	47-4352768				
Rate Effective Date*	07/01/2018				
Rate Expiration Date*	09/30/2018				
Rating Method*	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
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	248.94	248.94
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	15	248.94	248.94
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	16	290.94	290.94
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	17	299.75	299.75
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	18	309.23	309.23
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	19	318.71	318.71
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	20	328.54	328.54
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	21	338.70	338.70
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	22	338.70	338.70
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	23	338.70	338.70
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	24	338.70	338.70
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	25	340.05	340.05
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	26	346.83	346.83
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	27	354.95	354.95
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	28	368.16	368.16
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	29	379.00	379.00
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	30	384.42	384.42
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	31	392.55	392.55
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	32	400.68	400.68
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	33	405.76	405.76
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	34	411.18	411.18
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	35	413.89	413.89
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	36	416.60	416.60
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	37	419.31	419.31
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	38	422.02	422.02
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	39	427.44	427.44
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	40	432.85	432.85
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	41	440.98	440.98
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	42	448.77	448.77
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	43	459.61	459.61
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	44	473.16	473.16
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	45	489.08	489.08
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	46	508.05	508.05
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	47	529.38	529.38
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	48	553.77	553.77
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	49	577.82	577.82
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	50	604.91	604.91
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	51	631.67	631.67
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	52	661.14	661.14
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	53	690.94	690.94
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	54	723.12	723.12
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	55	755.29	755.29
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	56	790.18	790.18
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	57	825.40	825.40
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	58	863.00	863.00
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	59	881.63	881.63
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	60	919.22	919.22
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	61	951.74	951.74
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	62	973.08	973.08
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	63	999.83	999.83
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1015.75	1015.75
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	251.10	251.10
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	15	251.10	251.10
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	16	293.46	293.46
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	17	302.34	302.34
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	18	311.91	311.91
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	19	321.47	321.47
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	20	331.38	331.38
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	21	341.63	341.63
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	22	341.63	341.63
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	23	341.63	341.63
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	24	341.63	341.63

18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	56	1004.74	1004.74
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	57	1049.53	1049.53
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	58	1097.33	1097.33
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	59	1121.02	1121.02
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	60	1168.83	1168.83
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	61	1210.17	1210.17
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	62	1237.30	1237.30
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	63	1271.32	1271.32
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1291.56	1291.56
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	256.92	256.92
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	15	256.92	256.92
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	16	300.27	300.27
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	17	309.36	309.36
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	18	319.15	319.15
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	19	328.93	328.93
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	20	339.07	339.07
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	21	349.56	349.56
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	22	349.56	349.56
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	23	349.56	349.56
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	24	349.56	349.56
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	25	350.96	350.96
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	26	357.95	357.95
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	27	366.34	366.34
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	28	379.97	379.97
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	29	391.16	391.16
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	30	396.75	396.75
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	31	405.14	405.14
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	32	413.53	413.53
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	33	418.77	418.77
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	34	424.36	424.36
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	35	427.16	427.16
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	36	429.96	429.96
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	37	432.75	432.75
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	38	435.55	435.55
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	39	441.14	441.14
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	40	446.73	446.73
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	41	455.12	455.12
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	42	463.16	463.16
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	43	474.35	474.35
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	44	488.33	488.33
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	45	504.76	504.76
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	46	524.34	524.34
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	47	546.36	546.36
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	48	571.53	571.53
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	49	596.35	596.35
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	50	624.31	624.31
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	51	651.93	651.93
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	52	682.34	682.34
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	53	713.10	713.10
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	54	746.31	746.31
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	55	779.51	779.51
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	56	815.52	815.52
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	57	851.87	851.87
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	58	890.67	890.67
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	59	909.90	909.90
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	60	948.70	948.70
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	61	982.26	982.26
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	62	1004.28	1004.28
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	63	1031.89	1031.89
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1048.32	1048.32
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	247.34	247.34
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	15	247.34	247.34
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	16	289.07	289.07
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	17	297.82	297.82
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	18	307.25	307.25
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	19	316.67	316.67
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	20	326.43	326.43
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	21	336.52	336.52
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	22	336.52	336.52
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	23	336.52	336.52
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	24	336.52	336.52

18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	25	337.87	337.87
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	26	344.60	344.60
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	27	352.68	352.68
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	28	365.80	365.80
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	29	376.57	376.57
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	30	381.95	381.95
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	31	390.03	390.03
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	32	398.11	398.11
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	33	403.15	403.15
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	34	408.54	408.54
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	35	411.23	411.23
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	36	413.92	413.92
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	37	416.62	416.62
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	38	419.31	419.31
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	39	424.69	424.69
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	40	430.08	430.08
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	41	438.15	438.15
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	42	445.89	445.89
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	43	456.66	456.66
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	44	470.12	470.12
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	45	485.94	485.94
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	46	504.78	504.78
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	47	525.99	525.99
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	48	550.22	550.22
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	49	574.11	574.11
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	50	601.03	601.03
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	51	627.62	627.62
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	52	656.89	656.89
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	53	686.51	686.51
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	54	718.48	718.48
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	55	750.45	750.45
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	56	785.11	785.11
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	57	820.11	820.11
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	58	857.46	857.46
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	59	875.97	875.97
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	60	913.32	913.32
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	61	945.63	945.63
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	62	966.83	966.83
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	63	993.42	993.42
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1009.23	1009.23
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	311.72	311.72

18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	15	311.72	311.72
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	16	364.31	364.31
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	17	375.34	375.34
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	18	387.21	387.21
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	19	399.09	399.09
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	20	411.39	411.39
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	21	424.11	424.11
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	22	424.11	424.11
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	23	424.11	424.11
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	24	424.11	424.11
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	25	425.81	425.81
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	26	434.29	434.29
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	27	444.47	444.47
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	28	461.01	461.01
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	29	474.58	474.58
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	30	481.37	481.37
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	31	491.55	491.55
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	32	501.72	501.72
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	33	508.09	508.09
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	34	514.87	514.87
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	35	518.26	518.26
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	36	521.66	521.66
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	37	525.05	525.05
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	38	528.44	528.44
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	39	535.23	535.23
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	40	542.01	542.01
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	41	552.19	552.19
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	42	561.95	561.95
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	43	575.52	575.52
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	44	592.48	592.48
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	45	612.42	612.42
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	46	636.17	636.17
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	47	662.89	662.89
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	48	693.42	693.42
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	49	723.53	723.53
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	50	757.46	757.46
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	51	790.97	790.97
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	52	827.87	827.87
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	53	865.19	865.19
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	54	905.48	905.48
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	55	945.77	945.77

18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	56	989.45	989.45
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	57	1033.56	1033.56
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	58	1080.64	1080.64
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	59	1103.96	1103.96
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	60	1151.04	1151.04
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	61	1191.75	1191.75
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	62	1218.47	1218.47
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	63	1251.98	1251.98
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1271.91	1271.91
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	311.98	311.98
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	15	311.98	311.98
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	16	364.61	364.61
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	17	375.65	375.65
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	18	387.53	387.53
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	19	399.42	399.42
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	20	411.73	411.73
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	21	424.46	424.46
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	22	424.46	424.46
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	23	424.46	424.46
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	24	424.46	424.46
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	25	426.16	426.16
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	26	434.65	434.65
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	27	444.83	444.83
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	28	461.39	461.39
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	29	474.97	474.97
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	30	481.76	481.76
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	31	491.95	491.95
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	32	502.13	502.13
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	33	508.50	508.50
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	34	515.29	515.29
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	35	518.69	518.69
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	36	522.08	522.08
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	37	525.48	525.48
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	38	528.88	528.88
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	39	535.67	535.67
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	40	542.46	542.46
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	41	552.65	552.65
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	42	562.41	562.41
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	43	575.99	575.99
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	44	592.97	592.97
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	45	612.92	612.92

18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	46	636.69	636.69
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	47	663.43	663.43
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	48	693.99	693.99
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	49	724.13	724.13
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	50	758.08	758.08
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	51	791.62	791.62
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	52	828.54	828.54
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	53	865.90	865.90
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	54	906.22	906.22
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	55	946.54	946.54
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	56	990.26	990.26
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	57	1034.41	1034.41
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	58	1081.52	1081.52
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	59	1104.87	1104.87
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	60	1151.98	1151.98
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	61	1192.73	1192.73
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	62	1219.47	1219.47
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	63	1253.00	1253.00
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1272.95	1272.95
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	317.11	317.11
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	317.11	317.11
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	16	370.61	370.61
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	17	381.83	381.83
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	18	393.91	393.91
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	19	405.99	405.99
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	20	418.50	418.50
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	21	431.45	431.45
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	22	431.45	431.45
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	23	431.45	431.45
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	24	431.45	431.45
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	25	433.17	433.17
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	26	441.80	441.80
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	27	452.16	452.16
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	28	468.98	468.98
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	29	482.79	482.79
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	30	489.69	489.69
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	31	500.05	500.05
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	32	510.40	510.40
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	33	516.87	516.87
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	34	523.78	523.78
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	35	527.23	527.23

18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	36	530.68	530.68
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	37	534.13	534.13
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	38	537.58	537.58
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	39	544.49	544.49
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	551.39	551.39
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	41	561.75	561.75
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	42	571.67	571.67
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	43	585.47	585.47
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	44	602.73	602.73
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	45	623.01	623.01
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	46	647.17	647.17
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	47	674.35	674.35
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	48	705.42	705.42
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	49	736.05	736.05
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	50	770.57	770.57
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	51	804.65	804.65
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	52	842.19	842.19
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	53	880.15	880.15
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	54	921.14	921.14
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	55	962.13	962.13
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	56	1006.57	1006.57
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	57	1051.44	1051.44
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	58	1099.33	1099.33
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	59	1123.06	1123.06
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	60	1170.95	1170.95
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	61	1212.37	1212.37
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1239.55	1239.55
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1273.63	1273.63
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1293.91	1293.91
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	295.94	295.94
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	15	295.94	295.94
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	16	345.87	345.87
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	17	356.34	356.34
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	18	367.62	367.62
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	19	378.89	378.89
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	20	390.57	390.57
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	21	402.65	402.65
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	22	402.65	402.65
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	23	402.65	402.65
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	24	402.65	402.65
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	25	404.26	404.26

18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	26	412.31	412.31
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	27	421.97	421.97
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	28	437.68	437.68
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	29	450.56	450.56
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	30	457.00	457.00
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	31	466.67	466.67
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	32	476.33	476.33
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	33	482.37	482.37
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	34	488.81	488.81
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	35	492.03	492.03
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	36	495.25	495.25
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	37	498.47	498.47
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	38	501.70	501.70
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	39	508.14	508.14
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	40	514.58	514.58
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	41	524.24	524.24
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	42	533.50	533.50
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	43	546.39	546.39
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	44	562.50	562.50
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	45	581.42	581.42
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	46	603.97	603.97
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	47	629.33	629.33
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	48	658.32	658.32
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	49	686.91	686.91
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	50	719.12	719.12
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	51	750.93	750.93
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	52	785.96	785.96
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	53	821.40	821.40
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	54	859.65	859.65
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	55	897.90	897.90
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	56	939.37	939.37
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	57	981.25	981.25
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	58	1025.94	1025.94
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	59	1048.09	1048.09
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	60	1092.78	1092.78
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	61	1131.43	1131.43
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	62	1156.80	1156.80
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	63	1188.61	1188.61
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1207.53	1207.53

2018 Rates Table Template v7.1		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*	18939				
Federal TIN*	47-4352768				
Rate Effective Date*	10/01/2018				
Rate Expiration Date*	12/31/2018				
Rating Method*	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
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	256.16	256.16
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	15	256.16	256.16
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	16	299.37	299.37
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	17	308.43	308.43
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	18	318.19	318.19
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	19	327.95	327.95
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	20	338.06	338.06
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	21	348.51	348.51
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	22	348.51	348.51
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	23	348.51	348.51
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	24	348.51	348.51
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	25	349.91	349.91
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	26	356.88	356.88
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	27	365.24	365.24
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	28	378.83	378.83
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	29	389.99	389.99
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	30	395.56	395.56
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	31	403.93	403.93
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	32	412.29	412.29
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	33	417.52	417.52
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	34	423.10	423.10
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	35	425.88	425.88
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	36	428.67	428.67
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	37	431.46	431.46
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	38	434.25	434.25
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	39	439.82	439.82
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	40	445.40	445.40
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	41	453.76	453.76
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	42	461.78	461.78
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	43	472.93	472.93
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	44	486.87	486.87
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	45	503.25	503.25
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	46	522.77	522.77
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	47	544.73	544.73
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	48	569.82	569.82
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	49	594.56	594.56
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	50	622.44	622.44
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	51	649.98	649.98
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	52	680.30	680.30
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	53	710.97	710.97
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	54	744.08	744.08
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	55	777.18	777.18
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	56	813.08	813.08
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	57	849.33	849.33
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	58	888.01	888.01
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	59	907.18	907.18
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	60	945.86	945.86
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	61	979.32	979.32
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	62	1001.28	1001.28
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	63	1028.81	1028.81
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1045.19	1045.19
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	258.37	258.37
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	15	258.37	258.37
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	16	301.96	301.96
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	17	311.10	311.10
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	18	320.95	320.95
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	19	330.79	330.79
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	20	340.98	340.98
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	21	351.53	351.53
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	22	351.53	351.53
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	23	351.53	351.53
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	24	351.53	351.53

18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	56	1033.86	1033.86
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	57	1079.95	1079.95
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	58	1129.14	1129.14
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	59	1153.51	1153.51
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	60	1202.70	1202.70
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	61	1245.24	1245.24
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	62	1273.16	1273.16
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	63	1308.17	1308.17
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1329.00	1329.00
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	264.37	264.37
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	15	264.37	264.37
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	16	308.97	308.97
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	17	318.32	318.32
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	18	328.40	328.40
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	19	338.47	338.47
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	20	348.90	348.90
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	21	359.69	359.69
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	22	359.69	359.69
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	23	359.69	359.69
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	24	359.69	359.69
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	25	361.13	361.13
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	26	368.32	368.32
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	27	376.95	376.95
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	28	390.98	390.98
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	29	402.49	402.49
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	30	408.25	408.25
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	31	416.88	416.88
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	32	425.51	425.51
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	33	430.91	430.91
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	34	436.66	436.66
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	35	439.54	439.54
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	36	442.42	442.42
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	37	445.29	445.29
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	38	448.17	448.17
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	39	453.93	453.93
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	40	459.68	459.68
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	41	468.31	468.31
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	42	476.59	476.59
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	43	488.10	488.10
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	44	502.49	502.49
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	45	519.39	519.39
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	46	539.53	539.53
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	47	562.19	562.19
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	48	588.09	588.09
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	49	613.63	613.63
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	50	642.40	642.40
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	51	670.82	670.82
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	52	702.11	702.11
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	53	733.77	733.77
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	54	767.94	767.94
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	55	802.11	802.11
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	56	839.15	839.15
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	57	876.56	876.56
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	58	916.49	916.49
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	59	936.27	936.27
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	60	976.20	976.20
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	61	1010.73	1010.73
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	62	1033.39	1033.39
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	63	1061.80	1061.80
18939PA0010025	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1078.71	1078.71
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	254.51	254.51
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	15	254.51	254.51
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	16	297.45	297.45
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	17	306.45	306.45
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	18	316.15	316.15
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	19	325.85	325.85
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	20	335.89	335.89
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	21	346.28	346.28
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	22	346.28	346.28
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	23	346.28	346.28
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	24	346.28	346.28

18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	25	347.66	347.66
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	26	354.59	354.59
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	27	362.90	362.90
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	28	376.40	376.40
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	29	387.48	387.48
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	30	393.02	393.02
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	31	401.33	401.33
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	32	409.65	409.65
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	33	414.84	414.84
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	34	420.38	420.38
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	35	423.15	423.15
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	36	425.92	425.92
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	37	428.69	428.69
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	38	431.46	431.46
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	39	437.00	437.00
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	40	442.54	442.54
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	41	450.85	450.85
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	42	458.82	458.82
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	43	469.90	469.90
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	44	483.75	483.75
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	45	500.02	500.02
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	46	519.41	519.41
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	47	541.23	541.23
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	48	566.16	566.16
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	49	590.75	590.75
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	50	618.45	618.45
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	51	645.81	645.81
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	52	675.93	675.93
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	53	706.40	706.40
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18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	55	772.20	772.20
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18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	57	843.88	843.88
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	58	882.31	882.31
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18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	60	939.79	939.79
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	61	973.04	973.04
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	62	994.85	994.85
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	63	1022.21	1022.21
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1038.48	1038.48
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	320.76	320.76

18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	15	320.76	320.76
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	16	374.87	374.87
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	17	386.22	386.22
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	18	398.44	398.44
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18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	21	436.40	436.40
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	22	436.40	436.40
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	23	436.40	436.40
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	24	436.40	436.40
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	25	438.15	438.15
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18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	27	457.35	457.35
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18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	37	540.27	540.27
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	38	543.76	543.76
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18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	40	557.72	557.72
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18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	42	578.23	578.23
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	43	592.20	592.20
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	44	609.66	609.66
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	45	630.17	630.17
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	46	654.61	654.61
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	47	682.10	682.10
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	48	713.52	713.52
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18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	50	779.42	779.42
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	51	813.89	813.89
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18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	53	890.26	890.26
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	54	931.72	931.72
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	55	973.18	973.18

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18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	60	1184.40	1184.40
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	61	1226.29	1226.29
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18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	63	1288.26	1288.26
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1308.77	1308.77
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	321.02	321.02
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18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	17	386.53	386.53
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	18	398.76	398.76
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	19	410.99	410.99
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18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	23	436.76	436.76
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18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	32	516.69	516.69
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	33	523.24	523.24
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	34	530.23	530.23
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	35	533.72	533.72
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	36	537.22	537.22
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	37	540.71	540.71
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	38	544.20	544.20
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	39	551.19	551.19
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	40	558.18	558.18
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	41	568.66	568.66
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	42	578.71	578.71
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	43	592.68	592.68
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	44	610.15	610.15
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	45	630.68	630.68

18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	46	655.14	655.14
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	47	682.66	682.66
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	48	714.10	714.10
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18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	55	973.98	973.98
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	56	1018.96	1018.96
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	57	1064.39	1064.39
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	58	1112.87	1112.87
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18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	326.30	326.30
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	16	381.36	381.36
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	17	392.90	392.90
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	18	405.33	405.33
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	19	417.76	417.76
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	20	430.63	430.63
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	21	443.95	443.95
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	22	443.95	443.95
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	23	443.95	443.95
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	24	443.95	443.95
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	25	445.73	445.73
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	26	454.61	454.61
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	27	465.26	465.26
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	28	482.58	482.58
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	29	496.78	496.78
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	30	503.89	503.89
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	31	514.54	514.54
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	32	525.20	525.20
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	33	531.85	531.85
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	34	538.96	538.96
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	35	542.51	542.51

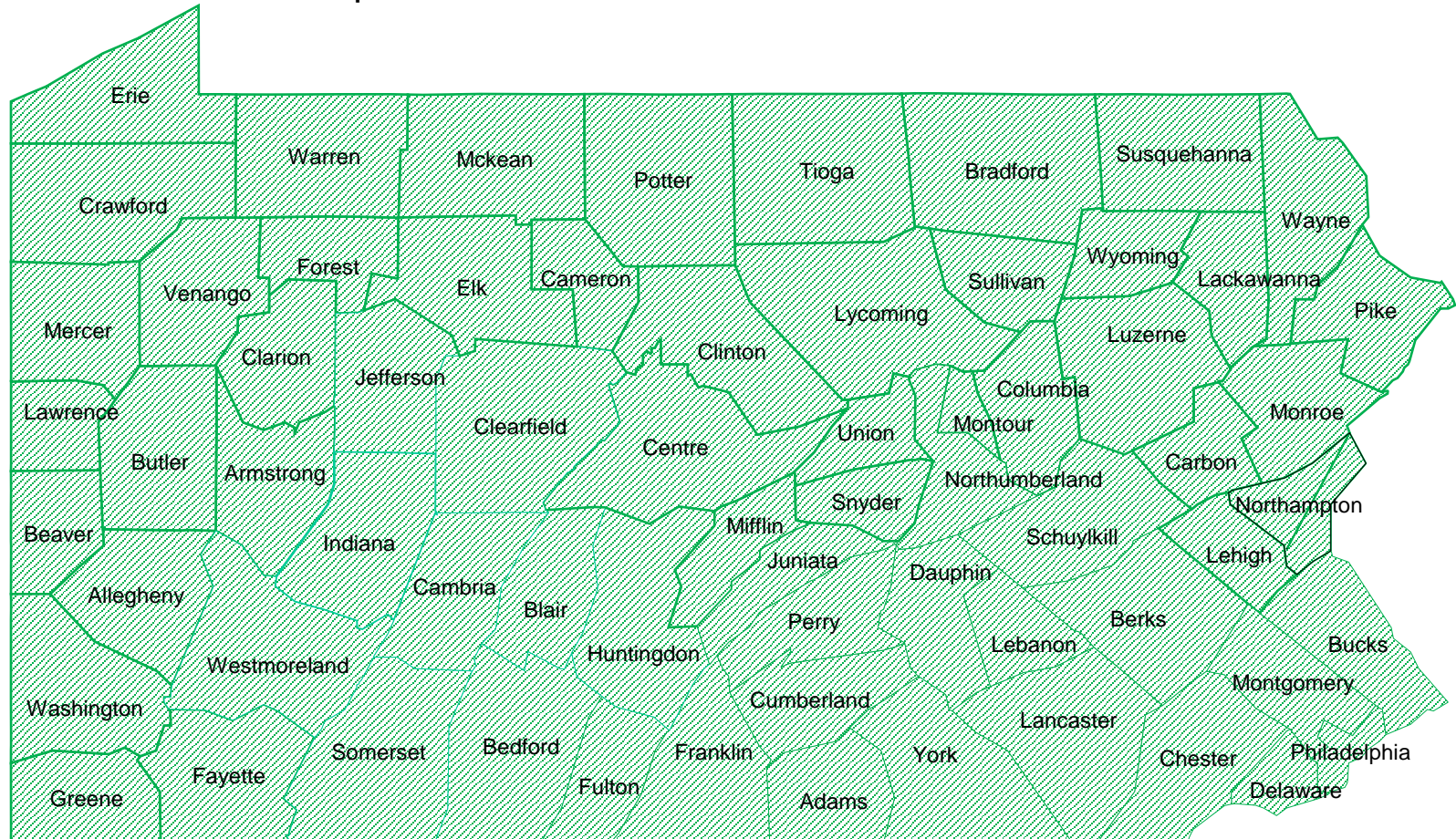
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18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	38	553.16	553.16
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	39	560.27	560.27
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	567.37	567.37
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	41	578.03	578.03
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	42	588.24	588.24
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	43	602.44	602.44
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	44	620.20	620.20
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	45	641.07	641.07
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	46	665.93	665.93
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	47	693.90	693.90
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	48	725.86	725.86
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	49	757.38	757.38
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	50	792.90	792.90
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	51	827.97	827.97
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	52	866.59	866.59
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	53	905.66	905.66
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	54	947.84	947.84
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	55	990.01	990.01
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	56	1035.74	1035.74
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	57	1081.91	1081.91
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	58	1131.19	1131.19
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	59	1155.61	1155.61
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	60	1204.89	1204.89
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18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1275.48	1275.48
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1310.55	1310.55
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1331.41	1331.41
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	304.52	304.52
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	15	304.52	304.52
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	16	355.90	355.90
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	17	366.67	366.67
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	18	378.27	378.27
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	19	389.87	389.87
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	20	401.89	401.89
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	21	414.31	414.31
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	22	414.31	414.31
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	23	414.31	414.31
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	24	414.31	414.31
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	25	415.97	415.97

18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	26	424.26	424.26
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	27	434.20	434.20
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	28	450.36	450.36
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	29	463.62	463.62
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	30	470.25	470.25
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	31	480.19	480.19
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	32	490.13	490.13
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	33	496.35	496.35
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	34	502.98	502.98
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	35	506.29	506.29
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	36	509.61	509.61
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	37	512.92	512.92
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	38	516.24	516.24
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	39	522.87	522.87
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	40	529.49	529.49
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	41	539.44	539.44
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	42	548.97	548.97
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	43	562.23	562.23
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	44	578.80	578.80
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	45	598.27	598.27
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	46	621.47	621.47
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	47	647.57	647.57
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	48	677.40	677.40
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	49	706.82	706.82
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	50	739.97	739.97
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	51	772.70	772.70
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	52	808.74	808.74
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	53	845.20	845.20
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	54	884.56	884.56
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	55	923.92	923.92
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	56	966.60	966.60
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	57	1009.69	1009.69
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	58	1055.67	1055.67
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	59	1078.46	1078.46
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	60	1124.45	1124.45
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	61	1164.23	1164.23
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	62	1190.33	1190.33
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	63	1223.06	1223.06
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1242.53	1242.53


01/01/2017 Service Area


Issuer: Aetna HealthAssurance of PA

Market: Small Group



Key *(modify as needed)*

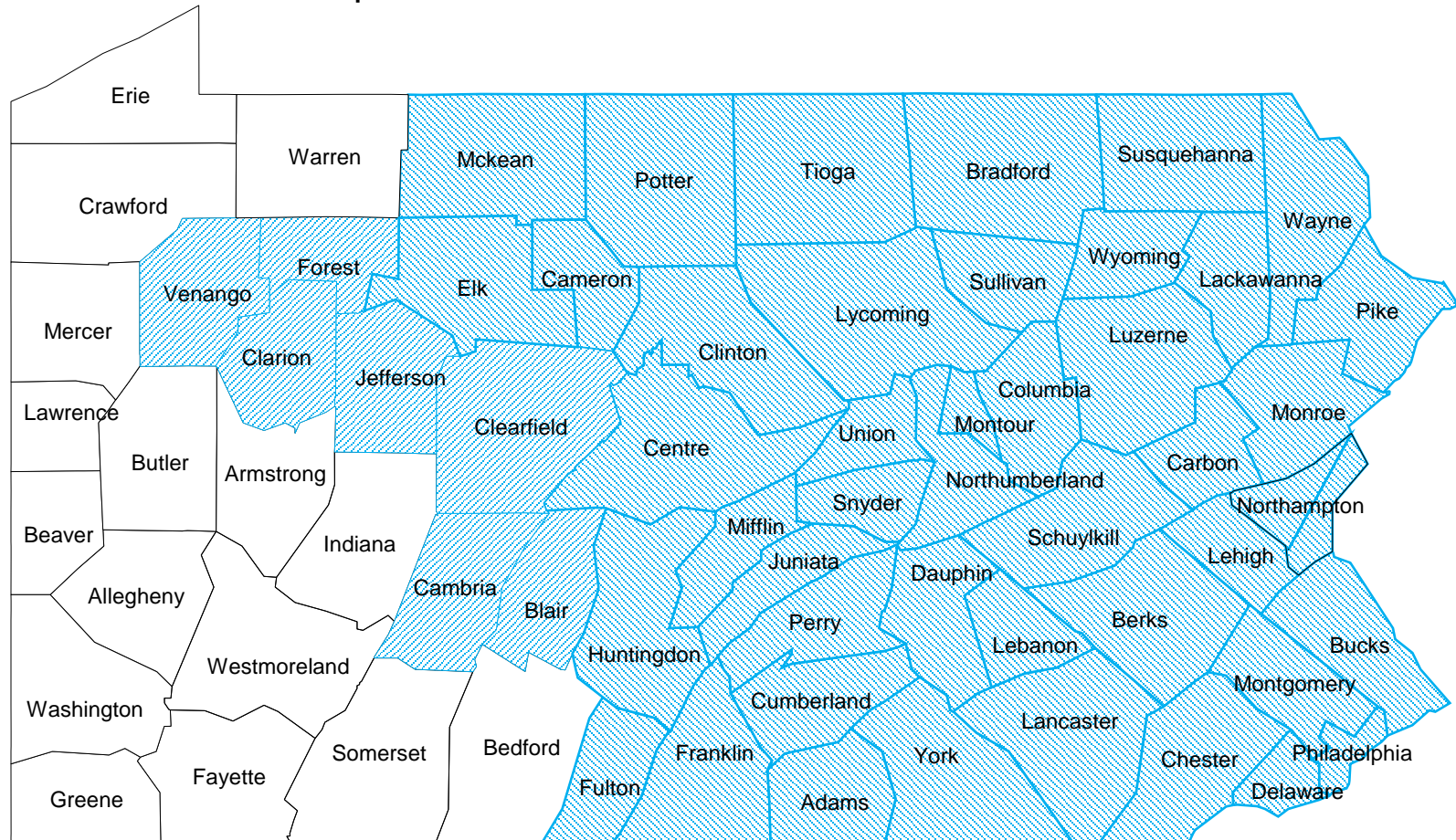
 : 2017 on-exchange service area

 : 2017 off-exchange only service area


01/01/2018 Service Area


Issuer: Aetna HealthAssurance of PA

Market: Small Group



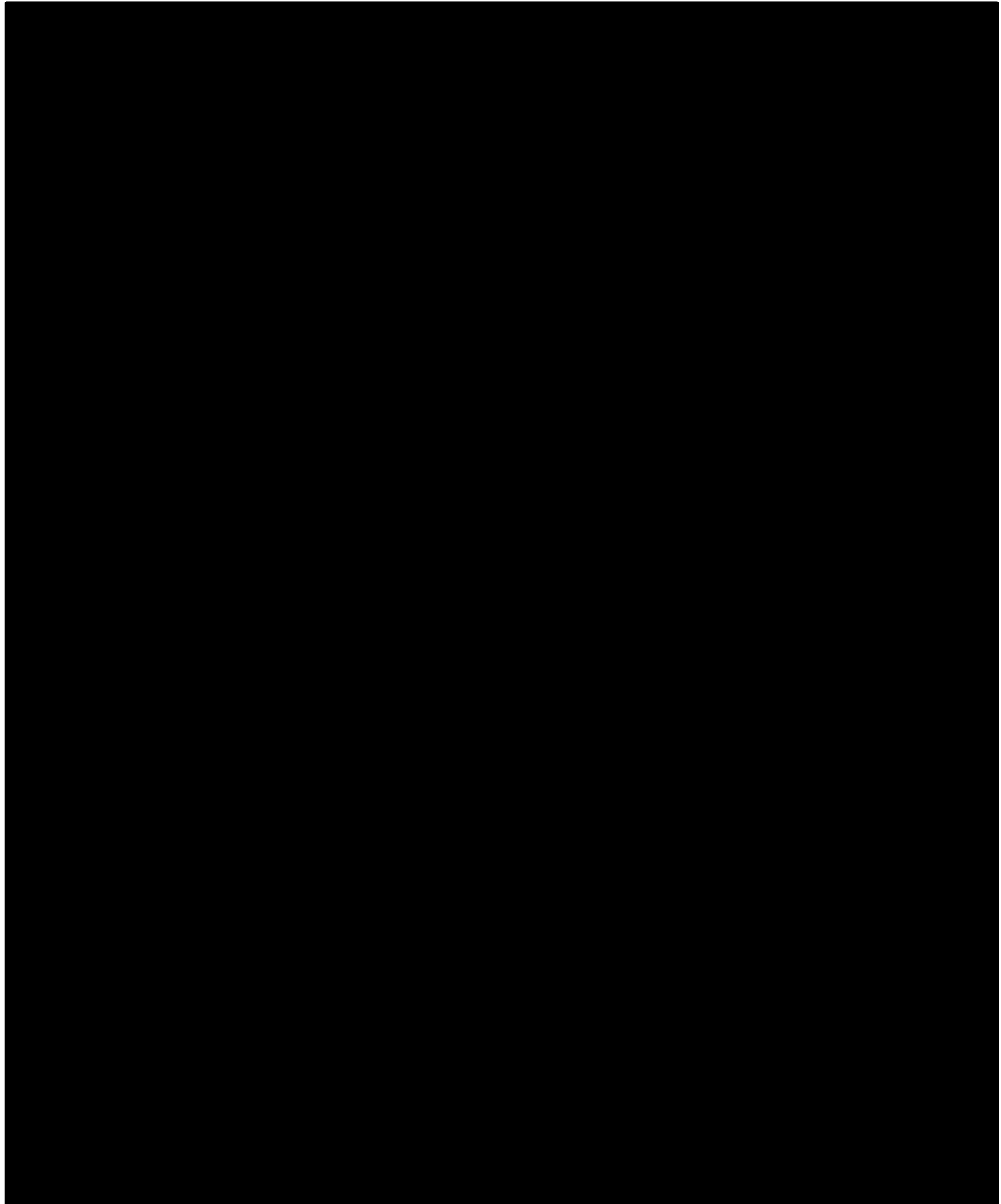
Key *(modify as needed)*

 : 2018 on-exchange service area

 : 2018 off-exchange only service area

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.



Justification for Confidentiality Requests

Company Legal Name:	Aetna Health Assurance of PA
NAIC #:	18527
Market:	Small Group Off-Exchange
Effective Date:	01/01/2018
Avg rate change requested:	-1.7%
Range of rate change requested:	-20.4% to +30.5%
Products:	PPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	9,989
Current # policyholders:	5,701
Number of plans offered:	1
HIOS Issuer ID / Binder #:	18939
Rate Filing Tracking Number:	AETN-131033573
Policy Form(s):	AHASPA SG HCOC-2018-PPO 02
Form Filing Tracking Number:	AETN-130914613

A.2. RFJ Part III – Actuarial Memorandum

Name and contact information are kept confidential to protect actuary identity.

D.6. Actuarial Certifications

Name and contact information are kept confidential to protect actuary identity.

AV Screenshots

AV Screenshots redacted as per Department expectations of a necessary redaction.

SERFF Tracking Number:	AETN-131033573	State:	Pennsylvania
Filing Company:	Aetna HealthAssurance Pennsylvania, Inc.	State Tracking Number:	AETN-131033573
Company Tracking Number:			
TOI:	H15G Group Health - Hospital/Surgical/Medical Expense	Sub-TOI:	H15G.003 Small Group Only
Product Name:	2018 PA SG AHASPA Filing		
Project Name:			

Objection Letter Status: Pending Industry Response

Objection Letter Date: 06/16/2017

Respond By Date: 06/23/2017

Submitted Date: 06/16/2017 02:21 PM

Introduction: The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 5 business days of the date of this letter.

1. The URRT Worksheet (WS) 1, Section III, does not appear to tie to Table 5, but appears to tie to Table 5 in the Aetna Life Insurance Company (AETN-131033620). Please correct and re-submit the URRT.
2. URRT Worksheet 2 does not show any plans as "Renewing" while tab IV of the PA Act Memo Exhibits does show the mapping of plans occurring. Please provide an explanation for the inconsistency between the workbooks and which of them is accurate.
3. While we acknowledge the explanation on Page 8 of the Federal Actuarial Memorandum (Act Memo), it is not clear why there is such a large variation between WS1 and WS2 Section III of the URRT. Specifically, why does the membership vary from 123,243 on WS1 to 36,839 on WS2? We would expect that the experience period membership would not vary between these sheets. The same concern follows for the other information creating a 'WARNING' on WS2. Please provide an illustration of how these numbers reconcile and are consistent with the 2018 URRT Instructions.
4. Please correct or justify the discrepancy on Page 1 of PA Act Memo which shows the average rate change

of 1.8%, whereas Table 10, Cell AC15, as referenced in the same section on Page 1 shows 2.39%. There is a similar discrepancy between the - 24.8% in the PA Act Memo and Table 11, Cell AN13.

5. The rate change of 2.4% in Table 10, Cell AC15 includes the mapping of Bronze, Gold, and Platinum plans to Silver plans. When only Silver-to-Silver plan mapping is considered, the rate change increases to 11.3%. Please quantify all drivers of the 11.3% increase when only Silver-to-Silver plan mapping is considered.

6. Plans with a Mental Health/Substance Abuse (MH/SA) benefits set to the Specialist cost sharing may not be Mental Health Parity (MHP) compliant. Please illustrate that the \$75 copay on MH/SA is compliant with MHP regulations.

7. Please provide an explanation for how the AV Calculator (AVC) inputs for the Specialty Drug benefit were determined when there is different cost sharing between preferred and non-preferred drugs, as shown in Exhibit A-2.

8. Please provide an explanation and illustration for the calculation of the 0.845 paid-to- allowed ratio for the Silver plans.

9. Please illustrate the development of the network factors.

10. Please illustrate the development of the trend factor used in Exhibit 12 (~12.1% trend) as it relates to Exhibit 8 (~10.6% trend); specifically, please show how the leveraging is applied, as noted on Page 5 of the Federal Act Memo.

11. Please provide numerical support for the trend assumptions shown in Exhibit 8. We understand that additional considerations are applied other than historical trends as stated in the Act Memos, but please justify the large discrepancy in historical pharmacy trend with what is being shown in Exhibit 8.

12. Please provide numerical support for the morbidity assumption for both the Actual Experience Data and Manual Data.

13. Please show the breakout of the components that make up the 'other' adjustment for both the Actual Experience Data and Manual Data. Clearly illustrate the 'Change in Network' is not being double counted, as the PA Act Memo states the 'Change in Network' is included in 'Change in Other.,' but Table 5 shows it applied on its own.

14. Please provide numerical support for the development of the Risk Adjustment amount.
15. Please reconcile the discrepancy between Table 5's projected risk adjustment which is shown as a payment of \$28.89, compared to Exhibit E-1 which equates to \$30.17 $((551.03 - 515.33) * 0.845)$.
16. Please provide numerical support for the development of the Health Insurer Fee.
17. Please reconcile the discrepancy between Exhibit 11's 'Premium (pmpm)' of \$560.57 compared to URRT WS1 which shows \$557.87?
18. Please reconcile the discrepancy between Exhibit 11's 'Medical Cost (pmpm)' of \$442.86 compared to URRT WS1 which shows \$443.38?
19. Please reconcile the discrepancy between Exhibit 11's 'Taxes and Fees' of \$39.29 compared to URRT WS1 which shows \$36.17? We should expect this to differ by only the Risk Adjustment User Fee amount.
20. The Service Area Template included in the Binder indicates that AHI is statewide; however the Service Area Map included in this rate filing shows 16 counties in which coverage will not be offered in 2018. Please review and revise.
21. Please confirm the HIOS submission and update the cover letter to include the Binder # in addition to the HIOS Issuer ID.
22. Please confirm that you have tested to ensure that the PID rate exhibits the Federal rates template included in this filing and the binder are the same.
23. The Rate/Rule Schedule tab shows 5,701 policy holders while cell V15 of Table 10 shows 7,224 and the Rate Change Request Summary Attachment shows 9,989 covered lives as of February 1, 2017. Be advised that the 2018 Guidance, consistent with the 2017 Guidance, states that the policyholders in the Rate/Rule Schedule tab should show the number of covered lives and that this number should equal the figure shown in Table 1 and Table 10. Please review the Mapping instructions in section D.3.C and revise.
24. Please provide the experience period data and projection factors used to develop the credibility manual data, in the same format as Worksheet I, Sections I and II of the URRT.

25. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the --\$28.88 Projected Risk Adjustments PMPM amount found in Section III, Worksheet 1 of the URRT and in Table 5 cell C31. Also provide a detailed narrative that describes the development of the estimated risk adjustment transfer payment. In demonstrating the development of the transfer payment, please show all risk transfer formula components, the estimated market-wide average risk assumptions as well as support for those assumptions. Since this response should include detailed insight into the risk adjustment transfer methodology, you may redact this response as appropriate.

26. Please show quantitatively the derivation of the trend assumptions for each benefit category as shown in Table 3b. Please include the sources and source claims data in Table 4b. Also provide a detailed narrative that explains why this data is appropriate and how it was used in developing the trend, including all assumptions and adjustments. Also discuss the impact of provider contracting and leveraging on trend. The specific provider contracting agreement and amount may be redacted, but not aggregate amounts.

27. Table 6, cell B54, indicates the PCORI fee is \$0.19. The 2018 PCORI pmpm amount should be \$0.20 or \$0.21. Please revise.

28. On page 14 of the 2018 Guidance, the department requested data regarding the development of the Pricing AVs and Induced Demand in Table 10. Please provide this data in Excel.

29. Please show quantitatively, including an Excel spreadsheet with formulas, the development of the age (1.430) and geographic (0.921) calibration factors in cells T4 and T5 of Table 10. Also, state the associated age.

30. Please show the calculation of the PA Premium Tax percentage shown in Table 6, cell C55; I note the maximum tax payable is 0% for HMO and RANLI business, and 2% for all other business.

[REDACTED]

32. Please show quantitatively, including an Excel spreadsheet with formulas the development of and discuss the basis for the Change in Morbidity (1.093), Change in Demographics (0.958), Change in Network (1.020) and the Change in Other (.997) in Table 5.

33. Table 6 cell C63 indicates the Single Risk Pool pmpm is \$581.27, while the Single risk pool in the URRT

in cell V43 indicates \$557.87. Please reconcile.

34. Please show the development of the average commission and circumstances in which broker commissions will be paid and if they will vary based on geographic location, metal level, plan, open enrollment vs SEP enrollment, etc. Additionally, the current and 2018 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated pmpm dollar amount.

Please be advised that there may be additional questions subsequent to your responses to the above. To the extent that concerns have been raised by the Department in this filing and not in this entity's other market or affiliate companies, where the issue exists in the other market or affiliate, please make the appropriate adjustment and advise in the response to the data call. Data and exhibits in response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2013 or less). Please retain all formulas. Should you have any questions regarding this correspondence, please contact me at (717) 783-2115.



June 23, 2017

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna HealthAssurance Pennsylvania, Inc.
Small Group Rate Filing
SERFF # AETN-131033573

Dear Mr. Michael Gurgiolo:

Enclosed is additional information related to the items contained in your objection letter dated 06/16/2017 for the above referenced rate filing.

1. The URRT Worksheet (WS) 1, Section III, does not appear to tie to Table 5, but appears to tie to Table 5 in the Aetna Life Insurance Company (AETN-131033620). Please correct and re-submit the URRT.

Table 5 has been updated, we apologize for the oversight.

2. URRT Worksheet 2 does not show any plans as "Renewing" while tab IV of the PA Act Memo Exhibits does show the mapping of plans occurring. Please provide an explanation for the inconsistency between the workbooks and which of them is accurate.

All membership from 2017 is being offered a 2018 plan which is shown in the exhibits. However, the 2018 plan does not meet the UBM mapping requirements of the URRT, therefore it is considered a new plan.

3. While we acknowledge the explanation on Page 8 of the Federal Actuarial Memorandum (Act Memo), it is not clear why there is such a large variation between WS1 and WS2 Section III of the URRT. Specifically, why does the membership vary from 123,243 on WS1 to 36,839 on WS2? We would expect that the experience period membership would not vary between these sheets. The same concern follows for the other information creating a 'WARNING' on WS2. Please provide an illustration of how these numbers reconcile and are consistent with the 2018 URRT Instructions.

Worksheet 1 includes the historical experience for the Small Group transitional policies or Keep What You Have. This is consistent with the 2018 URRT instructions (page 13). However, Worksheet 2 does not include these plans.



4. Please correct or justify the discrepancy on Page 1 of PA Act Memo which shows the average rate change of 1.8%, whereas Table 10, Cell AC15, as referenced in the same section on Page 1 shows 2.39%. There is a similar discrepancy between the - 24.8% in the PA Act Memo and Table 11, Cell AN13.

The discrepancy has been corrected and updated. Please see “Updated 2018 PA Actuarial Memorandum SG AHASPA”.

5. The rate change of 2.4% in Table 10, Cell AC15 includes the mapping of Bronze, Gold, and Platinum plans to Silver plans. When only Silver-to-Silver plan mapping is considered, the rate change increases to 11.3%. Please quantify all drivers of the 11.3% increase when only Silver-to-Silver plan mapping is considered.

The drivers of the rate change are:

Trend	11.5%
Population Morbidity	6.1%
HIF	3.2%
Profit	1.9%
Benefit & Other Changes	-10.5%
Total	11.3%

6. Plans with a Mental Health/Substance Abuse (MH/SA) benefits set to the Specialist cost sharing may not be Mental Health Parity (MHP) compliant. Please illustrate that the \$75 copay on MH/SA is compliant with MHP regulations.

Aetna’s plan complies with the “substantially all” and “predominant” tests of the Mental Health Parity and Addiction Equity Act (“MHPAEA”). MHPAEA provides that the financial requirement applicable to behavioral health and substance use disorder benefits must arise from a comparison of all medical and surgical benefits within a given classification. In the case of the “Outpatient- In Network” classification, MHPAEA permits plans to subclassify benefits as “Office Visits,” including specialist, primary care and behavioral health office visits, and “All Other.”

In accordance with MHPAEA, for the plan in Aetna’s filing, the cost share for outpatient behavioral health benefits is the “type” applicable to “substantially all” (or at least 2/3 of) medical and surgical benefits within the applicable sub-classification. Further, the “level” (or amount) of any such cost share is no greater than the “predominant” level (or applicable to more than 1/2 of) for medical and surgical benefits.

In the case of the plan at issue here, the “substantially all” actuarial analysis set forth in MHPAEA results in a cost share for the behavioral health “outpatient office” sub-classification that aligns in “type” (e.g., copay or coinsurance) with both primary care and specialist office visits. On the other hand, the “predominant” actuarial analysis



results in a cost share “level,” or amount, which aligns with specialist office visits, not primary care.

When tested on the basis of actuarially-credible data, the Plan passes the substantially all and predominant tests. The BH/SUD cost share type (copay) applies to 83.7% (or substantially all) of the in-network M/S benefits in the office subclassification. Further, the level of that cost share (\$75) applies to 78.6% (predominant) of the M/S benefits. In other words, the plan passes the substantially all and predominant tests.

7. Please provide an explanation for how the AV Calculator (AVC) inputs for the Specialty Drug benefit were determined when there is different cost sharing between preferred and non-preferred drugs, as shown in Exhibit A-2.

When calculating the AV, we entered the preferred tier cost sharing. Weighting between the preferred and non-preferred tiers is not material to the Actuarial Value.

8. Please provide an explanation and illustration for the calculation of the 0.845 paid-to-allowed ratio for the Silver plans.

Paid to allowed ratios are based on 2016 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

9. Please illustrate the development of the network factors.

All network factors are 1.0 for this filing.

10. Please illustrate the development of the trend factor used in Exhibit 12 (~12.1% trend) as it relates to Exhibit 8 (~10.6% trend); specifically, please show how the leveraging is applied, as noted on Page 5 of the Federal Act Memo.

Exhibit 8 uses our projected Allowed trend, while Exhibit 12 uses our projected Paid trend. The only difference between the two is the adjustment for leveraging. We apply an adjustment separately to Inpatient, Outpatient and Physician to appropriately reflect the leveraging impact by cost category.

11. Please provide numerical support for the trend assumptions shown in Exhibit 8. We understand that additional considerations are applied other than historical trends as stated in the Act Memos, but please justify the large discrepancy in historical pharmacy trend with what is being shown in Exhibit 8

Please see Exhibit 8 for the trend components by category. For utilization trends, our trends are determined by studying our national Small Group data. We use a rolling-12



utilization per thousand statistic for a continuous, normalized population, and exclude catastrophic claims.

For Unit Costs, we track projected unit cost increases at each facility/provider and develop a weighted average increase based on our volume at each facility location.

Pharmacy Unit Cost trend considers the impact of formulary changes, patent expirations, new drugs, and other general market share shifts. It is important to note for both medical and pharmacy unit cost trend, historical unit costs are not indicative of the known changes we include in our forward projections.

12. Please provide numerical support for the morbidity assumption for both the Actual Experience Data and Manual Data.

Please see the table below for changes in the average morbidity of the population.

	Experience	Manual
Experience Period	0.981	1.071
Projection Period	1.171	1.171
Morbidity Factor	1.194	1.093

*Morbidity factor is developed by taking the Projection Period Factor/Experience Period Factor ($1.171/.981 = 1.194$)

13. Please show the breakout of the components that make up the ‘other’ adjustment for both the Actual Experience Data and Manual Data. Clearly illustrate the ‘Change in Network’ is not being double counted, as the PA Act Memo states the ‘Change in Network’ is included in ‘Change in Other.,’ but Table 5 shows it applied on its own.

Please see tab ‘Objection 13’ and ‘Objection 13 cont.’ of “Objections 6-16-17.xlsx”. The Network change is only utilized in one place in the formula.

14. Please provide numerical support for the development of the Risk Adjustment amount.

Please see the table below for the calculation of the Projected Risk Adjustment PMPM

Risk Transfer Estimate from PA DOI	\$ (31.60)
Adjustment for Admin components of Premium	\$ 4.42
2018 Risk Adjustment Fee	\$ (0.14)
2018 Net High Risk Pool Prem less Recoveries	\$ (1.56)
Projected Risk Adjustment PMPM	\$ (28.88)



15. Please reconcile the discrepancy between Table 5's projected risk adjustment which is shown as a payment of \$28.89, compared to Exhibit E-1 which equates to \$30.17 $((551.03 - 515.33) * 0.845)$.

Exhibit E-1 provides the risk adjustment value on an allowed bases (before the paid to allowed adjustment) and trended to the midpoint of the projection period for all policies offered in 2018 (not just the first quarter policies as on Worksheet I of the URRT).

16. Please provide numerical support for the development of the Health Insurer Fee.

We are estimating the Health Insurer Fee to be 3.15% of premium for 2018. The Health Insurer Fee was calculated for Aetna by taking the total dollar value due to the HIF and by estimating our national market share. To calculate this, we used growth assumptions for Aetna by market and compared to industry wide growth assumptions.

17. Please reconcile the discrepancy between Exhibit 11's 'Premium (pmpm)' of \$560.57 compared to URRT WS1 which shows \$557.87?

Exhibit 11 has been updated to reflect the correct value of \$557.87. The URRT and Exhibit now reconcile. Please see "Updated PA SG AHASPA FACT Exhibits.xlsx".

18. Please reconcile the discrepancy between Exhibit 11's 'Medical Cost (pmpm)' of \$442.86 compared to URRT WS1 which shows \$443.38?

The corrected value on Exhibit 11 is \$440.45. 0.5% of costs are moved from medicare costs to Taxes and fees to account for the cost of the high risk pool.

19. Please reconcile the discrepancy between Exhibit 11's 'Taxes and Fees' of \$39.29 compared to URRT WS1 which shows \$36.17? We should expect this to differ by only the Risk Adjustment User Fee amount.

The difference is we are increasing the Taxes and fees by the .5% of premium that was reduced from the Medical Cost for the high risk pool.

20. The Service Area Template included in the Binder indicates that AHI is statewide; however the Service Area Map included in this rate filing shows 16 counties in which coverage will not be offered in 2018. Please review and revise.

A revised binder will be submitted. We apologize for the oversight.

21. Please confirm the HIOS submission and update the cover letter to include the Binder # in addition to the HIOS Issuer ID.



HIOS was submitted and the Binder tracking number is AETN-PA18-125071663. The cover letter has been updated to reflect this.

22. Please confirm that you have tested to ensure that the PID rate exhibits the Federal rates template included in this filing and the binder are the same.

We have confirmed the rates now match. See uploaded "Rates Tables" files.

23. The Rate/Rule Schedule tab shows 5,701 policy holders while cell V15 of Table 10 shows 7,224 and the Rate Change Request Summary Attachment shows 9,989 covered lives as of February 1, 2017. Be advised that the 2018 Guidance, consistent with the 2017 Guidance, states that the policyholders in the Rate/Rule Schedule tab should show the number of covered lives and that this number should equal the figure shown in Table 1 and Table 10. Please review the Mapping instructions in section D.3.C and revise.

5,701 is the number of current policy holders, 7,224 is the number of current covered lives mapped to 2018 plans, and 9,989 is the total covered lives as of February 1, 2017. The Rate/Rule Schedule tab will be updated to match Table 1's cell D18 and Table 10's cell AP15 value of 9,989 covered lives.

24. Please provide the experience period data and projection factors used to develop the credibility manual data, in the same format as Worksheet I, Sections I and II of the URRT.

Please see tab 'Objection 11' of "Objections 6-16-17.xlsx".

25. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the --\$28.88 Projected Risk Adjustments PMPM amount found in Section III, Worksheet 1 of the URRT and in Table 5 cell C31. Also provide a detailed narrative that describes the development of the estimated risk adjustment transfer payment. In demonstrating the development of the transfer payment, please show all risk transfer formula components, the estimated market-wide average risk assumptions as well as support for those assumptions. Since this response should include detailed insight into the risk adjustment transfer methodology, you may redact this response as appropriate.

Please see the response to Question 14. As noted above, our projected Risk Adjustment PMPM relied upon the information provided by the Pennsylvania DOI.

26. Please show quantitatively the derivation of the trend assumptions for each benefit category as shown in Table 3b. Please include the sources and source claims data in Table 4b. Also provide a detailed narrative that explains why this data is appropriate and how it was used in developing the trend, including all assumptions and adjustments. Also discuss the impact of provider contracting and leveraging on trend. The specific provider contracting agreement and amount may be redacted, but not aggregate amounts.

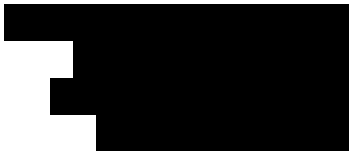


Table 6 had been updated to reflect a \$0.20 PCORI pmpm amount.

Please see Question 8 for the development of the Pricing AV. Induced Demand is 1.0 for the plans in this filing.

Please see “Objection 29- Geographic Calibration” tab of “Objections 6-16-17.xlsx”.

The diagram illustrates a complex geometric structure. It features a large black rectangle on the left, a white rectangle in the middle, and a black rectangle on the right. The white rectangle is divided into several horizontal and vertical sections, with some sections containing text. The diagram is labeled with 'a' and 'b' at the bottom.



32. Please show quantitatively, including an Excel spreadsheet with formulas the development of and discuss the basis for the Change in Morbidity (1.093), Change in Demographics (0.958), Change in Network (1.020) and the Change in Other (.997) in Table 5.

Please see tab 'Objection 13 cont. & Obj 32' in "Objections 6-16-17.xlsx".

33. Table 6 cell C63 indicates the Single Risk Pool pmpm is \$581.27, while the Single risk pool in the URRT in cell V43 indicates \$557.87. Please reconcile.

Table 6 uses the average of all policies offered through the year, while the URRT Worksheet 1 cell V43 only represents the first quarter policies.

34. Please show the development of the average commission and circumstances in which broker commissions will be paid and if they will vary based on geographic location, metal level, plan, open enrollment vs SEP enrollment, etc. Additionally, the current and 2018 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated pmpm dollar amount.

As noted in our actuarial memorandum, the commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

, FSA
Senior Director, Aetna

Projection Period:		01/01/2018	to	12/31/2018	Mid-point to Mid-point, Exper to Proj:	24	months	
Benefit Category		IP	OP	Prof	Other	Cap	Rx	
Util/1,000		303.39	1,733.66	10,530.75	2,109.49	12,000.00	11,721.22	426.60
Avg. Cost/Service		3,549.41	846.73	94.82	218.20	4.84	90.22	
PMPM		89.74	122.33	83.21	38.36	4.84	88.13	
Population Risk		1.093	1.093	1.093	1.093	1.093	1.093	
Total Other	Area Factor	1.000	1.000	1.000	1.000	1.000	1.000	
	Area Mix	0.958	0.958	0.958	0.958	0.958	0.958	
	Demo Factor	1.000	1.000	1.000	1.000	1.000	1.000	
	Demo Mix	1.000	1.000	1.000	1.000	1.000	1.000	
	Network Factor	1.020	1.020	1.020	1.020	1.020	1.020	
	Network Mix	1.000	1.000	1.000	1.000	1.000	1.000	
	Benefit Mandate Change	1.000	1.000	1.000	1.000	1.000	1.000	
	New Cap	1.000	1.000	1.000	1.000	1.000	1.000	
	Pooling Impact	1.000	1.000	1.000	1.000	1.000	1.000	
	Deductible Suppression	0.997	0.997	0.997	0.997	0.997	0.997	
Rx Other Trend		1.000	1.000	1.000	1.000	1.000	1.001	
Total Other		0.974	0.974	0.974	0.974	0.974	0.975	
Unit Cost		1.078	1.057	1.020	1.057	1.000	1.083	
Total Utilization Trend		0.969	0.992	0.996	0.992	0.940	0.964	
Util/1,000		311.16	1,862.91	11,423.37	2,266.76	11,600.89	11,896.83	
Avg. Cost/Service		4015.38	920.87	96.16	237.31	4.71	103.21	
Projected PMPM		\$104.12	\$142.96	\$91.54	\$44.83	\$4.55	\$102.32	\$490.32

Development of the Projected Index Rate	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 426.60
Two year trend projection Factor	1.081
Unadjusted Projected Allowed EHB Claims PMPM	\$ 461.17
<u>Single Risk Pool Adjustment Factors</u>	
Change in Morbidity	1.093
Change in Other	0.974
Change in Demographics	0.958
Change in Network	1.020
Change in Benefits	1.000
Change in Other	0.997
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 491.00
Credibility Factors	100%
Blended Projected EHB Claims PMPM	\$ 491.00

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc
1Q18 Small Group Rates
Objection 29: Geographic Calibration

Rating Area	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	3%	0.7850	5%	0.7850
2	0%	0.7918	0%	0.7918
3	2%	0.9982	1%	0.9982
4	20%	0.8102	23%	0.8102
5	3%	0.7800	2%	0.7800
6	2%	0.9830	1%	0.9830
7	29%	0.9838	31%	0.9838
8	25%	1.0000	16%	1.0000
9	16%	0.9332	19%	0.9332

Average Experience Period Area Factor	0.933
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Note:

Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

Average Projected Area Factor	0.921
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Calibration Factor	0.921
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Note:

Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Area Shift Factor	0.988
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Note:

Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area Factor represents:

The impact due to the shift of the population distribution across areas.

Area Factor Change	1.0000
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Note:

Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using projected membership Factor represents:

The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

[REDACTED]

[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Introduction: The Department has the following additional questions regarding the subject filing. To facilitate a timely review, we request this information be provided within 5 business days of the date of this letter:

1) In reference to response #2, please review Sections '2.2.1 Guaranteed Renewability and Uniform modification of Coverage' and '2.2.2 Plan Mapping Instructions' beginning on page 25 of the Unified Rate Review (URR) Instructions. We would expect one or more plans to be listed as 'Renewing' in the URR template in order to avoid a market withdrawal. Please provide support for having all 2018 plans listed as 'New' in the URR template while avoiding a market withdrawal or revise the URR template accordingly.

2) In reference to response #3, please include the transitional policies (or Keep What You Have) on Worksheet 2 of the URR template. Refer to Page 33 of the URR Instructions, under 'Product,' which states "all products included in the single risk pool experience shown on Worksheet 1 must be entered in this section of Worksheet 2."

3) In reference to response #5, please provide further information for what is contained in the "Benefit and Other Changes" grouping which is a -10.5% change. Since the overall total is only comparing silver plans, we would not expect there to be much impact from benefit changes.

4) In reference to response #10, please illustrate how the paid trend in Exhibit 12 ties to the allowed trend in Exhibit 8 and show the leveraging impact, including how it was calculated, by cost category.

5) In reference to response #12, please provide further information on how the experience period and projection period factors were calculated and what the factors represent.

6) In reference to response #13, please illustrate the development of the 'Area Mix' and 'Deductible Suppression' factors. In addition, please provide an explanation for what the 'Deductible Suppression' factor represents.

7) In reference to response #14, please illustrate the development of the '2018 Net High Risk Pool Prem less Recoveries' amount was calculated. How was it determined that the premium paid would be more than the recoveries received?

8) In reference to response #16, please provide numerical support for the development of the 3.15% Health Insurer Fee assumption.

9) In regards to response #18 and #19, please provide support for deducting the risk adjustment high risk pool amount from premium as our understanding is that it is not an allowable adjustment in the MLR calculation.

10) Regarding response #29, I note that the response addresses geographic factors but not age factors. Please provide the requested information regarding the age calibration factors and associated age.

11) Please remove the Total Premium Tax from the filing.

12) Regarding response #37, please ensure that the factors supported in the Objections 6-16-17 workbook are consistent with those shown in Table 5, and provide the requested discussion of the development of these factors.

13) Regarding response #39, the Agent/Broker Fees and Commissions line in Table 6 should include only scheduled compensation paid to agents and brokers; all other advertising/marketing expenses should be shown under Administrative Expenses – General and Claims.

If you wish to make adjustments to the projected RA amount included in this rate submission and the URRT, based on the June 30, 2017 Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers, please do so. Provide narrative and an Excel spreadsheet demonstrating the development and assumptions.

In your June 14th response you indicated that corrections would be when the final files are uploaded in SERFF. Be advised, all revisions must be reflected in this resubmission.

Please provide a PDF file for public review (Public Rate Filing PDF) in SERFF to show the updated rate request. The following updated supporting items must be included:

- Cover Letter
- Rate Change Request Summary (Attachment 1)
- Part 1 - Unified Rate Review Template (URRT)
- Part II – Consumer Friendly Justification
- Part III – Federal Actuarial Memorandum (redacted)

- PA Actuarial Memorandum (redacted)
- PA Actuarial Memorandum Rate Exhibits
- PA Plan Design Summary and Rate Tables
- Federal Rates Templates
- Service Area Maps
- Correspondence – Q&A's and supporting exhibits

Please remain cognizant of the limited redactions as outlined on pages 3 and 4 of the 2018 Guidance. Only those specific items may be redacted. Since AV screenshots and commission schedules are proprietary, they should not be included in this public PDF. Additionally, please ensure that documents and spreadsheets are internally consistent and that the Excel exhibit with formula corrections emailed to you on June 6, 2017 is used. The deadline for the revised PDF is COB July 18, 2017.

Conclusion:

Sincerely,

Michael Gurgiolo



July 14, 2017

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna HealthAssurance Pennsylvania, Inc.
Small Group Rate Filing
SERFF # AETN-131033573

Dear Mr. Michael Gurgiolo:

Enclosed is additional information related to the items contained in your objection letter dated 07/07/2017 for the above referenced rate filing.

- 1) In reference to response #2, please review Sections '2.2.1 Guaranteed Renewability and Uniform modification of Coverage' and '2.2.2 Plan Mapping Instructions' beginning on page 25 of the Unified Rate Review (URR) Instructions. We would expect one or more plans to be listed as 'Renewing' in the URR template in order to avoid a market withdrawal. Please provide support for having all 2018 plans listed as 'New' in the URR template while avoiding a market withdrawal or revise the URR template accordingly.

Prior CMS guidance deemed carriers discontinuing all current plans to withdraw from a market even if those carriers already filed new plans for the following year. However, because this guidance evidenced a disconnect between traditional market withdrawal concepts and a carrier's evidence of continued commitment to a market, CMS recently revised its position through a Q&A document. Now, discontinuing all current plans and replacing with all new plans will not be deemed to be a market withdrawal. CMS does specify that carriers cannot use this approach to avoid the rate review process and must apply the reasonable rate review process to the newly filed plans.

The applicable excerpt from the Q&A says:

To reflect these exceptions to market withdrawal requirements, we proposed to add new paragraph (d)(3) to § 147.106 to provide that an issuer has not discontinued offering all health insurance coverage in a market if the issuer continues to offer and make available a product in the applicable market in a State and subjects the new product to the rate review requirements under part 154 of this title (to the extent otherwise applicable to coverage of the same type and in the same market) as if that part applied to that product, and reasonably identifies a discontinued product that corresponds to the new product for purposes of such rate review. We are finalizing the proposal as proposed by adding § 147.106(d)(3) with minor non-substantive modifications to the structure and text of the regulation, and also making conforming amendments to §§ 146.152(d)(3) and 148.122(e)(4).



- 2) In reference to response #3, please include the transitional policies (or Keep What You Have) on Worksheet 2 of the URR template. Refer to Page 33 of the URR Instructions, under 'Product,' which states "all products included in the single risk pool experience shown on Worksheet 1 must be entered in this section of Worksheet 2."

We will revise and provide an updated copy of the URRT to reflect the requested revision by COB July 18, 2017.

- 3) In reference to response #5, please provide further information for what is contained in the "Benefit and Other Changes" grouping which is a -10.5% change. Since the overall total is only comparing silver plans, we would not expect there to be much impact from benefit changes.

In 2017 we offered a variety of silver plans across the range of allowable actuarial value. However, in 2018 we are only offering a single silver plan. Overall, the benefits for the silver plan filed in 2018 were much leaner the benefits filed than the average silver plan for 2017 causing there to be a -10.5% change. Such leaning out of benefits include moving to a \$5000 deductible, \$7000 MOOP, 20% coinsurance, \$30 PCP copay and \$50 Specialty copay for an individual.

- 4) In reference to response #10, please illustrate how the paid trend in Exhibit 12 ties to the allowed trend in Exhibit 8 and show the leveraging impact, including how it was calculated, by cost category.

Please see tab 'Objection 4' of 'AHASPA Objection Response 7-7-17 for PA_DOI.xlsx'. The leveraging impact was calculated by assessing the impact of fixed member cost share on the overall ratio of paid to allowed claims, after unit cost and utilization trend. Historical levels of paid to allowed changes at the cost category level are used to determine the factor to apply.

- 5) In reference to response #12, please provide further information on how the experience period and projection period factors were calculated and what the factors represent.

The Experience Period factor represents the average morbidity of the population covered during the 2016 historical period. It is calculated based on internal risk scores. The Projection period factors represent the average morbidity we expect in 2018 and was calculated by projecting forward which populations would remain in the single risk pool in 2018.

- 6) In reference to response #13, please illustrate the development of the 'Area Mix' and 'Deductible Suppression' factors. In addition, please provide an explanation for what the 'Deductible Suppression' factor represents.

Please see tab 'Objection 6' of AHASPA Objection Response 7-7-17 for PA_DOI.xlsx. The deductible suppression factor represents the durational impact of members in the base period not being active for the full 12 months of the year. The result of this is that a higher level of allowed claims is applied to deductible in the base period than would be expected in the projection period. The deductible suppression factor adjusts the base period claims to the expected level for 12 month contract.

- 7) In reference to response #14, please illustrate the development of the '2018 Net High Risk Pool Prem less Recoveries' amount was calculated. How was it determined that the premium paid would be more than the recoveries received?

We anticipate, based on historical ACA national averaging, that our high risk pool recoveries will be .22% of overall claims. With the expected risk pool premium charge of .5%, we anticipate premium less recoveries to equal .28% of total premium.



- 8) In reference to response #16, please provide numerical support for the development of the 3.15% Health Insurer Fee assumption.
The 3.15% is calculated based on the national Aetna HIF liability and depend on market share projections in each State. Unfortunately we are not able to publically disclose these detailed market share projection calculations. Our projections of the HIF have been accurate in prior years
- 9) In regards to response #18 and #19, please provide support for deducting the risk adjustment high risk pool amount from premium as our understanding is that it is not an allowable adjustment in the MLR calculation.
We reached out to HHS for clarification on this point, and received the following response: "The pooling charge should be considered a fee, while the recoveries should be reflected in the 'Allowed Claims which are not the Issuer's Obligation.'"
- 10) Regarding response #29, I note that the response addresses geographic factors but not age factors. Please provide the requested information regarding the age calibration factors and associated age. Please see 'Objection 10(AGE)' tab of the AHASPA Objection Response 7-7-17 for PA_DOI.xlsx spreadsheet.
The state associated age is 35.
- 11) Please remove the Total Premium Tax from the filing.
Federal and Pennsylvania regulations require us to file adequate rates. In Actuarial Standard of Practice #8, this is defined as "Rates may be considered adequate if they provide for payment of claims, administrative expenses, taxes, and regulatory fees and have reasonable contingency or profit margins". As we are required to pay these taxes and fees, removal of them would prevent us from certifying that we are providing actuarially sound adequate rates. Therefore, they have not been removed from this filing.
- 12) Regarding response #37, please ensure that the factors supported in the Objections 6-16-17 workbook are consistent with those shown in Table 5, and provide the requested discussion of the development of these factors.
The factors are consistent with the ones shown in Table 5. The development of these factors can be seen in the excel workbook previously provided. These factors were developed by:
Change in morbidity- The Experience Period factor represents the average morbidity of the population covered during the 2016 historical period. It is calculated based on internal risk scores. The Projection period factors represents the average morbidity we expect in 2018 and was calculated by projecting forward which populations would remain in the single risk pool in 2018.
Change in Demographic- The change in demographic factor represents comparing the average demographic profile for the manual membership to the demographic of the projected enrollment in 2018.
Change in Network-This factor was developed by comparing the average network factor in the experience period, to the average network factor available in 2018
Change in Other-The components of this factor includes the deductible suppression factor of .997 which is discussed in response to objection 6.



13) Regarding response #39, the Agent/Broker Fees and Commissions line in Table 6 should include only scheduled compensation paid to agents and brokers; all other advertising/marketing expenses should be shown under Administrative Expenses – General and Claims.

We believe we have appropriately bucketed this expense.

If you wish to make adjustments to the projected RA amount included in this rate submission and the URRT, based on the June 30, 2017 Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers, please do so. Provide narrative and an Excel spreadsheet demonstrating the development and assumptions.

In your June 14th response you indicated that corrections would be when the final files are uploaded in SERFF. Be advised, all revisions must be reflected in this resubmission.

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Service Type	Guidance %	Utilization	Unit Cost	Leveraging	ion Alloweection	Paid Trend
Facility Inpatient	17.9%	3.0%	7.8%	1.4%	11.0%	12.5%
Facility Outpatient	32.1%	5.4%	5.7%	1.5%	11.4%	13.1%
Physician	27.2%	5.9%	2.0%	1.1%	8.1%	9.3%
Capitation	0.0%		0.0%	0.0%	0.0%	0.0%
Pharmacy	22.9%	2.5%	8.3%	2.5%	11.0%	13.8%
Total:						12.1%

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q18 Small Group Rates
Objection 10: Age Calibration

Total Projection Mmos 19,978
Projection % distribution (0-20 age mmos) 25.65%
0-20 age mmos 5,124

Premium Factors by Age & Gender			
Age	Gender	Projection Factor	Projection Member Months
0-20 \$0 Prem MMs	M + F	0.000	179
0-20 Prem MMs	M + F	0.782	5,124
0	M	0.735	106
1	M	0.735	111
2	M	0.735	113
3	M	0.735	123
4	M	0.735	110
5	M	0.735	121
6	M	0.735	119
7	M	0.735	128
8	M	0.735	118
9	M	0.735	132
10	M	0.735	129
11	M	0.735	130
12	M	0.735	130
13	M	0.735	135
14	M	0.735	141
15	M	0.735	137
16	M	0.859	142
17	M	0.885	138
18	M	0.913	139
19	M	0.941	144
20	M	0.970	150
21	M	1.000	145
22	M	1.000	143
23	M	1.000	149
24	M	1.000	142
25	M	1.004	166
26	M	1.024	169
27	M	1.048	176
28	M	1.087	174
29	M	1.119	175
30	M	1.135	181
31	M	1.159	176
32	M	1.183	167
33	M	1.198	167
34	M	1.214	173
35	M	1.222	172
36	M	1.230	179
37	M	1.238	166
38	M	1.246	154
39	M	1.262	154
40	M	1.278	154
41	M	1.302	165
42	M	1.325	159
43	M	1.357	164
44	M	1.397	171
45	M	1.444	184
46	M	1.500	186
47	M	1.563	166
48	M	1.635	180
49	M	1.706	177
50	M	1.786	178
51	M	1.865	190
52	M	1.952	198
53	M	2.040	187
54	M	2.135	199
55	M	2.230	188
56	M	2.333	181
57	M	2.437	190
58	M	2.548	183
59	M	2.603	180
60	M	2.714	171
61	M	2.810	163
62	M	2.873	147
63	M	2.952	136
64	M	3.000	132
65	M	3.000	205
0	F	0.735	121
1	F	0.735	118
2	F	0.735	107
3	F	0.735	117
4	F	0.735	115
5	F	0.735	109
6	F	0.735	115
7	F	0.735	121
8	F	0.735	129
9	F	0.735	122
10	F	0.735	122
11	F	0.735	125
12	F	0.735	129
13	F	0.735	134
14	F	0.735	121
15	F	0.735	136
16	F	0.859	134
17	F	0.885	127
18	F	0.913	137
19	F	0.941	129
20	F	0.970	136
21	F	1.000	135
22	F	1.000	123
23	F	1.000	132
24	F	1.000	143
25	F	1.004	156
26	F	1.024	163
27	F	1.048	162
28	F	1.087	170
29	F	1.119	154
30	F	1.135	171
31	F	1.159	156

Age Calibration Factor Justification - Total Premium Recovered with Age Calibration Factor in Q8

	All Members	0 Prem Member	Rated Members
Member Months	19,978	179	19,799
Single Risk Pool Gros:	\$557.87	\$557.87	\$557.87
Age Calibration Factor	1.437	1.437	1.430
Consumer Premium f	\$388.19	\$388.19	\$390.09
Age Gender of Rated	1.437	0.782	1.443
Total Premium	\$11,145,042	\$54,305	\$11,145,042

32	F	1.183	156	0.8%
33	F	1.198	150	0.7%
34	F	1.214	164	0.8%
35	F	1.222	163	0.8%
36	F	1.230	153	0.8%
37	F	1.238	152	0.8%
38	F	1.246	155	0.8%
39	F	1.262	147	0.7%
40	F	1.278	148	0.7%
41	F	1.302	155	0.8%
42	F	1.325	149	0.7%
43	F	1.357	156	0.8%
44	F	1.397	165	0.8%
45	F	1.444	179	0.9%
46	F	1.500	168	0.8%
47	F	1.563	159	0.8%
48	F	1.635	158	0.8%
49	F	1.706	163	0.8%
50	F	1.786	157	0.8%
51	F	1.865	167	0.8%
52	F	1.952	172	0.9%
53	F	2.040	174	0.9%
54	F	2.135	166	0.8%
55	F	2.230	174	0.9%
56	F	2.333	170	0.9%
57	F	2.437	169	0.8%
58	F	2.548	167	0.8%
59	F	2.603	149	0.7%
60	F	2.714	139	0.7%
61	F	2.810	140	0.7%
62	F	2.873	134	0.7%
63	F	2.952	133	0.7%
64	F	3.000	115	0.6%
65	F	3.000	184	0.9%

Aetna HealthAssurance Pennsylvania, Inc.
HIOS ISSUER ID: 64844
1Q18 Small Group Rates
Objection 6: Area Shift Factor

Rating Area	Counties	Manual Period Membership	Manual Area Factor	Projected Membership	Projected Area Factor
1	Clarion	0%	0.785	1%	0.785
01	Crawford	0%	0.785	0%	0.785
01	Erie	1%	0.785	2%	0.785
01	Forest	0%	0.785	0%	0.785
01	Mckean	0%	0.785	0%	0.785
01	Mercer	1%	0.785	2%	0.785
01	Venango	0%	0.785	0%	0.785
01	Warren	0%	0.785	0%	0.785
02	Cameron	0%	0.792	0%	0.792
02	Elk	0%	0.792	0%	0.792
02	Potter	0%	0.792	0%	0.792
03	Bradford	0%	0.998	0%	0.998
03	Carbon	1%	0.998	0%	0.998
03	Clinton	0%	0.998	0%	0.998
03	Lackawanna	0%	0.998	0%	0.998
03	Luzerne	0%	0.998	0%	0.998
03	Lycoming	0%	0.998	0%	0.998
03	Monroe	1%	0.998	0%	0.998
03	Pike	0%	0.998	0%	0.998
03	Sullivan	0%	0.998	0%	0.998
03	Susquehanna	0%	0.998	0%	0.998
03	Tioga	0%	0.998	0%	0.998
03	Wayne	0%	0.998	0%	0.998
03	Wyoming	0%	0.998	0%	0.998
04	Allegheny	19%	0.810	16%	0.810
04	Armstrong	1%	0.810	0%	0.810
04	Beaver	1%	0.810	1%	0.810
04	Butler	1%	0.810	1%	0.810
04	Fayette	0%	0.810	0%	0.810
04	Greene	0%	0.810	0%	0.810
04	Indiana	0%	0.810	0%	0.810
04	Lawrence	1%	0.810	0%	0.810
04	Washington	2%	0.810	2%	0.810
04	Westmoreland	1%	0.810	1%	0.810
05	Bedford	0%	0.780	0%	0.780
05	Blair	1%	0.780	0%	0.780
05	Cambria	0%	0.780	0%	0.780
05	Clearfield	1%	0.780	1%	0.780
05	Huntingdon	1%	0.780	1%	0.780
05	Jefferson	0%	0.780	0%	0.780
05	Somerset	0%	0.780	0%	0.780
06	Centre	1%	0.983	0%	0.983
06	Columbia	0%	0.983	0%	0.983
06	Lehigh	3%	0.983	0%	0.983
06	Mifflin	0%	0.983	0%	0.983
06	Montour	0%	0.983	0%	0.983
06	Northampton	5%	0.983	1%	0.983
06	Northumberland	0%	0.983	0%	0.983
06	Schuylkill	0%	0.983	0%	0.983
06	Snyder	0%	0.983	0%	0.983
06	Union	0%	0.983	0%	0.983
07	Adams	2%	0.984	2%	0.984
07	Berks	19%	0.984	7%	0.984
07	Lancaster	25%	0.984	16%	0.984
07	York	12%	0.984	7%	0.984
08	Bucks	21%	1.000	2%	1.000
08	Chester	16%	1.000	4%	1.000
08	Delaware	17%	1.000	3%	1.000
08	Montgomery	24%	1.000	4%	1.000
08	Philadelphia	22%	1.000	3%	1.000
09	Cumberland	9%	0.933	9%	0.933
09	Dauphin	6%	0.933	5%	0.933
09	Franklin	1%	0.933	1%	0.933
09	Fulton	0%	0.933	0%	0.933
09	Juniata	0%	0.933	0%	0.933
09	Lebanon	3%	0.933	3%	0.933
09	Perry	0%	0.933	1%	0.933

Area Shift Factor	0.9582
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Note:
Area Shift Factor computed as the ratio of the Projected Membership by Area over the Manual Membership by Area Factor represents: The impact due to the shift of the population distribution across areas.

Objection Letter Status: Pending Industry Response

Objection Letter Date: 07/19/2017

Respond By Date: 07/20/2017

Submitted Date: 07/19/2017 09:04 AM

Dear Allegra Sciandra,

Introduction: The following items are in reference to the responses dated July 14, 2017. Please submit your responses for the Department's consideration by 10:00 on July 20, 2017:

1. In reference to response #3, please provide the development of the -10.5% for 'Benefit and Other Changes', as we would not expect such a large change due to benefits within a metal level due to limits of the de minimis range.
2. In reference to response #4, please provide greater detail on the development of the projection period morbidity factors. Please demonstrate how you projected forward the populations that would be in the single risk pool in 2018.
3. In reference to response #5, the trend appears to be higher than expected. Please clearly address the following to ensure the trend assumption is fully supported:
 - a. Please provide an exhibit showing the original PMPMs, all distinct normalization factors broken out (i.e., age, gender, plan benefits, risk, etc.), and the resulting normalized PMPM used in the trend development.
 - b. Please confirm there is no margin being applied to the trend.
 - c. Please provide a demonstration of how the leveraging is developed for both medical and RX.

Conclusion:

Sincerely,

Michael Gurgiolo



July 20, 2017

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna HealthAssurance Pennsylvania, Inc.
Small Group Rate Filing
SERFF # AETN-131033573

Dear Mr. Michael Gurgiolo:

Enclosed is additional information related to the items contained in your objection letter dated 07/19/2017 for the above referenced rate filing.

1. In reference to response #3, please provide the development of the -10.5% for 'Benefit and Other Changes', as we would not expect such a large change due to benefits within a metal level due to limits of the de minimis range.
2. In reference to response #4, please provide greater detail on the development of the projection period morbidity factors. Please demonstrate how you projected forward the populations that would be in the single risk pool in 2018.

Please see tab 2 of the 'AHASPA Objection Responses 7-19-17.xlsx'

3. In reference to response #5, the trend appears to be higher than expected. Please clearly address the following to ensure the trend assumption is fully supported:

- a. Please provide an exhibit showing the original PMPMs, all distinct normalization factors broken out (i.e., age, gender, plan benefits, risk, etc.), and the resulting normalized PMPM used in the trend development.

Please see tab '3' of the 'AHASPA Objection Responses 7-19-17.xlsx'

- b. Please confirm there is no margin being applied to the trend.

We confirm there is no margin being applied to the trend.

- c. Please provide a demonstration of how the leveraging is developed for both medical and RX. *Leveraging for medical and pharmacy is developed using the Milliman Health Cost Guidelines Deductible Leveraging table. Based on the average deductible, a load factor is applied to the allowed trend to calculate the paid trend. An example is below.*

Allowed Trend = 10.0%

Average Deductible = \$2,000

Lookup From Deductible Leveraging Table for \$2,000 = 1.15

*Leveraging Trend = (1 + Allowed Trend * Deductible Lookup)/(1+Allowed Trend) - 1*



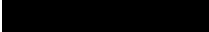
$$\text{Leveraging Trend} = (1 + 0.1 * 1.15) / (1 + 0.1) - 1 = 1.3\%$$

$$\text{Paid Trend} = (1 + \text{Allowed Trend}) * (1 + \text{Leveraging Trend}) - 1$$

$$\text{Paid Trend} = (1 + 10\%) * (1 + 1.3\%) - 1 = 11.5\%$$

Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

, ASA, MAAA
Actuarial Manager, Aetna

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q18 Small Group Rates

HIOS Plan ID (2017 Silver Plans)	2017 Paid/Allowed	2017 Membership Weight (from PA Memorandum)
18939PA0010050	0.765	41%
18939PA0010014	0.773	23%
18939PA0010049	0.810	25%
18939PA0010031	0.792	7%
18939PA0010025	0.780	4%

HIOS Plan ID (2018 Silver Plan)	2018 Paid/Allowed	2018 Membership Weight
18939PA0010025	0.719	100%

2017 Average Paid/Allowed 0.781

2018 Paid Allowed 0.719

Benefit Change -8.0%

Area Mix Change -4.2%

Other 1.5%

Total Benefit and Other -10.5%

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q18 Small Group Rates

	CY 2016 Data	
	MMOS	Average Risk
SG KWYH	466,363	0.883
SG ACA	500,125	1.071
Combined Manual	966,488	0.981

	201612 Active	
	Members	Average Risk
SG ACA	27,111	1.075

Renewal Action	2017 Renewals/Sales		2018 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	27,111	1.075	22,418	1.134
- Terminate Coverage	7,678	0.901	4,812	0.980
+ Add'l New Sales	2,985	1.075	2,985	1.134
Ending Membership	22,418	1.134	20,592	1.171

	Morbidity Change Development
Starting Risk Score (Manual)	0.981
Ending Risk Score (ACA 2018)	1.171
Change in Morbidity Factor	1.194

Matches Table Provided in Objections

Matches Table Provided in Objections

Matches Table Provided in Objections

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q18 Small Group Rates

Projection Period: 01/01/2018 to 12/31/2018 Mid-point to Mid-point, Exper to Proj: 24 months

Benefit Category		IP	OP	Prof	Other	Cap	Rx	
Util/1,000		303.39	1,733.66	10,530.75	2,109.49	12,000.00	11,721.22	
Avg. Cost/Service		3,549.41	846.73	94.82	218.20	4.84	90.22	
PMPM		89.74	122.33	83.21	38.36	4.84	88.13	\$426.60
Population Risk		1.093	1.093	1.093	1.093	1.093	1.093	
Total Other	Area Factor	1.000	1.000	1.000	1.000	1.000	1.000	
	Area Mix	0.958	0.958	0.958	0.958	0.958	0.958	
	Demo Factor	1.000	1.000	1.000	1.000	1.000	1.000	
	Demo Mix	1.000	1.000	1.000	1.000	1.000	1.000	
	Network Factor	1.020	1.020	1.020	1.020	1.020	1.020	
	Network Mix	1.000	1.000	1.000	1.000	1.000	1.000	
	Benefit Mandate Change	1.000	1.000	1.000	1.000	1.000	1.000	
	New Cap	1.000	1.000	1.000	1.000	1.000	1.000	
	Pooling Impact	1.000	1.000	1.000	1.000	1.000	1.000	
	Deductible Suppression	0.997	0.997	0.997	0.997	0.997	0.997	
	Rx Other Trend	1.000	1.000	1.000	1.000	1.000	1.001	
	Total Other	0.974	0.974	0.974	0.974	0.974	0.975	
Unit Cost		1.078	1.057	1.020	1.057	1.000	1.083	
Induced Util Mix		0.940	0.940	0.940	0.940	0.940	0.940	
Utilization		1.030	1.054	1.059	1.054	1.000	1.025	
Total Utilization Trend		0.969	0.992	0.996	0.992	0.940	0.964	
Util/1,000		311.16	1,862.91	11,423.37	2,266.76	11,600.89	11,896.83	\$490.32
Avg. Cost/Service		4015.38	920.87	96.16	237.31	4.71	103.21	
Projected PMPM		\$104.12	\$142.96	\$91.54	\$44.83	\$4.55	\$102.32	

Induced Utilization Mix Buildup

CSR Adj Induced Utilization Factors	
Manual	1.131
Projection	1.000
Projection / Manual Mix Change	
	0.885

Objection Letter for AETN-131033573

SERFF Tracking Number:	AETN-131033573	State:	Pennsylvania
Filing Company:	Aetna HealthAssurance Pennsylvania, Inc.	State Tracking Number:	AETN-131033573
Company Tracking Number:			
TOI:	H15G Group Health - Hospital/Surgical/Medical Expense	Sub-TOI:	H15G.003 Small Group Only
Product Name:	2018 PA SG AHASPA Filing		
Project Name:			

Objection Letter Status:

Pending Industry Response

Objection Letter Date:

08/07/2017

Respond By Date:

08/08/2017

Submitted Date:

08/07/2017 02:32 PM

Dear Allegra Sciandra,

Introduction:

1. Regarding morbidity, please provide the data and your analysis that supports the statement that the average morbidity of the your block has deteriorated 7% since December 2016. In your analysis show how this is being driven by new or existing membership.

Cherri Sanders-Jones

(717) 787-5172

Conclusion:

Sincerely,

Cherri Sanders-Jones



August 8, 2018

Ms. Cherri Sanders-Jones
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna HealthAssurance Pennsylvania, Inc.
Small Group Rate Filing
SERFF # AETN-131033573

Dear Ms. Cherri Sanders-Jones:

Enclosed is additional information related to the items contained in your objection letter dated 08/07/2017 for the above referenced rate filing.

1. Regarding morbidity, please provide the data and your analysis that supports the statement that the average morbidity of the your block has deteriorated 7% since December 2016. In your analysis show how this is being driven by new or existing membership.
In the most recent filing objection, we provided the support for our development of the morbidity assumption, as shown in rows 14-20 of the Excel file, Morbidity Explanation.xlsx.


In this exhibit, we are implying that the morbidity of our block of business would deteriorate by approximately 5.5% for the full year of 2017. Based on our most recent available information, we have seen our block deteriorate by 6.8% in the first six months of 2017. This is driven by a few different factors as shown in rows 23-29 of the Excel file:

- *Higher termination rate than projected*
- *Lower new sales than projected*
- *Lower morbidity of termed members than expected*

As the morbidity of our block has already shown more deterioration in the first six months of 2017 than we had projected for the full year in 2017, we feel that the factors applied in our rate development are appropriate. As is shown in rows 31-35 of the Excel file, our 9.3% change in morbidity assumption is within the range of what we would use if we were to develop rates based on the most updated information.

Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

 FSA, MAAA
Sr. Director, Actuarial, Aetna

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q18 Small Group Rates

	CY 2016 Data (Experience)		201612 Active	
	MMOS	Average Risk	Members	Average Risk
SG KWYH	466,363	0.883		
SG ACA	500,125	1.071		
Combined Manual	966,488	0.981	SG ACA	27,111 1.075

Originally Provided	2017 Renewals/Sales		2018 Full Year Renewals/Sales	
Renewal Action	Members	Risk	Members	Risk
Up for Renewal	27,111	1.075	22,418	1.134
- Terminate Coverage	7,678	0.901	4,812	0.980
+ Add'l New Sales	2,985	1.075	2,985	1.134
Ending Membership	22,418	1.134	20,592	1.171

Updated Information	2017 Renewals/Sales (Jan-June)		2018 Full Year Renewals/Sales	
Renewal Action	Members	Risk	Members	Risk
Up for Renewal	27,111	1.075	19,375	1.159
- Terminate Coverage	8,259	0.877	4,158	0.980
+ Add'l New Sales	523	1.075	2,580	1.159
Ending Membership	19,375	1.159	17,797	1.201

	Morbidity Change Development (Original)	Morbidity Change Development (Updated)
Starting Risk Score (Manual)	1.071	1.071
Ending Risk Score (ACA 2018)	1.171	1.201
Change in Morbidity Factor	1.093	1.122