Supporting Document Schedules

Satisfied - Item:	Public Rate Filing
Comments:	
Attachment(s):	Ind_17-49_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170810-02.pdf Ind_17-49_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170810-04.pdf Ind_17-49_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170810-05.pdf Ind_17-49_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170810-06.pdf Ind_17-49_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170810-07.pdf Ind_17-49_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170810-08.pdf Ind_17-49_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170810-03.pdf Ind_17-49_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170810-01.pdf Ind_17-49_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170810-09.pdf Ind_17-49_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170810-10.pdf Ind_17-49_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170810-11.pdf Ind_17-49_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170810-12.pdf Ind_17-49_Revised_CAAC_PPO_PublicRateFiling_Supporting_20170810-13.pdf
Item Status:	
Status Date:	

Calibration

A calibration must be performed in order to apply the allowable rating factors (age and geography) to the Plan Adjusted Rate in order to calculate the Consumer Adjusted Premium Rates.

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current individual enrollment by age in CAAC. Age factors are applied in accordance with CMS's Standard Age Curve.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the CAAC member-weighted average by region.

> **Geographic Factors:** CAAC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered allowed claims in a 12-month period by region, normalized for demographics. We then compared the claim cost for each of the three regions, and found cost differentials between the regions, mostly due to differences in hospital contracting between regions. The data from the analysis is found in Exhibit Q.

The calibration is:

$$[Calibrated\ Plan\ Adjusted\ Index\ Rate] = [Plan\ Adjusted\ Index\ Rate] \div ([Age\ Curve\ Calibration] \times [Geographic\ Factor\ Calibration])$$

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. The calibration factors and development are found on Exhibit N. Age and Geographic factors are displayed in Exhibits O.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$[Member - Level\ Consumer\ Adjusted\ Premium\ Rate] = [Calibrated\ Plan\ Adjusted\ Index\ Rate] \times [Age\ Factor] \times [Geographic\ Factor]$$

2. $[Family\ Consumer\ Adjusted\ Premium\ Rate] = \sum[Member - Level\ Consumer\ Adjusted\ Premium\ Rate]$
   With no more than three child dependents under age 21 taken into account

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

The AV Metal Values included in Worksheet 2 of the URRT were based on the federally issued AV Calculator.

AV Pricing Values

All AV Pricing values were developed using CAAC's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Membership Projection

The membership projections found in Worksheet 2 of the URRT were developed by assuming that moderate growth and similar distribution to current.

Terminated Products

See Exhibit R for a list of terminated products.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

Exhibit A – Benefit Summary
Exhibit A1 – Benefit Change Summary
Exhibit B – Benefit Categories
Exhibit C – Pediatric Dental and Vision Rate Development
Exhibit D – Benefit Changes
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit P – Quarterly Base Rates
Exhibit Q – Regional Analysis
Exhibit R – Terminated Products

PA Rate Template Part I through Part V

Actuarial Statement

I, [redacted], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [redacted], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
    a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
    b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
    c. Actuarial Standard of Practice No. 12, "Risk Classification"
    d. Actuarial Standard of Practice No. 23, "Data Quality"
    e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
    f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
    g. Actuarial Standard of Practice No. 41, "Actuarial Communications".

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    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 nor deficient.
    e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

3. 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.

4. 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, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

    a. The analysis was
        i. conducted by a member of the American Academy of Actuaries, and
        ii. performed in accordance with generally accepted actuarial principles and methods.

5. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

6. New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2018 Rate Filing Justification.

[redacted]

[redacted], ASA, MAAA
Actuarial Associate
Capital BlueCross

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Individual Rates
Effective January 1, 2018

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Individual
- Effective Date: 1/1/2018

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2018
- Average Rate Change: 49.2%
- Range of Requested Rate Change: 20.8% to 55.8%
- Product: PPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 53,206/34,524
- Number of Plans: 4
- Contract Form #: CAAC-Ind-PPO-C-v0118
- Form Filing SERFF #: CABC-131009997
- Binder SERFF #: CABC-PA18-125072153, CABC-PA18-125075175
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-956292580985858074

Company Contact Information

- Primary Contact Name: [redacted]
- Primary Contact Telephone Number: [redacted]
- Primary Contact Email Address: [redacted]

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to individuals effective January 1, 2018. CAAC will offer individual products on and off the federally-facilitated exchange.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Individual	CAAC	1/1/2014	CABC-129034382	0.00%
Individual	CAAC	1/1/2015	CABC-129635524	-8.00%
Individual	CAAC	1/1/2016	CABC-130076761	1.60%
Individual	CAAC	1/1/2017	CABC-130533947	43.3%

Proposed Rate Increases

CAAC is proposing an aggregate annual 49.2% rate increase. The rate change does vary by plan. The rate change is calculated in PA Rate Template Part III, Table 10, cell AC15.

Potential Regulatory Changes

Rates submitted by this filing assume changes to the current regulatory framework. As directed by the Insurance Department, the following factors have been applied to the rates for regulatory changes:

- Individual Mandate: 0.06 added to the morbidity factor.
- Cost Sharing Reduction (CSR) Funding: Factor of .94/.70 = 1.34 applied in the PA Rate Template, Part III, column O to the on-exchange silver plan.

Membership

Membership is shown in PA Rate Template Part I, Table 1.

Benefit Changes 2017-2018

There are several benefit changes being implemented in 2018. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and

a new plan was created in its place. All terminated plans are listed in Exhibit R, and a summary of proposed 2018 benefits is included in Exhibit A.

Benefit changes by plan are listed in Exhibit A1, highlighted in yellow.

Experience Period Premium and Claims

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2016 and December 31, 2016.

Paid Through Date: Claims in the BEP are paid through February 28, 2017

Premiums (net of MLR Rebate) in Experience Period: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates.

Allowed and Incurred Claims during the Experience Period:

	Incurred	Allowed
Amount of claims processed through the issuer's claim system:	$223,967,084	$262,053,541
Amount of claims processed outside of the issuer's claim system:	$0	$0
Amount of claims that represent best estimate of incurred but not paid:	$4,491,670	$5,290,412

Allowed claims are developed by combining paid claims with member cost-sharing.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.

5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Benefit Categories

Claims in the benefit categories displayed in the URRT come directly from CBC's data warehouse. See Exhibit C for a description of benefits by benefit category.

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Pop'l risk Morbidity".

Changes in Benefits:

1. Pediatric Dental and Pediatric Vision: The following PMPM charges are added to the projection period claims PMPM:

   - Pediatric dental coverage: 5.01 allowed/3.61 incurred
   - Pediatric vision coverage 0.46 allowed/0.46 incurred

   This was added to the projected allowed claims in Exhibit B by applying a factor to the experience period, "Other Medical" claims. The development of pediatric dental and vision projected claims is described below.

   See Exhibit C for the pediatric dental and vision rate development.

Changes in Demographics: CAAC does not expect changes in demographics in its individual population.

Other Adjustments: Found in URRT, Worksheet 1, "Other".

1. List-Billed Adjustment: CAAC is adjusting the claim experience for the impact of the list-billing rating methodology required under CFR Part 147.102. This section requires that family rates are calculated by summing the premiums for each individual family member, provided at most three child dependents under age 21 are taken into account. This rating rule requires an adjustment to premium.

Trend Factors: Trend levels reflect our best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CAAC uses a hospital and physician contracting model to determine future trends. This model contains all known contracted payment increases, as well as estimated increases in provider payments.
2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs
    d. Favorable impacts of value based benefits designs
3. Intensity: Intensity is defined as the amount of inputs used to provide each unit of service. This can best be seen in an example:

Year 2017

Type of Service	Units	Cost per Unit
X-Ray	1	$200
MRI	1	$5,000
Total	2	$5,200

Year 2018

Type of Service	Units	Cost per Unit
X-Ray	0	$200
MRI	2	$5,000
Total	2	$10,000

Total Annual Trend	92%

2. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CAAC strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Credibility Manual Rate Development

CAAC individual data was used to develop rates. No credibility manual is used.

Credibility of Experience

Credibility Manual Rate Development: CAAC experience data is given 100% credibility.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. The URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
    a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
    b. BEP Member Months

2. Develop BEP *Paid and Incurred Claims*:

$$BEP\ Paid\ and\ Incurred\ Claims = \frac{BEP\ Paid\ Claims}{Completion\ Factor}$$

   The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

$$Trended\ Claim\ PMPM = [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$Projected\ Paid\ and\ Incurred\ Claims\ PMPM = [Trended\ Claim\ PMPM] \times [Benefit\ Adjustment] \times [Morbidity\ Adjustment] \times [List - Billed\ Adjustment]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *List-Billed Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

   a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
   b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = \frac{Average\ Manual\ Cost\ in\ Projection\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

   c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment\ x\ Avg\ Induced\ Demand}$$

Where Avg Induced Demand is the average premium impact of induced demand rating factor. This factor is discussed in the Plan Adjusted Index Rate section below.

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit\ Relativity\ A = \frac{Manual\ Cost\ of\ Benefit\ A}{Manual\ Cost\ of\ Base\ Plan}$$

e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

   i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than $1000.

   ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

$$\begin{aligned} &Projected\ Claims\ PMPM\ Benefit\ A \\ &\qquad = Projected\ Claims\ PMPM\ Base\ Plan \\ &\qquad \times Pricing\ Relativity\ A \end{aligned}$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in 2018. The *Total Projected Claims PMPM* :

$$\begin{aligned} = Projected\ Claims\ PMPM\ Benefit\ A\ &\times Expected\ Member\ Dist\ of\ Benefit\ A \\ &+ Projected\ Claims\ PMPM\ Benefit\ B \\ &\times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots \end{aligned}$$

7. The Paid-To-Allowed Ratio is then:

$$Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*.

Risk Adjustment

Projected Risk Adjustments PMPM:

Relevant to 2018 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2018. The 2018 pricing impact is:

$$[Net\ Projected\ Risk\ Adjustments\ PMPM] = [Projected\ CRA\ Transfer\ PMPM] - [Risk\ Adjustment\ Fee\ PMPM]$$

The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. The impact of transitional policies throughout the remainder of 2017 and 2018
5. 2016 risk adjustment results
6. Market improvement in coding risk

To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.13 PMPM. The Risk Adjustment Fee PMPM is included in the URRT Worksheet 1, "Projected Risk Adjustments PMPM".

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

1. Administrative Expense: Calculated using an allocation method from CAAC's finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CAAC individual products. Administrative expenses are included in the URRT Worksheet 1, "Administrative Load".
2. Broker Expense: Calculated based on CAAC's explicit per contract broker fee. Broker Expense is included in the URRT Worksheet 1, "Administrative Load".
3. Member Out-Of-Pocket (OOP) and Ways to Save:
    a. Description: These products offer enhanced transparency to cost savings potential both prospectively and retrospectively. These are new services included in each of CAAC's plans that work to decrease costs by engaging members in their health care decisions. The Member OOP program will show a member, prospectively, the value of a service and the impact of member cost-sharing when that service is incurred. It allows a member to shop for the best price while introducing transparency related to the member's expected cost share at the time of service. The "Ways to Save" program allows members to receive alerts, retrospectively, informing them of cost savings that could have been incurred had

they have known about competing medical providers in the area. The alerts are retrospective and offer transparency around member's healthcare options.

b. Costs: The vendor of these products charge both per contract per year (PCPY) user fees as well as initial implementation fees and annual subscription fees. The PCPY user fees are $0.115 and $1.7955 for "Member Out of Pocket" and "Way to Save" respectively. The vendor also charges a 25% administrative load, annual subscription fee, and a $100,000 implementation fee. The implementation fee is amortized over 5 years across several hundred thousand members. Using book of business member-to-contract ratios and converting to a per member per month (PMPM), in conjunction with the administrative load and implementation fee yields a PMPM charge of $0.0128 and $.20 for Member Out of Pocket and Ways to Save respectively. Annual subscription fees charged yields another $0.04 PMPM. All of these items combined allow us to arrive at a requested $0.25 PMPM. These programs are included in the URRT Worksheet 1, "Administrative Load".

4. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
    a. Complete CBC Personal Profile and receive a gift card reward.
    b. Complete one online coaching program and receive a gift card reward.
    c. The wellness program is administered through a vendor and costs are based on vendor fees.
5. Identity Theft Coverage: Identity protection offering will include the following components:
    a. Credit monitoring – Monitors activity that may affect credit
    b. Fraud detection – Identifies potentially fraudulent use of identity or credit
    c. Fraud resolution support – Assists members in addressing issues that arise in relation to credit monitoring and fraud detection

Profit (or Contribution to Surplus) & Risk Margin:

6. Contingency: Contingency is included in the URRT Worksheet 1, "Profit and Risk".

Taxes and Fees:

1. Fee for Patient-Centered Outcomes Research Trust Fund (PCOR): As per the Notice of Proposed Rulemaking for Fees on Health Insurance Policies and Self-Insured Plans for the Patient-Centered Outcomes Research Trust Fund (REG-136008-11), 77 Fed. Reg. 22691: For policy years ending on or after October 1, 2013, and before October 1, 2014, the applicable dollar amount in $2 per member per year ($0.17 PMPM), trended annually. At an estimated trend of 4%, the 2018 projected fee is $0.18 PMPM. PCOR is included in the URRT Worksheet 1, "Taxes and Fees".
2. Health Insurer Fee (HIF) – Section 9010 of PPACA and Section 1406 of the Reconciliation Act (which modified PPACA) refer to HIF. The fee is a fixed-dollar

amount distributed across health insurance providers: $8 billion in 2014, $11.3 billion in 2015-2016, suspended in 2018, and $14.3 billion in 2018.

3. Exchange Fee – All issuers participating in a federally-facilitated exchange will remit 3.5% of premium to HHS. The Exchange fee is included in the URRT Worksheet 1, "Taxes and Fees". The exchange user fee is applied as an adjustment to the Index Rate at the market level.
4. Federal Income Tax: Projected that Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in the URRT Worksheet 1, "Taxes and Fees".

See Exhibit H for all retention values.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Single Risk Pool

The data used to develop rates and shown in the URRT abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered product/plan combination for CAAC in the individual market. The single risk pool includes transitional products/plans for purposes of base rate experience. The projection period reflects experience of transitional policies as those members are expected to enroll in single risk pool policies in 2016. The impact of transitional policies is discussed in Projection Factors section above.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits*. This number is reflected in Worksheet 1 of the URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J for the Index Rate.

Market Adjusted Index Rate

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$
\begin{aligned}
&[Market\ Adjusted\ Index\ Rate] \\
&\qquad = ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio] \\
&\qquad - [Net\ Projected\ ACA\ Reinsurace\ Recoveries] \\
&\qquad - [Net\ Projected\ Risk\ Adjustments\ PMPM] + [Exchange\ Fees\ PMPM]) \\
&\qquad \div [Paid\ to\ Allowed\ Ratio]
\end{aligned}
$$

See Exhibit K for the development of the Market Adjusted Index Rate.

Plan Adjusted Index Rate

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of the URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Higher than average utilization due to benefit richness.
3. Provider Network: The Provider network is the same across all plans.
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Catastrophic Plans: Applied to catastrophic plans to reflect lower morbidity.
6. Adjustment for distribution and administrative costs: Described in Non-Benefit Expenses and Profit & Risk section above.
7. Tobacco Adjustment: Calculated as the average tobacco factor applied across the risk pool.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

Calibration

A calibration must be performed in order to apply the allowable rating factors (age and geography) to the Plan Adjusted Rate in order to calculate the Consumer Adjusted Premium Rates.

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current individual enrollment by age in CAAC. Age factors are applied in accordance with CMS's Standard Age Curve.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the CAAC member-weighted average by region.

> **Geographic Factors:** CAAC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered allowed claims in a 12-month period by region, normalized for demographics. We then compared the claim cost for each of the three regions, and found cost differentials between the regions, mostly due to differences in hospital contracting between regions. The data from the analysis is found in Exhibit Q.

The calibration is:

$$[Calibrated\ Plan\ Adjusted\ Index\ Rate] = [Plan\ Adjusted\ Index\ Rate] \div ([Age\ Curve\ Calibration] \times [Geographic\ Factor\ Calibration])$$

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. The calibration factors and development are found on Exhibit N. Age and Geographic factors are displayed in Exhibits O.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$[Member - Level\ Consumer\ Adjusted\ Premium\ Rate] = [Calibrated\ Plan\ Adjusted\ Index\ Rate] \times [Age\ Factor] \times [Geographic\ Factor]$$

2. $[Family\ Consumer\ Adjusted\ Premium\ Rate] = \sum[Member - Level\ Consumer\ Adjusted\ Premium\ Rate]$
   With no more than three child dependents under age 21 taken into account

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

The AV Metal Values included in Worksheet 2 of the URRT were based on the federally issued AV Calculator.

AV Pricing Values

All AV Pricing values were developed using CAAC's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Membership Projection

The membership projections found in Worksheet 2 of the URRT were developed by assuming that moderate growth and similar distribution to current.

Terminated Products

See Exhibit R for a list of terminated products.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

Exhibit A – Benefit Summary
Exhibit A1 – Benefit Change Summary
Exhibit B – Benefit Categories
Exhibit C – Pediatric Dental and Vision Rate Development
Exhibit D – Benefit Changes
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit P – Quarterly Base Rates
Exhibit Q – Regional Analysis
Exhibit R – Terminated Products

PA Rate Template Part I through Part V

Actuarial Statement

I, [redacted], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [redacted], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
    a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
    b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
    c. Actuarial Standard of Practice No. 12, "Risk Classification"
    d. Actuarial Standard of Practice No. 23, "Data Quality"
    e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
    f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
    g. Actuarial Standard of Practice No. 41, "Actuarial Communications".

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    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 nor deficient.
    e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

3. 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.

4. 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, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

    a. The analysis was
        i. conducted by a member of the American Academy of Actuaries, and
        ii. performed in accordance with generally accepted actuarial principles and methods.

5. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

6. New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2018 Rate Filing Justification.

[redacted]

[redacted], ASA, MAAA
Actuarial Associate
Capital BlueCross

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Benefit Summary

INDIVIDUAL ACCOUNT

2018	Deductible (2x Family)	Coinsurance	Out-of-Pocket Maximum	PCP	Specialist	Emergency Room	Urgent Care	Lab Ind|Hos	Hi-Tech Imaging	IP Hospital	Rx	Embedded PED VS	Embedded PD
	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	Preferred Generic/Non-Preferred Generic/Preferred Brand/Non-Preferred Brand	Y/N	Y/N
GOLD PRODUCTS													
Gold PPO 2000/10/20	$2,000	10%	$7,350	$20	$50	$300	$75	$25|D/$75	D	D	Deductible combined with Medical | $3/$25/$75/40% after deductible (Deductible doesn't apply to Generic Tier)	Y	Y
SILVER PRODUCTS													
Silver PPO 5000/10/30	$5,000	10%	$7,350	$30	$75	400	$75	$25|D/$75	D	D	Deductible combined with Medical | $10/$50/$100/50% after deductible (Deductible doesn't apply to Generic Tier)	Y	Y
Silver PPO 4950/10/30 (off exchange only)	$4,950	10%	$7,350	$30	$75	400	$75	$25|D/$75	D	D	Deductible combined with Medical | $10/$50/$100/50% after deductible (Deductible doesn't apply to Generic Tier)	Y	Y
BRONZE PRODUCTS													
Bronze PPO 7350/0/60	$7,350	0%	$7,350	$60	$85	D	D	$25|D	D	D	Deductible combined with Medical | no copays after deductible/50% Coin on Specialty Rx	Y	Y

[1] *Speciality drug coverage = 20% up to $250 per fill/20% up to $350 per fill/20% up to $450 per fill*

[2] *Tiered Lab benefits. Independent labs | Hospital based labs*

[3] *D = Deductible D/$ = Deductible applies first then a copay*

[4] *Plan naming convention = Metal level, Plan type, Deductible/Coinsurance/Office Visit Copay*

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Benefit Change Summary

						AV		Metal Level		HRA Amount		Deductible(2x Family)		Coinsurance		MOOP		ACA PCP	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
1	On Exchange	Existing	45127PA002001301	Gold PPO 2000/10/20	Combined w/Med	79.8%	76.3%	Gold	Gold	0	0	1,000	2,000	0%	10%	7,150	7,350	20	20
2	On Exchange	Existing	45127PA002000801	Silver PPO 5000/10/30	Combined w/Med	70.9%	66.6%	Silver	Silver	0	0	4,500	5,000	0%	10%	7,150	7,350	10	30
3	On Exchange	Existing	45127PA002000806	Silver PPO 5000 CSR94	Combined w/Med	94.6%	94.5%	Platinum	Platinum	0	0	250	250	0%	0%	2,350	1,250	3	3
4	On Exchange	Existing	45127PA002000805	Silver PPO 5000 CSR87	Combined w/Med	87.5%	86.3%	Gold	Gold	0	0	1,100	1,200	0%	5%	2,350	2,450	5	5
5	On Exchange	Existing	45127PA002000804	Silver PPO 5000 CSR73	Combined w/Med	73.1%	72.3%	Silver	Silver	0	0	4,000	4,500	0%	8%	5,700	5,850	9	10
6	On Exchange	New	45127PA002002001	Bronze PPO 7350/0/60	Combined w/Med		61.3%		Bronze		0		7,350		0%		7,350		60
7	Off Exchange	New	45127PA0020021	Silver PPO 4950/10/30	Combined w/Med		66.7%		Silver		0		4,950		10%		7,350		30

Benefit changes are highlited in yellow

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Benefit Change Summary

						A	Non-ACA PCP		SPC		ER	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2017	2017	2018	2017	2018	2017	2018
1	On Exchange	Existing	45127PA002001301	Gold PPO 2000/10/20	Combined w/Med	79.8%	20	20	50	50	300	D/300
2	On Exchange	Existing	45127PA002000801	Silver PPO 5000/10/30	Combined w/Med	70.9%	10	30	20	75	150	D/400
3	On Exchange	Existing	45127PA002000806	Silver PPO 5000 CSR94	Combined w/Med	94.6%	3	3	5	5	50	D/50
4	On Exchange	Existing	45127PA002000805	Silver PPO 5000 CSR87	Combined w/Med	87.5%	5	5	10	10	75	D/75
5	On Exchange	Existing	45127PA002000804	Silver PPO 5000 CSR73	Combined w/Med	73.1%	9	10	18	20	125	D/200
6	On Exchange	New	45127PA002002001	Bronze PPO 7350/0/60	Combined w/Med			60		85		D/0
7	Off Exchange	New	45127PA0020021	Silver PPO 4950/10/30	Combined w/Med			30		75		D/400

Benefit changes are highlited in yellow

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Benefit Change Summary

						A	UC		IP Hosp Copay Per Day		Hi-Tech Imaging		Low End Imaging		Lab Independent		Lab Hospital-Based		OP Surg ASC		OP Surg AHC		Rx Ded	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2017	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
1	On Exchange	Existing	45127PA002001301	Gold PPO 2000/10/20	Combined w/Med	79.8%	75	75	N/A	N/A	D/0	D/10%	D/0	D/10%	0	25	D/75	D/75	D/0	D/10%	D/1	D/10%	300	0
2	On Exchange	Existing	45127PA002000801	Silver PPO 5000/10/30	Combined w/Med	70.9%	75	75	N/A	N/A	D/0	D/10%	D/0	D/10%	0	25	D/75	D/75	D/0	D/10%	D/1	D/10%	0	0
3	On Exchange	Existing	45127PA002000806	Silver PPO 5000 CSR94	Combined w/Med	94.6%	20	20	N/A	N/A	D/0	D/0	D/0	D/0	0	10	D/30	D/20	D/0	D/0	D/1	D/1	0	0
4	On Exchange	Existing	45127PA002000805	Silver PPO 5000 CSR87	Combined w/Med	87.5%	35	35	N/A	N/A	D/0	D/5%	D/0	D/5%	0	15	D/50	D/40	D/0	D/5%	D/1	D/5%	0	0
5	On Exchange	Existing	45127PA002000804	Silver PPO 5000 CSR73	Combined w/Med	73.1%	45	45	N/A	N/A	D/0	D/8%	D/0	D/8%	0	20	D/70	D/60	D/0	D/8%	D/1	D/8%	0	0
6	On Exchange	New	45127PA002002001	Bronze PPO 7350/0/60	Combined w/Med			D/0		N/A						25		D/0						0
7	Off Exchange	New	45127PA0020021	Silver PPO 4950/10/30	Combined w/Med			75		N/A		D/10%		D/10%		25		D/75		D/10%		D/10%		0

Benefit changes are highlited in yellow

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Benefit Change Summary

							Rx Gen - Ded Applies?		Rx Gen Pref		Rx Gen Non-Pref		Rx Brand Pref		Rx Brand Non-Pref	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2017	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
1	On Exchange	Existing	45127PA002001301	Gold PPO 2000/10/20	Combined w/Med	79.8%	Y	N	20	3	20	3	60	25	100	75
2	On Exchange	Existing	45127PA002000801	Silver PPO 5000/10/30	Combined w/Med	70.9%	Y	N	5	10	5	10	25	50	60	100
3	On Exchange	Existing	45127PA002000806	Silver PPO 5000 CSR94	Combined w/Med	94.6%	Y	N	2	2	2	2	10	10	25	25
4	On Exchange	Existing	45127PA002000805	Silver PPO 5000 CSR87	Combined w/Med	87.5%	Y	N	3	3	3	3	15	15	40	40
5	On Exchange	Existing	45127PA002000804	Silver PPO 5000 CSR73	Combined w/Med	73.1%	Y	N	4	5	4	5	23	25	55	55
6	On Exchange	New	45127PA002002001	Bronze PPO 7350/0/60	Combined w/Med			Y		0		0		0		0
7	Off Exchange	New	45127PA0020021	Silver PPO 4950/10/30	Combined w/Med			N		10		10		50		100

Benefit changes are highlited in yellow

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Benefit Change Summary

							Rx Specialty Coin		Rx Specialty Max		Rx Gen Pref Coins		Rx Gen Non-Pref Coins		Rx Brand Pref Coin		Rx Brand Non-Pref Coins	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2017	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
1	On Exchange	Existing	45127PA002001301	Gold PPO 2000/10/20	Combined w/Med	79.8%	100%	40%	285	1000	0%	0%	0%	0%	0%	0%	0%	0%
2	On Exchange	Existing	45127PA002000801	Silver PPO 5000/10/30	Combined w/Med	70.9%	100%	50%	285	1000	0%	0%	0%	0%	0%	0%	0%	0%
3	On Exchange	Existing	45127PA002000806	Silver PPO 5000 CSR94	Combined w/Med	94.6%	100%	10%	75	300	0%	0%	0%	0%	0%	0%	0%	0%
4	On Exchange	Existing	45127PA002000805	Silver PPO 5000 CSR87	Combined w/Med	87.5%	100%	30%	150	500	0%	0%	0%	0%	0%	0%	0%	0%
5	On Exchange	Existing	45127PA002000804	Silver PPO 5000 CSR73	Combined w/Med	73.1%	100%	40%	275	800	0%	0%	0%	0%	0%	0%	0%	0%
6	On Exchange	New	45127PA002002001	Bronze PPO 7350/0/60	Combined w/Med			50%		0		100%		100%		100%		100%
7	Off Exchange	New	45127PA0020021	Silver PPO 4950/10/30	Combined w/Med			50%		1000		0%		0%		0%		0%

Benefit changes are highlited in yellow

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Benefit Change Summary

							Rx Gen Pref Mail Copay		Rx Gen Non-Pref Mail Copay		Rx Brand Pref Mail Copay		Rx Brand Non-Pref Mail Copay	
Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2017	2017	2018	2017	2018	2017	2018	2017	2018
1	On Exchange	Existing	45127PA002001301	Gold PPO 2000/10/20	Combined w/Med	79.8%	50	3	50	3	150	25	250	75
2	On Exchange	Existing	45127PA002000801	Silver PPO 5000/10/30	Combined w/Med	70.9%	13	10	13	10	63	50	150	100
3	On Exchange	Existing	45127PA002000806	Silver PPO 5000 CSR94	Combined w/Med	94.6%	5	2	5	2	25	10	63	25
4	On Exchange	Existing	45127PA002000805	Silver PPO 5000 CSR87	Combined w/Med	87.5%	8	3	8	3	38	15	100	40
5	On Exchange	Existing	45127PA002000804	Silver PPO 5000 CSR73	Combined w/Med	73.1%	10	5	10	5	58	25	138	55
6	On Exchange	New	45127PA002002001	Bronze PPO 7350/0/60	Combined w/Med			0		0		0		0
7	Off Exchange	New	45127PA0020021	Silver PPO 4950/10/30	Combined w/Med			10		10		50		100

Benefit changes are highlited in yellow

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Benefit Categories

IP OP Professional	Type of Service
Inpatient	IP - Medical
Inpatient	IP - CABG
Inpatient	IP - Other Cardiovascular Procedures
Inpatient	IP - Cesarean Maternity Delivery
Inpatient	IP - Normal maternity delivery
Inpatient	IP - Maternity Non-delivery
Inpatient	IP - Neonatal
Inpatient	IP - Newborn
Inpatient	IP - Major Joint Procedures of Lower Extremity
Inpatient	IP - Other Surgical
Inpatient	IP - Psychiatric
Inpatient	IP - Substance Abuse
Inpatient	IP - Ungroupable
Outpatient	OP - Surgery
Outpatient	OP - Radiology - General
Outpatient	OP - Radiology - CT/MRI/PET
Outpatient	OP - Cardiac Rehab
Outpatient	OP - Cardiovascular
Outpatient	OP - Dialysis
Outpatient	OP - Blood
Outpatient	OP - Maternity Non-delivery Care
Outpatient	OP - Observation Room
Outpatient	OP - Pathology/Lab
Outpatient	OP - PT/OT/ST
Outpatient	OP - Pharmacy
Outpatient	OP - Other OP Services
Outpatient	OP - Unmapped
Outpatient	OP - Psychiatric
Outpatient	OP - Substance Abuse
Outpatient	OP - Emergency Room
Professional	Inpatient Surgery - Primary Surgeon
Professional	Inpatient Surgery - Anesthesia
Professional	Inpatient Surgery - Assistant Surgeon
Professional	IP Visits - Medical
Professional	IP Visits - IP Psychiatric
Professional	IP Visits - IP Substance Abuse
Professional	Outpatient Surgery - Anesthesia
Professional	Outpatient Surgery - Office
Professional	Outpatient Surgery - Outpatient Facility
Professional	OP Visits - OP Psychiatric
Professional	OP Visits - OP Substance Abuse
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	Maternity - Cesarean Deliveries
Professional	Pathology/Lab - IP
Professional	Pathology/Lab - OP
Professional	Pathology/Lab - Office
Professional	Radiology - IP
Professional	Radiology - OP - CT/MRI/PET
Professional	Radiology - OP - General

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Benefit Categories

IP OP Professional	Type of Service
Professional	Radiology - Office - CT/MRI/PET
Professional	Radiology - Office - General
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Other
Professional	Office/Misc - Office/Home Visits
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Consults
Professional	Other Physician - Chiropractor
Professional	Other Physician - Physicial Therapy
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office Administered Drugs
Professional	Other Physician - Emergency Room Visits
Professional	Office/Misc - Urgent Care
Professional	Independent Lab
Professional	Hearing Aids
Other Medical	Other - Glassess/Contacts
Other Medical	OP - Medical Surgical Supplies
Other Medical	OP - Home Health/PDN
Other Medical	OP - DME
Other Medical	OP - Ambulance
Other Medical	Preventive care - Vision Exams
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Other - DME
Other Medical	Other - Ambulance
Other Medical	Dental

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Pediatric Dental and Vision Rate Development

	Pediatric Dental	Pediatric Vision
Projected Claims PMPM	3.42	0.44
Admin PMPM	$0.60	$0.09
Broker PMPM	$0.00	$0.00
Reinsurance Contribution	$0.00	$0.00
Patient-Centered Outcomes Research Trust Fund:	$0.00	$0.00
Risk Adjustment Fee	$0.00	$0.00
Exchange Fee	$0.00	$0.00
Change HealthCare	$0.00	$0.00
Value Based Benefits	$0.00	$0.00
Federal Income Tax	0.7%	0.7%
Premium Tax	0.0%	0.0%
Contingency	2.0%	2.0%
Insurer Tax	3.8%	3.8%
Premium Neutrality	1.76	1.76
Conversion Factor	1.005	1.005
Premium Single Rate	$2.46	$0.33

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Benefit Mix Changes

	Medical	Rx	Total
Average Manual Claim PMPM in Experience Period	271.47	59.59	331.06
Expected Manual Claim PMPM Base Plan			297.95
Benefit Change BEP to Base Plan			0.90

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Trend

		Trend by Service Category				
Category	Cost	Utilization	Induced Utilization	Total	Weights	Total Weights
Inpatient Hospital	9.4%	-0.50%	3.0%	12.10%	25%	21%
Outpatient Hospital	8.8%	1.00%	3.0%	13.20%	44%	38%
Professional	6.6%	1.00%	3.0%	10.91%	28%	24%
Other Medical	8.8%	1.00%	3.0%	13.20%	3%	2%
Capitation	3.0%	0.00%	0.0%	3.00%	0%	0%
Prescription Drug	13.6%	1.55%	3.0%	18.82%	100%	15%
Dental & Vision	0.0%	1.98%	0.0%	1.98%	100%	

	Aggregate Pricing Trend
Total	13.3%
Medical	12.3%
Drug	18.8%
Agg Med + Rx Trend	13.3%
Dental and Vision	2.0%

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
URRT

Section II: Allowed Claims, PMPM basis

	Experience Period				Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections		
		Allowed									
Benefit Category	**Utilization Description**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Pop'l risk Morbidity**	**Other**	**Cost**	**Util**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**
Inpatient Hospital	Admits	66.98	22,383.87	124.95	1.230	1.005	1.094	1.025	86.51	26,914.13	194.03
Outpatient Hospital	Visits	438.29	6,112.72	223.26	1.230	1.005	1.088	1.040	583.25	7,273.70	353.53
Professional	Visits	1,334.02	1,261.80	140.27	1.230	1.005	1.066	1.040	1,775.23	1,441.45	213.24
Other Medical	Services	156.93	1,032.43	13.50	1.230	1.286	1.088	1.040	208.84	1,572.50	27.37
Capitation	Benefit Period			0.00	1.000	1.000	1.030	1.000	0.00	0.00	0.00
Prescription Drug	Prescriptions	9,078.06	120.32	91.02	1.230	1.005	1.136	1.046	12,212.39	156.03	158.80
Total				**$593.01**							**$946.97**

* All data experience is from CAAC

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Paid to Allowed Ratio Development

Medical Claims Rate Development

Base Experience Period:	1/1/2016-12/31/2016
Data as of	2/28/2017
Rating Period:	1/1/2018 - 12/31/2018
Trend Months:	24
Trend:	12.3%

1	Medical Paid and Incurred Claims	186,105,688
2	CSR	7,441,293
3	Medical Paid and Incurred Claims Net CSR	178,664,396
4	Completion Factor	0.98
5	BEP Completed Claims (3) / (4)	183,001,956
6	BEP Member Months	439,980
7	BEP Completed Claim PMPM (5) / (6)	415.93
8	Trend Factor	1.26
9	Trended Claim PMPM (7) x (8)	524.41
10	Benefit Change Factor	0.90
11	Morbity Change	1.23
12	Capitation	0
13	Capitation PMPM	0.00
14	Adjustment for Maximum 3 Children	1.005
15	Total Benefit Adjusted Claim PMPM [(9) x (10) x (11) x (12) + (13)] x (14)	583.23

	Expected Claim PMPM in Rating Period
Medical	583.23
Drug	123.23
Pediatric Dental	3.42
Pediatric Vision	0.44
Expected Distribution of Embedded Dental Benefit	100%
Total Expected Incurred in Rating Period	884.93
Total Expected Incurred in Rating Period Net RA	856.85

Projected Allowed*	946.97
Paid to Allowed Ratio	0.934

*From Unified Rate Review Template

Drug Claims Rate Development

Base Experience Period:	1/1/2016-12/31/2016
Data as of	2/28/2017
Rating Period:	1/1/2018 - 12/31/2018
Trend Months:	24
Trend:	18.8%

1	BEP Paid and Incurred Claims	37,861,396
2	Completion Factor	0.996
3	BEP Completed Claims (1) / (2)	38,015,506
4	BEP Member Months	431,889
5	BEP Completed Claim PMPM (3) / (4)	88.02
6	Trend Factor	1.41
7	Trended Claim PMPM (5) x (6)	124.27
8	Benefit Change Factor	0.90
9	Morbidity Change	1.23
10	Rx Rebates	-6,432,925
11	Rx Rebates PMPM	-14.89
12	Adjustment for Maximum 3 Children	1.005
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	123.23

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Morbidity Factor Calculation for Change in Population

Medical
BEP

	Allowed	Member Months	Allowed PMPM	Average Age	Age Factor	Normalized Allowed PMPM	Ratio to Total Allowed
Single Risk Pool Policies	206,199,576	376,635	547.48	39	1.262	433.82	1.09
Medically Underwritten Policies	14,410,898	63,345	227.50	38	1.246	182.58	0.46
Total	220,610,474	439,980	501.41	39.16	1.26	397.65	1.00

Rx
BEP

	Allowed	Member Months	Allowed PMPM	Average Age	Age Factor	Normalized Allowed PMPM	Ratio to Total Allowed
Single Risk Pool Policies	44,813,796	376,599	119.00	39	1.262	94.29	1.11
Medically Underwritten Policies	1,666,164	55,290	30.13	38	1.246	24.19	0.28
Total	46,479,959	431,889	107.62	39.17	1.26	85.32	1.00

	Current Members	Normalized Allowed PMPM in BEP	Adjustment	Adj Allowed PMPM in BEP	Morbidity Factor
Single Risk Pool Policies	48,499	433.82	1.00	433.82	
Medically Underwritten Policies	4,707	182.58	1.00	182.58	
Total	53,206	411.59	1.00	411.59	**1.04**

	Current Members	Normalized Allowed PMPM in BEP	Adjustment to Reflect Larger PPACA Population	Adj Allowed PMPM in BEP	Morbidity Factor
Single Risk Pool Policies	48,499	94.29	1.00	94.29	
Medically Underwritten Policies	4,707	24.19	1.00	24.19	
Total	53,206	88.09	1.00	88.09	**1.03**

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Retention

	Medical + Rx	Dental	Vision		Total	% of Premium
Reinsurance Contribution	$0.00	$0.00	$0.00		$0.00	0.0%
Risk Adjustment Fee	$0.13	$0.00	$0.00		$0.13	0.0%
Admin PMPM	$46.00	$0.60	$0.09		$46.69	4.7%
Broker PMPM	$6.00	$0.00	$0.00		$6.00	0.6%
Member OOP and Ways to Save	$0.25	$0.00	$0.00		$0.25	0.0%
Value Based Benefits	$1.25	$0.00	$0.00		$1.25	0.1%
BCBSA Identity Theft Protection	$0.02	$0.00	$0.00		$0.02	0.0%
Contingency	2.0%	2.0%	2.0%		2.0%	2.0%
Patient-Centered Outcomes Research Trust Fund:	$0.20	$0.00	$0.00		$0.20	0.0%
Insurer Tax	3.78%	3.78%	3.78%		3.8%	3.8%
Exchange Fee	$22.71	$0.00	$0.00		$22.71	2.3%
Federal Income Tax	0.7%	0.7%	0.7%		0.7%	0.7%
Premium Tax	0.0%	0.0%	0.0%		0.0%	0.0%

	Admin	Profit	Taxes
	5.5%	2.0%	6.8%
Claims	4.7%		
Broker	0.6%		
Quality Improvement	0.2%		

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Projected Loss Ratio

Expected Incurred	884.93

Plan	45127PA0020013	45127PA0020008	45127PA0020020
Deductible			
Manual PMPM	354.59	299.97	276.33
Expected Claim Cost	878.53	969.23	631.97
Expected Premium PMPM *	$989.59	$1,085.95	$727.63
Allowed Adjustments to Premium for MLR			
Reinsurance Contribution	0.00	0.00	0.00
Patient-Centered Outcomes Research Trust Fund:	0.20	0.20	0.20
Risk Adjustment	-28.09	-28.09	-28.09
Premium Tax	0.00	0.00	0.00
Insurer Tax	37.41	41.05	27.50
Exchange Fee	22.71	22.71	22.71
Quality Improvement	9.90	10.86	7.28
Federal Income Tax**	6.93	7.60	5.09
MLR Adjusted Premium	$940.54	$1,031.62	$692.94
Expected Member Distribution	16.2%	61.5%	20.3%

Claims	$881.06
Unadjusted Premium	$992.28
Expected MLR Adjusted Premium	$943.08

MLR	**93.8%**

* From Exhibit L

**35% of profit or contingency (assumed to be 2%)

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Projected Index Rate

Projected Allowed PMPM	$946.97

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Market Adjusted Index Rate

Development of Market Adjusted Index Rate

Q1 Index Rate	946.97
Paid to Allowed	0.934
Projected Claims	884.93
Net Projected ACA Reinsurace Recoveries	0.00
Net Projected Risk Adjustments PMPM	-28.09
Exchange User Fee Adjustment	22.71
Market-Adjusted Projected Paid EHB Claims PMPM	879.56
Market Adjusted Index Rate	941.22

Development of Exchange User Fee

Average Exchange Premium	$776.45
Average Exchange Fee	$27.18
Percentage of Membership on Exchange	84%
Exchange Fee to Add to Market Index Rate	$22.71

Development of Risk Adjustment Projection

Projected 2018 Risk Adjustment Payment	-$28.22

Projected 2016 SW Average Premium	$379.91
Projected 2017 and 2018 Rate Increase	44%
Projected 2017 and 2018 Impact due to Benefit Changes	0.93
Change to Premium to Remove Admin from RA Calculation	0.86
Projected 2018 SW Premium	$437.66
2016 RA % of Premium	9.9%
% Change for Market Improvement in Coding	-1.5%
% Change for Internal Coding	-2.0%
Projected 2018 RA % of Premium	6.4%

Projected 2016 Risk Adjustment Receivable	-$13,226,705
2016 MemberMonths	350,014
Projected 2016 Risk Adjustment Payment PMPM	-$37.79
Capital Advantage Assurance Company	-$13,226,705

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Rate Development

Adjust Base Experience Period to Base Plan

	Medical	Rx	Total
Expected Claim PMPM in Rating Period	583.23	123.23	706.46
Adjustment to Base Plan			0.840
Catastrophic Adjustment			1.000
Induced Demand Adjustment			0.995
Expected Claim Base Plan			844.74

Rate Development by Benefit Option	On-Exchange	On-Exchange	On-Exchange
Plan Name	Gold PPO 2000/10/20	Silver PPO 5000/10/30	Bronze PPO 7350/0/60
Level of Coverage	Gold	Silver	Bronze
HIOS ID:	45127PA0020013	45127PA0020008	45127PA0020020
Market Adjusted Index Rate	941.22	941.22	941.22
AV and Cost-Sharing Adjustment	0.90	0.76	0.70
Provider Network	1.00	1.00	1.00
Catastrophic Adjustment	1.00	1.34	1.00
Induced Demand	1.04	1.01	0.96
Plan Pricing Relativities:			
Deductible Combined	Y	Y	Y
Manual Medical + Rx PMPM	354.59	299.97	276.33
Medical +Rx Manual Relativity	1.000	0.846	0.779
Pricing Relativity	1.040	1.147	0.748
Projected Claims PMPM	878.53	969.23	631.97
Medical + Rx Projected Claims PMPM + Market Level Adjustments:	873.16	963.85	626.60
Retention			
Admin PMPM	$46.00	$46.00	$46.00
Broker PMPM	$6.00	$6.00	$6.00
Patient-Centered Outcomes Research Trust Fund:	$0.20	$0.20	$0.20
Member OOP and Ways to Save	$0.25	$0.25	$0.25
Value-Based Benefits	$1.25	$1.25	$1.25
BCBSA Identity Theft Protection	$0.02	$0.02	$0.02
Premium Tax	0.0%	0.0%	0.0%
Federal Income Tax	0.7%	0.7%	0.7%
Contingency	2.0%	2.0%	2.0%
Insurer Tax	3.8%	3.8%	3.8%
Premium Neutrality	1.76	1.76	1.76
Medical + Rx Premium Single Rate:	$564.01	$619.20	$413.97
Pediatric Dental - High PMPM	$2.46	$2.46	$2.46
Pediatric Vision PMPM	$0.33	$0.33	$0.33
Medical + Rx + Pediatric Premium Single Rate:	$566.80	$621.99	$416.76
Tobacco Adjustment	1.006	1.006	1.006
Plan Adjusted Index Rates	$989.59	$1,085.95	$727.63
Expected Member Distribution	16.2%	61.5%	20.3%
Relativity Checks			
Claims	1.00	1.10	0.72
Premium	1.00	1.10	0.74
Retention %	12.0%	11.5%	14.0%
Admin %	5.5%	5.0%	7.5%
Taxes %	4.5%	4.5%	4.5%
Calibrated Index Rates from PA Rate Exhibits	**563.36**	**618.19**	**414.30**

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Plan Adjusted Index Rate

Benefit Plans

			591,288																992,615			
#	Combo Description	Protected Mrmdeductible	Pool MM	New or Existing	Product ID	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Indexed Demand	Product	Plan Description	Deductible	Done Plan	Pediatric Dental	Pediatric Vision	CSR94 Plan Adj Index Rate	Calibrated Plan Adj Index	Retention %	Admin %	Taxes %
1	Gold PPO 2000/10/30 (Combined	16.2%	60,000	Existing	45127PA0001	45127PA0010001	On Exchange	Gold	78.3%	80.6%	1.04	PPO	Gold 2000/10/30/0/0/0	2000	Combined	Embedded	Embedded	$600.56	$647.56	11.9%	3.5%	4.5%
2	Silver PPO 5000/10/30 (Combined	61.5%	361,360	Existing	45127PA0002	45127PA0020008	On Exchange	Silver	66.6%	75.8%	1.01	PPO	Silver PPO 5000/10/30	5000	Combined	Embedded	Embedded	$1,186.32	$618.19	11.3%	3.0%	4.5%
3	Bronze PPO 7500/0/0 (Combined	20.3%	120,000	Existing	45127PA0002	45127PA0020020	On Exchange	Bronze	61.3%	69.8%	0.96	PPO	Bronze PPO 7500/0/0/0	7500	Combined	Embedded	Embedded	$720.62	$414.30	14.8%	7.5%	4.5%
4	Silver PPO 4950/10/30 (Combined	2.0%	17,000	Existing	45127PA0009	45127PA0090019	Off Exchange	Silver	66.7%	75.8%	1.01	PPO	Silver 5000% 4950/10/30	4950	Combined	Embedded	Embedded	$814.16	$469.69	11.4%	2.5%	4.5%

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Calibration

Expected Average Age Factor:	1.700
Expected Average Region Factor:	1.034
Cumulative Rating Factors (Premium Neutrality):	1.757

Age Factors

Age	Distribution of Poplulation	Age Factor
0-14	10.1%	0.7650
15	0.8%	0.8330
16	0.8%	0.8590
17	0.8%	0.8850
18	1.0%	0.9130
19	1.2%	0.9410
20	1.1%	0.9700
21	1.2%	1.0000
22	1.0%	1.0000
23	0.9%	1.0000
24	0.9%	1.0000
25	1.6%	1.0040
26	1.7%	1.0240
27	1.5%	1.0480
28	1.6%	1.0870
29	1.4%	1.1190
30	1.4%	1.1350
31	1.2%	1.1590
32	1.4%	1.1830
33	1.4%	1.1980
34	1.4%	1.2140
35	1.4%	1.2220
36	1.4%	1.2300
37	1.4%	1.2380
38	1.3%	1.2460
39	1.3%	1.2620
40	1.3%	1.2780
41	1.5%	1.3020
42	1.5%	1.3250
43	1.6%	1.3570
44	1.7%	1.3970
45	1.9%	1.4440
46	1.8%	1.5000
47	1.8%	1.5630
48	2.0%	1.6350
49	2.0%	1.7060
50	2.1%	1.7860
51	2.2%	1.8650
52	2.3%	1.9520
53	2.3%	2.0400
54	2.5%	2.1350
55	2.5%	2.2300
56	2.5%	2.3330
57	2.8%	2.4370
58	3.0%	2.5480
59	3.1%	2.6030
60	3.3%	2.7140
61	3.8%	2.8100
62	4.4%	2.8730
63	4.6%	2.9520
64+	0.3%	3.0000

Region Factors

Region	Distribution of Population	Factor
6	35%	1.00
7	40%	1.03
9	25%	1.08

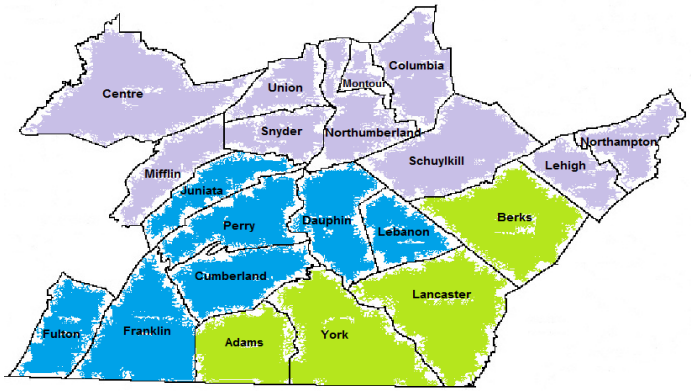
Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Rating Factors

Age and Tobacco

Age Range	Age Factor	Tobacco Factor
0-14	0.765	1.000
15	0.833	1.000
16	0.859	1.000
17	0.885	1.000
18	0.913	1.000
19	0.941	1.000
20	0.970	1.000
21	1.000	1.025
22	1.000	1.025
23	1.000	1.025
24	1.000	1.025
25	1.004	1.025
26	1.024	1.025
27	1.048	1.025
28	1.087	1.025
29	1.119	1.025
30	1.135	1.025
31	1.159	1.025
32	1.183	1.025
33	1.198	1.025
34	1.214	1.025
35	1.222	1.025
36	1.230	1.025
37	1.238	1.025
38	1.246	1.025
39	1.262	1.025
40	1.278	1.075
41	1.302	1.075
42	1.325	1.075
43	1.357	1.075
44	1.397	1.075
45	1.444	1.1
46	1.500	1.1
47	1.563	1.1
48	1.635	1.1
49	1.706	1.1
50	1.786	1.15
51	1.865	1.15
52	1.952	1.15
53	2.040	1.15
54	2.135	1.15
55	2.230	1.2
56	2.333	1.2
57	2.437	1.2
58	2.548	1.2
59	2.603	1.2
60	2.714	1.25
61	2.810	1.25
62	2.873	1.25
63	2.952	1.25
64+	3.000	1.25

Region

Region	Factor
6	1.00
7	1.03
9	1.08



Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Quarterly Rates

Benefit Plans					Base Rates 1/1/2018 - 12/31/2018					
#	Combo Description	Plan ID	On/Off Exchange	Metal Level	Medical + Rx	Medical	Rx	Pediatric Dental	Pedatric Vision	Total
1	Gold PPO 2000/10/20 | Combined	45127PA0020013	On Exchange	Gold	$564.01	$462.49	$98.08	$2.46	$0.33	$563.36
2	Silver PPO 5000/10/30 | Combined	45127PA0020008	On Exchange	Silver	$619.20	$507.74	$107.67	$2.46	$0.33	$618.19
3	Bronze PPO 7350/0/60 | Combined	45127PA0020020	On Exchange	Bronze	$413.97	$339.46	$72.05	$2.46	$0.33	$414.30
4	Silver PPO 4950/10/30 | Combined	45127PA0020021	Off Exchange	Silver	$469.05	$384.62	$81.61	$2.46	$0.33	$469.02

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Regional Analysis

Results

Region	DemoUnits	MemberMonths	AdjustedPaid	AllowedAmount		Adjusted Allowed	Allowed PMPM	Demo	Relative Demo	Normalized Allowed	Relative Value Normalized	Rating Factor
6	368,356	296,531	90,261,766	107,236,316		116,957,368	394.42	1.2422	1.00	393.16	-3.2%	**1.00**
7	362,378	294,970	89,289,240	107,114,203		118,932,154	403.20	1.2285	0.99	406.39	0.1%	**1.03**
9	248,747	199,516	64,263,901	75,473,210		85,405,208	428.06	1.2468	1.01	425.14	4.7%	**1.08**
							406.18	1.24	1.00	406.16	0.0%	

Data - Claims and Enrollment for 12 Months Ending December 2016 and Hospital and Phsyician Contracting thru 2018

Total		979,481	791,017	243,814,906	289,823,729	1.11	321,294,730	366.39	1.2383	1.00	405.98	

Region	Group County Name	DemoUnits	MemberMonths	AdjustedPaid	AllowedAmount	Contracted Increase	Adjusted Allowed	Allowed PMPM w Increase	Demo	Relative Demo	Normalized Allowed	Relative Value Normalized
7	ADAMS	13,679	10,443	3,394,184	3,973,174	1.14	4,512,605	432.12	1.3099	1.06	408.48	100.6%
7	BERKS	125,887	100,900	32,916,422	39,021,187	1.10	43,051,624	426.68	1.2476	1.01	423.47	104.3%
6	CENTRE	19,922	17,590	5,658,648	6,477,963	1.10	7,109,452	404.18	1.1326	0.91	441.89	108.8%
6	COLUMBIA	5,415	4,139	1,163,209	1,406,248	1.11	1,555,268	375.76	1.3082	1.06	355.67	87.6%
9	CUMBERLAND	74,534	61,189	19,135,213	22,553,892	1.11	25,078,821	409.86	1.2181	0.98	416.64	102.6%
9	DAUPHIN	95,161	75,619	26,105,853	30,417,196	1.13	34,369,550	454.51	1.2584	1.02	447.22	110.2%
9	FRANKLIN	39,366	31,689	8,899,778	10,555,168	1.15	12,097,676	381.76	1.2423	1.00	380.53	93.7%
9	FULTON	4,396	3,536	1,268,027	1,403,703	1.16	1,624,041	459.29	1.2431	1.00	457.49	112.7%
9	JUNIATA	2,419	1,763	1,007,291	1,112,588	1.03	1,145,491	649.74	1.3721	1.11	586.35	144.4%
7	LANCASTER	135,437	114,895	31,644,795	38,454,128	1.10	42,405,854	369.08	1.1788	0.95	387.70	95.5%
9	LEBANON	28,061	22,155	6,645,000	8,007,213	1.20	9,624,084	434.40	1.2666	1.02	424.68	104.6%
6	LEHIGH	155,388	125,195	36,288,278	43,695,605	1.09	47,444,604	378.97	1.2412	1.00	378.08	93.1%
6	MIFFLIN	4,933	4,057	1,125,642	1,281,771	1.11	1,420,226	350.07	1.2159	0.98	356.51	87.8%
6	MONTOUR	1,354	1,070	523,520	606,126	1.12	680,642	636.11	1.2650	1.02	622.65	153.4%
6	NORTHAMPTON	122,092	97,609	28,885,496	34,516,080	1.09	37,718,646	386.43	1.2508	1.01	382.54	94.2%
6	NORTHUMBERLAND	12,764	9,899	4,070,566	4,622,745	1.10	5,093,158	514.51	1.2894	1.04	494.09	121.7%
9	PERRY	4,810	3,565	1,202,738	1,423,449	1.03	1,465,544	411.09	1.3492	1.09	377.29	92.9%
6	SCHUYLKILL	34,409	27,296	9,431,239	11,009,074	1.10	12,089,177	442.89	1.2606	1.02	435.04	107.2%
6	SNYDER	7,182	5,779	2,054,579	2,351,995	1.03	2,421,549	419.03	1.2427	1.00	417.51	102.8%
6	UNION	4,898	3,897	1,060,590	1,268,710	1.12	1,424,644	365.57	1.2570	1.02	360.13	88.7%
7	YORK	87,375	68,732	21,333,839	25,665,715	1.13	28,962,071	421.38	1.2712	1.03	410.44	101.1%

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Terminated Products/Plans

HIOS Plan ID	Description
45127PA0020007	Healthy Benefits PPO 6300.50
45127PA0020009	Healthy Benefits PPO 3500.0
45127PA0020011	Healthy Benefits PPO 2500.00
45127PA0020014	Healthy Benefits PPO 500.0
45127PA0020015	Healthy Benefits PPO 0.0
45127PA0020017	Healthy Benefits PPO 0.0.10
45127PA0020018	Healthy Benefits PPO HSA 3000.10
45127PA0020019	Healthy Benefits PPO 1500.30

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Capital Advantage Assurance Company		
Product(s):	PPO		
Market Segment:	Individual		
Rate Effective Date:	1/1/2018	to	12/31/2018
Base Period Start Date	1/1/2016	to	12/31/2016
Date of Most Recent Membership	2/1/2017		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	**Current Period (as of 02-01-2017)**	**Projected Rating Period**
Average Age	43	44	44
Total	439,980	53,206	638,472
<18	73,026	6,604	79,248
18-24	36,142	3,749	44,988
25-29	27,843	3,776	45,312
30-34	28,573	3,702	44,424
35-39	29,482	3,635	43,620
40-44	32,412	4,044	48,528
45-49	39,853	5,057	60,684
50-54	47,266	6,148	73,776
55-59	56,260	7,543	90,516
60-63	58,188	8,773	105,276
64+	10,935	175	2,100

*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
$ 186,182,348.00	$ 223,967,084.13	$ 228,458,754.36	439,980	$ 51,741,912.14	$ 267,343,953.62		$ (6,432,924.93)			$ 13,116,357.01	$ 12,468,806.14
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 593.01**
Loss Ratio											**105.15%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	9.38%	-0.50%	3.00%	12.10%	21.07%
Outpatient Hospital	8.81%	1.00%	3.00%	13.20%	37.65%
Professional	6.62%	1.00%	3.00%	10.91%	23.65%
Other Medical	8.81%	1.00%	3.00%	13.20%	2.28%
Capitation					0.00%
Prescription Drugs	13.60%	1.55%	3.00%	18.82%	15.35%
Total Annual Trend				13.29%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.283	

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

*** Should = URRT Trend*

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14		$ 3,206,010.09	1.0000	$ 3,206,010.09	13,791	$ 232.47		$ 12,657.31	$ 3,514,797.95	$ 254.86
Feb-14		$ 2,840,263.77	1.0000	$ 2,840,263.77	13,310	$ 213.39		$ 38,588.81	$ 2,873,115.94	$ 215.86
Mar-14		$ 3,618,095.81	1.0000	$ 3,618,095.81	12,792	$ 282.84		$ 31,551.07	$ 3,761,115.89	$ 294.02
Apr-14		$ 3,067,249.97	1.0000	$ 3,067,249.97	10,853	$ 282.62		$ 15,941.72	$ 3,723,425.15	$ 343.08
May-14		$ 2,454,438.00	1.0000	$ 2,454,438.00	10,674	$ 229.95		$ 19,157.30	$ 3,088,383.54	$ 289.34
Jun-14		$ 2,514,497.01	1.0000	$ 2,514,497.01	10,477	$ 240.00		$ 16,832.61	$ 3,111,781.69	$ 297.01
Jul-14		$ 2,602,365.81	1.0000	$ 2,602,365.81	10,306	$ 252.51		$ 20,353.73	$ 3,182,624.15	$ 308.81
Aug-14		$ 2,964,213.21	1.0000	$ 2,964,213.21	10,154	$ 291.93		$ 19,590.92	$ 3,515,772.38	$ 346.25
Sep-14		$ 2,663,569.44	1.0000	$ 2,663,569.44	10,014	$ 265.98		$ 131,770.06	$ 3,119,602.61	$ 311.52
Oct-14		$ 2,943,553.37	1.0000	$ 2,943,553.37	9,893	$ 297.54		$ 21,706.02	$ 3,523,636.66	$ 356.17
Nov-14		$ 2,619,800.26	1.0000	$ 2,619,800.26	9,753	$ 268.61		$ 19,282.03	$ 3,135,222.56	$ 321.46
Dec-14	$ 34,597,855.00	$ 3,633,785.90	1.0000	$ 3,633,785.90	9,660	$ 376.17	$ 7,682,495.00	$ 90,759.88	$ 4,143,782.21	$ 428.96
Jan-15		$ 3,126,335.54	1.0000	$ 3,126,335.23	9,850	$ 317.39		$ 18,191.41	$ 3,928,353.92	$ 398.82
Feb-15		$ 3,415,065.48	1.0000	$ 3,415,065.27	9,950	$ 343.22		$ 16,885.31	$ 4,155,495.91	$ 417.64
Mar-15		$ 3,605,794.41	1.0000	$ 3,605,795.09	9,901	$ 364.18		$ 123,563.28	$ 4,274,005.85	$ 431.67
Apr-15		$ 3,838,362.00	1.0000	$ 3,838,362.86	9,819	$ 390.91		$ 22,443.09	$ 4,527,543.92	$ 461.10
May-15		$ 3,404,154.16	1.0000	$ 3,404,153.63	9,758	$ 348.86		$ 23,741.41	$ 4,079,028.64	$ 418.02
Jun-15		$ 4,089,678.43	1.0000	$ 4,089,700.95	9,690	$ 422.05		$ 151,288.19	$ 4,613,733.86	$ 476.13
Jul-15		$ 3,496,703.59	1.0000	$ 3,496,714.20	9,620	$ 363.48		$ 25,660.54	$ 4,102,530.92	$ 426.46
Aug-15		$ 3,691,401.32	1.0000	$ 3,691,415.42	9,577	$ 385.45		$ 36,512.42	$ 4,230,588.78	$ 441.74
Sep-15		$ 4,042,918.73	1.0000	$ 4,042,949.02	9,537	$ 423.92		$ 171,382.93	$ 4,479,025.08	$ 469.65
Oct-15		$ 4,761,611.33	1.0000	$ 4,761,643.77	9,553	$ 498.44		$ 33,828.55	$ 5,345,287.25	$ 559.54
Nov-15		$ 4,418,879.70	1.0000	$ 4,418,946.63	9,511	$ 464.61		$ 28,982.82	$ 4,945,779.21	$ 520.01
Dec-15	$ 35,386,743.00	$ 4,420,810.24	1.0000	$ 4,420,939.27	9,459	$ 467.38	$ 9,765,858.19	$ 279,366.20	$ 4,753,060.68	$ 502.49
Jan-16		$ 13,617,534.11	1.0000	$ 13,617,785.25	35,340	$ 385.34		$ 263,895.38	$ 17,454,059.47	$ 493.89
Feb-16		$ 16,931,591.10	0.9999	$ 16,933,080.52	36,968	$ 458.05		$ 397,455.21	$ 20,816,721.53	$ 563.10
Mar-16		$ 19,804,607.42	0.9998	$ 19,807,611.99	37,773	$ 524.39		$ 459,704.81	$ 22,715,583.96	$ 601.37
Apr-16		$ 17,281,114.52	0.9997	$ 17,285,584.41	37,743	$ 457.98		$ 523,249.60	$ 20,659,063.94	$ 547.36
May-16		$ 17,861,222.87	0.9993	$ 17,873,177.94	37,548	$ 476.01		$ 525,858.82	$ 21,093,507.32	$ 561.77
Jun-16		$ 19,333,171.54	0.9923	$ 19,483,912.19	37,360	$ 521.52		$ 532,603.46	$ 22,052,363.26	$ 590.27
Jul-16		$ 17,668,468.88	0.9976	$ 17,711,377.88	37,222	$ 475.83		$ 582,457.20	$ 20,521,288.47	$ 551.32
Aug-16		$ 20,569,467.52	0.9960	$ 20,653,058.38	36,981	$ 558.48		$ 576,894.54	$ 23,644,835.09	$ 639.38
Sep-16		$ 18,310,095.99	0.9790	$ 18,703,591.30	36,629	$ 510.62		$ 593,917.76	$ 21,053,804.98	$ 574.79
Oct-16		$ 20,479,521.37	0.9834	$ 20,825,139.77	36,255	$ 574.41		$ 581,200.99	$ 23,497,549.19	$ 648.12
Nov-16		$ 20,668,088.54	0.9553	$ 21,634,534.07	35,799	$ 604.33		$ 654,789.09	$ 24,381,717.31	$ 681.07
Dec-16	$ 186,182,348.19	$ 21,442,200.27	0.8960	$ 23,929,900.66	34,362	$ 696.41	$ 51,741,912.14	$ 740,898.07	$ 26,787,311.93	$ 779.56

** Express Completion Factor as a percentage*

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2018

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
											$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ -**
Loss Ratio											**0.00%**

**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				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	

** 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				#DIV/0!		#DIV/0!				#DIV/0!
Feb-14				#DIV/0!		#DIV/0!				#DIV/0!
Mar-14				#DIV/0!		#DIV/0!				#DIV/0!
Apr-14				#DIV/0!		#DIV/0!				#DIV/0!
May-14				#DIV/0!		#DIV/0!				#DIV/0!
Jun-14				#DIV/0!		#DIV/0!				#DIV/0!
Jul-14				#DIV/0!		#DIV/0!				#DIV/0!
Aug-14				#DIV/0!		#DIV/0!				#DIV/0!
Sep-14				#DIV/0!		#DIV/0!				#DIV/0!
Oct-14				#DIV/0!		#DIV/0!				#DIV/0!
Nov-14				#DIV/0!		#DIV/0!				#DIV/0!
Dec-14				#DIV/0!		#DIV/0!				#DIV/0!
Jan-15				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!
Jan-16				#DIV/0!		#DIV/0!				#DIV/0!
Feb-16				#DIV/0!		#DIV/0!				#DIV/0!
Mar-16				#DIV/0!		#DIV/0!				#DIV/0!
Apr-16				#DIV/0!		#DIV/0!				#DIV/0!
May-16				#DIV/0!		#DIV/0!				#DIV/0!
Jun-16				#DIV/0!		#DIV/0!				#DIV/0!
Jul-16				#DIV/0!		#DIV/0!				#DIV/0!
Aug-16				#DIV/0!		#DIV/0!				#DIV/0!
Sep-16				#DIV/0!		#DIV/0!				#DIV/0!
Oct-16				#DIV/0!		#DIV/0!				#DIV/0!
Nov-16				#DIV/0!		#DIV/0!				#DIV/0!
Dec-16				#DIV/0!		#DIV/0!				#DIV/0!

** Express Completion Factor as a percentage*

PA Rate Template Part II

Rate Development and Change

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO**
Market Segment:	**Individual**
Rate Effective Date:	**1/1/2018**

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	$ 593.01	$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.283	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	$ 761.07	$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.230		<- See URRT Instructions
Change in Other	1.012	0.000	
Change in Demographics	1.000		<- See URRT Instructions
Change in Network	1.000		<- See URRT Instructions
Change in Benefits	1.007		<- See URRT Instructions
Change in Other	1.005		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 946.97	$ -	
Credibidility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 946.97**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 946.97	<- 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]	$ -	<- Index Rate for Projection Period on URRT - Small Group	
Projected Paid to Allowed Ratio	0.934	<- Paid to Allowed Average Factor in Projection Period on URRT	
Projected Paid EHB Claims PMPM	$ 884.93		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	$ 28.09		
Projected Paid Exchange User Fees PMPM	$ 22.71		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 879.56		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 941.22	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ -		
Market-Adjusted Projected Paid Total Claims PMPM	$ 879.56		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 941.22		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 593.01	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 186,182,348.00**	
Blended Loss Ratio	**105.15%**	

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

Effective Date	1/1/2018	4/1/2018	7/1/2018	10/1/2018	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 946.97	$ 946.97	$ 946.97	$ 946.97	$ 946.97
Months of Trend	-	3	6	9	
Annual Trend	13.29%	13.29%	13.29%	13.29%	
Single Risk Pool Projected Allowed Claims	$ 946.97	$ 976.97	$ 1,007.92	$ 1,039.86	$ -
Quarterly Trend Factor	100.0%	103.2%	106.4%	109.8%	0.0%
2018 Trend Factors by Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	

Table 6. Retention

Retention Items - *Express in percentages*	
Administrative Expenses	5.07%
General and Claims	4.41%
Agent/Broker Fees and Commissions	0.51%
Quality Improvement Initiatives	0.15%
Taxes and Fees	4.50%
PCORI Fees (Enter $ amount here: $____0.20_____)	0.02%
Pa Premium Tax (if applicable)	0.00%
Federal Income Tax	0.70%
Health Insurance Providers Fee	3.78%
Profit/Contingency (after tax)	2.00%
Total Retention	11.57%
Projected Required Revenue PMPM	$ 994.65 <- **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	1.640	1.700
Average Geographic Factor	1.047	1.034
Average Tobacco Factor	1.006	1.006
Average Benefit Richness (induced demand)	1.010	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 787.56	$ 941.22
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 451.23	$ 532.17

Table 8. Components of Rate Change

Rate Components	2017	2018	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	408.3589489	609.1147043	$200.76	49.2%
B. Base period allowed claims before normalization	$ 467.86	$ 593.01	$125.14	31%
C. Normalization factor component of change	$ (199.80)	-257.7147301	-$57.91	-$0.14
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 268.06	$ 335.29	$ 67.23	16%
D2. URRT Trend	$ 45.22	$ 95.03	$ 49.81	12%
D3. URRT Morbidity	$ 127.31	$ 98.81	$ (28.50)	-7%
D4. URRT Other	$ 2.77	$ 6.29	$ 3.52	1%
D5. Normalized URRT RA/RI on an allowed basis	0.096882972	-16.99277975	$ (17.09)	-4%
D6. Normalized Exchange User Fee on an allowed basis	$ 7.77	$ 13.74	$ 5.97	1%
D7. Subtotal - Sum(D1:D6)	$ 451.23	$ 532.17	$ 80.94	20%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	0	$ -	0%
E2. Pricing AV	$ (105.63)	$ (116.60)	$ (10.97)	-3%
E3. Benefit Richness	$ 7.00	$ 6.22	$ (0.78)	0%
E4. Catastrophic Eligibility	$ -	$ 120.67	$ 120.67	30%
E5. Subtotal - Sum(E1:E4)	$ (98.63)	$ 10.29	$ 108.92	27%
F. Change in Retention Components				
F1. Administrative Expenses	$ 39.28	$ 30.90	$ (8.38)	-2%
F2. Taxes and Fees	$ 2.98	$ 27.40	$ 24.42	6%
F3. Profit and/or Contingency	$ -	$ 12.18	$ 12.18	3%
F4. Subtotal - Sum(F1:F3)	$ 42.26	$ 70.48	$ 28.22	7%
G. Change in Miscellaneous Items		$ -	$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 394.86	$ 612.95	$ 218.09	53%

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

	2017	2018	
Paid-to-Allowed	0.769	0.934	
URRT Trend (Total Applied Trend Factor)	1.169	1.283	<- URRT W1, S2
URRT Morbidity	1.406	1.230	<- URRT W1, S2
URRT "Other"	1.006	1.012	<- URRT W1, S2
Risk Adjustment	$ 0.13	$ (28.09)	<- URRT W1, S3
Exchange User Fee	$ 10.42	$ 22.71	<- URRT W1, S3
Capitation	$ -	$ -	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.766	0.781	
Benefit Richness	1.020	1.015	
Catastrophic Eligibility	1.000	1.286	
Administrative Expenses	9.62%	5.07%	
Taxes and Fees	0.73%	4.50%	
Profit and/or Contingency	0.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2018
Base Period Start Date	1/1/2016
Date of Most Recent Membership	2/1/2017
Market Adjusted Index Rate	$ 941.22

Calibration	
Age Calibration Factor	1.700
Geographic Calibration Factor	1.034
Aggregate Calibration Factor	1.757

Total Covered Lives @ 02-01-2017
53,206

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,D,M, DNM) for 2018	1/1/18 Plan HIOS Plan ID (If 1/1/17 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Tobacco Surcharge Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2018 Plans @ 02-01-2017	Total Policyholders @ 02-01-2017	2017 Calibrated Plan Adjusted Index Rate PMPM	2018 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2017 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2018 Continued/ Discontinued Plans Indicator
Totals							**0.682**			**0.781**	**1.015**	**1.000**	**1.000**	**1.286**	**0.994**	**$ 946.57**	**5.1%**	**4.5%**	**2.0%**	**48,274**	**34,490**	**$ 408.36**	**$ 609.11**	**49.16%**		-	-	-	-	-	18,836	20,939	-	13,431	**53,206**	
Plan 1	45127PA0020013	PPO	Gold PPO 2000/10/20	M	Gold PPO 2000/10/20	Gold	0.76276889	Standard	On/Off	0.896	1.040	1.000	1.000	1.000	0.994	$871.38	5.5%	4.5%	2.0%	7,994	4,844	$ 466.35	$ 563.36	20.8%	16.6%	-	-	-	-	-	3,248	2,830	-	1,916	7,994	1
Plan 2	45127PA0020008	PPO	Silver PPO 5000/10/30	M	Silver PPO 5000/10/30	Silver	0.66629799	Standard	On/Off	0.758	1.010	1.000	1.000	1.343	0.994	$961.50	5.0%	4.5%	2.0%	40,280	26,609	$ 396.85	$ 618.19	55.8%	83.4%	-	-	-	-	-	14,185	15,805	-	10,290	40,280	1
Plan 3	45127PA0020020	PPO	Bronze PPO 7350/0/60	N	Bronze PPO 7350/0/60	Bronze	0.6133167	Standard	On/Off	0.698	0.960	1.000	1.000	1.000	0.994	$626.41	7.5%	4.5%	2.0%	-	-	$ -	$ 414.30	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 4	TRANSITIONAL	PPO	TRANSITIONAL	DNM	TRANSITIONAL											$0.00				-	3,037	$ -	$ -	0.0%	0.0%						1,403	2,304		1,225	4,932	0
Plan 5	45127PA0020021	PPO	Silver PPO 4950/10/30	N	Silver PPO 4950/10/30	Silver	0.66707039	Standard	Off	0.758	1.010	1.000	1.000	1.000	0.994	$716.34	6.6%	4.5%	2.0%	-	-	$ -	$ 469.02	0.0%	0.0%										-	1
Plan 6	-															$0.00				-	-	$ -	$ -	0.0%	0.0%										-	0
Plan 7																$0.00				-	-	$ -	$ -	0.0%	0.0%										-	0
Plan 8																$0.00				-	-	$ -	$ -	0.0%	0.0%										-	0
Plan 9																$0.00				-	-	$ -	$ -	0.0%	0.0%										-	0
Plan 10																$0.00				-	-	$ -	$ -	0.0%	0.0%										-	0
Plan 11																$0.00				-	-	$ -	$ -	0.0%	0.0%										-	0
Plan 12																$0.00				-	-	$ -	$ -	0.0%	0.0%										-	0
Plan 13																$0.00				-	-	$ -	$ -	0.0%	0.0%										-	0
Plan 14																$0.00				-	-	$ -	$ -	0.0%	0.0%										-	0
Plan 15																$0.00				-	-	$ -	$ -	0.0%	0.0%										-	0

PA Rate Template Part IV A - Individual

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

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2018

Plan Number	HIOS Plan ID (Standard Component)	1/1/17 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2018	1/1/18 Plan HIOS PLAN ID (If 1/1/17 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off	2017 21-year-old, Non-Tobacco Premium PMPM 1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
Totals	**These cells auto-fill using the data entered in Table 10.**						$ -	$ -	$ -	$ -	$ -	$ 409.80	$ 448.35	$ -	$ 399.60	$ 422.10
Plan 1	45127PA0020013	Gold PPO 2000/10/20	M	Gold PPO 2000/10/20	Gold	On/Off	$ -	$ -	$ -	$ -	$ -	$ 466.35	$ 513.22	$ -	$ 457.02	$ 480.71
Plan 2	45127PA0020008	Silver PPO 5000/10/30	M	Silver PPO 5000/10/30	Silver	On/Off	$ -	$ -	$ -	$ -	$ -	$ 396.85	$ 436.73	$ -	$ 388.91	$ 410.47
Plan 3	45127PA0020020	Bronze PPO 7350/0/60	N	Bronze PPO 7350/0/60	Bronze	On/Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 4	TRANSITIONAL	TRANSITIONAL	DNM	TRANSITIONAL	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 5	45127PA0020021	Silver PPO 4950/10/30	N	Silver PPO 4950/10/30	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 6	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 7	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

PA Rate Template Part IV A - Individual

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

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2018

Plan Number	HIOS Plan ID (Standard Component)	1/1/17 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2018	1/1/18 Plan HIOS PLAN ID (If 1/1/17 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 10.					
Plan 1	45127PA0020013	Gold PPO 2000/10/20	M	Gold PPO 2000/10/20	Gold	On/Off
Plan 2	45127PA0020008	Silver PPO 5000/10/30	M	Silver PPO 5000/10/30	Silver	On/Off
Plan 3	45127PA0020020	Bronze PPO 7350/0/60	N	Bronze PPO 7350/0/60	Bronze	On/Off
Plan 4	TRANSITIONAL	TRANSITIONAL	DNM	TRANSITIONAL	0	0
Plan 5	45127PA0020021	Silver PPO 4950/10/30	N	Silver PPO 4950/10/30	Silver	Off
Plan 6	0	0	0	0	0	0
Plan 7	0	0	0	0	0	0

Plan Number	2018 21-year-old, Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
Totals	$ -	$ -	$ -	$ -	$ -	$ 607.98	$ 628.16	$ -	$ 658.35	$ 628.51
Plan 1	$ -	$ -	$ -	$ -	$ -	$ 563.36	$ 580.26	$ -	$ 608.43	$ 580.15
Plan 2	$ -	$ -	$ -	$ -	$ -	$ 618.19	$ 636.74	$ -	$ 667.65	$ 638.11
Plan 3	$ -	$ -	$ -	$ -	$ -	$ 414.30	$ 426.73	$ -	$ 447.44	$ -
Plan 4	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 5	$ -	$ -	$ -	$ -	$ -	$ 469.02	$ 483.09	$ -	$ 506.54	$ -
Plan 6	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 7	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Plan Number	Change in 21-year-old Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
Totals	0.0%	0.0%	0.0%	0.0%	0.0%	49.3%	40.8%	0.0%	65.6%	49.7%
Plan 1						20.8%	13.1%		33.1%	20.7%
Plan 2						55.8%	45.8%		71.7%	55.5%
Plan 3										
Plan 4										
Plan 5										
Plan 6										
Plan 7										

PA Rate Template Part IV A - Individual

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

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2018

Plan Number	HIOS Plan ID (Standard Component)	1/1/17 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2018	1/1/18 Plan HIOS PLAN ID (If 1/1/17 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off
Totals	**These cells auto-fill using the data entered in Table 10.**					
Plan 1	45127PA0020013	Gold PPO 2000/10/20	M	Gold PPO 2000/10/20	Gold	On/Off
Plan 2	45127PA0020008	Silver PPO 5000/10/30	M	Silver PPO 5000/10/30	Silver	On/Off
Plan 3	45127PA0020020	Bronze PPO 7350/0/60	N	Bronze PPO 7350/0/60	Bronze	On/Off
Plan 4	TRANSITIONAL	TRANSITIONAL	DNM	TRANSITIONAL	0	0
Plan 5	45127PA0020021	Silver PPO 4950/10/30	N	Silver PPO 4950/10/30	Silver	Off
Plan 6	0	0	0	0	0	0
Plan 7	0	0	0	0	0	0

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO**
Market Segment:	**Individual**
Rate Effective Date:	**1/1/2018**

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	1.075
15	0.833			41	1.302	1.075
16	0.859			42	1.325	1.075
17	0.885			43	1.357	1.075
18	0.913	1.000		44	1.397	1.075
19	0.941	1.000		45	1.444	1.100
20	0.970	1.000		46	1.500	1.100
21	1.000	1.025		47	1.563	1.100
22	1.000	1.025		48	1.635	1.100
23	1.000	1.025		49	1.706	1.100
24	1.000	1.025		50	1.786	1.150
25	1.004	1.025		51	1.865	1.150
26	1.024	1.025		52	1.952	1.150
27	1.048	1.025		53	2.040	1.150
28	1.087	1.025		54	2.135	1.150
29	1.119	1.025		55	2.230	1.200
30	1.135	1.025		56	2.333	1.200
31	1.159	1.025		57	2.437	1.200
32	1.183	1.025		58	2.548	1.200
33	1.198	1.025		59	2.603	1.200
34	1.214	1.025		60	2.714	1.250
35	1.222	1.025		61	2.810	1.250
36	1.230	1.025		62	2.873	1.250
37	1.238	1.025		63	2.952	1.250
38	1.246	1.025		64+	3.000	1.250
39	1.262	1.025				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schutlkill, Snyder, Union	1.000	1.000
Rating Area 7	Adams, Berks, Lancaster, York	1.101	1.030
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.980	1.080

Table 14. Network Factors

Projecion Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
PPO	All	1.000	1	

45127PA0010070	Rating Area 6	No Preference	46	528.18
45127PA0010070	Rating Area 6	No Preference	47	550.36
45127PA0010070	Rating Area 6	No Preference	48	575.72
45127PA0010070	Rating Area 6	No Preference	49	600.72
45127PA0010070	Rating Area 6	No Preference	50	628.89
45127PA0010070	Rating Area 6	No Preference	51	656.70
45127PA0010070	Rating Area 6	No Preference	52	687.34
45127PA0010070	Rating Area 6	No Preference	53	718.32
45127PA0010070	Rating Area 6	No Preference	54	751.78
45127PA0010070	Rating Area 6	No Preference	55	785.23
45127PA0010070	Rating Area 6	No Preference	56	821.50
45127PA0010070	Rating Area 6	No Preference	57	858.12
45127PA0010070	Rating Area 6	No Preference	58	897.20
45127PA0010070	Rating Area 6	No Preference	59	916.57
45127PA0010070	Rating Area 6	No Preference	60	955.65
45127PA0010070	Rating Area 6	No Preference	61	989.46
45127PA0010070	Rating Area 6	No Preference	62	1011.64
45127PA0010070	Rating Area 6	No Preference	63	1039.46
45127PA0010070	Rating Area 6	No Preference	64 and over	1056.35
45127PA0010070	Rating Area 7	No Preference	0-14	277.45
45127PA0010070	Rating Area 7	No Preference	15	302.12
45127PA0010070	Rating Area 7	No Preference	16	311.55
45127PA0010070	Rating Area 7	No Preference	17	320.97
45127PA0010070	Rating Area 7	No Preference	18	331.13
45127PA0010070	Rating Area 7	No Preference	19	341.29
45127PA0010070	Rating Area 7	No Preference	20	351.80
45127PA0010070	Rating Area 7	No Preference	21	362.68
45127PA0010070	Rating Area 7	No Preference	22	362.68
45127PA0010070	Rating Area 7	No Preference	23	362.68
45127PA0010070	Rating Area 7	No Preference	24	362.68
45127PA0010070	Rating Area 7	No Preference	25	364.13
45127PA0010070	Rating Area 7	No Preference	26	371.39
45127PA0010070	Rating Area 7	No Preference	27	380.09
45127PA0010070	Rating Area 7	No Preference	28	394.24
45127PA0010070	Rating Area 7	No Preference	29	405.84
45127PA0010070	Rating Area 7	No Preference	30	411.65
45127PA0010070	Rating Area 7	No Preference	31	420.35
45127PA0010070	Rating Area 7	No Preference	32	429.05
45127PA0010070	Rating Area 7	No Preference	33	434.49
45127PA0010070	Rating Area 7	No Preference	34	440.30
45127PA0010070	Rating Area 7	No Preference	35	443.20
45127PA0010070	Rating Area 7	No Preference	36	446.10
45127PA0010070	Rating Area 7	No Preference	37	449.00
45127PA0010070	Rating Area 7	No Preference	38	451.90
45127PA0010070	Rating Area 7	No Preference	39	457.71
45127PA0010070	Rating Area 7	No Preference	40	463.51
45127PA0010070	Rating Area 7	No Preference	41	472.21
45127PA0010070	Rating Area 7	No Preference	42	480.56
45127PA0010070	Rating Area 7	No Preference	43	492.16

45127PA0010070	Rating Area 7	No Preference	44	506.67
45127PA0010070	Rating Area 7	No Preference	45	523.72
45127PA0010070	Rating Area 7	No Preference	46	544.03
45127PA0010070	Rating Area 7	No Preference	47	566.87
45127PA0010070	Rating Area 7	No Preference	48	592.99
45127PA0010070	Rating Area 7	No Preference	49	618.74
45127PA0010070	Rating Area 7	No Preference	50	647.75
45127PA0010070	Rating Area 7	No Preference	51	676.40
45127PA0010070	Rating Area 7	No Preference	52	707.96
45127PA0010070	Rating Area 7	No Preference	53	739.87
45127PA0010070	Rating Area 7	No Preference	54	774.33
45127PA0010070	Rating Area 7	No Preference	55	808.78
45127PA0010070	Rating Area 7	No Preference	56	846.14
45127PA0010070	Rating Area 7	No Preference	57	883.86
45127PA0010070	Rating Area 7	No Preference	58	924.12
45127PA0010070	Rating Area 7	No Preference	59	944.07
45127PA0010070	Rating Area 7	No Preference	60	984.32
45127PA0010070	Rating Area 7	No Preference	61	1019.14
45127PA0010070	Rating Area 7	No Preference	62	1041.99
45127PA0010070	Rating Area 7	No Preference	63	1070.64
45127PA0010070	Rating Area 7	No Preference	64 and over	1088.04
45127PA0010070	Rating Area 9	No Preference	0-14	290.92
45127PA0010070	Rating Area 9	No Preference	15	316.78
45127PA0010070	Rating Area 9	No Preference	16	326.67
45127PA0010070	Rating Area 9	No Preference	17	336.56
45127PA0010070	Rating Area 9	No Preference	18	347.20
45127PA0010070	Rating Area 9	No Preference	19	357.85
45127PA0010070	Rating Area 9	No Preference	20	368.88
45127PA0010070	Rating Area 9	No Preference	21	380.29
45127PA0010070	Rating Area 9	No Preference	22	380.29
45127PA0010070	Rating Area 9	No Preference	23	380.29
45127PA0010070	Rating Area 9	No Preference	24	380.29
45127PA0010070	Rating Area 9	No Preference	25	381.81
45127PA0010070	Rating Area 9	No Preference	26	389.42
45127PA0010070	Rating Area 9	No Preference	27	398.54
45127PA0010070	Rating Area 9	No Preference	28	413.37
45127PA0010070	Rating Area 9	No Preference	29	425.54
45127PA0010070	Rating Area 9	No Preference	30	431.63
45127PA0010070	Rating Area 9	No Preference	31	440.76
45127PA0010070	Rating Area 9	No Preference	32	449.88
45127PA0010070	Rating Area 9	No Preference	33	455.59
45127PA0010070	Rating Area 9	No Preference	34	461.67
45127PA0010070	Rating Area 9	No Preference	35	464.71
45127PA0010070	Rating Area 9	No Preference	36	467.76
45127PA0010070	Rating Area 9	No Preference	37	470.80
45127PA0010070	Rating Area 9	No Preference	38	473.84
45127PA0010070	Rating Area 9	No Preference	39	479.93
45127PA0010070	Rating Area 9	No Preference	40	486.01
45127PA0010070	Rating Area 9	No Preference	41	495.14

45127PA0010070	Rating Area 9	No Preference	42	503.88
45127PA0010070	Rating Area 9	No Preference	43	516.05
45127PA0010070	Rating Area 9	No Preference	44	531.26
45127PA0010070	Rating Area 9	No Preference	45	549.14
45127PA0010070	Rating Area 9	No Preference	46	570.43
45127PA0010070	Rating Area 9	No Preference	47	594.39
45127PA0010070	Rating Area 9	No Preference	48	621.77
45127PA0010070	Rating Area 9	No Preference	49	648.77
45127PA0010070	Rating Area 9	No Preference	50	679.20
45127PA0010070	Rating Area 9	No Preference	51	709.24
45127PA0010070	Rating Area 9	No Preference	52	742.33
45127PA0010070	Rating Area 9	No Preference	53	775.79
45127PA0010070	Rating Area 9	No Preference	54	811.92
45127PA0010070	Rating Area 9	No Preference	55	848.05
45127PA0010070	Rating Area 9	No Preference	56	887.22
45127PA0010070	Rating Area 9	No Preference	57	926.77
45127PA0010070	Rating Area 9	No Preference	58	968.98
45127PA0010070	Rating Area 9	No Preference	59	989.89
45127PA0010070	Rating Area 9	No Preference	60	1032.11
45127PA0010070	Rating Area 9	No Preference	61	1068.61
45127PA0010070	Rating Area 9	No Preference	62	1092.57
45127PA0010070	Rating Area 9	No Preference	63	1122.61
45127PA0010070	Rating Area 9	No Preference	64 and over	1140.86
45127PA0010084	Rating Area 6	No Preference	0-14	306.72
45127PA0010084	Rating Area 6	No Preference	15	333.98
45127PA0010084	Rating Area 6	No Preference	16	344.41
45127PA0010084	Rating Area 6	No Preference	17	354.83
45127PA0010084	Rating Area 6	No Preference	18	366.06
45127PA0010084	Rating Area 6	No Preference	19	377.28
45127PA0010084	Rating Area 6	No Preference	20	388.91
45127PA0010084	Rating Area 6	No Preference	21	400.94
45127PA0010084	Rating Area 6	No Preference	22	400.94
45127PA0010084	Rating Area 6	No Preference	23	400.94
45127PA0010084	Rating Area 6	No Preference	24	400.94
45127PA0010084	Rating Area 6	No Preference	25	402.54
45127PA0010084	Rating Area 6	No Preference	26	410.56
45127PA0010084	Rating Area 6	No Preference	27	420.19
45127PA0010084	Rating Area 6	No Preference	28	435.82
45127PA0010084	Rating Area 6	No Preference	29	448.65
45127PA0010084	Rating Area 6	No Preference	30	455.07
45127PA0010084	Rating Area 6	No Preference	31	464.69
45127PA0010084	Rating Area 6	No Preference	32	474.31
45127PA0010084	Rating Area 6	No Preference	33	480.33
45127PA0010084	Rating Area 6	No Preference	34	486.74
45127PA0010084	Rating Area 6	No Preference	35	489.95
45127PA0010084	Rating Area 6	No Preference	36	493.16
45127PA0010084	Rating Area 6	No Preference	37	496.36
45127PA0010084	Rating Area 6	No Preference	38	499.57
45127PA0010084	Rating Area 6	No Preference	39	505.99

45127PA0010084	Rating Area 6	No Preference	40	512.40
45127PA0010084	Rating Area 6	No Preference	41	522.02
45127PA0010084	Rating Area 6	No Preference	42	531.25
45127PA0010084	Rating Area 6	No Preference	43	544.08
45127PA0010084	Rating Area 6	No Preference	44	560.11
45127PA0010084	Rating Area 6	No Preference	45	578.96
45127PA0010084	Rating Area 6	No Preference	46	601.41
45127PA0010084	Rating Area 6	No Preference	47	626.67
45127PA0010084	Rating Area 6	No Preference	48	655.54
45127PA0010084	Rating Area 6	No Preference	49	684.00
45127PA0010084	Rating Area 6	No Preference	50	716.08
45127PA0010084	Rating Area 6	No Preference	51	747.75
45127PA0010084	Rating Area 6	No Preference	52	782.63
45127PA0010084	Rating Area 6	No Preference	53	817.92
45127PA0010084	Rating Area 6	No Preference	54	856.01
45127PA0010084	Rating Area 6	No Preference	55	894.10
45127PA0010084	Rating Area 6	No Preference	56	935.39
45127PA0010084	Rating Area 6	No Preference	57	977.09
45127PA0010084	Rating Area 6	No Preference	58	1021.60
45127PA0010084	Rating Area 6	No Preference	59	1043.65
45127PA0010084	Rating Area 6	No Preference	60	1088.15
45127PA0010084	Rating Area 6	No Preference	61	1126.64
45127PA0010084	Rating Area 6	No Preference	62	1151.90
45127PA0010084	Rating Area 6	No Preference	63	1183.57
45127PA0010084	Rating Area 6	No Preference	64 and over	1202.81
45127PA0010084	Rating Area 7	No Preference	0-14	315.92
45127PA0010084	Rating Area 7	No Preference	15	344.00
45127PA0010084	Rating Area 7	No Preference	16	354.74
45127PA0010084	Rating Area 7	No Preference	17	365.48
45127PA0010084	Rating Area 7	No Preference	18	377.04
45127PA0010084	Rating Area 7	No Preference	19	388.60
45127PA0010084	Rating Area 7	No Preference	20	400.58
45127PA0010084	Rating Area 7	No Preference	21	412.97
45127PA0010084	Rating Area 7	No Preference	22	412.97
45127PA0010084	Rating Area 7	No Preference	23	412.97
45127PA0010084	Rating Area 7	No Preference	24	412.97
45127PA0010084	Rating Area 7	No Preference	25	414.62
45127PA0010084	Rating Area 7	No Preference	26	422.88
45127PA0010084	Rating Area 7	No Preference	27	432.79
45127PA0010084	Rating Area 7	No Preference	28	448.90
45127PA0010084	Rating Area 7	No Preference	29	462.11
45127PA0010084	Rating Area 7	No Preference	30	468.72
45127PA0010084	Rating Area 7	No Preference	31	478.63
45127PA0010084	Rating Area 7	No Preference	32	488.54
45127PA0010084	Rating Area 7	No Preference	33	494.74
45127PA0010084	Rating Area 7	No Preference	34	501.34
45127PA0010084	Rating Area 7	No Preference	35	504.65
45127PA0010084	Rating Area 7	No Preference	36	507.95
45127PA0010084	Rating Area 7	No Preference	37	511.25

45127PA0010084	Rating Area 7	No Preference	38	514.56
45127PA0010084	Rating Area 7	No Preference	39	521.17
45127PA0010084	Rating Area 7	No Preference	40	527.77
45127PA0010084	Rating Area 7	No Preference	41	537.68
45127PA0010084	Rating Area 7	No Preference	42	547.18
45127PA0010084	Rating Area 7	No Preference	43	560.40
45127PA0010084	Rating Area 7	No Preference	44	576.92
45127PA0010084	Rating Area 7	No Preference	45	596.33
45127PA0010084	Rating Area 7	No Preference	46	619.45
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45127PA0010089	Rating Area 9	No Preference	55	907.00
45127PA0010089	Rating Area 9	No Preference	56	948.90
45127PA0010089	Rating Area 9	No Preference	57	991.20
45127PA0010089	Rating Area 9	No Preference	58	1036.34
45127PA0010089	Rating Area 9	No Preference	59	1058.71
45127PA0010089	Rating Area 9	No Preference	60	1103.86
45127PA0010089	Rating Area 9	No Preference	61	1142.91
45127PA0010089	Rating Area 9	No Preference	62	1168.53
45127PA0010089	Rating Area 9	No Preference	63	1200.66
45127PA0010089	Rating Area 9	No Preference	64 and over	1220.18
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45127PA0010090	Rating Area 6	No Preference	15	319.24
45127PA0010090	Rating Area 6	No Preference	16	329.20
45127PA0010090	Rating Area 6	No Preference	17	339.17
45127PA0010090	Rating Area 6	No Preference	18	349.90
45127PA0010090	Rating Area 6	No Preference	19	360.63
45127PA0010090	Rating Area 6	No Preference	20	371.74
45127PA0010090	Rating Area 6	No Preference	21	383.24

45127PA0010090	Rating Area 6	No Preference	22	383.24
45127PA0010090	Rating Area 6	No Preference	23	383.24
45127PA0010090	Rating Area 6	No Preference	24	383.24
45127PA0010090	Rating Area 6	No Preference	25	384.77
45127PA0010090	Rating Area 6	No Preference	26	392.44
45127PA0010090	Rating Area 6	No Preference	27	401.64
45127PA0010090	Rating Area 6	No Preference	28	416.58
45127PA0010090	Rating Area 6	No Preference	29	428.85
45127PA0010090	Rating Area 6	No Preference	30	434.98
45127PA0010090	Rating Area 6	No Preference	31	444.18
45127PA0010090	Rating Area 6	No Preference	32	453.37
45127PA0010090	Rating Area 6	No Preference	33	459.12
45127PA0010090	Rating Area 6	No Preference	34	465.25
45127PA0010090	Rating Area 6	No Preference	35	468.32
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45127PA0010090	Rating Area 6	No Preference	37	474.45
45127PA0010090	Rating Area 6	No Preference	38	477.52
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45127PA0010090	Rating Area 6	No Preference	43	520.06
45127PA0010090	Rating Area 6	No Preference	44	535.39
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45127PA0010090	Rating Area 6	No Preference	46	574.86
45127PA0010090	Rating Area 6	No Preference	47	599.00
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45127PA0010090	Rating Area 6	No Preference	50	684.47
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45127PA0010090	Rating Area 6	No Preference	52	748.08
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45127PA0010090	Rating Area 6	No Preference	54	818.22
45127PA0010090	Rating Area 6	No Preference	55	854.63
45127PA0010090	Rating Area 6	No Preference	56	894.10
45127PA0010090	Rating Area 6	No Preference	57	933.96
45127PA0010090	Rating Area 6	No Preference	58	976.50
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45127PA0010090	Rating Area 6	No Preference	62	1101.05
45127PA0010090	Rating Area 6	No Preference	63	1131.32
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45127PA0010090	Rating Area 7	No Preference	16	339.08
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45127PA0010090	Rating Area 7	No Preference	31	457.50
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45127PA0010090	Rating Area 7	No Preference	33	472.90
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45127PA0010090	Rating Area 7	No Preference	43	535.66
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45127PA0010090	Rating Area 7	No Preference	53	805.26
45127PA0010090	Rating Area 7	No Preference	54	842.76
45127PA0010090	Rating Area 7	No Preference	55	880.26
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45127PA0010090	Rating Area 7	No Preference	58	1005.79
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45127PA0010090	Rating Area 7	No Preference	60	1071.32
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45127PA0010090	Rating Area 7	No Preference	62	1134.08
45127PA0010090	Rating Area 7	No Preference	63	1165.26
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45127PA0010090	Rating Area 9	No Preference	16	355.54
45127PA0010090	Rating Area 9	No Preference	17	366.30

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45127PA0010090	Rating Area 9	No Preference	24	413.90
45127PA0010090	Rating Area 9	No Preference	25	415.55
45127PA0010090	Rating Area 9	No Preference	26	423.83
45127PA0010090	Rating Area 9	No Preference	27	433.77
45127PA0010090	Rating Area 9	No Preference	28	449.91
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45127PA0010090	Rating Area 9	No Preference	30	469.78
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45127PA0010090	Rating Area 9	No Preference	33	495.85
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45127PA0010090	Rating Area 9	No Preference	38	515.72
45127PA0010090	Rating Area 9	No Preference	39	522.34
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45127PA0010090	Rating Area 9	No Preference	51	771.92
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45127PA0010090	Rating Area 9	No Preference	54	883.67
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45127PA0010090	Rating Area 9	No Preference	59	1077.38
45127PA0010090	Rating Area 9	No Preference	60	1123.32
45127PA0010090	Rating Area 9	No Preference	61	1163.06
45127PA0010090	Rating Area 9	No Preference	62	1189.13
45127PA0010090	Rating Area 9	No Preference	63	1221.83
45127PA0010090	Rating Area 9	No Preference	64 and over	1241.69
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45127PA0010100 Rating Area 6	No Preference	38	517.04
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45127PA0010100 Rating Area 6	No Preference	53	846.52
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45127PA0010100 Rating Area 6	No Preference	58	1057.32
45127PA0010100 Rating Area 6	No Preference	59	1080.14
45127PA0010100 Rating Area 6	No Preference	60	1126.20
45127PA0010100 Rating Area 6	No Preference	61	1166.04
45127PA0010100 Rating Area 6	No Preference	62	1192.18
45127PA0010100 Rating Area 6	No Preference	63	1224.96
45127PA0010100 Rating Area 6	No Preference	64 and over	1244.87

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45127PA0010100	Rating Area 7	No Preference	59	1112.55
45127PA0010100	Rating Area 7	No Preference	60	1159.99
45127PA0010100	Rating Area 7	No Preference	61	1201.02
45127PA0010100	Rating Area 7	No Preference	62	1227.95

45127PA0010100	Rating Area 7	No Preference	63	1261.71
45127PA0010100	Rating Area 7	No Preference	64 and over	1282.22
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45127PA0010100	Rating Area 9	No Preference	35	547.65
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45127PA0010100	Rating Area 9	No Preference	38	558.40
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45127PA0010100	Rating Area 9	No Preference	40	572.74
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45127PA0010100	Rating Area 9	No Preference	58	1141.90
45127PA0010100	Rating Area 9	No Preference	59	1166.55
45127PA0010100	Rating Area 9	No Preference	60	1216.30

45127PA0010100	Rating Area 9	No Preference	61	1259.32
45127PA0010100	Rating Area 9	No Preference	62	1287.55
45127PA0010100	Rating Area 9	No Preference	63	1322.96
45127PA0010100	Rating Area 9	No Preference	64 and over	1344.47
45127PA0010101	Rating Area 6	No Preference	0-14	322.52
45127PA0010101	Rating Area 6	No Preference	15	351.18
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45127PA0010101	Rating Area 6	No Preference	18	384.91
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45127PA0010101	Rating Area 6	No Preference	20	408.94
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45127PA0010101	Rating Area 6	No Preference	32	498.74
45127PA0010101	Rating Area 6	No Preference	33	505.06
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45127PA0010101	Rating Area 6	No Preference	57	1027.41
45127PA0010101	Rating Area 6	No Preference	58	1074.21

45127PA0010101	Rating Area 6	No Preference	59	1097.40
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45127PA0010101	Rating Area 6	No Preference	62	1211.23
45127PA0010101	Rating Area 6	No Preference	63	1244.53
45127PA0010101	Rating Area 6	No Preference	64 and over	1264.76
45127PA0010101	Rating Area 7	No Preference	0-14	332.19
45127PA0010101	Rating Area 7	No Preference	15	361.72
45127PA0010101	Rating Area 7	No Preference	16	373.01
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45127PA0010101	Rating Area 7	No Preference	19	408.62
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45127PA0010132 Rating Area 6	No Preference	48	559.77
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45127PA0010132 Rating Area 6	No Preference	50	611.47
45127PA0010132 Rating Area 6	No Preference	51	638.52
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45127PA0010132 Rating Area 6	No Preference	59	891.19
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45127PA0010132 Rating Area 6	No Preference	61	962.06
45127PA0010132 Rating Area 6	No Preference	62	983.63
45127PA0010132 Rating Area 6	No Preference	63	1010.68
45127PA0010132 Rating Area 6	No Preference	64 and over	1027.10
45127PA0010132 Rating Area 7	No Preference	0-14	269.77
45127PA0010132 Rating Area 7	No Preference	15	293.75
45127PA0010132 Rating Area 7	No Preference	16	302.92
45127PA0010132 Rating Area 7	No Preference	17	312.09
45127PA0010132 Rating Area 7	No Preference	18	321.96
45127PA0010132 Rating Area 7	No Preference	19	331.84
45127PA0010132 Rating Area 7	No Preference	20	342.06
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45127PA0010132	Rating Area 7	No Preference	51	657.68
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45127PA0010135	Rating Area 7	No Preference	60	781.68
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45127PA0010135	Rating Area 9	No Preference	27	316.50
45127PA0010135	Rating Area 9	No Preference	28	328.27
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45127PA0010135	Rating Area 9	No Preference	36	371.46
45127PA0010135	Rating Area 9	No Preference	37	373.88
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45127PA0010135	Rating Area 9	No Preference	51	563.23
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45127PA0010135	Rating Area 9	No Preference	53	616.08
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45127PA0010135	Rating Area 9	No Preference	62	867.65
45127PA0010135	Rating Area 9	No Preference	63	891.51
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45127PA0010143	Rating Area 6	No Preference	25	344.18
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45127PA0010143	Rating Area 6	No Preference	28	372.63
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45127PA0010143	Rating Area 6	No Preference	30	389.09
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45127PA0010143	Rating Area 6	No Preference	50	612.26
45127PA0010143	Rating Area 6	No Preference	51	639.34
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45127PA0010143	Rating Area 6	No Preference	56	799.78
45127PA0010143	Rating Area 6	No Preference	57	835.43
45127PA0010143	Rating Area 6	No Preference	58	873.48
45127PA0010143	Rating Area 6	No Preference	59	892.33
45127PA0010143	Rating Area 6	No Preference	60	930.39
45127PA0010143	Rating Area 6	No Preference	61	963.30
45127PA0010143	Rating Area 6	No Preference	62	984.89
45127PA0010143	Rating Area 6	No Preference	63	1011.98
45127PA0010143	Rating Area 6	No Preference	64 and over	1028.42
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45127PA0010143 Rating Area 7	No Preference	22	353.09
45127PA0010143 Rating Area 7	No Preference	23	353.09
45127PA0010143 Rating Area 7	No Preference	24	353.09
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45127PA0010143 Rating Area 7	No Preference	27	370.04
45127PA0010143 Rating Area 7	No Preference	28	383.81
45127PA0010143 Rating Area 7	No Preference	29	395.11
45127PA0010143 Rating Area 7	No Preference	30	400.76
45127PA0010143 Rating Area 7	No Preference	31	409.24
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45127PA0010143 Rating Area 7	No Preference	33	423.01
45127PA0010143 Rating Area 7	No Preference	34	428.66
45127PA0010143 Rating Area 7	No Preference	35	431.48
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45127PA0010143 Rating Area 7	No Preference	60	958.30
45127PA0010143 Rating Area 7	No Preference	61	992.19
45127PA0010143 Rating Area 7	No Preference	62	1014.44
45127PA0010143 Rating Area 7	No Preference	63	1042.33

45127PA0010143	Rating Area 7	No Preference	64 and over	1059.27
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45127PA0010143	Rating Area 9	No Preference	16	318.03
45127PA0010143	Rating Area 9	No Preference	17	327.66
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45127PA0010143	Rating Area 9	No Preference	19	348.39
45127PA0010143	Rating Area 9	No Preference	20	359.13
45127PA0010143	Rating Area 9	No Preference	21	370.23
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45127PA0010187	Rating Area 9	No Preference	39	451.09
45127PA0010187	Rating Area 9	No Preference	40	456.80
45127PA0010187	Rating Area 9	No Preference	41	465.38
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45127PA0010187	Rating Area 9	No Preference	43	485.04
45127PA0010187	Rating Area 9	No Preference	44	499.34
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45127PA0010187	Rating Area 9	No Preference	47	558.67
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45127PA0010187	Rating Area 9	No Preference	53	729.17
45127PA0010187	Rating Area 9	No Preference	54	763.13
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45127PA0010187	Rating Area 9	No Preference	56	833.90
45127PA0010187	Rating Area 9	No Preference	57	871.07
45127PA0010187	Rating Area 9	No Preference	58	910.75
45127PA0010187	Rating Area 9	No Preference	59	930.41
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45127PA0010188	Rating Area 6	No Preference	15	327.48
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45127PA0010189	Rating Area 9	No Preference	63	1274.50
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45127PA0130004 Rating Area 9	No Preference	58	1016.67
45127PA0130004 Rating Area 9	No Preference	59	1038.61
45127PA0130004 Rating Area 9	No Preference	60	1082.90
45127PA0130004 Rating Area 9	No Preference	61	1121.21
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45127PA0130004 Rating Area 9	No Preference	63	1177.87
45127PA0130004 Rating Area 9	No Preference	64 and over	1197.02

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*	45127			
Federal TIN*	45-5492167			
Rate Effective Date*	4/1/2018			
Rate Expiration Date*	6/30/2018			
Rating Method*	Age-Based Rates			

Plan ID* **Required:** Enter the 14-character Plan ID	**Rating Area ID*** **Required:** Select the Rating Area ID	**Tobacco*** **Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Age*** **Required:** Select the age of a subscriber eligible for the rate	**Individual Rate*** **Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
45127PA0010054	Rating Area 6	No Preference	0-14	356.31
45127PA0010054	Rating Area 6	No Preference	15	387.99
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45127PA0010054	Rating Area 6	No Preference	18	425.25
45127PA0010054	Rating Area 6	No Preference	19	438.29
45127PA0010054	Rating Area 6	No Preference	20	451.80
45127PA0010054	Rating Area 6	No Preference	21	465.77
45127PA0010054	Rating Area 6	No Preference	22	465.77
45127PA0010054	Rating Area 6	No Preference	23	465.77
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45127PA0010089	Rating Area 6	No Preference	48	629.26
45127PA0010089	Rating Area 6	No Preference	49	656.59
45127PA0010089	Rating Area 6	No Preference	50	687.38
45127PA0010089	Rating Area 6	No Preference	51	717.78
45127PA0010089	Rating Area 6	No Preference	52	751.27
45127PA0010089	Rating Area 6	No Preference	53	785.13
45127PA0010089	Rating Area 6	No Preference	54	821.70
45127PA0010089	Rating Area 6	No Preference	55	858.26
45127PA0010089	Rating Area 6	No Preference	56	897.90
45127PA0010089	Rating Area 6	No Preference	57	937.93
45127PA0010089	Rating Area 6	No Preference	58	980.65
45127PA0010089	Rating Area 6	No Preference	59	1001.82
45127PA0010089	Rating Area 6	No Preference	60	1044.54
45127PA0010089	Rating Area 6	No Preference	61	1081.48
45127PA0010089	Rating Area 6	No Preference	62	1105.73
45127PA0010089	Rating Area 6	No Preference	63	1136.14
45127PA0010089	Rating Area 6	No Preference	64 and over	1154.60
45127PA0010089	Rating Area 7	No Preference	0-14	303.26
45127PA0010089	Rating Area 7	No Preference	15	330.21
45127PA0010089	Rating Area 7	No Preference	16	340.52
45127PA0010089	Rating Area 7	No Preference	17	350.83
45127PA0010089	Rating Area 7	No Preference	18	361.93
45127PA0010089	Rating Area 7	No Preference	19	373.03
45127PA0010089	Rating Area 7	No Preference	20	384.52
45127PA0010089	Rating Area 7	No Preference	21	396.42
45127PA0010089	Rating Area 7	No Preference	22	396.42
45127PA0010089	Rating Area 7	No Preference	23	396.42
45127PA0010089	Rating Area 7	No Preference	24	396.42
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45127PA0010089	Rating Area 7	No Preference	26	405.93
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45127PA0010089	Rating Area 7	No Preference	28	430.90
45127PA0010089	Rating Area 7	No Preference	29	443.59
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45127PA0010089	Rating Area 7	No Preference	44	553.79
45127PA0010089	Rating Area 7	No Preference	45	572.42
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45127PA0010089	Rating Area 7	No Preference	47	619.60
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45127PA0010089	Rating Area 7	No Preference	53	808.69
45127PA0010089	Rating Area 7	No Preference	54	846.35
45127PA0010089	Rating Area 7	No Preference	55	884.01
45127PA0010089	Rating Area 7	No Preference	56	924.84
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45127PA0010089	Rating Area 7	No Preference	61	1113.93
45127PA0010089	Rating Area 7	No Preference	62	1138.90
45127PA0010089	Rating Area 7	No Preference	63	1170.22
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45127PA0010089	Rating Area 9	No Preference	15	346.24
45127PA0010089	Rating Area 9	No Preference	16	357.05
45127PA0010089	Rating Area 9	No Preference	17	367.86
45127PA0010089	Rating Area 9	No Preference	18	379.50
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45127PA0010089	Rating Area 9	No Preference	22	415.66
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45127PA0010089	Rating Area 9	No Preference	26	425.64
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45127PA0010089	Rating Area 9	No Preference	48	679.60
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45127PA0010089	Rating Area 9	No Preference	57	1012.96
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45127PA0010090	Rating Area 6	No Preference	53	798.97
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45127PA0010090	Rating Area 6	No Preference	55	873.38
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45127PA0010090	Rating Area 6	No Preference	57	954.45
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45127PA0010090	Rating Area 6	No Preference	64 and over	1174.94
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45127PA0010090	Rating Area 7	No Preference	30	457.86
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45127PA0010090	Rating Area 7	No Preference	49	688.20
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45127PA0010090	Rating Area 7	No Preference	60	1094.83
45127PA0010090	Rating Area 7	No Preference	61	1133.55
45127PA0010090	Rating Area 7	No Preference	62	1158.97
45127PA0010090	Rating Area 7	No Preference	63	1190.84
45127PA0010090	Rating Area 7	No Preference	64 and over	1210.19
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45127PA0010090	Rating Area 9	No Preference	15	352.34
45127PA0010090	Rating Area 9	No Preference	16	363.34
45127PA0010090	Rating Area 9	No Preference	17	374.34

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45127PA0010090	Rating Area 9	No Preference	21	422.98
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45127PA0010090	Rating Area 9	No Preference	23	422.98
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45127PA0010090	Rating Area 9	No Preference	25	424.67
45127PA0010090	Rating Area 9	No Preference	26	433.13
45127PA0010090	Rating Area 9	No Preference	27	443.29
45127PA0010090	Rating Area 9	No Preference	28	459.78
45127PA0010090	Rating Area 9	No Preference	29	473.32
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45127PA0010090	Rating Area 9	No Preference	31	490.24
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45127PA0010090	Rating Area 9	No Preference	35	516.88
45127PA0010090	Rating Area 9	No Preference	36	520.27
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45127PA0010090	Rating Area 9	No Preference	38	527.04
45127PA0010090	Rating Area 9	No Preference	39	533.80
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45127PA0010090	Rating Area 9	No Preference	45	610.79
45127PA0010090	Rating Area 9	No Preference	46	634.47
45127PA0010090	Rating Area 9	No Preference	47	661.12
45127PA0010090	Rating Area 9	No Preference	48	691.58
45127PA0010090	Rating Area 9	No Preference	49	721.61
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45127PA0010090	Rating Area 9	No Preference	51	788.86
45127PA0010090	Rating Area 9	No Preference	52	825.66
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45127PA0010090	Rating Area 9	No Preference	54	903.07
45127PA0010090	Rating Area 9	No Preference	55	943.25
45127PA0010090	Rating Area 9	No Preference	56	986.82
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45127PA0010090	Rating Area 9	No Preference	59	1101.02
45127PA0010090	Rating Area 9	No Preference	60	1147.97
45127PA0010090	Rating Area 9	No Preference	61	1188.58
45127PA0010090	Rating Area 9	No Preference	62	1215.23
45127PA0010090	Rating Area 9	No Preference	63	1248.64
45127PA0010090	Rating Area 9	No Preference	64 and over	1268.94
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45127PA0010100 Rating Area 6	No Preference	18	387.18
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45127PA0010100 Rating Area 6	No Preference	26	434.25
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45127PA0010100 Rating Area 6	No Preference	28	460.96
45127PA0010100 Rating Area 6	No Preference	29	474.53
45127PA0010100 Rating Area 6	No Preference	30	481.32
45127PA0010100 Rating Area 6	No Preference	31	491.50
45127PA0010100 Rating Area 6	No Preference	32	501.67
45127PA0010100 Rating Area 6	No Preference	33	508.04
45127PA0010100 Rating Area 6	No Preference	34	514.82
45127PA0010100 Rating Area 6	No Preference	35	518.21
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45127PA0010100 Rating Area 6	No Preference	37	525.00
45127PA0010100 Rating Area 6	No Preference	38	528.39
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45127PA0010100 Rating Area 6	No Preference	41	552.14
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45127PA0010100 Rating Area 6	No Preference	43	575.46
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45127PA0010100 Rating Area 6	No Preference	47	662.82
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45127PA0010100 Rating Area 6	No Preference	58	1080.53
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45127PA0010100 Rating Area 6	No Preference	60	1150.93
45127PA0010100 Rating Area 6	No Preference	61	1191.64
45127PA0010100 Rating Area 6	No Preference	62	1218.35
45127PA0010100 Rating Area 6	No Preference	63	1251.85
45127PA0010100 Rating Area 6	No Preference	64 and over	1272.20

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45127PA0010100	Rating Area 7	No Preference	32	516.73
45127PA0010100	Rating Area 7	No Preference	33	523.28
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45127PA0010100	Rating Area 7	No Preference	38	544.24
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45127PA0010100	Rating Area 7	No Preference	56	1019.04
45127PA0010100	Rating Area 7	No Preference	57	1064.46
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45127PA0010100	Rating Area 7	No Preference	59	1136.97
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45127PA0010135	Rating Area 9	No Preference	45	445.66
45127PA0010135	Rating Area 9	No Preference	46	462.95
45127PA0010135	Rating Area 9	No Preference	47	482.39
45127PA0010135	Rating Area 9	No Preference	48	504.61
45127PA0010135	Rating Area 9	No Preference	49	526.53
45127PA0010135	Rating Area 9	No Preference	50	551.22
45127PA0010135	Rating Area 9	No Preference	51	575.60
45127PA0010135	Rating Area 9	No Preference	52	602.45
45127PA0010135	Rating Area 9	No Preference	53	629.61
45127PA0010135	Rating Area 9	No Preference	54	658.93
45127PA0010135	Rating Area 9	No Preference	55	688.25
45127PA0010135	Rating Area 9	No Preference	56	720.04
45127PA0010135	Rating Area 9	No Preference	57	752.14
45127PA0010135	Rating Area 9	No Preference	58	786.39
45127PA0010135	Rating Area 9	No Preference	59	803.37
45127PA0010135	Rating Area 9	No Preference	60	837.63
45127PA0010135	Rating Area 9	No Preference	61	867.25
45127PA0010135	Rating Area 9	No Preference	62	886.70
45127PA0010135	Rating Area 9	No Preference	63	911.08
45127PA0010135	Rating Area 9	No Preference	64 and over	925.88
45127PA0010143	Rating Area 6	No Preference	0-14	268.00
45127PA0010143	Rating Area 6	No Preference	15	291.82
45127PA0010143	Rating Area 6	No Preference	16	300.93

45127PA0010143	Rating Area 6	No Preference	17	310.04
45127PA0010143	Rating Area 6	No Preference	18	319.85
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45127PA0010143	Rating Area 6	No Preference	20	339.82
45127PA0010143	Rating Area 6	No Preference	21	350.33
45127PA0010143	Rating Area 6	No Preference	22	350.33
45127PA0010143	Rating Area 6	No Preference	23	350.33
45127PA0010143	Rating Area 6	No Preference	24	350.33
45127PA0010143	Rating Area 6	No Preference	25	351.73
45127PA0010143	Rating Area 6	No Preference	26	358.74
45127PA0010143	Rating Area 6	No Preference	27	367.15
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45127PA0010143	Rating Area 6	No Preference	32	414.44
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45127PA0010143	Rating Area 6	No Preference	40	447.72
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45127PA0010143	Rating Area 6	No Preference	51	653.37
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45127PA0010143	Rating Area 6	No Preference	53	714.67
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45127PA0010143	Rating Area 6	No Preference	56	817.32
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45127PA0010143	Rating Area 6	No Preference	62	1006.50
45127PA0010143	Rating Area 6	No Preference	63	1034.17
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45127PA0010143 Rating Area 7	No Preference	62	1036.69
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45127PA0010143	Rating Area 9	No Preference	53	771.85
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45127PA0010144	Rating Area 6	No Preference	49	609.23
45127PA0010144	Rating Area 6	No Preference	50	637.80
45127PA0010144	Rating Area 6	No Preference	51	666.01
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45127PA0010144	Rating Area 6	No Preference	54	762.43
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45127PA0010144	Rating Area 6	No Preference	56	833.14
45127PA0010144	Rating Area 6	No Preference	57	870.28
45127PA0010144	Rating Area 6	No Preference	58	909.92
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45127PA0010144	Rating Area 6	No Preference	63	1054.19
45127PA0010144	Rating Area 6	No Preference	64 and over	1071.32
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45127PA0010144	Rating Area 7	No Preference	24	367.82
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45127PA0010144	Rating Area 7	No Preference	49	627.51
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45127PA0010144	Rating Area 7	No Preference	55	820.25
45127PA0010144	Rating Area 7	No Preference	56	858.13
45127PA0010144	Rating Area 7	No Preference	57	896.39

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45127PA0010144	Rating Area 7	No Preference	62	1056.76
45127PA0010144	Rating Area 7	No Preference	63	1085.81
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45127PA0010144	Rating Area 9	No Preference	17	341.33
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45127PA0010144	Rating Area 9	No Preference	50	688.82
45127PA0010144	Rating Area 9	No Preference	51	719.29
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45127PA0010144	Rating Area 9	No Preference	62	1108.06
45127PA0010144	Rating Area 9	No Preference	63	1138.52
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45127PA0010161	Rating Area 6	No Preference	0-14	302.14
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45127PA0010161	Rating Area 6	No Preference	24	394.95
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45127PA0010161	Rating Area 6	No Preference	34	479.47
45127PA0010161	Rating Area 6	No Preference	35	482.63
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45127PA0010161	Rating Area 6	No Preference	51	736.58
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45127PA0130004 Rating Area 9	No Preference	59	1061.38
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45127PA0130004 Rating Area 9	No Preference	62	1171.48
45127PA0130004 Rating Area 9	No Preference	63	1203.69
45127PA0130004 Rating Area 9	No Preference	64 and over	1223.25

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*	45127			
Federal TIN*	45-5492167			
Rate Effective Date*	7/1/2018			
Rate Expiration Date*	9/30/2018			
Rating Method*	Age-Based Rates			

Plan ID* **Required:** Enter the 14-character Plan ID	**Rating Area ID*** **Required:** Select the Rating Area ID	**Tobacco*** **Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Age*** **Required:** Select the age of a subscriber eligible for the rate	**Individual Rate*** **Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
45127PA0010054	Rating Area 6	No Preference	0-14	364.13
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45127PA0010054	Rating Area 6	No Preference	17	421.25
45127PA0010054	Rating Area 6	No Preference	18	434.58
45127PA0010054	Rating Area 6	No Preference	19	447.91
45127PA0010054	Rating Area 6	No Preference	20	461.71
45127PA0010054	Rating Area 6	No Preference	21	475.99
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45127PA0010054	Rating Area 6	No Preference	23	475.99
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45127PA0010054	Rating Area 6	No Preference	29	532.63
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45127PA0010057	Rating Area 7	No Preference	63	1387.04
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45127PA0010090	Rating Area 9	No Preference	39	545.51
45127PA0010090	Rating Area 9	No Preference	40	552.43
45127PA0010090	Rating Area 9	No Preference	41	562.80
45127PA0010090	Rating Area 9	No Preference	42	572.74
45127PA0010090	Rating Area 9	No Preference	43	586.58
45127PA0010090	Rating Area 9	No Preference	44	603.87
45127PA0010090	Rating Area 9	No Preference	45	624.18
45127PA0010090	Rating Area 9	No Preference	46	648.39
45127PA0010090	Rating Area 9	No Preference	47	675.62
45127PA0010090	Rating Area 9	No Preference	48	706.74
45127PA0010090	Rating Area 9	No Preference	49	737.43
45127PA0010090	Rating Area 9	No Preference	50	772.01
45127PA0010090	Rating Area 9	No Preference	51	806.16
45127PA0010090	Rating Area 9	No Preference	52	843.77
45127PA0010090	Rating Area 9	No Preference	53	881.81
45127PA0010090	Rating Area 9	No Preference	54	922.87
45127PA0010090	Rating Area 9	No Preference	55	963.94
45127PA0010090	Rating Area 9	No Preference	56	1008.46
45127PA0010090	Rating Area 9	No Preference	57	1053.42
45127PA0010090	Rating Area 9	No Preference	58	1101.40
45127PA0010090	Rating Area 9	No Preference	59	1125.17
45127PA0010090	Rating Area 9	No Preference	60	1173.15
45127PA0010090	Rating Area 9	No Preference	61	1214.65
45127PA0010090	Rating Area 9	No Preference	62	1241.88
45127PA0010090	Rating Area 9	No Preference	63	1276.03
45127PA0010090	Rating Area 9	No Preference	64 and over	1296.77
45127PA0010100	Rating Area 6	No Preference	0-14	331.53
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45127PA0010100 Rating Area 6	No Preference	16	372.26
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45127PA0010100 Rating Area 6	No Preference	19	407.80
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45127PA0010100 Rating Area 6	No Preference	23	433.37
45127PA0010100 Rating Area 6	No Preference	24	433.37
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45127PA0010100 Rating Area 6	No Preference	35	529.58
45127PA0010100 Rating Area 6	No Preference	36	533.05
45127PA0010100 Rating Area 6	No Preference	37	536.51
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45127PA0010100 Rating Area 6	No Preference	55	966.42
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45127PA0010100 Rating Area 6	No Preference	57	1056.12
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45127PA0010100 Rating Area 6	No Preference	61	1217.77
45127PA0010100 Rating Area 6	No Preference	62	1245.07
45127PA0010100 Rating Area 6	No Preference	63	1279.31
45127PA0010100 Rating Area 6	No Preference	64 and over	1300.10

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45127PA0010100	Rating Area 7	No Preference	60	1211.45
45127PA0010100	Rating Area 7	No Preference	61	1254.30
45127PA0010100	Rating Area 7	No Preference	62	1282.42

45127PA0010100	Rating Area 7	No Preference	63	1317.69
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45127PA0010101	Rating Area 6	No Preference	62	1264.98
45127PA0010101	Rating Area 6	No Preference	63	1299.77
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45127PA0010101	Rating Area 7	No Preference	63	1338.76
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45127PA0010101	Rating Area 9	No Preference	33	569.68
45127PA0010101	Rating Area 9	No Preference	34	577.29
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45127PA0010101	Rating Area 9	No Preference	36	584.89
45127PA0010101	Rating Area 9	No Preference	37	588.70
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45127PA0010101	Rating Area 9	No Preference	45	686.66
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45127PA0010101	Rating Area 9	No Preference	55	1060.42
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45127PA0010101	Rating Area 9	No Preference	57	1158.85
45127PA0010101	Rating Area 9	No Preference	58	1211.64
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45127PA0010101	Rating Area 9	No Preference	61	1336.22
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45127PA0010116	Rating Area 6	No Preference	15	358.17
45127PA0010116	Rating Area 6	No Preference	16	369.34
45127PA0010116	Rating Area 6	No Preference	17	380.52
45127PA0010116	Rating Area 6	No Preference	18	392.56
45127PA0010116	Rating Area 6	No Preference	19	404.60
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45127PA0010116	Rating Area 6	No Preference	23	429.97
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45127PA0010116	Rating Area 6	No Preference	25	431.69
45127PA0010116	Rating Area 6	No Preference	26	440.29
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45127PA0010116	Rating Area 6	No Preference	28	467.38
45127PA0010116	Rating Area 6	No Preference	29	481.14
45127PA0010116	Rating Area 6	No Preference	30	488.02
45127PA0010116	Rating Area 6	No Preference	31	498.34
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45127PA0010116	Rating Area 6	No Preference	33	515.10
45127PA0010116	Rating Area 6	No Preference	34	521.98
45127PA0010116	Rating Area 6	No Preference	35	525.42
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45127PA0010116	Rating Area 6	No Preference	37	532.30
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45127PA0010116	Rating Area 6	No Preference	39	542.62
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45127PA0010116	Rating Area 6	No Preference	60	1166.94
45127PA0010116	Rating Area 6	No Preference	61	1208.22
45127PA0010116	Rating Area 6	No Preference	62	1235.30
45127PA0010116	Rating Area 6	No Preference	63	1269.27
45127PA0010116	Rating Area 6	No Preference	64 and over	1289.90
45127PA0010116	Rating Area 7	No Preference	0-14	338.79
45127PA0010116	Rating Area 7	No Preference	15	368.91
45127PA0010116	Rating Area 7	No Preference	16	380.42
45127PA0010116	Rating Area 7	No Preference	17	391.94
45127PA0010116	Rating Area 7	No Preference	18	404.34
45127PA0010116	Rating Area 7	No Preference	19	416.74
45127PA0010116	Rating Area 7	No Preference	20	429.58
45127PA0010116	Rating Area 7	No Preference	21	442.87
45127PA0010116	Rating Area 7	No Preference	22	442.87
45127PA0010116	Rating Area 7	No Preference	23	442.87
45127PA0010116	Rating Area 7	No Preference	24	442.87
45127PA0010116	Rating Area 7	No Preference	25	444.64
45127PA0010116	Rating Area 7	No Preference	26	453.50
45127PA0010116	Rating Area 7	No Preference	27	464.13
45127PA0010116	Rating Area 7	No Preference	28	481.40
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45127PA0010116	Rating Area 7	No Preference	30	502.66
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45127PA0010116	Rating Area 7	No Preference	39	558.90
45127PA0010116	Rating Area 7	No Preference	40	565.99
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45127PA0010116	Rating Area 7	No Preference	43	600.97
45127PA0010116	Rating Area 7	No Preference	44	618.69
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45127PA0010116	Rating Area 7	No Preference	63	1307.35
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45127PA0010116	Rating Area 9	No Preference	18	423.97
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45127PA0010116	Rating Area 9	No Preference	23	464.37
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45127PA0010116	Rating Area 9	No Preference	51	866.05
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45127PA0010116	Rating Area 9	No Preference	55	1035.54
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45127PA0010116	Rating Area 9	No Preference	60	1260.29
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45127PA0010116	Rating Area 9	No Preference	62	1334.13
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45127PA0010117	Rating Area 6	No Preference	23	436.90
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45127PA0010117	Rating Area 6	No Preference	57	1064.73
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45127PA0010117	Rating Area 6	No Preference	62	1255.21
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45127PA0010117	Rating Area 7	No Preference	44	628.66

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45127PA0010117	Rating Area 7	No Preference	49	767.71
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45127PA0010117	Rating Area 7	No Preference	58	1146.62
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45127PA0010117	Rating Area 7	No Preference	61	1264.52
45127PA0010117	Rating Area 7	No Preference	62	1292.87
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45127PA0010117	Rating Area 7	No Preference	64 and over	1350.02
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45127PA0010117	Rating Area 9	No Preference	15	393.05
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45127PA0010117	Rating Area 9	No Preference	23	471.85
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45127PA0010117	Rating Area 9	No Preference	28	512.90
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45127PA0010117	Rating Area 9	No Preference	32	558.20
45127PA0010117	Rating Area 9	No Preference	33	565.28
45127PA0010117	Rating Area 9	No Preference	34	572.83
45127PA0010117	Rating Area 9	No Preference	35	576.60
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45127PA0010117	Rating Area 9	No Preference	37	584.15
45127PA0010117	Rating Area 9	No Preference	38	587.93
45127PA0010117	Rating Area 9	No Preference	39	595.48
45127PA0010117	Rating Area 9	No Preference	40	603.03
45127PA0010117	Rating Area 9	No Preference	41	614.35
45127PA0010117	Rating Area 9	No Preference	42	625.20

45127PA0010117	Rating Area 9	No Preference	43	640.30
45127PA0010117	Rating Area 9	No Preference	44	659.18
45127PA0010117	Rating Area 9	No Preference	45	681.35
45127PA0010117	Rating Area 9	No Preference	46	707.78
45127PA0010117	Rating Area 9	No Preference	47	737.50
45127PA0010117	Rating Area 9	No Preference	48	771.48
45127PA0010117	Rating Area 9	No Preference	49	804.98
45127PA0010117	Rating Area 9	No Preference	50	842.73
45127PA0010117	Rating Area 9	No Preference	51	880.00
45127PA0010117	Rating Area 9	No Preference	52	921.06
45127PA0010117	Rating Area 9	No Preference	53	962.58
45127PA0010117	Rating Area 9	No Preference	54	1007.40
45127PA0010117	Rating Area 9	No Preference	55	1052.23
45127PA0010117	Rating Area 9	No Preference	56	1100.83
45127PA0010117	Rating Area 9	No Preference	57	1149.90
45127PA0010117	Rating Area 9	No Preference	58	1202.28
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45127PA0010117	Rating Area 9	No Preference	61	1325.90
45127PA0010117	Rating Area 9	No Preference	62	1355.63
45127PA0010117	Rating Area 9	No Preference	63	1392.91
45127PA0010117	Rating Area 9	No Preference	64 and over	1415.55
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45127PA0010124	Rating Area 6	No Preference	15	309.37
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45127PA0010124	Rating Area 6	No Preference	18	339.08
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45127PA0010124	Rating Area 6	No Preference	22	371.39
45127PA0010124	Rating Area 6	No Preference	23	371.39
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45127PA0010124	Rating Area 6	No Preference	44	518.83
45127PA0010124	Rating Area 6	No Preference	45	536.29
45127PA0010124	Rating Area 6	No Preference	46	557.08
45127PA0010124	Rating Area 6	No Preference	47	580.48
45127PA0010124	Rating Area 6	No Preference	48	607.22
45127PA0010124	Rating Area 6	No Preference	49	633.59
45127PA0010124	Rating Area 6	No Preference	50	663.30
45127PA0010124	Rating Area 6	No Preference	51	692.64
45127PA0010124	Rating Area 6	No Preference	52	724.95
45127PA0010124	Rating Area 6	No Preference	53	757.64
45127PA0010124	Rating Area 6	No Preference	54	792.92
45127PA0010124	Rating Area 6	No Preference	55	828.20
45127PA0010124	Rating Area 6	No Preference	56	866.45
45127PA0010124	Rating Area 6	No Preference	57	905.08
45127PA0010124	Rating Area 6	No Preference	58	946.30
45127PA0010124	Rating Area 6	No Preference	59	966.73
45127PA0010124	Rating Area 6	No Preference	60	1007.95
45127PA0010124	Rating Area 6	No Preference	61	1043.61
45127PA0010124	Rating Area 6	No Preference	62	1067.00
45127PA0010124	Rating Area 6	No Preference	63	1096.34
45127PA0010124	Rating Area 6	No Preference	64 and over	1114.16
45127PA0010124	Rating Area 7	No Preference	0-14	292.64
45127PA0010124	Rating Area 7	No Preference	15	318.65
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45127PA0010124	Rating Area 7	No Preference	17	338.54
45127PA0010124	Rating Area 7	No Preference	18	349.25
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45127PA0010124	Rating Area 7	No Preference	20	371.06
45127PA0010124	Rating Area 7	No Preference	21	382.53
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45127PA0010124	Rating Area 7	No Preference	23	382.53
45127PA0010124	Rating Area 7	No Preference	24	382.53
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45127PA0010124	Rating Area 7	No Preference	28	415.81
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45127PA0010124	Rating Area 7	No Preference	32	452.54
45127PA0010124	Rating Area 7	No Preference	33	458.27
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45127PA0010124	Rating Area 7	No Preference	35	467.45
45127PA0010124	Rating Area 7	No Preference	36	470.51
45127PA0010124	Rating Area 7	No Preference	37	473.57
45127PA0010124	Rating Area 7	No Preference	38	476.63

Capital Advantage Assurance Company
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
45127PA0020008	Silver PPO 5000/10/30 | Combined w/Med	PPO	Silver	On/Off	PPO	6,7,9	All
45127PA0020013	Gold PPO 2000/10/20 | Combined w/Med	PPO	Gold	On/Off	PPO	6,7,9	All
45127PA0020020	Bronze PPO 7350/0/60 | Combined w/Med	PPO	Bronze	On/Off	PPO	6,7,9	All
45127PA0020021	Silver PPO 4950/10/30 | Combined w/Med	PPO	Silver	Off	PPO	6,7,9	All

Company Name: Capital Advantage Assurance Company
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>	45127PA0020008		45127PA0020008		45127PA0020008		45127PA0020013	
HIOS Plan ID (Off Exchange)=>	45127PA0020008		45127PA0020008		45127PA0020008		45127PA0020013	
Plan Marketing Name =>	Silver PPO 5000/10/30 | Combined w/Med		Silver PPO 5000/10/30 | Combined w/Med		Silver PPO 5000/10/30 | Combined w/Med		Gold PPO 2000/10/20 | Combined w/Med	
Form # =>	CAAC-Ind-PPO-C-v0118		CAAC-Ind-PPO-C-v0118		CAAC-Ind-PPO-C-v0118		CAAC-Ind-PPO-C-v0118	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Gold	
Deductible =>	$5000 Med/Rx Combined		$5000 Med/Rx Combined		$5000 Med/Rx Combined		$2000 Med/Rx Combined	
Coinsurance =>	10%		10%		10%		10%	
Copays =>	$30/$75/$400 PCP/SPC/ER		$30/$75/$400 PCP/SPC/ER		$30/$75/$400 PCP/SPC/ER		$20/$50/$300 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$472.92	$472.92	$487.11	$487.11	$510.75	$510.75	$430.97	$430.97
15	$514.96	$514.96	$530.41	$530.41	$556.15	$556.15	$469.28	$469.28
16	$531.03	$531.03	$546.96	$546.96	$573.51	$573.51	$483.93	$483.93
17	$547.10	$547.10	$563.52	$563.52	$590.87	$590.87	$498.57	$498.57
18	$564.41	$564.41	$581.34	$581.34	$609.56	$609.56	$514.35	$514.35
19	$581.72	$581.72	$599.17	$599.17	$628.26	$628.26	$530.12	$530.12
20	$599.65	$599.65	$617.64	$617.64	$647.62	$647.62	$546.46	$546.46
21	$618.20	$633.65	$636.74	$652.66	$667.65	$684.34	$563.36	$577.45
22	$618.20	$633.65	$636.74	$652.66	$667.65	$684.34	$563.36	$577.45
23	$618.20	$633.65	$636.74	$652.66	$667.65	$684.34	$563.36	$577.45
24	$618.20	$633.65	$636.74	$652.66	$667.65	$684.34	$563.36	$577.45
25	$620.67	$636.18	$639.29	$655.27	$670.32	$687.08	$565.61	$579.76
26	$633.03	$648.86	$652.02	$668.32	$683.67	$700.77	$576.88	$591.30
27	$647.87	$664.07	$667.30	$683.99	$699.70	$717.19	$590.40	$605.16
28	$671.98	$688.78	$692.14	$709.44	$725.74	$743.88	$612.37	$627.68
29	$691.76	$709.05	$712.51	$730.33	$747.10	$765.78	$630.40	$646.16
30	$701.65	$719.19	$722.70	$740.77	$757.78	$776.73	$639.42	$655.40
31	$716.49	$734.40	$737.98	$756.43	$773.81	$793.15	$652.94	$669.26
32	$731.32	$749.61	$753.26	$772.10	$789.83	$809.58	$666.46	$683.12
33	$740.60	$759.11	$762.82	$781.89	$799.85	$819.84	$674.91	$691.78
34	$750.49	$769.25	$773.00	$792.33	$810.53	$830.79	$683.92	$701.02
35	$755.43	$774.32	$778.10	$797.55	$815.87	$836.27	$688.43	$705.64
36	$760.38	$779.39	$783.19	$802.77	$821.21	$841.74	$692.93	$710.26
37	$765.33	$784.46	$788.29	$807.99	$826.55	$847.22	$697.44	$714.88
38	$770.27	$789.53	$793.38	$813.21	$831.89	$852.69	$701.95	$719.50
39	$780.16	$799.67	$803.57	$823.66	$842.58	$863.64	$710.96	$728.74
40	$790.05	$849.31	$813.75	$874.79	$853.26	$917.25	$719.98	$773.97
41	$804.89	$865.26	$829.04	$891.21	$869.28	$934.48	$733.50	$788.51
42	$819.11	$880.54	$843.68	$906.96	$884.64	$950.98	$746.45	$802.44
43	$838.89	$901.81	$864.06	$928.86	$906.00	$973.95	$764.48	$821.82
44	$863.62	$928.39	$889.53	$956.24	$932.71	$1,002.66	$787.02	$846.04
45	$892.67	$981.94	$919.45	$1,011.40	$964.09	$1,060.50	$813.49	$894.84
46	$927.29	$1,020.02	$955.11	$1,050.62	$1,001.48	$1,101.62	$845.04	$929.55
47	$966.24	$1,062.86	$995.23	$1,094.75	$1,043.54	$1,147.89	$880.53	$968.59
48	$1,010.75	$1,111.82	$1,041.07	$1,145.18	$1,091.61	$1,200.77	$921.10	$1,013.21
49	$1,054.64	$1,160.10	$1,086.28	$1,194.91	$1,139.01	$1,252.91	$961.09	$1,057.20
50	$1,104.10	$1,269.71	$1,137.22	$1,307.80	$1,192.42	$1,371.29	$1,006.16	$1,157.09
51	$1,152.93	$1,325.87	$1,187.52	$1,365.65	$1,245.17	$1,431.94	$1,050.67	$1,208.27
52	$1,206.72	$1,387.72	$1,242.92	$1,429.36	$1,303.25	$1,498.74	$1,099.68	$1,264.63
53	$1,261.12	$1,450.29	$1,298.95	$1,493.79	$1,362.01	$1,566.31	$1,149.26	$1,321.65
54	$1,319.85	$1,517.82	$1,359.44	$1,563.36	$1,425.43	$1,639.25	$1,202.78	$1,383.19
55	$1,378.57	$1,654.29	$1,419.93	$1,703.92	$1,488.86	$1,786.63	$1,256.30	$1,507.55
56	$1,442.25	$1,730.70	$1,485.52	$1,782.62	$1,557.63	$1,869.15	$1,314.32	$1,577.19
57	$1,506.54	$1,807.85	$1,551.74	$1,862.08	$1,627.06	$1,952.48	$1,372.91	$1,647.49
58	$1,575.16	$1,890.19	$1,622.42	$1,946.90	$1,701.17	$2,041.41	$1,435.44	$1,722.53
59	$1,609.16	$1,930.99	$1,657.44	$1,988.92	$1,737.89	$2,085.47	$1,466.43	$1,759.72
60	$1,677.78	$2,097.23	$1,728.11	$2,160.14	$1,812.00	$2,265.00	$1,528.96	$1,911.20
61	$1,737.13	$2,171.41	$1,789.24	$2,236.55	$1,876.10	$2,345.12	$1,583.05	$1,978.81
62	$1,776.07	$2,220.09	$1,829.36	$2,286.70	$1,918.16	$2,397.70	$1,618.54	$2,023.17
63	$1,824.91	$2,281.14	$1,879.66	$2,349.57	$1,970.90	$2,463.63	$1,663.04	$2,078.80
64+	$1,854.58	$2,318.23	$1,910.21	$2,387.78	$2,002.94	$2,503.69	$1,690.07	$2,112.60

Company Name: Capital Advantage Assurance Company
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>	45127PA0020013		45127PA0020013		45127PA0020020		45127PA0020020	
HIOS Plan ID (Off Exchange)=>	45127PA0020013		45127PA0020013		45127PA0020020		45127PA0020020	
Plan Marketing Name =>	Gold PPO 2000/10/20 | Combined w/Med		Gold PPO 2000/10/20 | Combined w/Med		Bronze PPO 7350/0/60 | Combined w/Med		Bronze PPO 7350/0/60 | Combined w/Med	
Form # =>	CAAC-Ind-PPO-C-v0118		CAAC-Ind-PPO-C-v0118		CAAC-Ind-PPO-C-v0118		CAAC-Ind-PPO-C-v0118	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	$2000 Med/Rx Combined		$2000 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Coinsurance =>	10%		10%		0%		0%	
Copays =>	$20/$50/$300 PCP/SPC/ER		$20/$50/$300 PCP/SPC/ER		$60/$85/$0 PCP/SPC/ER		$60/$85/$0 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$443.90	$443.90	$465.45	$465.45	$316.94	$316.94	$326.45	$326.45
15	$483.36	$483.36	$506.82	$506.82	$345.11	$345.11	$355.46	$355.46
16	$498.45	$498.45	$522.64	$522.64	$355.88	$355.88	$366.56	$366.56
17	$513.53	$513.53	$538.46	$538.46	$366.65	$366.65	$377.65	$377.65
18	$529.78	$529.78	$555.50	$555.50	$378.25	$378.25	$389.60	$389.60
19	$546.03	$546.03	$572.53	$572.53	$389.86	$389.86	$401.55	$401.55
20	$562.85	$562.85	$590.18	$590.18	$401.87	$401.87	$413.93	$413.93
21	$580.26	$594.77	$608.43	$623.64	$414.30	$424.66	$426.73	$437.40
22	$580.26	$594.77	$608.43	$623.64	$414.30	$424.66	$426.73	$437.40
23	$580.26	$594.77	$608.43	$623.64	$414.30	$424.66	$426.73	$437.40
24	$580.26	$594.77	$608.43	$623.64	$414.30	$424.66	$426.73	$437.40
25	$582.58	$597.15	$610.86	$626.14	$415.96	$426.35	$428.43	$439.15
26	$594.19	$609.04	$623.03	$638.61	$424.24	$434.85	$436.97	$447.89
27	$608.11	$623.32	$637.63	$653.58	$434.19	$445.04	$447.21	$458.39
28	$630.74	$646.51	$661.36	$677.90	$450.34	$461.60	$463.85	$475.45
29	$649.31	$665.55	$680.83	$697.85	$463.60	$475.19	$477.51	$489.45
30	$658.60	$675.06	$690.57	$707.83	$470.23	$481.98	$484.34	$496.44
31	$672.52	$689.34	$705.17	$722.80	$480.17	$492.18	$494.58	$506.94
32	$686.45	$703.61	$719.77	$737.77	$490.12	$502.37	$504.82	$517.44
33	$695.15	$712.53	$728.90	$747.12	$496.33	$508.74	$511.22	$524.00
34	$704.44	$722.05	$738.63	$757.10	$502.96	$515.53	$518.05	$531.00
35	$709.08	$726.81	$743.50	$762.09	$506.27	$518.93	$521.46	$534.50
36	$713.72	$731.57	$748.37	$767.08	$509.59	$522.33	$524.88	$538.00
37	$718.36	$736.32	$753.24	$772.07	$512.90	$525.72	$528.29	$541.50
38	$723.01	$741.08	$758.10	$777.06	$516.22	$529.12	$531.70	$545.00
39	$732.29	$750.60	$767.84	$787.03	$522.85	$535.92	$538.53	$551.99
40	$741.58	$797.19	$777.57	$835.89	$529.47	$569.18	$545.36	$586.26
41	$755.50	$812.16	$792.18	$851.59	$539.42	$579.87	$555.60	$597.27
42	$768.85	$826.51	$806.17	$866.63	$548.95	$590.12	$565.41	$607.82
43	$787.42	$846.47	$825.64	$887.56	$562.20	$604.37	$579.07	$622.50
44	$810.63	$871.42	$849.98	$913.73	$578.78	$622.18	$596.14	$640.85
45	$837.90	$921.69	$878.57	$966.43	$598.25	$658.07	$616.19	$677.81
46	$870.39	$957.43	$912.65	$1,003.91	$621.45	$683.59	$640.09	$704.10
47	$906.95	$997.64	$950.98	$1,046.07	$647.55	$712.30	$666.98	$733.67
48	$948.73	$1,043.60	$994.78	$1,094.26	$677.38	$745.12	$697.70	$767.47
49	$989.93	$1,088.92	$1,037.98	$1,141.78	$706.79	$777.47	$728.00	$800.80
50	$1,036.35	$1,191.80	$1,086.66	$1,249.65	$739.94	$850.93	$762.14	$876.46
51	$1,082.19	$1,244.52	$1,134.72	$1,304.93	$772.67	$888.57	$795.85	$915.22
52	$1,132.67	$1,302.57	$1,187.66	$1,365.80	$808.71	$930.02	$832.97	$957.92
53	$1,183.73	$1,361.29	$1,241.20	$1,427.38	$845.17	$971.94	$870.52	$1,001.10
54	$1,238.86	$1,424.69	$1,299.00	$1,493.85	$884.53	$1,017.21	$911.06	$1,047.72
55	$1,293.98	$1,552.78	$1,356.80	$1,628.16	$923.89	$1,108.66	$951.60	$1,141.92
56	$1,353.75	$1,624.50	$1,419.47	$1,703.36	$966.56	$1,159.87	$995.56	$1,194.67
57	$1,414.10	$1,696.92	$1,482.74	$1,779.29	$1,009.65	$1,211.58	$1,039.94	$1,247.92
58	$1,478.51	$1,774.21	$1,550.28	$1,860.34	$1,055.63	$1,266.76	$1,087.30	$1,304.76
59	$1,510.42	$1,812.51	$1,583.74	$1,900.49	$1,078.42	$1,294.10	$1,110.77	$1,332.93
60	$1,574.83	$1,968.54	$1,651.28	$2,064.10	$1,124.41	$1,405.51	$1,158.14	$1,447.67
61	$1,630.54	$2,038.17	$1,709.69	$2,137.11	$1,164.18	$1,455.22	$1,199.11	$1,498.88
62	$1,667.09	$2,083.87	$1,748.02	$2,185.02	$1,190.28	$1,487.85	$1,225.99	$1,532.49
63	$1,712.93	$2,141.17	$1,796.09	$2,245.11	$1,223.01	$1,528.76	$1,259.70	$1,574.63
64+	$1,740.78	$2,175.98	$1,825.28	$2,281.61	$1,242.89	$1,553.62	$1,280.18	$1,600.23

Company Name: Capital Advantage Assurance Company
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2018 **Ending date of Rates:** December 31, 2018

HIOS Plan ID (On Exchange)=>	45127PA0020020							
HIOS Plan ID (Off Exchange)=>	45127PA0020020		45127PA0020021		45127PA0020021		45127PA0020021	
Plan Marketing Name =>	Bronze PPO 7350/0/60 | Combined w/Med		Silver PPO 4950/10/30 | Combined w/Med		Silver PPO 4950/10/30 | Combined w/Med		Silver PPO 4950/10/30 | Combined w/Med	
Form # =>	CAAC-Ind-PPO-C-v0118		CAAC-Ind-PPO-C-v0118		CAAC-Ind-PPO-C-v0118		CAAC-Ind-PPO-C-v0118	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Bronze		Silver		Silver		Silver	
Deductible =>	$7350 Med/Rx Combined		$4950 Med/Rx Combined		$4950 Med/Rx Combined		$4950 Med/Rx Combined	
Coinsurance =>	0%		10%		10%		10%	
Copays =>	$60/$85/$0 PCP/SPC/ER		$30/$75/$400 PCP/SPC/ER		$30/$75/$400 PCP/SPC/ER		$30/$75/$400 PCP/SPC/ER	
OOP Maximum =>	$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined		$7350 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$342.29	$342.29	$358.80	$358.80	$369.57	$369.57	$387.51	$387.51
15	$372.72	$372.72	$390.70	$390.70	$402.42	$402.42	$421.95	$421.95
16	$384.35	$384.35	$402.89	$402.89	$414.98	$414.98	$435.12	$435.12
17	$395.99	$395.99	$415.09	$415.09	$427.54	$427.54	$448.29	$448.29
18	$408.52	$408.52	$428.22	$428.22	$441.06	$441.06	$462.48	$462.48
19	$421.04	$421.04	$441.35	$441.35	$454.59	$454.59	$476.66	$476.66
20	$434.02	$434.02	$454.95	$454.95	$468.60	$468.60	$491.35	$491.35
21	$447.44	$458.63	$469.02	$480.75	$483.09	$495.17	$506.54	$519.21
22	$447.44	$458.63	$469.02	$480.75	$483.09	$495.17	$506.54	$519.21
23	$447.44	$458.63	$469.02	$480.75	$483.09	$495.17	$506.54	$519.21
24	$447.44	$458.63	$469.02	$480.75	$483.09	$495.17	$506.54	$519.21
25	$449.23	$460.46	$470.90	$482.67	$485.03	$497.15	$508.57	$521.28
26	$458.18	$469.64	$480.28	$492.29	$494.69	$507.05	$518.70	$531.67
27	$468.92	$480.64	$491.54	$503.82	$506.28	$518.94	$530.86	$544.13
28	$486.37	$498.53	$509.83	$522.57	$525.12	$538.25	$550.61	$564.38
29	$500.69	$513.21	$524.84	$537.96	$540.58	$554.10	$566.82	$580.99
30	$507.85	$520.54	$532.34	$545.65	$548.31	$562.02	$574.93	$589.30
31	$518.59	$531.55	$543.60	$557.19	$559.91	$573.90	$587.08	$601.76
32	$529.32	$542.56	$554.85	$568.73	$571.50	$585.79	$599.24	$614.22
33	$536.04	$549.44	$561.89	$575.94	$578.75	$593.21	$606.84	$622.01
34	$543.20	$556.78	$569.39	$583.63	$586.48	$601.14	$614.94	$630.32
35	$546.77	$560.44	$573.15	$587.47	$590.34	$605.10	$619.00	$634.47
36	$550.35	$564.11	$576.90	$591.32	$594.20	$609.06	$623.05	$638.63
37	$553.93	$567.78	$580.65	$595.17	$598.07	$613.02	$627.10	$642.78
38	$557.51	$571.45	$584.40	$599.01	$601.93	$616.98	$631.15	$646.93
39	$564.67	$578.79	$591.91	$606.70	$609.66	$624.91	$639.26	$655.24
40	$571.83	$614.72	$599.41	$644.37	$617.39	$663.70	$647.36	$695.92
41	$582.57	$626.26	$610.67	$656.47	$628.99	$676.16	$659.52	$708.98
42	$592.86	$637.33	$621.45	$668.06	$640.10	$688.11	$671.17	$721.51
43	$607.18	$652.72	$636.46	$684.20	$655.56	$704.72	$687.38	$738.93
44	$625.08	$671.96	$655.22	$704.37	$674.88	$725.50	$707.64	$760.72
45	$646.11	$710.72	$677.27	$745.00	$697.59	$767.35	$731.45	$804.60
46	$671.16	$738.28	$703.53	$773.89	$724.64	$797.10	$759.82	$835.80
47	$699.35	$769.29	$733.08	$806.39	$755.07	$830.58	$791.73	$870.90
48	$731.57	$804.73	$766.85	$843.54	$789.86	$868.84	$828.20	$911.02
49	$763.34	$839.67	$800.15	$880.17	$824.16	$906.57	$864.16	$950.58
50	$799.13	$919.00	$837.67	$963.33	$862.80	$992.23	$904.69	$1,040.39
51	$834.48	$959.65	$874.73	$1,005.94	$900.97	$1,036.11	$944.71	$1,086.41
52	$873.41	$1,004.42	$915.53	$1,052.86	$943.00	$1,084.45	$988.77	$1,137.09
53	$912.78	$1,049.70	$956.81	$1,100.33	$985.51	$1,133.34	$1,033.35	$1,188.35
54	$955.29	$1,098.58	$1,001.36	$1,151.57	$1,031.40	$1,186.11	$1,081.47	$1,243.69
55	$997.80	$1,197.36	$1,045.92	$1,255.10	$1,077.30	$1,292.76	$1,129.59	$1,355.51
56	$1,043.88	$1,252.66	$1,094.23	$1,313.08	$1,127.06	$1,352.47	$1,181.77	$1,418.12
57	$1,090.42	$1,308.50	$1,143.01	$1,371.61	$1,177.30	$1,412.76	$1,234.45	$1,481.34
58	$1,140.08	$1,368.10	$1,195.07	$1,434.08	$1,230.92	$1,477.11	$1,290.68	$1,548.81
59	$1,164.69	$1,397.63	$1,220.87	$1,465.04	$1,257.49	$1,508.99	$1,318.54	$1,582.24
60	$1,214.36	$1,517.95	$1,272.93	$1,591.16	$1,311.12	$1,638.89	$1,374.76	$1,718.45
61	$1,257.31	$1,571.64	$1,317.95	$1,647.44	$1,357.49	$1,696.87	$1,423.39	$1,779.24
62	$1,285.50	$1,606.88	$1,347.50	$1,684.38	$1,387.93	$1,734.91	$1,455.30	$1,819.13
63	$1,320.85	$1,651.06	$1,384.55	$1,730.69	$1,426.09	$1,782.61	$1,495.32	$1,869.15
64+	$1,342.32	$1,677.91	$1,407.06	$1,758.83	$1,449.27	$1,811.60	$1,519.62	$1,899.54

Capital Advantage Assurance Company
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 6

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
45127PA0020008	Silver PPO 5000/10/30 | Combined w/Med	PPO	Silver	On/Off	$618.20	$618.20	$618.20	$618.20	$618.20	$618.20	$618.20	$618.20	$618.20	$618.20
45127PA0020013	Gold PPO 2000/10/20 | Combined w/Med	PPO	Gold	On/Off	$563.36	$563.36	$563.36	$563.36	$563.36	$563.36	$563.36	$563.36	$563.36	$563.36
45127PA0020020	Bronze PPO 7350/0/60 | Combined w/Med	PPO	Bronze	On/Off	$414.30	$414.30	$414.30	$414.30	$414.30	$414.30	$414.30	$414.30	$414.30	$414.30
45127PA0020021	Silver PPO 4950/10/30 | Combined w/Med	PPO	Silver	Off	$469.02	$469.02	$469.02	$469.02	$469.02	$469.02	$469.02	$469.02	$469.02	$469.02

Capital Advantage Assurance Company
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 7				RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
45127PA0020008	Silver PPO 5000/10/30 | Combined w/Med	PPO	Silver	On/Off	$636.74	$636.74	$636.74	$636.74	$667.65	$667.65	$667.65	$667.65	$667.65	$667.65	$667.65
45127PA0020013	Gold PPO 2000/10/20 | Combined w/Med	PPO	Gold	On/Off	$580.26	$580.26	$580.26	$580.26	$608.43	$608.43	$608.43	$608.43	$608.43	$608.43	$608.43
45127PA0020020	Bronze PPO 7350/0/60 | Combined w/Med	PPO	Bronze	On/Off	$426.73	$426.73	$426.73	$426.73	$447.44	$447.44	$447.44	$447.44	$447.44	$447.44	$447.44
45127PA0020021	Silver PPO 4950/10/30 | Combined w/Med	PPO	Silver	Off	$483.09	$483.09	$483.09	$483.09	$506.54	$506.54	$506.54	$506.54	$506.54	$506.54	$506.54

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*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2018				
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
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	472.92	472.92
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	15	514.96	514.96
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	16	531.03	531.03
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	17	547.10	547.10
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	18	564.41	564.41
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	19	581.72	581.72
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	20	599.65	599.65
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	21	618.20	633.65
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	22	618.20	633.65
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	23	618.20	633.65
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	24	618.20	633.65
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	25	620.67	636.18
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	26	633.03	648.86
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	27	647.87	664.07
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	28	671.98	688.78
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	29	691.76	709.05
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	30	701.65	719.19
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	31	716.49	734.40
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	32	731.32	749.61
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	33	740.60	759.11
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	34	750.49	769.25
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	35	755.43	774.32
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	36	760.38	779.39
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	37	765.33	784.46
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	38	770.27	789.53
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	39	780.16	799.67
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	40	790.05	849.31
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	41	804.89	865.26
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	42	819.11	880.54

45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	43	838.89	901.81
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	44	863.62	928.39
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	45	892.67	981.94
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	46	927.29	1020.02
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	47	966.24	1062.86
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	48	1010.75	1111.82
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	49	1054.64	1160.10
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	50	1104.10	1269.71
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	51	1152.93	1325.87
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	52	1206.72	1387.72
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	53	1261.12	1450.29
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	54	1319.85	1517.82
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	55	1378.57	1654.29
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	56	1442.25	1730.70
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	57	1506.54	1807.85
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	58	1575.16	1890.19
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	59	1609.16	1930.99
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	60	1677.78	2097.23
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	61	1737.13	2171.41
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1776.07	2220.09
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1824.91	2281.14
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1854.58	2318.23
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	487.11	487.11
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	15	530.41	530.41
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	16	546.96	546.96
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	17	563.52	563.52
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	18	581.34	581.34
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	19	599.17	599.17
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	20	617.64	617.64
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	21	636.74	652.66
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	22	636.74	652.66
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	23	636.74	652.66
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	24	636.74	652.66
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	25	639.29	655.27
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	26	652.02	668.32
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	27	667.30	683.99
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	28	692.14	709.44
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	29	712.51	730.33
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	30	722.70	740.77
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	31	737.98	756.43
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	32	753.26	772.10
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	33	762.82	781.89
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	34	773.00	792.33
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	35	778.10	797.55
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	36	783.19	802.77
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	37	788.29	807.99
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	38	793.38	813.21
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	39	803.57	823.66
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	40	813.75	874.79

45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	41	829.04	891.21
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	42	843.68	906.96
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	43	864.06	928.86
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	44	889.53	956.24
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	45	919.45	1011.40
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	46	955.11	1050.62
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	47	995.23	1094.75
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	48	1041.07	1145.18
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	49	1086.28	1194.91
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	50	1137.22	1307.80
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	51	1187.52	1365.65
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	52	1242.92	1429.36
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	53	1298.95	1493.79
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	54	1359.44	1563.36
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	55	1419.93	1703.92
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	56	1485.52	1782.62
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	57	1551.74	1862.08
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	58	1622.42	1946.90
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	59	1657.44	1988.92
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	60	1728.11	2160.14
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	61	1789.24	2236.55
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	62	1829.36	2286.70
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	63	1879.66	2349.57
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1910.21	2387.78
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	510.75	510.75
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	15	556.15	556.15
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	16	573.51	573.51
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	17	590.87	590.87
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	18	609.56	609.56
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	19	628.26	628.26
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	20	647.62	647.62
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	21	667.65	684.34
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	22	667.65	684.34
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	23	667.65	684.34
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	24	667.65	684.34
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	25	670.32	687.08
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	26	683.67	700.77
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	27	699.70	717.19
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	28	725.74	743.88
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	29	747.10	765.78
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	30	757.78	776.73
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	31	773.81	793.15
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	32	789.83	809.58
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	33	799.85	819.84
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	34	810.53	830.79
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	35	815.87	836.27
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	36	821.21	841.74
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	37	826.55	847.22
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	38	831.89	852.69

45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	39	842.58	863.64
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	40	853.26	917.25
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	41	869.28	934.48
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	42	884.64	950.98
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	43	906.00	973.95
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	44	932.71	1002.66
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	45	964.09	1060.50
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	46	1001.48	1101.62
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	47	1043.54	1147.89
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	48	1091.61	1200.77
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	49	1139.01	1252.91
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	50	1192.42	1371.29
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	51	1245.17	1431.94
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	52	1303.25	1498.74
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	53	1362.01	1566.31
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	54	1425.43	1639.25
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	55	1488.86	1786.63
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	56	1557.63	1869.15
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	57	1627.06	1952.48
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	58	1701.17	2041.41
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	59	1737.89	2085.47
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	60	1812.00	2265.00
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	61	1876.10	2345.12
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	62	1918.16	2397.70
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	63	1970.90	2463.63
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2002.94	2503.69
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	430.97	430.97
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	15	469.28	469.28
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	16	483.93	483.93
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	17	498.57	498.57
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	18	514.35	514.35
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	19	530.12	530.12
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	20	546.46	546.46
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	21	563.36	577.45
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	22	563.36	577.45
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	23	563.36	577.45
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	24	563.36	577.45
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	25	565.61	579.76
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	26	576.88	591.30
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	27	590.40	605.16
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	28	612.37	627.68
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	29	630.40	646.16
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	30	639.42	655.40
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	31	652.94	669.26
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	32	666.46	683.12
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	33	674.91	691.78
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	34	683.92	701.02
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	35	688.43	705.64

45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	36	692.93	710.26
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	37	697.44	714.88
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	38	701.95	719.50
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	39	710.96	728.74
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	40	719.98	773.97
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	41	733.50	788.51
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	42	746.45	802.44
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	43	764.48	821.82
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	44	787.02	846.04
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	45	813.49	894.84
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	46	845.04	929.55
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	47	880.53	968.59
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	48	921.10	1013.21
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	49	961.09	1057.20
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	50	1006.16	1157.09
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	51	1050.67	1208.27
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	52	1099.68	1264.63
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	53	1149.26	1321.65
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	54	1202.78	1383.19
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	55	1256.30	1507.55
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	56	1314.32	1577.19
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	57	1372.91	1647.49
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	58	1435.44	1722.53
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	59	1466.43	1759.72
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	60	1528.96	1911.20
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	61	1583.05	1978.81
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	62	1618.54	2023.17
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	63	1663.04	2078.80
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1690.07	2112.60
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	443.90	443.90
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	15	483.36	483.36
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	16	498.45	498.45
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	17	513.53	513.53
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	18	529.78	529.78
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	19	546.03	546.03
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	20	562.85	562.85
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	21	580.26	594.77
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	22	580.26	594.77
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	23	580.26	594.77
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	24	580.26	594.77
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	25	582.58	597.15
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	26	594.19	609.04
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	27	608.11	623.32
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	28	630.74	646.51
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	29	649.31	665.55
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	30	658.60	675.06
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	31	672.52	689.34

45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	32	686.45	703.61
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	33	695.15	712.53
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	34	704.44	722.05
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	35	709.08	726.81
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	36	713.72	731.57
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	37	718.36	736.32
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	38	723.01	741.08
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	39	732.29	750.60
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	40	741.58	797.19
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	41	755.50	812.16
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	42	768.85	826.51
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	43	787.42	846.47
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	44	810.63	871.42
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	45	837.90	921.69
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	46	870.39	957.43
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	47	906.95	997.64
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	48	948.73	1043.60
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	49	989.93	1088.92
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	50	1036.35	1191.80
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	51	1082.19	1244.52
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	52	1132.67	1302.57
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	53	1183.73	1361.29
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	54	1238.86	1424.69
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	55	1293.98	1552.78
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	56	1353.75	1624.50
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	57	1414.10	1696.92
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	58	1478.51	1774.21
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	59	1510.42	1812.51
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	60	1574.83	1968.54
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	61	1630.54	2038.17
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	62	1667.09	2083.87
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	63	1712.93	2141.17
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1740.78	2175.98
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	465.45	465.45
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	15	506.82	506.82
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	16	522.64	522.64
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	17	538.46	538.46
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	18	555.50	555.50
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	19	572.53	572.53
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	20	590.18	590.18
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	21	608.43	623.64
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	22	608.43	623.64
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	23	608.43	623.64
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	24	608.43	623.64
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	25	610.86	626.14
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	26	623.03	638.61
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	27	637.63	653.58

45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	28	661.36	677.90
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	29	680.83	697.85
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	30	690.57	707.83
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	31	705.17	722.80
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	32	719.77	737.77
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	33	728.90	747.12
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	34	738.63	757.10
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	35	743.50	762.09
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	36	748.37	767.08
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	37	753.24	772.07
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	38	758.10	777.06
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	39	767.84	787.03
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	40	777.57	835.89
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	41	792.18	851.59
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	42	806.17	866.63
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	43	825.64	887.56
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	44	849.98	913.73
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	45	878.57	966.43
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	46	912.65	1003.91
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	47	950.98	1046.07
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	48	994.78	1094.26
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	49	1037.98	1141.78
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	50	1086.66	1249.65
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	51	1134.72	1304.93
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	52	1187.66	1365.80
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	53	1241.20	1427.38
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	54	1299.00	1493.85
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	55	1356.80	1628.16
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	56	1419.47	1703.36
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	57	1482.74	1779.29
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	58	1550.28	1860.34
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	59	1583.74	1900.49
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	60	1651.28	2064.10
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	61	1709.69	2137.11
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	62	1748.02	2185.02
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	63	1796.09	2245.11
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1825.28	2281.61
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	316.94	316.94
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	15	345.11	345.11
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	16	355.88	355.88
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	17	366.65	366.65
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	18	378.25	378.25
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	19	389.86	389.86
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	20	401.87	401.87
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	21	414.30	424.66
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	22	414.30	424.66
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	23	414.30	424.66

45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	24	414.30	424.66
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	25	415.96	426.35
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	26	424.24	434.85
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	27	434.19	445.04
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	28	450.34	461.60
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	29	463.60	475.19
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	30	470.23	481.98
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	31	480.17	492.18
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	32	490.12	502.37
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	33	496.33	508.74
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	34	502.96	515.53
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	35	506.27	518.93
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	36	509.59	522.33
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	37	512.90	525.72
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	38	516.22	529.12
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	39	522.85	535.92
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	40	529.47	569.18
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	41	539.42	579.87
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	42	548.95	590.12
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	43	562.20	604.37
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	44	578.78	622.18
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	45	598.25	658.07
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	46	621.45	683.59
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	47	647.55	712.30
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	48	677.38	745.12
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	49	706.79	777.47
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	50	739.94	850.93
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	51	772.67	888.57
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	52	808.71	930.02
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	53	845.17	971.94
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	54	884.53	1017.21
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	55	923.89	1108.66
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	56	966.56	1159.87
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	57	1009.65	1211.58
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	58	1055.63	1266.76
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	59	1078.42	1294.10
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	60	1124.41	1405.51
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	61	1164.18	1455.22
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	62	1190.28	1487.85
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	63	1223.01	1528.76
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1242.89	1553.62
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	326.45	326.45
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	15	355.46	355.46
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	16	366.56	366.56
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	17	377.65	377.65
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	18	389.60	389.60
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	19	401.55	401.55

45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	20	413.93	413.93
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	21	426.73	437.40
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	22	426.73	437.40
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	23	426.73	437.40
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	24	426.73	437.40
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	25	428.43	439.15
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	26	436.97	447.89
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	27	447.21	458.39
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	28	463.85	475.45
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	29	477.51	489.45
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	30	484.34	496.44
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	31	494.58	506.94
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	32	504.82	517.44
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	33	511.22	524.00
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	34	518.05	531.00
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	35	521.46	534.50
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	36	524.88	538.00
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	37	528.29	541.50
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	38	531.70	545.00
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	39	538.53	551.99
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	40	545.36	586.26
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	41	555.60	597.27
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	42	565.41	607.82
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	43	579.07	622.50
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	44	596.14	640.85
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	45	616.19	677.81
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	46	640.09	704.10
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	47	666.98	733.67
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	48	697.70	767.47
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	49	728.00	800.80
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	50	762.14	876.46
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	51	795.85	915.22
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	52	832.97	957.92
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	53	870.52	1001.10
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	54	911.06	1047.72
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	55	951.60	1141.92
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	56	995.56	1194.67
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	57	1039.94	1247.92
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	58	1087.30	1304.76
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	59	1110.77	1332.93
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	60	1158.14	1447.67
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	61	1199.11	1498.88
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	62	1225.99	1532.49
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	63	1259.70	1574.63
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1280.18	1600.23
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	342.29	342.29
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	15	372.72	372.72

45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	16	384.35	384.35
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	17	395.99	395.99
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	18	408.52	408.52
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	19	421.04	421.04
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	20	434.02	434.02
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	21	447.44	458.63
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	22	447.44	458.63
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	23	447.44	458.63
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	24	447.44	458.63
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	25	449.23	460.46
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	26	458.18	469.64
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	27	468.92	480.64
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	28	486.37	498.53
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	29	500.69	513.21
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	30	507.85	520.54
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	31	518.59	531.55
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	32	529.32	542.56
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	33	536.04	549.44
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	34	543.20	556.78
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	35	546.77	560.44
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	36	550.35	564.11
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	37	553.93	567.78
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	38	557.51	571.45
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	39	564.67	578.79
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	40	571.83	614.72
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	41	582.57	626.26
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	42	592.86	637.33
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	43	607.18	652.72
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	44	625.08	671.96
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	45	646.11	710.72
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	46	671.16	738.28
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	47	699.35	769.29
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	48	731.57	804.73
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	49	763.34	839.67
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	50	799.13	919.00
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	51	834.48	959.65
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	52	873.41	1004.42
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	53	912.78	1049.70
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	54	955.29	1098.58
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	55	997.80	1197.36
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	56	1043.88	1252.66
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	57	1090.42	1308.50
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	58	1140.08	1368.10
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	59	1164.69	1397.63
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	60	1214.36	1517.95
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	61	1257.31	1571.64
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	62	1285.50	1606.88

45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	63	1320.85	1651.06
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1342.32	1677.91
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	358.80	358.80
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	15	390.70	390.70
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	16	402.89	402.89
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	17	415.09	415.09
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	18	428.22	428.22
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	19	441.35	441.35
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	20	454.95	454.95
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	21	469.02	480.75
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	22	469.02	480.75
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	23	469.02	480.75
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	24	469.02	480.75
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	25	470.90	482.67
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	26	480.28	492.29
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	27	491.54	503.82
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	28	509.83	522.57
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	29	524.84	537.96
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	30	532.34	545.65
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	31	543.60	557.19
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	32	554.85	568.73
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	33	561.89	575.94
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	34	569.39	583.63
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	35	573.15	587.47
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	36	576.90	591.32
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	37	580.65	595.17
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	38	584.40	599.01
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	39	591.91	606.70
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	40	599.41	644.37
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	41	610.67	656.47
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	42	621.45	668.06
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	43	636.46	684.20
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	44	655.22	704.37
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	45	677.27	745.00
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	46	703.53	773.89
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	47	733.08	806.39
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	48	766.85	843.54
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	49	800.15	880.17
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	50	837.67	963.33
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	51	874.73	1005.94
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	52	915.53	1052.86
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	53	956.81	1100.33
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	54	1001.36	1151.57
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	55	1045.92	1255.10
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	56	1094.23	1313.08
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	57	1143.01	1371.61
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	58	1195.07	1434.08

45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	59	1220.87	1465.04
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	60	1272.93	1591.16
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	61	1317.95	1647.44
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	62	1347.50	1684.38
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	63	1384.55	1730.69
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1407.06	1758.83
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	369.57	369.57
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	15	402.42	402.42
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	16	414.98	414.98
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	17	427.54	427.54
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	18	441.06	441.06
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	19	454.59	454.59
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	20	468.60	468.60
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	21	483.09	495.17
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	22	483.09	495.17
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	23	483.09	495.17
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	24	483.09	495.17
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	25	485.03	497.15
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	26	494.69	507.05
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	27	506.28	518.94
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	28	525.12	538.25
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	29	540.58	554.10
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	30	548.31	562.02
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	31	559.91	573.90
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	32	571.50	585.79
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	33	578.75	593.21
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	34	586.48	601.14
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	35	590.34	605.10
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	36	594.20	609.06
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	37	598.07	613.02
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	38	601.93	616.98
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	39	609.66	624.91
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	40	617.39	663.70
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	41	628.99	676.16
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	42	640.10	688.11
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	43	655.56	704.72
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	44	674.88	725.50
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	45	697.59	767.35
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	46	724.64	797.10
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	47	755.07	830.58
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	48	789.86	868.84
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	49	824.16	906.57
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	50	862.80	992.23
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	51	900.97	1036.11
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	52	943.00	1084.45
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	53	985.51	1133.34
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	54	1031.40	1186.11

45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	55	1077.30	1292.76
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	56	1127.06	1352.47
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	57	1177.30	1412.76
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	58	1230.92	1477.11
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	59	1257.49	1508.99
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	60	1311.12	1638.89
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	61	1357.49	1696.87
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	62	1387.93	1734.91
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	63	1426.09	1782.61
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1449.27	1811.60
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	387.51	387.51
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	15	421.95	421.95
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	16	435.12	435.12
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	17	448.29	448.29
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	18	462.48	462.48
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	19	476.66	476.66
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	20	491.35	491.35
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	21	506.54	519.21
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	22	506.54	519.21
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	23	506.54	519.21
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	24	506.54	519.21
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	25	508.57	521.28
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	26	518.70	531.67
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	27	530.86	544.13
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	28	550.61	564.38
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	29	566.82	580.99
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	30	574.93	589.30
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	31	587.08	601.76
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	32	599.24	614.22
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	33	606.84	622.01
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	34	614.94	630.32
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	35	619.00	634.47
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	36	623.05	638.63
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	37	627.10	642.78
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	38	631.15	646.93
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	39	639.26	655.24
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	40	647.36	695.92
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	41	659.52	708.98
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	42	671.17	721.51
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	43	687.38	738.93
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	44	707.64	760.72
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	45	731.45	804.60
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	46	759.82	835.80
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	47	791.73	870.90
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	48	828.20	911.02
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	49	864.16	950.58
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	50	904.69	1040.39

45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	51	944.71	1086.41
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	52	988.77	1137.09
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	53	1033.35	1188.35
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	54	1081.47	1243.69
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	55	1129.59	1355.51
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	56	1181.77	1418.12
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	57	1234.45	1481.34
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	58	1290.68	1548.81
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	59	1318.54	1582.24
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	60	1374.76	1718.45
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	61	1423.39	1779.24
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	62	1455.30	1819.13
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	63	1495.32	1869.15
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1519.62	1899.54

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*	45127			
Federal TIN*	45-5492167			
Rate Effective Date*	1/1/2018			
Rate Expiration Date*	3/31/2018			
Rating Method*	Age-Based Rates			

Plan ID* **Required:** Enter the 14-character Plan ID	**Rating Area ID*** **Required:** Select the Rating Area ID	**Tobacco*** **Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Age*** **Required:** Select the age of a subscriber eligible for the rate	**Individual Rate*** **Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
45127PA0010054	Rating Area 6	No Preference	0-14	348.66
45127PA0010054	Rating Area 6	No Preference	15	379.66
45127PA0010054	Rating Area 6	No Preference	16	391.51
45127PA0010054	Rating Area 6	No Preference	17	403.36
45127PA0010054	Rating Area 6	No Preference	18	416.12
45127PA0010054	Rating Area 6	No Preference	19	428.88
45127PA0010054	Rating Area 6	No Preference	20	442.10
45127PA0010054	Rating Area 6	No Preference	21	455.77
45127PA0010054	Rating Area 6	No Preference	22	455.77
45127PA0010054	Rating Area 6	No Preference	23	455.77
45127PA0010054	Rating Area 6	No Preference	24	455.77
45127PA0010054	Rating Area 6	No Preference	25	457.59
45127PA0010054	Rating Area 6	No Preference	26	466.71
45127PA0010054	Rating Area 6	No Preference	27	477.65
45127PA0010054	Rating Area 6	No Preference	28	495.42
45127PA0010054	Rating Area 6	No Preference	29	510.01
45127PA0010054	Rating Area 6	No Preference	30	517.30
45127PA0010054	Rating Area 6	No Preference	31	528.24
45127PA0010054	Rating Area 6	No Preference	32	539.18
45127PA0010054	Rating Area 6	No Preference	33	546.01
45127PA0010054	Rating Area 6	No Preference	34	553.30
45127PA0010054	Rating Area 6	No Preference	35	556.95
45127PA0010054	Rating Area 6	No Preference	36	560.60
45127PA0010054	Rating Area 6	No Preference	37	564.24
45127PA0010054	Rating Area 6	No Preference	38	567.89
45127PA0010054	Rating Area 6	No Preference	39	575.18
45127PA0010054	Rating Area 6	No Preference	40	582.47
45127PA0010054	Rating Area 6	No Preference	41	593.41

45127PA0010054	Rating Area 6	No Preference	42	603.90
45127PA0010054	Rating Area 6	No Preference	43	618.48
45127PA0010054	Rating Area 6	No Preference	44	636.71
45127PA0010054	Rating Area 6	No Preference	45	658.13
45127PA0010054	Rating Area 6	No Preference	46	683.66
45127PA0010054	Rating Area 6	No Preference	47	712.37
45127PA0010054	Rating Area 6	No Preference	48	745.18
45127PA0010054	Rating Area 6	No Preference	49	777.54
45127PA0010054	Rating Area 6	No Preference	50	814.01
45127PA0010054	Rating Area 6	No Preference	51	850.01
45127PA0010054	Rating Area 6	No Preference	52	889.66
45127PA0010054	Rating Area 6	No Preference	53	929.77
45127PA0010054	Rating Area 6	No Preference	54	973.07
45127PA0010054	Rating Area 6	No Preference	55	1016.37
45127PA0010054	Rating Area 6	No Preference	56	1063.31
45127PA0010054	Rating Area 6	No Preference	57	1110.71
45127PA0010054	Rating Area 6	No Preference	58	1161.30
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45127PA0010070	Rating Area 6	No Preference	20	341.56
45127PA0010070	Rating Area 6	No Preference	21	352.12
45127PA0010070	Rating Area 6	No Preference	22	352.12
45127PA0010070	Rating Area 6	No Preference	23	352.12
45127PA0010070	Rating Area 6	No Preference	24	352.12
45127PA0010070	Rating Area 6	No Preference	25	353.53
45127PA0010070	Rating Area 6	No Preference	26	360.57
45127PA0010070	Rating Area 6	No Preference	27	369.02
45127PA0010070	Rating Area 6	No Preference	28	382.75
45127PA0010070	Rating Area 6	No Preference	29	394.02
45127PA0010070	Rating Area 6	No Preference	30	399.66
45127PA0010070	Rating Area 6	No Preference	31	408.11
45127PA0010070	Rating Area 6	No Preference	32	416.56
45127PA0010070	Rating Area 6	No Preference	33	421.84
45127PA0010070	Rating Area 6	No Preference	34	427.47
45127PA0010070	Rating Area 6	No Preference	35	430.29
45127PA0010070	Rating Area 6	No Preference	36	433.11
45127PA0010070	Rating Area 6	No Preference	37	435.92
45127PA0010070	Rating Area 6	No Preference	38	438.74
45127PA0010070	Rating Area 6	No Preference	39	444.38
45127PA0010070	Rating Area 6	No Preference	40	450.01
45127PA0010070	Rating Area 6	No Preference	41	458.46
45127PA0010070	Rating Area 6	No Preference	42	466.56
45127PA0010070	Rating Area 6	No Preference	43	477.83
45127PA0010070	Rating Area 6	No Preference	44	491.91
45127PA0010070	Rating Area 6	No Preference	45	508.46

Capital BLUE

August 10, 2017

Ms. Johanna Fabian-Marks, Special Deputy & Acting Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Individual Rates
Filing No 17-49
TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense
Filing Type: Rate

Dear Ms. Fabian-Marks:

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Individual Rates effective January 1, 2018.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2018
- Average Rate Change before Individual Mandate & CSR Non-Payment Adjustments: 12.1%
- Average Rate Change after Individual Mandate & CSR Non-Payment Adjustments: 49.2%
- Range of Requested Rate Change: 20.8% to 55.8%
- Product: PPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 53,206/34,524
- Number of Plans: 4
- Contract Form #: CAAC-Ind-PPO-C-v0118
- Form Filing SERFF #: CABC-131009997
- Binder SERFF #: CABC-PA18-125072153 & CABC-PA18-125075175
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127- 956292580985858074

Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Consumer Friendly Justification, Rates Table Template, Rate Change Request Summary, and PA Plan Design Summary and Rate Tables.

Please note that per directions from the Insurance Department, the following factors have been applied to the rates for regulatory changes:

- Individual Mandate: 0.06 added to the morbidity factor.
- Cost Sharing Reduction (CSR) Funding: Factor of .94/.70 = 1.34 applied in the PA Rate Template, Part III, column O to the on-exchange silver plan.

Additionally with this filing, we are adding one off-exchange-only silver plan.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]. Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Enclosures

cc: [redacted]

Attachment 1

2018 ACA-Compliant
Health Insurance Rate Filing Guidance

Pennsylvania Insurance Department

March 14, 2017

Capital Advantage Assurance Company (CAAC) – Individual Plans

Rate request filing ID # CABC-131022042- 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:	12.5%
Revised requested average rate change:	49.2%
Range of requested rate change:	20.8% to 55.8%
Effective date:	1/1/2018
People impacted:	53,206
Available in:	Rating Area 6, Rating Area 7, and Rating Area 9

Key information

Jan. 2016-Dec. 2016 financial experience

Premiums	$199,298,705
Claims	$209,557,023
Administrative expenses	$17,353,298
Taxes & fees	$6,323,257
Company made (after taxes)	**$(33,934,873)**

The company expects its annual medical costs to increase **13.3%**.

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

Claims:	88.4%
Administrative:	5.1%
Taxes & fees:	4.5%
Profit:	2.0%

Explanation of requested rate change

Primary drivers of requested change

- Federal government withholding Cost-Sharing Reduction payments
- Non-enforcement of the individual mandate
- Historical claim experience
- Reimplementation of Health Insurer Fee in 2018
- Increase in exchange fees due to on-exchange enrollment growth

Changes being requested are also based upon consideration of the factors that influence future period cost structures. The primary drivers of change in future costs are:

- Anticipated increase in facility and physician unit costs
- Anticipated changes in prescription drug unit costs
- Continuing change in utilization such as
  - Intensity of medical services rendered
  - Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
  - Further migration from brand prescription drugs to generic prescription drugs
  - Favorable impacts of value based benefits designs
- Prescription drug patent expirations and new to market brand drugs
- Leveraging associated with unchanged cost share components such as deductible and copays
- Inflation adjustment to administrative expenses

Unified Rate Review v4.2

Company Legal Name: **Capital Advantage Assurance (** State: **PA**
HIOS Issuer ID: **45127** Market: **Individual**
Effective Date of Rate Change(s): **1/1/2018**

Market Level Calculations (Same for all Plans)

Section I: Experience period data

Experience Period: 1/1/2016 to 12/31/2016

	Experience Period Aggregate Amount	PMPM	% of Prem
Premiums (net of MLR Rebate) in Experience Period:	$186,182,348	$423.16	100.00%
Incurred Claims in Experience Period	$228,458,754	519.25	122.71%
Allowed Claims:	$260,911,029	593.01	140.14%
Index Rate of Experience Period		593.01	
Experience Period Member Months	439,980		

Section II: Allowed Claims, PMPM basis

Projection Period: 1/1/2018 to 12/31/2018 Mid-point to Mid-point, Experience to Projection: 24 months

	Experience Period on Actual Experience Allowed				Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections, before credibility Adjustment			Credibility Manual		
Benefit Category	**Utilization Description**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Pop'l risk Morbidity**	**Other**	**Cost**	**Util**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**
Inpatient Hospital	Admits	66.98	$22,383.87	$124.95	1.230	1.005	1.094	1.025	86.51	$26,914.13	$194.03	0.00	0.00	$0.00
Outpatient Hospital	Visits	438.29	6,112.72	223.26	1.230	1.005	1.088	1.040	583.25	7,273.70	353.53	0.00	0.00	0.00
Professional	Visits	1,334.02	1,261.80	140.27	1.230	1.005	1.066	1.040	1,775.23	1,441.45	213.24	0.00	0.00	0.00
Other Medical	Services	156.93	1,032.43	13.50	1.230	1.286	1.088	1.040	208.84	1,572.50	27.37	0.00	0.00	0.00
Capitation	Benefit Period	1.00	0.00	0.00	1.000	1.000	1.030	1.000	1.00	0.00	0.00	0.00	0.00	0.00
Prescription Drug	Prescriptions	9,078.06	120.32	91.02	1.230	1.005	1.136	1.046	12,212.39	156.03	158.80	0.00	0.00	0.00
Total				$593.01							$946.97			$0.00

Section III: Projected Experience:

			After Credibility	Projected Period Totals
Projected Allowed Claims PMPM (w/applied credibility if applicable)	100.00%	0.00%	$946.97	$559,930,518
Paid to Allowed Average Factor in Projection Period			0.934	
Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM			$884.93	$523,248,832
Projected Risk Adjustments PMPM			28.09	16,606,348
Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM			$856.85	$506,642,484
Projected ACA reinsurance recoveries, net of rein prem, PMPM			0.00	0
Projected Incurred Claims			$856.85	$506,642,484
Administrative Expense Load		5.07%	50.45	29,833,140
Profit & Risk Load		2.00%	19.89	11,762,495
Taxes & Fees		6.78%	67.46	39,886,620
Single Risk Pool Gross Premium Avg. Rate, PMPM			$994.65	$588,124,739
Index Rate for Projection Period			$946.97	
% increase over Experience Period			135.05%	
% Increase, annualized:			53.31%	
Projected Member Months				591,288

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

Company Legal Name:	**Capital Advantage Assurance Company - CAAC**	State:	**PA**
HIOS Issuer ID:	**45127**	Market:	**Individual**
Effective Date of Rate Change(s):	**1/1/2018**		

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product		PPO												Terminated Products
Product ID:		45127PA002												45127PA999
Metal:		Silver	Gold	Bronze	Bronze	Silver	Silver	Gold	Silver	Platinum	Silver	Silver	Silver	Not Applicable
AV Metal Value		0.666	0.763	0.613	0.600	0.700	0.700	0.800	0.700	0.900	0.700	0.700	0.667	0.000
AV Pricing Value		0.758	0.896	0.698	0.600	0.700	0.700	0.800	0.700	0.900	0.700	0.700	0.758	1.000
Plan Category		Renewing	Renewing	New	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	New	Terminated
Plan Type:		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Plan Name		Silver PPO 5000/10/30	Gold PPO 2000/10/20	Bronze PPO 7350/0/60	Healthy Benefits PPO 6300.50	Healthy Benefits PPO 3500.0	Healthy Benefits PPO 2500.00	Healthy Benefits PPO 500.0	Healthy Benefits PPO 0.0	Healthy Benefits PPO 0.0.10	Healthy Benefits PPO HSA 3000.10	Healthy Benefits PPO 1500.30	Silver PPO 5000/10/30	2016 Experience
Plan ID (Standard Component ID):		45127PA0020008	45127PA0020013	45127PA0020020	45127PA0020007	45127PA0020009	45127PA0020011	45127PA0020014	45127PA0020015	45127PA0020017	45127PA0020018	45127PA0020019	45127PA0020021	45127PA9999999
Exchange Plan?		Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2		-8.00%												0.00%
Historical Rate Increase - Calendar Year - 1		1.60%												0.00%
Historical Rate Increase - Calendar Year 0		43.30%												0.00%
Effective Date of Proposed Rates		1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018
Rate Change % (over prior filing)		55.94%	20.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)		55.94%	20.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Proj'd Per Rate Change % (over Exper. Period)		140.86%	72.28%	#DIV/0!	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	#DIV/0!	-100.00%
Product Rate Increase %		47.65%												0.00%

Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Plan ID (Standard Component ID):	Total	45127PA0020008	45127PA0020013	45127PA0020020	45127PA0020007	45127PA0020009	45127PA0020011	45127PA0020014	45127PA0020015	45127PA0020017	45127PA0020018	45127PA0020019	45127PA0020021	45127PA9999999
Inpatient	$22.66	$71.62	$23.78	$153.40	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$173.66	$0.00
Outpatient	$40.50	$127.98	$42.48	$274.10	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$310.30	$0.00
Professional	$25.44	$80.41	$26.69	$172.21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$194.96	$0.00
Prescription Drug	$16.51	$52.17	$17.32	$111.74	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$126.50	$0.00
Other	$2.45	$7.74	$2.57	$16.58	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$18.77	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$9.71	$26.81	$31.50	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$5.11	$14.11	$16.58	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$122.38	$380.84	$160.93	$728.03	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$824.18	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$568.03	$705.48	$829.03	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Projected Member Months	591,288	363,360	95,928	120,000	0	0	0	0	0	0	0	0	12,000	0

:tion III: Experience Period Information

Plan ID (Standard Component ID):	Total	45127PA0020008	45127PA0020013	45127PA0020020	45127PA0020007	45127PA0020009	45127PA0020011	45127PA0020014	45127PA0020015	45127PA0020017	45127PA0020018	45127PA0020019	45127PA0020021	45127PA9999999
Plan Adjusted Index Rate	$499.91	$451.02	$574.63	$0.00	$406.04	$549.12	$474.52	$609.22	$483.75	$1,209.35	$457.26	$425.44	$0.00	$206.00
Member Months	350,014	104,468	18,945	0	34,543	4,694	39,066	30,019	55,476	10,706	50,116	1,981	0	89,966
Total Premium (TP)	$174,975,203	$47,116,947	$10,886,285	$0	$14,025,991	$2,577,574	$18,537,737	$18,288,159	$26,836,273	$12,947,274	$22,916,157	$842,805	$0	$11,207,145
EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	$243,907,852	$54,919,761	$17,314,362	$0	$10,988,700	$7,026,580	$20,713,957	$29,024,360	$33,742,447	$34,885,936	$34,381,066	$910,682	$0	17,003,177
EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation:	$33,825,861	$8,776,742	$2,018,728	$0	$3,480,452	$674,284	$3,861,789	$3,121,079	$4,463,936	$1,366,464	$5,850,262	$212,125	$0	$1,700,318
Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0			$0	$0	$0	$0						$0
Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	#DIV/0!	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
Total Incurred claims, payable with issuer funds	$210,081,991	$46,143,019	$15,295,634	$0	$7,508,248	$6,352,297	$16,852,168	$25,903,282	$29,278,511	$33,519,472	$28,530,804	$698,557	$0	$15,302,859
Net Amt of Rein	$11,901,129.21	$2,129,267.02	$882,719.77	$0.00	$623,232.39	$606,282.93	$900,933.91	$1,412,060.86	$1,129,146.11	$2,383,812.18	$1,781,125.24	$52,548.80	$0.00	$0.00
Net Amt of Risk Adj	$13,116,357.01	-$3,656,569.25	$2,235,809.41	$0.00	-$4,847,540.38	$2,184,150.27	-$1,310,713.33	$4,188,854.23	$1,161,697.93	$12,441,849.90	$1,037,701.80	-$318,883.57	$0.00	$0.00

Incurred Claims PMPM	$600.21	$441.70	$807.37	#DIV/0!	$217.36	$1,353.28	$431.38	$862.90	$527.77	$3,130.91	$569.30	$352.63	#DIV/0!	$170.10
Allowed Claims PMPM	$696.85	$525.71	$913.93	#DIV/0!	$318.12	$1,496.93	$530.23	$966.87	$608.24	$3,258.54	$686.03	$459.71	#DIV/0!	$189.00
EHB portion of Allowed Claims, PMPM	$696.85	$525.71	$913.93	#DIV/0!	$318.12	$1,496.93	$530.23	$966.87	$608.24	$3,258.54	$686.03	$459.71	#DIV/0!	$189.00

:tion IV: Projected (12 months following effective date)

Plan ID (Standard Component ID):	Total	45127PA0020008	45127PA0020013	45127PA0020020	45127PA0020007	45127PA0020009	45127PA0020011	45127PA0020014	45127PA0020015	45127PA0020017	45127PA0020018	45127PA0020019	45127PA0020021	45127PA9999999
Plan Adjusted Index Rate	$992.65	$1,086.32	$989.96	$728.03	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$824.18	$0.00
Member Months	591,288	363,360	95,928	120,000	-	-	-	-	-	-	-	-	12,000	-
Total Premium (TP)	$586,943,878	$394,725,235	$94,964,883	$87,363,600	$0	$0	$0	$0	$0	$0	$0	$0	$9,890,160	$0
EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	$565,591,934	$384,273,540	$78,222,152	$92,403,153	$0	$0	$0	$0	$0	$0	$0	$0	$10,693,089	$0
EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Allowed Claims which are not the issuer's obligation	$99,242,701	$68,390,854	$9,896,921	$19,056,403	$0	$0	$0	$0	$0	$0	$0	$0	$1,898,522	$0
Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0			$0	$0	$0	$0	$0	$0	$0	$0		$0
Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		#DIV/0!
Total Incurred claims, payable with issuer funds	$466,349,233	$315,882,686	$68,325,230	$73,346,750	$0	$0	$0	$0	$0	$0	$0	$0	$8,794,567	$0
Net Amt of Rein	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Amt of Risk Adj	$16,269,328	$10,204,981	$2,694,142	$3,370,205	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.
RFJ Part II – Consumer Friendly Justification

Rate Increase Considerations: Changes being requested are based upon consideration of the factors that influence future period cost structures. The primary drivers of change in future costs are:

- Federal government withholding Cost-Sharing Reduction payments
- Non-enforcement of the individual mandate
- Anticipated increase in facility and physician unit costs
- Anticipated changes in prescription drug unit costs
- Continuing change in utilization such as
  - Intensity of medical services rendered
  - Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
  - Further migration from brand prescription drugs to generic prescription drugs
  - Favorable impacts of value based benefits designs
- Prescription drug patent expirations and new to market brand drugs
- Leveraging associated with unchanged cost share components such as deductible and copays
- Inflation adjustment to administrative expenses
- Reimplementation of the Health Insurer Fee in 2018

Health care benefit programs issued or administered by Capital BlueCross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company® and Keystone Health Plan® Central. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Individual Rates
Effective January 1, 2018

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Individual
- Effective Date: 1/1/2018

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2018
- Average Rate Change: 49.2%
- Range of Requested Rate Change: 20.8% to 55.8%
- Product: PPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 53,206/34,524
- Number of Plans: 4
- Contract Form #: CAAC-Ind-PPO-C-v0118
- Form Filing SERFF #: CABC-131009997
- Binder SERFF #: CABC-PA18-125072153, CABC-PA18-125075175
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-956292580985858074

Company Contact Information

- Primary Contact Name: [redacted]
- Primary Contact Telephone Number: [redacted]
- Primary Contact Email Address: [redacted]

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to individuals effective January 1, 2018. CAAC will offer individual products on and off the federally-facilitated exchange.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Individual	CAAC	1/1/2014	CABC-129034382	0.00%
Individual	CAAC	1/1/2015	CABC-129635524	-8.00%
Individual	CAAC	1/1/2016	CABC-130076761	1.60%
Individual	CAAC	1/1/2017	CABC-130533947	43.3%

Proposed Rate Increases

CAAC is proposing an aggregate annual 49.2% rate increase. The rate change does vary by plan. The rate change is calculated in PA Rate Template Part III, Table 10, cell AC15.

Potential Regulatory Changes

Rates submitted by this filing assume changes to the current regulatory framework. As directed by the Insurance Department, the following factors have been applied to the rates for regulatory changes:

- Individual Mandate: 0.06 added to the morbidity factor.
- Cost Sharing Reduction (CSR) Funding: Factor of .94/.70 = 1.34 applied in the PA Rate Template, Part III, column O to the on-exchange silver plan.

Membership

Membership is shown in PA Rate Template Part I, Table 1.

Benefit Changes 2017-2018

There are several benefit changes being implemented in 2018. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and

a new plan was created in its place. All terminated plans are listed in Exhibit R, and a summary of proposed 2018 benefits is included in Exhibit A.

Benefit changes by plan are listed in Exhibit A1, highlighted in yellow.

Experience Period Premium and Claims

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2016 and December 31, 2016.

Paid Through Date: Claims in the BEP are paid through February 28, 2017

Premiums (net of MLR Rebate) in Experience Period: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates.

Allowed and Incurred Claims during the Experience Period:

	Incurred	Allowed
Amount of claims processed through the issuer's claim system:	$223,967,084	$262,053,541
Amount of claims processed outside of the issuer's claim system:	$0	$0
Amount of claims that represent best estimate of incurred but not paid:	$4,491,670	$5,290,412

Allowed claims are developed by combining paid claims with member cost-sharing.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.

5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Benefit Categories

Claims in the benefit categories displayed in the URRT come directly from CBC's data warehouse. See Exhibit C for a description of benefits by benefit category.

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Pop'l risk Morbidity".

Changes in Benefits:

1. Pediatric Dental and Pediatric Vision: The following PMPM charges are added to the projection period claims PMPM:

   - Pediatric dental coverage: 5.01 allowed/3.61 incurred
   - Pediatric vision coverage 0.46 allowed/0.46 incurred

   This was added to the projected allowed claims in Exhibit B by applying a factor to the experience period, "Other Medical" claims. The development of pediatric dental and vision projected claims is described below.

   See Exhibit C for the pediatric dental and vision rate development.

Changes in Demographics: CAAC does not expect changes in demographics in its individual population.

Other Adjustments: Found in URRT, Worksheet 1, "Other".

1. List-Billed Adjustment: CAAC is adjusting the claim experience for the impact of the list-billing rating methodology required under CFR Part 147.102. This section requires that family rates are calculated by summing the premiums for each individual family member, provided at most three child dependents under age 21 are taken into account. This rating rule requires an adjustment to premium.

Trend Factors: Trend levels reflect our best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CAAC uses a hospital and physician contracting model to determine future trends. This model contains all known contracted payment increases, as well as estimated increases in provider payments.
2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs
    d. Favorable impacts of value based benefits designs
3. Intensity: Intensity is defined as the amount of inputs used to provide each unit of service. This can best be seen in an example:

Year 2017

Type of Service	Units	Cost per Unit
X-Ray	1	$200
MRI	1	$5,000
Total	2	$5,200

Year 2018

Type of Service	Units	Cost per Unit
X-Ray	0	$200
MRI	2	$5,000
Total	2	$10,000

Total Annual Trend	92%

2. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CAAC strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Credibility Manual Rate Development

CAAC individual data was used to develop rates. No credibility manual is used.

Credibility of Experience

Credibility Manual Rate Development: CAAC experience data is given 100% credibility.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. The URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
    a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
    b. BEP Member Months

2. Develop BEP *Paid and Incurred Claims*:

$$BEP\ Paid\ and\ Incurred\ Claims = \frac{BEP\ Paid\ Claims}{Completion\ Factor}$$

   The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

$$Trended\ Claim\ PMPM = [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$Projected\ Paid\ and\ Incurred\ Claims\ PMPM = [Trended\ Claim\ PMPM] \times [Benefit\ Adjustment] \times [Morbidity\ Adjustment] \times [List - Billed\ Adjustment]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *List-Billed Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

   a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
   b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = \frac{Average\ Manual\ Cost\ in\ Projection\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

   c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment\ x\ Avg\ Induced\ Demand}$$

Where Avg Induced Demand is the average premium impact of induced demand rating factor. This factor is discussed in the Plan Adjusted Index Rate section below.

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit\ Relativity\ A = \frac{Manual\ Cost\ of\ Benefit\ A}{Manual\ Cost\ of\ Base\ Plan}$$

e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

   i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than $1000.

   ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

$$\begin{aligned} &Projected\ Claims\ PMPM\ Benefit\ A \\ &\qquad = Projected\ Claims\ PMPM\ Base\ Plan \\ &\qquad \times Pricing\ Relativity\ A \end{aligned}$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in 2018. The *Total Projected Claims PMPM* :

$$\begin{aligned} = Projected\ Claims\ PMPM\ Benefit\ A\ &\times Expected\ Member\ Dist\ of\ Benefit\ A \\ &+ Projected\ Claims\ PMPM\ Benefit\ B \\ &\times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots \end{aligned}$$

7. The Paid-To-Allowed Ratio is then:

$$Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*.

Risk Adjustment

Projected Risk Adjustments PMPM:

Relevant to 2018 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2018. The 2018 pricing impact is:

$$[Net\ Projected\ Risk\ Adjustments\ PMPM] = [Projected\ CRA\ Transfer\ PMPM] - [Risk\ Adjustment\ Fee\ PMPM]$$

The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. The impact of transitional policies throughout the remainder of 2017 and 2018
5. 2016 risk adjustment results
6. Market improvement in coding risk

To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.13 PMPM. The Risk Adjustment Fee PMPM is included in the URRT Worksheet 1, "Projected Risk Adjustments PMPM".

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

1. Administrative Expense: Calculated using an allocation method from CAAC's finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CAAC individual products. Administrative expenses are included in the URRT Worksheet 1, "Administrative Load".
2. Broker Expense: Calculated based on CAAC's explicit per contract broker fee. Broker Expense is included in the URRT Worksheet 1, "Administrative Load".
3. Member Out-Of-Pocket (OOP) and Ways to Save:
    a. Description: These products offer enhanced transparency to cost savings potential both prospectively and retrospectively. These are new services included in each of CAAC's plans that work to decrease costs by engaging members in their health care decisions. The Member OOP program will show a member, prospectively, the value of a service and the impact of member cost-sharing when that service is incurred. It allows a member to shop for the best price while introducing transparency related to the member's expected cost share at the time of service. The "Ways to Save" program allows members to receive alerts, retrospectively, informing them of cost savings that could have been incurred had

they have known about competing medical providers in the area. The alerts are retrospective and offer transparency around member's healthcare options.

b. Costs: The vendor of these products charge both per contract per year (PCPY) user fees as well as initial implementation fees and annual subscription fees. The PCPY user fees are $0.115 and $1.7955 for "Member Out of Pocket" and "Way to Save" respectively. The vendor also charges a 25% administrative load, annual subscription fee, and a $100,000 implementation fee. The implementation fee is amortized over 5 years across several hundred thousand members. Using book of business member-to-contract ratios and converting to a per member per month (PMPM), in conjunction with the administrative load and implementation fee yields a PMPM charge of $0.0128 and $.20 for Member Out of Pocket and Ways to Save respectively. Annual subscription fees charged yields another $0.04 PMPM. All of these items combined allow us to arrive at a requested $0.25 PMPM. These programs are included in the URRT Worksheet 1, "Administrative Load".

4. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
    a. Complete CBC Personal Profile and receive a gift card reward.
    b. Complete one online coaching program and receive a gift card reward.
    c. The wellness program is administered through a vendor and costs are based on vendor fees.
5. Identity Theft Coverage: Identity protection offering will include the following components:
    a. Credit monitoring – Monitors activity that may affect credit
    b. Fraud detection – Identifies potentially fraudulent use of identity or credit
    c. Fraud resolution support – Assists members in addressing issues that arise in relation to credit monitoring and fraud detection

Profit (or Contribution to Surplus) & Risk Margin:

6. Contingency: Contingency is included in the URRT Worksheet 1, "Profit and Risk".

Taxes and Fees:

1. Fee for Patient-Centered Outcomes Research Trust Fund (PCOR): As per the Notice of Proposed Rulemaking for Fees on Health Insurance Policies and Self-Insured Plans for the Patient-Centered Outcomes Research Trust Fund (REG-136008-11), 77 Fed. Reg. 22691: For policy years ending on or after October 1, 2013, and before October 1, 2014, the applicable dollar amount in $2 per member per year ($0.17 PMPM), trended annually. At an estimated trend of 4%, the 2018 projected fee is $0.18 PMPM. PCOR is included in the URRT Worksheet 1, "Taxes and Fees".
2. Health Insurer Fee (HIF) – Section 9010 of PPACA and Section 1406 of the Reconciliation Act (which modified PPACA) refer to HIF. The fee is a fixed-dollar

amount distributed across health insurance providers: $8 billion in 2014, $11.3 billion in 2015-2016, suspended in 2018, and $14.3 billion in 2018.

3. Exchange Fee – All issuers participating in a federally-facilitated exchange will remit 3.5% of premium to HHS. The Exchange fee is included in the URRT Worksheet 1, "Taxes and Fees". The exchange user fee is applied as an adjustment to the Index Rate at the market level.
4. Federal Income Tax: Projected that Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in the URRT Worksheet 1, "Taxes and Fees".

See Exhibit H for all retention values.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Single Risk Pool

The data used to develop rates and shown in the URRT abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered product/plan combination for CAAC in the individual market. The single risk pool includes transitional products/plans for purposes of base rate experience. The projection period reflects experience of transitional policies as those members are expected to enroll in single risk pool policies in 2016. The impact of transitional policies is discussed in Projection Factors section above.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits*. This number is reflected in Worksheet 1 of the URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J for the Index Rate.

Market Adjusted Index Rate

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$
\begin{aligned}
&[Market\ Adjusted\ Index\ Rate] \\
&\qquad = ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio] \\
&\qquad - [Net\ Projected\ ACA\ Reinsurace\ Recoveries] \\
&\qquad - [Net\ Projected\ Risk\ Adjustments\ PMPM] + [Exchange\ Fees\ PMPM]) \\
&\qquad \div [Paid\ to\ Allowed\ Ratio]
\end{aligned}
$$

See Exhibit K for the development of the Market Adjusted Index Rate.

Plan Adjusted Index Rate

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of the URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Higher than average utilization due to benefit richness.
3. Provider Network: The Provider network is the same across all plans.
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Catastrophic Plans: Applied to catastrophic plans to reflect lower morbidity.
6. Adjustment for distribution and administrative costs: Described in Non-Benefit Expenses and Profit & Risk section above.
7. Tobacco Adjustment: Calculated as the average tobacco factor applied across the risk pool.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

45127PA0010124	Rating Area 7	No Preference	39	482.76
45127PA0010124	Rating Area 7	No Preference	40	488.88
45127PA0010124	Rating Area 7	No Preference	41	498.06
45127PA0010124	Rating Area 7	No Preference	42	506.85
45127PA0010124	Rating Area 7	No Preference	43	519.10
45127PA0010124	Rating Area 7	No Preference	44	534.40
45127PA0010124	Rating Area 7	No Preference	45	552.38
45127PA0010124	Rating Area 7	No Preference	46	573.80
45127PA0010124	Rating Area 7	No Preference	47	597.90
45127PA0010124	Rating Area 7	No Preference	48	625.44
45127PA0010124	Rating Area 7	No Preference	49	652.60
45127PA0010124	Rating Area 7	No Preference	50	683.20
45127PA0010124	Rating Area 7	No Preference	51	713.42
45127PA0010124	Rating Area 7	No Preference	52	746.70
45127PA0010124	Rating Area 7	No Preference	53	780.36
45127PA0010124	Rating Area 7	No Preference	54	816.71
45127PA0010124	Rating Area 7	No Preference	55	853.05
45127PA0010124	Rating Area 7	No Preference	56	892.45
45127PA0010124	Rating Area 7	No Preference	57	932.23
45127PA0010124	Rating Area 7	No Preference	58	974.69
45127PA0010124	Rating Area 7	No Preference	59	995.73
45127PA0010124	Rating Area 7	No Preference	60	1038.19
45127PA0010124	Rating Area 7	No Preference	61	1074.91
45127PA0010124	Rating Area 7	No Preference	62	1099.01
45127PA0010124	Rating Area 7	No Preference	63	1129.23
45127PA0010124	Rating Area 7	No Preference	64 and over	1147.59
45127PA0010124	Rating Area 9	No Preference	0-14	306.84
45127PA0010124	Rating Area 9	No Preference	15	334.12
45127PA0010124	Rating Area 9	No Preference	16	344.55
45127PA0010124	Rating Area 9	No Preference	17	354.97
45127PA0010124	Rating Area 9	No Preference	18	366.21
45127PA0010124	Rating Area 9	No Preference	19	377.44
45127PA0010124	Rating Area 9	No Preference	20	389.07
45127PA0010124	Rating Area 9	No Preference	21	401.10
45127PA0010124	Rating Area 9	No Preference	22	401.10
45127PA0010124	Rating Area 9	No Preference	23	401.10
45127PA0010124	Rating Area 9	No Preference	24	401.10
45127PA0010124	Rating Area 9	No Preference	25	402.71
45127PA0010124	Rating Area 9	No Preference	26	410.73
45127PA0010124	Rating Area 9	No Preference	27	420.35
45127PA0010124	Rating Area 9	No Preference	28	436.00
45127PA0010124	Rating Area 9	No Preference	29	448.83
45127PA0010124	Rating Area 9	No Preference	30	455.25
45127PA0010124	Rating Area 9	No Preference	31	464.88
45127PA0010124	Rating Area 9	No Preference	32	474.50
45127PA0010124	Rating Area 9	No Preference	33	480.52
45127PA0010124	Rating Area 9	No Preference	34	486.94
45127PA0010124	Rating Area 9	No Preference	35	490.15
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45127PA0010124	Rating Area 9	No Preference	37	496.56
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45127PA0010124	Rating Area 9	No Preference	41	522.23
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45127PA0010124	Rating Area 9	No Preference	43	544.29
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45127PA0010124	Rating Area 9	No Preference	49	684.28
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45127PA0010124	Rating Area 9	No Preference	53	818.25
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45127PA0010124	Rating Area 9	No Preference	55	894.46
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45127PA0010135	Rating Area 6	No Preference	48	477.49
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45127PA0010135	Rating Area 6	No Preference	51	544.65
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45127PA0010135	Rating Area 6	No Preference	54	623.51
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45127PA0010135	Rating Area 6	No Preference	56	681.33
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45127PA0010135	Rating Area 6	No Preference	61	820.63
45127PA0010135	Rating Area 6	No Preference	62	839.03
45127PA0010135	Rating Area 6	No Preference	63	862.10
45127PA0010135	Rating Area 6	No Preference	64 and over	876.11
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45127PA0010186	Rating Area 7	No Preference	26	357.25
45127PA0010186	Rating Area 7	No Preference	27	365.63

45127PA0010186	Rating Area 7	No Preference	28	379.23
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45127PA0010186	Rating Area 7	No Preference	31	404.35
45127PA0010186	Rating Area 7	No Preference	32	412.73
45127PA0010186	Rating Area 7	No Preference	33	417.96
45127PA0010186	Rating Area 7	No Preference	34	423.54
45127PA0010186	Rating Area 7	No Preference	35	426.33
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45127PA0010186	Rating Area 7	No Preference	37	431.92
45127PA0010186	Rating Area 7	No Preference	38	434.71
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45127PA0010188	Rating Area 6	No Preference	62	1179.60
45127PA0010188	Rating Area 6	No Preference	63	1212.03
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45127PA0010188 Rating Area 7	No Preference	63	1248.39
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45127PA0130004 Rating Area 9	No Preference	47	651.31
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45127PA0130004 Rating Area 9	No Preference	50	744.24
45127PA0130004 Rating Area 9	No Preference	51	777.16
45127PA0130004 Rating Area 9	No Preference	52	813.41
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45127PA0130004 Rating Area 9	No Preference	59	1084.69
45127PA0130004 Rating Area 9	No Preference	60	1130.94
45127PA0130004 Rating Area 9	No Preference	61	1170.95
45127PA0130004 Rating Area 9	No Preference	62	1197.20
45127PA0130004 Rating Area 9	No Preference	63	1230.12
45127PA0130004 Rating Area 9	No Preference	64 and over	1250.12

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*	45127			
Federal TIN*	45-5492167			
Rate Effective Date*	10/1/2018			
Rate Expiration Date*	12/31/2018			
Rating Method*	Age-Based Rates			

Plan ID* **Required:** Enter the 14-character Plan ID	**Rating Area ID*** **Required:** Select the Rating Area ID	**Tobacco*** **Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Age*** **Required:** Select the age of a subscriber eligible for the rate	**Individual Rate*** **Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
45127PA0010054	Rating Area 6	No Preference	0-14	372.13
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45127PA0010054	Rating Area 6	No Preference	17	430.50
45127PA0010054	Rating Area 6	No Preference	18	444.12
45127PA0010054	Rating Area 6	No Preference	19	457.74
45127PA0010054	Rating Area 6	No Preference	20	471.85
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45127PA0010054	Rating Area 6	No Preference	29	544.33
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45127PA0010054	Rating Area 6	No Preference	31	563.78
45127PA0010054	Rating Area 6	No Preference	32	575.46
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45127PA0010090	Rating Area 6	No Preference	46	613.54
45127PA0010090	Rating Area 6	No Preference	47	639.31
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45127PA0010090	Rating Area 6	No Preference	49	697.81
45127PA0010090	Rating Area 6	No Preference	50	730.53
45127PA0010090	Rating Area 6	No Preference	51	762.84
45127PA0010090	Rating Area 6	No Preference	52	798.43
45127PA0010090	Rating Area 6	No Preference	53	834.42
45127PA0010090	Rating Area 6	No Preference	54	873.28
45127PA0010090	Rating Area 6	No Preference	55	912.14
45127PA0010090	Rating Area 6	No Preference	56	954.27
45127PA0010090	Rating Area 6	No Preference	57	996.81
45127PA0010090	Rating Area 6	No Preference	58	1042.21
45127PA0010090	Rating Area 6	No Preference	59	1064.71
45127PA0010090	Rating Area 6	No Preference	60	1110.11
45127PA0010090	Rating Area 6	No Preference	61	1149.37
45127PA0010090	Rating Area 6	No Preference	62	1175.14
45127PA0010090	Rating Area 6	No Preference	63	1207.46
45127PA0010090	Rating Area 6	No Preference	64 and over	1227.08
45127PA0010090	Rating Area 7	No Preference	0-14	322.30
45127PA0010090	Rating Area 7	No Preference	15	350.94
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45127PA0010090	Rating Area 7	No Preference	17	372.85
45127PA0010090	Rating Area 7	No Preference	18	384.65
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45127PA0010090	Rating Area 7	No Preference	34	511.46
45127PA0010090	Rating Area 7	No Preference	35	514.83
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45127PA0010090	Rating Area 7	No Preference	38	524.94
45127PA0010090	Rating Area 7	No Preference	39	531.68
45127PA0010090	Rating Area 7	No Preference	40	538.42
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45127PA0010090	Rating Area 7	No Preference	43	571.71
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45127PA0010090	Rating Area 7	No Preference	49	718.74
45127PA0010090	Rating Area 7	No Preference	50	752.44
45127PA0010090	Rating Area 7	No Preference	51	785.73
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45127PA0010090	Rating Area 7	No Preference	53	859.45
45127PA0010090	Rating Area 7	No Preference	54	899.48
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45127PA0010090	Rating Area 7	No Preference	56	982.89
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45127PA0010090	Rating Area 7	No Preference	61	1183.86
45127PA0010090	Rating Area 7	No Preference	62	1210.40
45127PA0010090	Rating Area 7	No Preference	63	1243.68
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45127PA0010090	Rating Area 9	No Preference	16	379.47
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45127PA0010090	Rating Area 9	No Preference	29	494.32
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45127PA0010090	Rating Area 9	No Preference	36	543.36
45127PA0010090	Rating Area 9	No Preference	37	546.89
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45127PA0010090	Rating Area 9	No Preference	57	1076.55
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45127PA0010090	Rating Area 9	No Preference	63	1304.05
45127PA0010090	Rating Area 9	No Preference	64 and over	1325.25
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45127PA0010100 Rating Area 6	No Preference	61	1244.49
45127PA0010100 Rating Area 6	No Preference	62	1272.39
45127PA0010100 Rating Area 6	No Preference	63	1307.38
45127PA0010100 Rating Area 6	No Preference	64 and over	1328.63

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45127PA0010100	Rating Area 7	No Preference	60	1238.04
45127PA0010100	Rating Area 7	No Preference	61	1281.83
45127PA0010100	Rating Area 7	No Preference	62	1310.57

45127PA0010100	Rating Area 7	No Preference	63	1346.60
45127PA0010100	Rating Area 7	No Preference	64 and over	1368.50
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45127PA0010100	Rating Area 9	No Preference	15	398.43
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45127PA0010100	Rating Area 9	No Preference	58	1218.73
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45127PA0010100	Rating Area 9	No Preference	61	1344.05
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45127PA0010100	Rating Area 9	No Preference	64 and over	1434.92
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45127PA0010101	Rating Area 6	No Preference	23	449.97
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45127PA0010101	Rating Area 6	No Preference	58	1146.52

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45127PA0010101	Rating Area 6	No Preference	62	1292.76
45127PA0010101	Rating Area 6	No Preference	63	1328.31
45127PA0010101	Rating Area 6	No Preference	64 and over	1349.90
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45127PA0010101	Rating Area 7	No Preference	37	573.77
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45127PA0010101	Rating Area 7	No Preference	62	1331.55
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45127PA0010132	Rating Area 7	No Preference	33	450.89
45127PA0010132	Rating Area 7	No Preference	34	456.92
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45127PA0010132	Rating Area 7	No Preference	36	462.94
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45127PA0010132	Rating Area 7	No Preference	38	468.96
45127PA0010132	Rating Area 7	No Preference	39	474.98
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45127PA0010132	Rating Area 7	No Preference	45	543.48
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45127PA0010132	Rating Area 7	No Preference	47	588.27
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45127PA0010132	Rating Area 7	No Preference	50	672.20
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45127PA0010132	Rating Area 7	No Preference	64 and over	1129.11
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45127PA0010135	Rating Area 9	No Preference	63	951.51
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45127PA0010143	Rating Area 6	No Preference	47	571.87
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45127PA0010143	Rating Area 6	No Preference	63	1080.08
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45127PA0010143 Rating Area 7	No Preference	20	365.55
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45127PA0010143 Rating Area 7	No Preference	30	427.73
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45127PA0010143 Rating Area 7	No Preference	32	445.82
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45127PA0010143 Rating Area 7	No Preference	34	457.50
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45127PA0010143 Rating Area 7	No Preference	38	469.56
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45127PA0010143 Rating Area 7	No Preference	40	481.62
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45127PA0010143 Rating Area 7	No Preference	57	918.40
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45127PA0010143 Rating Area 7	No Preference	62	1082.71
45127PA0010143 Rating Area 7	No Preference	63	1112.48

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45127PA0010188	Rating Area 6	No Preference	19	394.83
45127PA0010188	Rating Area 6	No Preference	20	407.00
45127PA0010188	Rating Area 6	No Preference	21	419.59
45127PA0010188	Rating Area 6	No Preference	22	419.59
45127PA0010188	Rating Area 6	No Preference	23	419.59
45127PA0010188	Rating Area 6	No Preference	24	419.59
45127PA0010188	Rating Area 6	No Preference	25	421.27
45127PA0010188	Rating Area 6	No Preference	26	429.66
45127PA0010188	Rating Area 6	No Preference	27	439.73
45127PA0010188	Rating Area 6	No Preference	28	456.09
45127PA0010188	Rating Area 6	No Preference	29	469.52
45127PA0010188	Rating Area 6	No Preference	30	476.23
45127PA0010188	Rating Area 6	No Preference	31	486.30
45127PA0010188	Rating Area 6	No Preference	32	496.37
45127PA0010188	Rating Area 6	No Preference	33	502.67
45127PA0010188	Rating Area 6	No Preference	34	509.38
45127PA0010188	Rating Area 6	No Preference	35	512.74
45127PA0010188	Rating Area 6	No Preference	36	516.10
45127PA0010188	Rating Area 6	No Preference	37	519.45
45127PA0010188	Rating Area 6	No Preference	38	522.81
45127PA0010188	Rating Area 6	No Preference	39	529.52
45127PA0010188	Rating Area 6	No Preference	40	536.24
45127PA0010188	Rating Area 6	No Preference	41	546.31
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45127PA0010188	Rating Area 6	No Preference	50	749.39
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45127PA0010188	Rating Area 6	No Preference	52	819.04
45127PA0010188	Rating Area 6	No Preference	53	855.96
45127PA0010188	Rating Area 6	No Preference	54	895.82
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45127PA0010188	Rating Area 6	No Preference	57	1022.54
45127PA0010188	Rating Area 6	No Preference	58	1069.12
45127PA0010188	Rating Area 6	No Preference	59	1092.19
45127PA0010188	Rating Area 6	No Preference	60	1138.77
45127PA0010188	Rating Area 6	No Preference	61	1179.05
45127PA0010188	Rating Area 6	No Preference	62	1205.48
45127PA0010188	Rating Area 6	No Preference	63	1238.63
45127PA0010188	Rating Area 6	No Preference	64 and over	1258.76
45127PA0010188	Rating Area 7	No Preference	0-14	330.62
45127PA0010188	Rating Area 7	No Preference	15	360.00

45127PA0010188 Rating Area 7	No Preference	16	371.24
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45127PA0010188 Rating Area 7	No Preference	34	524.66
45127PA0010188 Rating Area 7	No Preference	35	528.12
45127PA0010188 Rating Area 7	No Preference	36	531.58
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45127PA0010188 Rating Area 7	No Preference	62	1241.65
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45127PA0010188	Rating Area 9	No Preference	17	401.04
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45127PA0010188	Rating Area 9	No Preference	23	453.16
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45127PA0010188	Rating Area 9	No Preference	26	464.03
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45127PA0010188	Rating Area 9	No Preference	29	507.08
45127PA0010188	Rating Area 9	No Preference	30	514.33
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45127PA0010188	Rating Area 9	No Preference	32	536.08
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45127PA0010188	Rating Area 9	No Preference	56	1057.22
45127PA0010188	Rating Area 9	No Preference	57	1104.34
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45127PA0010188	Rating Area 9	No Preference	60	1229.87
45127PA0010188	Rating Area 9	No Preference	61	1273.37
45127PA0010188	Rating Area 9	No Preference	62	1301.92

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45127PA0010189	Rating Area 6	No Preference	18	389.55
45127PA0010189	Rating Area 6	No Preference	19	401.50
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45127PA0010189	Rating Area 6	No Preference	41	555.52
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45127PA0010189	Rating Area 6	No Preference	52	832.86
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45127PA0010189	Rating Area 6	No Preference	63	1259.53
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45127PA0010189	Rating Area 7	No Preference	16	377.50
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45127PA0010189	Rating Area 7	No Preference	25	441.23
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45127PA0010189	Rating Area 7	No Preference	27	460.56
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45127PA0010189	Rating Area 7	No Preference	33	526.49
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45127PA0010189	Rating Area 7	No Preference	35	537.03
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45127PA0010189	Rating Area 7	No Preference	38	547.58
45127PA0010189	Rating Area 7	No Preference	39	554.61
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45127PA0010189	Rating Area 7	No Preference	44	613.94
45127PA0010189	Rating Area 7	No Preference	45	634.59
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45127PA0010189	Rating Area 7	No Preference	47	686.89
45127PA0010189	Rating Area 7	No Preference	48	718.53
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45127PA0010189	Rating Area 7	No Preference	51	819.61
45127PA0010189	Rating Area 7	No Preference	52	857.85
45127PA0010189	Rating Area 7	No Preference	53	896.52
45127PA0010189	Rating Area 7	No Preference	54	938.27
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45127PA0010189	Rating Area 7	No Preference	56	1025.28
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45127PA0010189	Rating Area 7	No Preference	58	1119.77

45127PA0010189	Rating Area 7	No Preference	59	1143.94
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45127PA0010189	Rating Area 7	No Preference	62	1262.60
45127PA0010189	Rating Area 7	No Preference	63	1297.32
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45127PA0010189	Rating Area 9	No Preference	16	395.83
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45127PA0010189	Rating Area 9	No Preference	28	500.89
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45127PA0010189	Rating Area 9	No Preference	46	691.21
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45127PA0010189	Rating Area 9	No Preference	62	1323.89
45127PA0010189	Rating Area 9	No Preference	63	1360.29
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45127PA0130001	Rating Area 6	No Preference	15	370.68
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45127PA0130001	Rating Area 6	No Preference	20	431.65
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45127PA0130001	Rating Area 6	No Preference	31	515.76
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45127PA0130001	Rating Area 6	No Preference	38	554.47
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45127PA0130001	Rating Area 6	No Preference	48	727.58
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45127PA0130001	Rating Area 6	No Preference	52	868.64
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45127PA0130001	Rating Area 6	No Preference	60	1207.73
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45127PA0130001	Rating Area 6	No Preference	62	1278.49
45127PA0130001	Rating Area 6	No Preference	63	1313.64
45127PA0130001	Rating Area 6	No Preference	64 and over	1334.99
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45127PA0130001	Rating Area 7	No Preference	23	458.35
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45127PA0130003	Rating Area 9	No Preference	57	1016.86
45127PA0130003	Rating Area 9	No Preference	58	1063.17
45127PA0130003	Rating Area 9	No Preference	59	1086.12
45127PA0130003	Rating Area 9	No Preference	60	1132.44
45127PA0130003	Rating Area 9	No Preference	61	1172.49
45127PA0130003	Rating Area 9	No Preference	62	1198.78
45127PA0130003	Rating Area 9	No Preference	63	1231.75
45127PA0130003	Rating Area 9	No Preference	64 and over	1251.77
45127PA0130004	Rating Area 6	No Preference	0-14	301.65
45127PA0130004	Rating Area 6	No Preference	15	328.46
45127PA0130004	Rating Area 6	No Preference	16	338.71
45127PA0130004	Rating Area 6	No Preference	17	348.96
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45127PA0130004	Rating Area 6	No Preference	19	371.05
45127PA0130004	Rating Area 6	No Preference	20	382.48
45127PA0130004	Rating Area 6	No Preference	21	394.31
45127PA0130004	Rating Area 6	No Preference	22	394.31
45127PA0130004	Rating Area 6	No Preference	23	394.31
45127PA0130004	Rating Area 6	No Preference	24	394.31
45127PA0130004	Rating Area 6	No Preference	25	395.89
45127PA0130004	Rating Area 6	No Preference	26	403.77
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45127PA0130004	Rating Area 6	No Preference	36	485.00

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45127PA0130004	Rating Area 6	No Preference	40	503.93
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45127PA0130004	Rating Area 6	No Preference	62	1132.85
45127PA0130004	Rating Area 6	No Preference	63	1164.00
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45127PA0130004	Rating Area 7	No Preference	44	567.38
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45127PA0130004	Rating Area 7	No Preference	46	609.21
45127PA0130004	Rating Area 7	No Preference	47	634.80
45127PA0130004	Rating Area 7	No Preference	48	664.04
45127PA0130004	Rating Area 7	No Preference	49	692.87
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45127PA0130004	Rating Area 7	No Preference	59	1057.18
45127PA0130004	Rating Area 7	No Preference	60	1102.26
45127PA0130004	Rating Area 7	No Preference	61	1141.25
45127PA0130004	Rating Area 7	No Preference	62	1166.84
45127PA0130004	Rating Area 7	No Preference	63	1198.92
45127PA0130004	Rating Area 7	No Preference	64 and over	1218.41
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45127PA0130004	Rating Area 9	No Preference	15	354.74
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45127PA0130004 Rating Area 9	No Preference	50	760.58
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45127PA0130004 Rating Area 9	No Preference	55	949.66
45127PA0130004 Rating Area 9	No Preference	56	993.52
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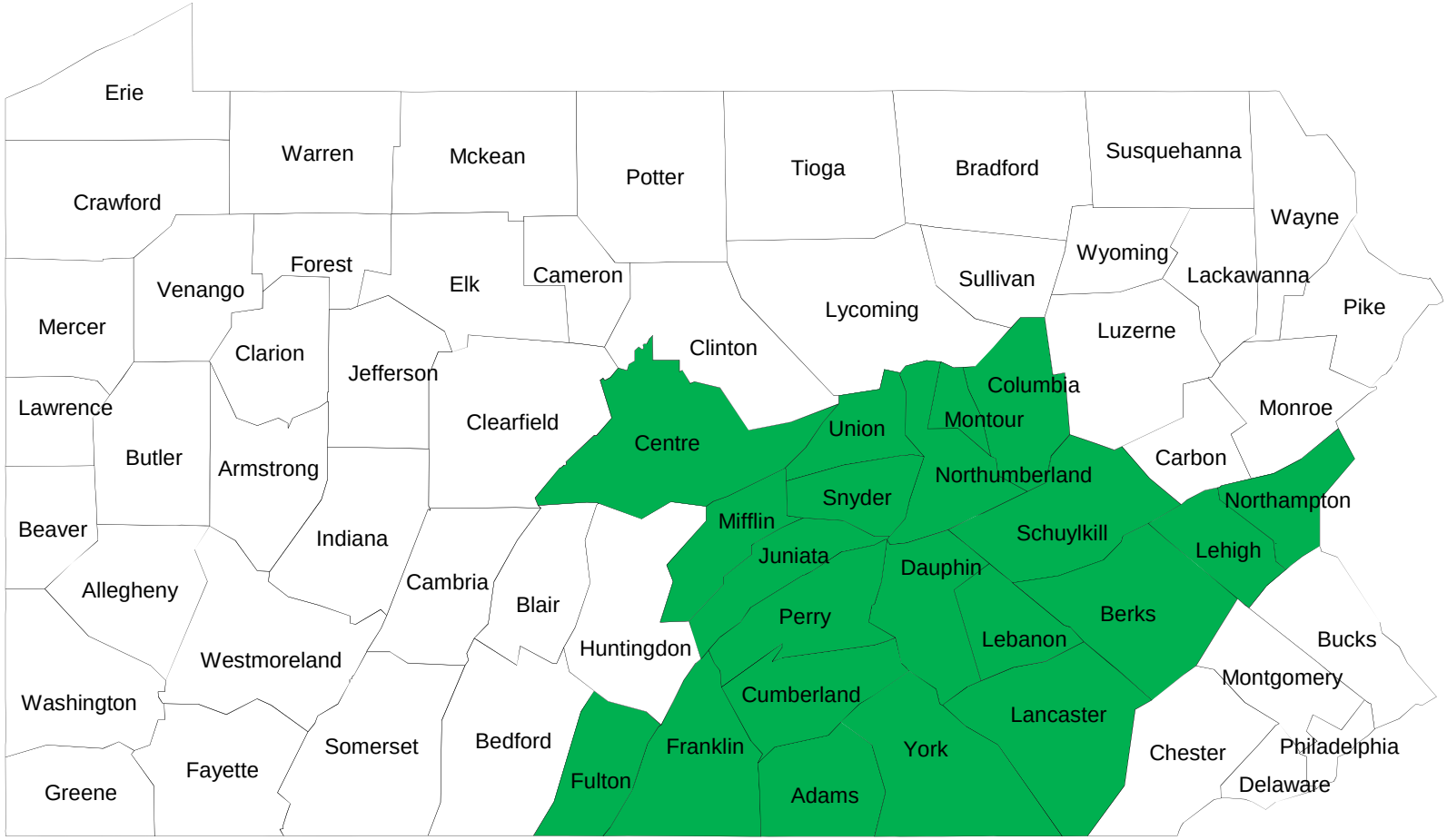
45127PA0130004 Rating Area 9	No Preference	59	1108.50
45127PA0130004 Rating Area 9	No Preference	60	1155.77
45127PA0130004 Rating Area 9	No Preference	61	1196.65
45127PA0130004 Rating Area 9	No Preference	62	1223.48
45127PA0130004 Rating Area 9	No Preference	63	1257.12
45127PA0130004 Rating Area 9	No Preference	64 and over	1277.55

2017 Service Area

Issuer: 45127

Market: Individual



Key *(modify as needed)*

: 2017 on-exchange service area

: 2017 off-exchange only service area

2018 Service Area

Issuer: 45127

Market: Individual

Key *(modify as needed)*

: 2018 on-exchange service area

: 2018 off-exchange only service area

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 1

Table 4. Historical Experience - PPACA

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-16		$ 12,823,896.14	1.0000	$ 12,824,132.64	29,620	$ 432.96		$ 252,470.59	$ 16,238,675.21	$ 548.23
Feb-16		$ 16,009,959.25	0.9999	$ 16,011,367.60	31,352	$ 510.70		$ 388,275.93	$ 19,484,529.42	$ 621.48
Mar-16		$ 18,451,839.42	0.9998	$ 18,454,638.76	32,239	$ 572.43		$ 450,153.34	$ 20,874,118.18	$ 647.48
Apr-16		$ 16,264,000.76	0.9997	$ 16,268,207.57	32,277	$ 504.02		$ 506,694.80	$ 19,259,323.54	$ 596.69
May-16		$ 17,044,289.49	0.9993	$ 17,055,697.76	32,150	$ 530.50		$ 513,703.97	$ 19,998,417.72	$ 622.03
Jun-16		$ 18,250,657.90	0.9923	$ 18,392,958.20	32,035	$ 574.15		$ 521,103.31	$ 20,670,728.22	$ 645.25
Jul-16		$ 16,726,111.19	0.9976	$ 16,766,731.61	31,982	$ 524.26		$ 571,949.42	$ 19,269,668.66	$ 602.52
Aug-16		$ 19,573,254.53	0.9960	$ 19,652,796.95	31,814	$ 617.74		$ 562,826.51	$ 22,337,037.87	$ 702.11
Sep-16		$ 17,462,115.10	0.9790	$ 17,837,386.77	31,569	$ 565.03		$ 581,825.32	$ 19,971,398.99	$ 632.63
Oct-16		$ 19,597,503.49	0.9834	$ 19,928,236.69	31,238	$ 637.95		$ 567,799.19	$ 22,376,517.24	$ 716.32
Nov-16		$ 19,705,437.38	0.9553	$ 20,626,869.07	30,843	$ 668.77		$ 642,124.92	$ 23,164,306.71	$ 751.04
Dec-16	$ 172,935,512.88	$ 20,220,854.35	0.8960	$ 22,566,855.54	29,457	$ 766.09	$ 47,660,211.28	$ 730,060.59	$ 25,318,542.20	$ 859.51

Table 4. Historical Experience - Transitional (PersonalBlue)

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-16		$ 793,638	1.0000	$ 793,652.61	5,720	$ 138.75		$ 11,424.79	$ 1,215,384.26	$ 212.48
Feb-16		$ 921,632	0.9999	$ 921,712.92	5,616	$ 164.12		$ 9,179.28	$ 1,332,192.11	$ 237.21
Mar-16		$ 1,352,768	0.9998	$ 1,352,973.23	5,534	$ 244.48		$ 9,551.47	$ 1,841,465.78	$ 332.75
Apr-16		$ 1,017,114	0.9997	$ 1,017,376.84	5,466	$ 186.13		$ 16,554.80	$ 1,399,740.40	$ 256.08
May-16		$ 816,933	0.9993	$ 817,480.18	5,398	$ 151.44		$ 12,154.85	$ 1,095,089.60	$ 202.87
Jun-16		$ 1,082,514	0.9923	$ 1,090,953.99	5,325	$ 204.87		$ 11,500.15	$ 1,381,635.04	$ 259.46
Jul-16		$ 942,358	0.9976	$ 944,646.27	5,240	$ 180.28		$ 10,507.78	$ 1,251,619.81	$ 238.86
Aug-16		$ 996,213	0.9960	$ 1,000,261.43	5,167	$ 193.59		$ 14,068.03	$ 1,307,797.22	$ 253.11
Sep-16		$ 847,981	0.9790	$ 866,204.52	5,060	$ 171.19		$ 12,092.44	$ 1,082,405.99	$ 213.91
Oct-16		$ 882,018	0.9834	$ 896,903.07	5,017	$ 178.77		$ 13,401.80	$ 1,121,031.95	$ 223.45
Nov-16		$ 962,651	0.9553	$ 1,007,664.99	4,956	$ 203.32		$ 12,664.17	$ 1,217,410.60	$ 245.64
Dec-16	$ 13,246,835.31	$ 1,221,346	0.8960	$ 1,363,045.12	4,905	$ 277.89	$ 4,081,701	$ 10,837.48	$ 1,468,769.73	$ 299.44

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 2

Total Medical - Trend Model and Market Adjustments

		2017	2018	Average
		13%	**12%**	**12.3%**

Commerical Medical Trend

Cost	Total	5.3%	4.7%	5.0%
	Facility	5.9%	5.7%	5.8%
	Professional	4.0%	2.7%	3.4%
Utilization		0.6%	0.6%	0.6%

Total Drug- Trend Model and Market Adjustments

	2017	2018	Average
	18%	**19%**	**18.8%**

Commercial Drug Trend

Cost	12.2%	13.0%	12.6%
Utilization	1.4%	1.7%	1.6%

Adjustment Specific to Market Segment

Induced Utilization	3.0%	3.0%	3.0%
Leveraging (Applied Medical Only)	2.5%	2.5%	2.5%
Intensity	1.0%	1.0%	1.0%

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 2a

Capital BlueCross Monthly Medical Trend Report

Capital BlueCross Monthly Medical Trend Report

For 12 Month Periods Ended

Individual PPO

	12 Months Ended:			% Change	
	201705	201605	201505	2017/2016	2016/2015
Allowed PMPM					
Inpatient	$ 141.70	$ 114.13	$ 68.46	24.2%	66.7%
Outpatient	242.50	196.71	133.55	23.3%	47.3%
Professional	157.94	142.53	107.96	10.8%	32.0%
Medical Total	**$ 542.15**	**$ 453.37**	**$ 309.96**	19.6%	46.3%
Non-Specialty Drug	-	-	-	0.0%	0.0%
Specialty Drug	-	-	-	0.0%	0.0%
Pharmacy Total	**$ -**	**$ -**	**$ -**	0.0%	0.0%
Grand Total	**$ 542.15**	**$ 453.37**	**$ 309.96**	19.6%	46.3%
Incurred/Paid PMPM					
Inpatient	$ 137.11	$ 109.53	$ 65.00	25.2%	68.5%
Outpatient	201.27	163.48	109.43	23.1%	49.4%
Professional	125.43	108.84	82.59	15.2%	31.8%
Medical Total	**$ 463.82**	**$ 381.86**	**$ 257.03**	21.5%	48.6%
Utilization Metrics					
Admissions/1000 Members	85.1	72.5	49.2	17.5%	47.3%
Average Length of Stay	4.65	5.32	4.66	-12.6%	14.1%
Days/1000 Members	396	385	229	2.7%	68.0%
Outpatient Visits/1000 Members	3,126	2,686	1,966	16.4%	36.6%
Professional Visits/1000 Members	11,027	9,671	7,086	14.0%	36.5%
Non-Specialty Prescriptions PMPY	-	-	-	0.0%	0.0%
Specialty Prescriptions PMPY	-	-	-	0.0%	0.0%
Unit Cost (Allowed)					
Cost per Inpatient Admission	$ 19,981.75	$ 18,901.95	$ 16,699.51	5.7%	13.2%
Cost per Outpatient Visit	930.98	878.83	815.00	5.9%	7.8%
Cost per Professional Visit	171.87	176.84	182.82	-2.8%	-3.3%
Cost per Non-Specilaty Prescription	-	-	-	0.0%	0.0%
Cost per Specialty Prescription	-	-	-	0.0%	0.0%
Unit Cost (Incurred/Paid)					
Cost per Inpatient Admission	$ 19,334.48	$ 18,140.68	$ 15,855.18	6.6%	14.4%
Cost per Outpatient Visit	772.70	730.35	667.86	5.8%	9.4%
Cost per Professional Visit	136.49	135.05	139.86	1.1%	-3.4%
Cost per Non-Specilaty Prescription	-	-	-	0.0%	0.0%
Cost per Specialty Prescription	-	-	-	0.0%	0.0%
Member Months					
Medical	518,820	252,275	119,523	105.7%	111.1%
Rx	-	-	-	0.0%	0.0%

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 2b

Medical Trends
Individual PPO Only

Row Labels	Member Months	Demo Factor	Allowed Amount	Allowed PMPM	3 Month Allowed PMPM	12 Month Allowed PMPM	1 Month Allowed Trend	3 Month Allowed Trend	12 Month Allowed Trend	Paid Amount	Paid PMPM	3 Month Paid PMPM	12 Month Paid PMPM	1 Month Paid Trend	3 Month Paid Trend	12 Month Paid Trend	Visits	Visits/ 1000	3 Month Visits/ 1000	12 Month Visits/ 1000	1 Month Visits Trend	3 Month Visits Trend	12 Month Visits Trend	Admits	Admits/ 1000	3 Month Admits/ 1000	12 Month Admits/ 1000	1 Month Admits Trend
IP, OP, PROF																												
201501	9,848	1.248	$3,310,234	$336.13	$318.77	$263.59	-6.26%	15.10%		$2,649,276	$269.02	$265.85	$215.37	-13.27%	15.53%		7,540	9,187.65	8,858.10	7,847.78	-0.89%	1.81%		55	67.02	45.52	38.88	49.85%
201502	9,948	1.245	$3,388,455	$340.62	$345.01	$280.60	1.33%	26.82%		$2,789,605	$280.42	$286.37	$230.99	4.24%	26.79%		7,571	9,132.69	9,196.27	8,228.88	-0.60%	5.96%		40	48.25	53.37	41.19	-28.00%
201503	9,899	1.245	$3,674,779	$371.23	$349.33	$295.75	8.99%	15.56%		$3,036,781	$306.78	$285.42	$244.59	9.40%	11.63%		8,383	10,162.24	9,494.12	8,594.84	11.27%	6.30%		62	75.16	63.45	44.65	55.77%
201504	9,817	1.245	$3,647,400	$371.54	$361.07	$304.76	0.08%	13.27%	81.83%	$3,077,620	$313.50	$300.16	$252.70	2.19%	12.91%	103.96%	8,571	10,476.93	9,921.12	8,839.34	3.10%	12.00%	54.97%	54	66.01	63.11	46.53	-12.18%
201505	9,755	1.247	$3,412,117	$349.78	$364.23	$309.96	-5.86%	5.57%	72.49%	$2,822,272	$289.32	$303.24	$257.03	-7.71%	5.89%	89.56%	8,367	10,292.72	10,310.25	9,052.60	-1.76%	12.11%	53.73%	56	68.89	70.03	49.20	4.36%
201506	9,687	1.252	$3,983,926	$411.27	$377.44	$323.55	17.58%	8.04%	70.84%	$3,433,040	$354.40	$318.98	$269.79	22.49%	11.76%	86.38%	8,450	10,467.85	10,412.51	9,283.95	1.70%	9.67%	52.09%	58	71.85	68.90	52.35	4.30%
201507	9,615	1.255	$3,287,915	$341.96	$367.69	$330.79	-16.85%	1.83%	66.66%	$2,798,517	$291.06	$311.59	$276.63	-17.87%	3.81%	79.99%	8,122	10,137.00	10,299.57	9,439.88	-3.16%	3.81%	49.40%	40	49.92	63.60	53.37	-30.52%
201508	9,571	1.255	$3,428,295	$358.20	$370.59	$337.70	4.75%	1.75%	62.50%	$2,968,873	$310.19	$318.65	$283.26	6.58%	5.08%	73.91%	7,977	10,001.82	10,203.19	9,592.71	-1.33%	-1.04%	47.33%	53	66.45	62.76	54.66	33.11%
201509	9,531	1.257	$3,727,491	$391.09	$363.68	$348.10	9.18%	-3.65%	59.95%	$3,257,194	$341.75	$314.26	$293.44	10.17%	-1.48%	70.52%	8,351	10,515.13	10,217.44	9,760.51	5.13%	-1.87%	44.69%	57	71.78	62.69	57.65	8.02%
201510	9,546	1.258	$4,493,007	$470.67	$406.62	$363.29	20.35%	10.59%	59.54%	$4,001,443	$419.17	$357.01	$308.36	22.66%	14.58%	69.92%	9,431	11,856.06	10,790.46	9,962.25	12.75%	4.77%	42.21%	42	52.81	63.68	58.96	-26.43%
201511	9,502	1.259	$4,021,467	$423.22	$428.36	$376.69	-10.08%	15.59%	59.93%	$3,586,135	$377.41	$379.47	$321.51	-9.96%	19.09%	70.01%	8,894	11,232.36	11,201.49	10,220.61	-5.26%	9.78%	41.68%	56	70.74	65.10	62.80	33.95%
201512	9,451	1.263	$4,082,178	$431.93	$442.00	$382.69	2.06%	21.54%	52.93%	$3,583,031	$379.12	$391.96	$327.14	0.45%	24.73%	61.38%	9,803	12,447.76	11,844.33	10,480.79	10.82%	15.92%	38.08%	63	80.01	67.81	65.70	13.10%
201601	35,340	1.344	$15,285,550	$432.53	$430.80	$398.36	0.14%	5.95%	51.13%	$12,165,852	$344.25	$356.12	$335.45	-9.20%	-0.25%	55.76%	34,926	11,859.52	11,852.16	10,914.63	-4.73%	9.84%	39.08%	223	75.74	75.61	68.11	-5.34%
201602	36,968	1.343	$17,597,877	$476.03	$452.13	$418.79	10.06%	5.55%	49.25%	$14,536,556	$393.22	$370.42	$351.36	14.22%	-2.38%	52.11%	39,420	12,796.19	12,351.04	11,432.08	7.90%	10.26%	38.93%	250	81.17	78.69	72.15	7.17%
201603	37,773	1.344	$20,135,904	$533.08	$481.64	$443.15	11.98%	8.97%	49.84%	$16,932,467	$448.27	$396.39	$372.22	14.00%	1.13%	52.18%	44,863	14,252.48	12,995.19	12,038.04	11.38%	9.72%	40.06%	235	74.97	77.30	72.54	-7.64%
201604	37,743	1.346	$17,145,669	$454.27	$487.89	$448.15	-14.78%	13.25%	47.05%	$14,396,756	$381.44	$407.75	$376.34	-14.91%	14.50%	48.93%	39,922	12,693.10	13,250.63	12,216.45	-10.94%	11.80%	38.21%	238	75.69	77.25	73.35	0.96%
201605	37,548	1.348	$17,184,801	$457.68	$481.73	$453.37	0.75%	6.55%	46.27%	$14,672,636	$390.77	$406.87	$381.86	2.45%	9.84%	48.57%	39,624	12,663.76	13,204.32	12,357.41	-0.23%	6.91%	36.51%	207	66.17	72.29	72.46	-12.57%
201606	37,359	1.350	$18,538,104	$496.22	$469.32	$460.55	8.42%	-2.56%	42.34%	$16,074,393	$430.27	$400.74	$389.27	10.11%	1.10%	44.29%	39,992	12,845.87	12,733.99	12,487.98	1.44%	-2.01%	34.51%	237	76.17	72.68	72.97	15.11%
201607	37,222	1.351	$16,623,703	$446.61	$466.84	$462.57	-10.00%	-4.31%	39.84%	$14,396,325	$386.77	$402.60	$392.03	-10.11%	-1.26%	41.72%	36,593	11,797.52	12,436.88	12,477.92	-8.16%	-6.14%	32.18%	206	66.53	69.62	72.91	-12.66%
201608	36,980	1.351	$18,908,936	$511.33	$484.67	$470.93	14.49%	0.61%	39.45%	$16,542,542	$447.34	$421.41	$400.48	15.66%	3.58%	41.38%	41,830	13,574.12	12,737.49	12,669.69	15.06%	-3.54%	32.08%	230	74.80	72.50	73.31	12.43%
201609	36,628	1.353	$18,115,969	$494.59	$484.06	$475.43	-3.27%	3.14%	36.58%	$15,948,745	$435.42	$423.06	$405.56	-2.66%	5.57%	38.21%	39,848	13,055.00	12,805.89	12,765.39	-3.82%	0.56%	30.79%	215	70.44	70.58	73.06	-5.83%
201610	36,248	1.356	$19,560,404	$539.63	$515.09	$481.53	9.11%	10.33%	32.55%	$17,478,260	$482.19	$454.86	$412.37	10.74%	12.98%	33.73%	41,719	13,811.30	13,479.29	12,885.23	5.79%	8.38%	29.34%	234	77.68	74.30	73.99	10.27%
201611	35,772	1.357	$19,708,608	$550.95	$528.17	$488.85	2.10%	8.97%	29.77%	$17,587,721	$491.66	$469.54	$420.00	1.97%	11.42%	30.63%	42,649	14,307.26	13,719.62	13,045.64	3.59%	7.71%	27.64%	234	78.68	75.57	74.46	1.28%
201612	34,296	1.364	$20,821,892	$607.12	$565.21	$499.29	10.20%	16.76%	30.47%	$18,779,940	$547.58	$506.47	$430.83	11.37%	19.72%	31.70%	42,032	14,706.81	14,267.05	13,188.00	2.79%	11.41%	25.83%	240	84.11	80.09	75.10	6.90%
201701	51,203	1.447	$27,495,298	$536.99	$560.94	$508.70	-11.55%	8.90%	27.70%	$21,914,870	$428.00	$480.60	$437.23	-21.84%	5.66%	30.34%	58,876	13,798.45	14,205.43	13,359.61	-6.18%	5.39%	22.40%	362	84.86	82.82	76.14	0.89%
201702	53,021	1.445	$28,754,787	$542.33	$556.40	$515.04	0.99%	5.34%	22.98%	$23,872,282	$450.24	$466.12	$442.14	5.20%	-0.73%	25.84%	61,009	13,807.93	14,026.98	13,454.14	0.07%	2.24%	17.69%	370	83.86	84.29	76.62	-1.18%
201703	53,556	1.445	$32,312,620	$603.34	$561.31	$523.35	11.25%	-0.69%	18.10%	$27,525,949	$513.97	$464.65	$449.55	14.15%	-8.26%	20.77%	68,724	15,398.81	14,344.85	13,605.89	11.52%	0.55%	13.02%	419	94.02	87.63	78.66	12.12%
201704	53,341	1.445	$29,574,045	$554.43	$566.80	$531.82	-8.11%	1.04%	18.67%	$25,184,982	$472.15	$478.89	$457.06	-8.14%	-0.36%	21.45%	67,697	15,229.76	14,814.96	13,846.51	-1.10%	4.29%	13.34%	451	101.59	93.18	81.31	8.04%
201705	53,194	1.445	$30,862,372	$580.19	$579.35	$542.15	4.64%	4.13%	19.58%	$25,331,461	$476.21	$487.49	$463.82	0.86%	4.58%	21.46%	70,936	16,002.51	15,543.08	14,153.16	5.07%	10.81%	14.53%	476	107.59	101.05	85.10	5.91%
Inpatient																												
201501	9,848	1.248	$959,890	$97.47	$75.87	$62.43	7.33%	44.24%		$898,538	$91.24	$72.56	$59.23	2.97%	46.10%									55	67.02	45.52	38.88	49.85%
201502	9,948	1.245	$749,795	$75.37	$87.82	$66.20	-22.67%	83.05%		$723,073	$72.69	$84.11	$63.12	-20.34%	82.61%									40	48.25	53.37	41.19	-28.00%
201503	9,899	1.245	$963,826	$97.37	$90.03	$68.89	29.18%	50.38%		$899,998	$90.92	$84.92	$65.61	25.08%	46.54%									62	75.16	63.45	44.65	55.77%
201504	9,817	1.245	$748,577	$76.25	$83.00	$68.96	-21.68%	9.40%	76.53%	$722,827	$73.63	$79.08	$65.64	-19.01%	8.99%	85.49%								54	66.01	63.11	46.53	-12.18%
201505	9,755	1.247	$812,613	$83.30	$85.68	$68.46	9.24%	-2.44%	55.59%	$743,551	$76.22	$80.30	$65.00	3.52%	-4.54%	61.47%								56	68.89	70.03	49.20	4.36%
201506	9,687	1.252	$1,222,214	$126.17	$95.13	$74.44	51.46%	5.66%	60.06%	$1,179,041	$121.71	$90.41	$70.82	59.68%	6.47%	65.42%								58	71.85	68.90	52.35	4.30%
201507	9,615	1.255	$631,499	$65.68	$91.76	$75.65	-47.94%	10.55%	55.11%	$608,882	$63.33	$87.12	$71.95	-47.97%	10.16%	59.08%								40	49.92	63.60	53.37	-30.52%
201508	9,571	1.255	$664,384	$69.42	$87.21	$77.07	5.69%	1.79%	51.01%	$644,231	$67.31	$84.24	$73.58	6.29%	4.91%	55.18%								53	66.45	62.76	54.66	33.11%
201509	9,531	1.257	$1,092,339	$114.61	$83.16	$82.06	65.10%	-12.58%	53.00%	$1,066,531	$111.90	$80.78	$78.52	66.25%	-10.66%	56.39%								57	71.78	62.69	57.65	8.02%
201510	9,546	1.258	$1,096,509	$114.87	$99.60	$87.47	0.22%	8.54%	56.59%	$1,067,680	$111.85	$96.99	$83.85	-0.05%	11.32%	59.94%								42	52.81	63.68	58.96	-26.43%
201511	9,502	1.259	$1,090,803	$114.80	$114.76	$93.74	-0.06%	31.58%	64.43%	$1,048,431	$110.34	$111.36	$89.87	-1.35%	32.20%	67.57%								56	70.74	65.10	62.80	33.95%
201512	9,451	1.263	$967,061	$102.32	$110.68	$94.68	-10.87%	33.09%	62.25%	$902,740	$95.52	$105.93	$90.43	-13.43%	31.14%	63.85%								63	80.01	67.81	65.70	13.10%
201601	35,340	1.344	$3,579,271	$101.28	$103.83	$96.14	-1.02%	4.25%	54.00%	$3,350,108	$94.80	$97.64	$91.46	-0.76%	0.68%	54.43%								223	75.74	75.61	68.11	-5.34%
201602	36,968	1.343	$4,641,182	$125.55	$112.37	$103.81	23.96%	-2.08%	56.81%	$4,460,784	$120.67	$106.58	$98.97	27.29%	-4.30%	56.81%								250	81.17	78.69	72.15	7.17%
201603	37,773	1.344	$5,454,287	$144.40	$124.22	$111.93	15.01%	12.23%	62.48%	$5,231,288	$138.49	$118.48	$106.97	14.77%	11.85%	63.04%								235	74.97	77.30	72.54	-7.64%
201604	37,743	1.346	$4,349,453	$115.24	$128.42	$114.05	-20.19%	23.68%	65.37%	$4,159,284	$110.20	$123.14	$108.97	-20.43%	26.11%	66.01%								238	75.69	77.25	73.35	0.96%
201605	37,548	1.348	$4,003,262	$106.62	$122.12	$114.13	-7.48%	8.67%	66.71%	$3,913,678	$104.23	$117.67	$109.53	-5.42%	10.41%	68.51%								207	66.17	72.29	72.46	-12.57%
201606	37,359	1.350	$5,095,890	$136.40	$119.38	$116.69	27.94%	-3.90%	56.75%	$4,948,452	$132.46	$115.59	$112.17	27.08%	-2.44%	58.40%								237	76.17	72.68	72.97	15.11%
201607	37,222	1.351	$3,875,851	$104.13	$115.71	$116.76	-23.66%	-9.89%	54.34%	$3,747,879	$100.69	$112.46	$112.31	-23.98%	-8.67%	56.09%								206	66.53	69.62	72.91	-12.66%
201608	36,980	1.351	$4,294,894	$116.14	$118.92	$118.05	11.54%	-2.62%	53.16%	$4,180,458	$113.05	$115.42	$113.68	12.27%	-1.91%	54.50%								230	74.80	72.50	73.31	12.43%
201609	36,628	1.353	$4,861,473	$132.73	$117.59	$119.62	14.28%	-1.50%	45.76%	$4,739,518	$129.40	$114.30	$115.31	14.46%	-1.12%	46.86%								215	70.44	70.58	73.06	-5.83%
201610	36,248	1.356	$5,710,468	$157.54	$135.33	$123.27	18.70%	16.95%	40.93%	$5,603,350	$154.58	$132.20	$119.06	19.47%	17.56%	42.00%								234	77.68	74.30	73.99	10.27%
201611	35,772	1.357	$5,112,264	$142.91	$144.36	$125.16	-9.28%	21.39%	33.51%	$4,952,004	$138.43	$140.77	$120.93	-10.45%	21.96%	34.56%								234	78.68	75.57	74.46	1.28%
201612	34,296	1.364	$4,691,282	$136.79	$145.92	$126.56	-4.29%	24.10%	33.66%	$4,587,619	$133.77	$142.43	$122.48	-3.37%	24.61%	35.43%								240	84.11	80.09	75.10	6.90%
201701	51,203	1.447	$7,625,881	$148.93	$143.72	$131.03	8.88%	6.20%	36.30%	$7,291,636	$142.41	$138.79	$126.86	6.46%	4.98%	38.70%								362	84.86	82.82	76.14	0.89%
201702	53,021	1.445	$8,070,543	$152.21	$147.18	$133.84	2.20%	1.96%	28.93%	$7,825,656	$147.60	$142.25	$129.68	3.64%	1.05%	31.02%								370	83.86	84.29	76.62	-1.18%
201703	53,556	1.445	$9,210,252	$171.97	$157.86	$137.21	12.98%	8.18%	22.59%	$8,960,184	$167.30	$152.60	$133.13	13.35%	7.14%	24.45%								419	94.02	87.63	78.66	12.12%
201704	53,341	1.445	$7,003,922	$131.30	$151.86	$138.23	-23.65%	5.66%	21.21%	$6,749,095	$126.53	$147.17	$134.15	-24.37%	6.04%	23.10%								451	101.59	93.18	81.31	8.04%
201705	53,194	1.445	$7,966,285	$149.76	$151.04	$141.70	14.05%	2.62%	24.16%	$7,551,645	$141.96	$145.30	$137.11	12.20%	2.14%	25.18%								476	107.59	101.05	85.10	5.91%

Outpatient																							
201501	9,848	1.248	$1,345,006	$136.58	$139.38	$108.35	-12.65%	16.93%		$1,039,151	$105.52	$114.30	$86.33	-20.74%	16.50%		1,559	1,899.68	1,914.01	1,658.29	-9.58%	3.38%	
201502	9,948	1.245	$1,480,712	$148.85	$147.20	$116.32	8.98%	24.69%		$1,191,414	$119.76	$119.39	$93.57	13.50%	23.47%		1,644	1,983.11	1,993.82	1,748.49	4.39%	9.51%	
201503	9,899	1.245	$1,507,485	$152.29	$145.92	$123.99	2.31%	7.57%		$1,233,976	$124.66	$116.67	$100.64	4.09%	2.63%		1,820	2,206.28	2,029.84	1,836.58	11.25%	5.24%	
201504	9,817	1.245	$1,670,862	$170.20	$157.06	$129.89	11.76%	12.69%	87.20%	$1,423,856	$145.04	$129.76	$106.16	16.35%	13.52%	113.26%	1,922	2,349.39	2,178.80	1,903.89	6.49%	13.83%	70.23%
201505	9,755	1.247	$1,497,177	$153.48	$158.65	$133.55	-9.83%	7.77%	81.56%	$1,249,197	$128.06	$132.57	$109.43	-11.71%	11.04%	103.36%	1,973	2,427.06	2,327.03	1,966.32	3.31%	16.71%	68.52%
201506	9,687	1.252	$1,510,039	$155.88	$159.89	$138.35	1.57%	9.57%	79.78%	$1,261,964	$130.27	$134.49	$113.83	1.73%	15.27%	99.61%	1,861	2,305.36	2,360.71	2,024.37	-5.01%	16.30%	66.52%
201507	9,615	1.255	$1,479,086	$153.83	$154.40	$142.38	-1.32%	-1.70%	77.67%	$1,248,196	$129.82	$129.38	$117.78	-0.35%	-0.29%	96.46%	1,848	2,306.40	2,346.56	2,071.09	0.05%	7.70%	63.46%
201508	9,571	1.255	$1,491,232	$155.81	$155.17	$144.68	1.28%	-2.19%	72.11%	$1,279,285	$133.66	$131.25	$119.88	2.96%	-1.00%	87.49%	1,715	2,150.25	2,254.29	2,097.72	-6.77%	-3.13%	59.12%
201509	9,531	1.257	$1,449,338	$152.07	$153.90	$148.80	-2.40%	-3.74%	71.11%	$1,235,103	$129.59	$131.02	$123.90	-3.05%	-2.58%	86.28%	1,751	2,204.60	2,220.57	2,134.08	2.53%	-5.94%	55.39%
201510	9,546	1.258	$1,892,080	$198.21	$168.69	$154.82	30.34%	9.26%	70.42%	$1,670,743	$175.02	$146.09	$129.80	35.06%	12.92%	85.37%	1,981	2,490.26	2,281.63	2,179.42	12.96%	-2.77%	51.84%
201511	9,502	1.259	$1,681,663	$176.98	$175.76	$159.09	-10.71%	13.27%	68.57%	$1,497,224	$157.57	$154.07	$134.18	-9.97%	17.39%	82.56%	1,886	2,381.81	2,358.93	2,232.48	-4.35%	4.64%	49.67%
201512	9,451	1.263	$1,709,533	$180.88	$185.38	$161.09	2.21%	20.45%	57.58%	$1,510,105	$159.78	$164.15	$136.35	1.40%	25.28%	69.09%	2,135	2,710.82	2,527.25	2,282.34	13.81%	13.81%	43.44%
201601	35,340	1.344	$6,806,421	$192.60	$187.83	$170.66	6.48%	11.34%	57.50%	$5,325,532	$150.69	$153.48	$142.07	-5.69%	5.06%	64.58%	7,726	2,623.43	2,596.36	2,394.04	-3.22%	13.79%	44.37%
201602	36,968	1.343	$7,675,408	$207.62	$198.04	$180.04	7.80%	12.67%	54.78%	$6,207,408	$167.91	$159.53	$149.05	11.43%	3.55%	59.30%	8,525	2,767.26	2,698.57	2,500.07	5.48%	14.40%	42.98%
201603	37,773	1.344	$8,685,463	$229.94	$210.46	$191.03	10.75%	13.52%	54.07%	$7,216,647	$191.05	$170.33	$158.35	13.78%	3.76%	57.35%	9,786	3,108.89	2,838.31	2,631.86	12.35%	12.31%	43.30%
201604	37,743	1.346	$7,553,438	$200.13	$212.60	$193.47	-12.96%	13.19%	48.95%	$6,261,431	$165.90	$175.01	$160.20	-13.17%	14.03%	50.91%	8,557	2,720.61	2,866.33	2,659.14	-12.49%	10.40%	39.67%
201605	37,548	1.348	$7,692,104	$204.86	$211.66	$196.71	2.36%	6.88%	47.30%	$6,527,403	$173.84	$176.94	$163.48	4.79%	10.91%	49.38%	8,696	2,779.40	2,869.85	2,686.01	2.16%	6.35%	36.60%
201606	37,359	1.350	$7,878,849	$210.90	$205.28	$200.02	2.95%	-2.46%	44.58%	$6,738,226	$180.36	$173.34	$166.88	3.75%	1.77%	46.60%	8,718	2,800.45	2,766.68	2,714.45	0.76%	-2.52%	34.09%
201607	37,222	1.351	$7,700,564	$206.88	$207.54	$202.29	-1.90%	-2.38%	42.08%	$6,633,727	$178.22	$177.47	$169.41	-1.19%	1.41%	43.84%	8,138	2,623.69	2,734.73	2,716.23	-6.31%	-4.59%	31.15%
201608	36,980	1.351	$8,825,566	$238.66	$218.76	$207.64	15.36%	3.35%	43.52%	$7,681,535	$207.72	$188.72	$174.66	16.55%	6.66%	45.70%	9,135	2,964.36	2,795.81	2,759.79	12.98%	-2.58%	31.56%
201609	36,628	1.353	$7,791,534	$212.72	$219.41	$209.61	-10.87%	6.89%	40.87%	$6,799,004	$185.62	$190.51	$176.96	-10.64%	9.90%	42.82%	8,554	2,802.47	2,796.44	2,778.72	-5.46%	1.08%	30.21%
201610	36,248	1.356	$8,196,142	$226.11	$225.87	$211.43	6.30%	8.83%	36.57%	$7,250,529	$200.03	$197.81	$179.16	7.76%	11.46%	38.03%	8,783	2,907.85	2,891.73	2,797.85	3.76%	5.74%	28.38%
201611	35,772	1.357	$8,746,118	$244.50	$227.65	$215.07	8.13%	4.06%	35.19%	$7,757,154	$216.85	$200.71	$182.90	8.41%	6.35%	36.30%	9,217	3,091.94	2,932.93	2,832.72	6.33%	4.90%	26.89%
201612	34,296	1.364	$10,182,635	$296.90	$255.13	$222.19	21.44%	16.28%	37.92%	$9,198,692	$268.21	$227.68	$190.05	23.69%	19.51%	39.38%	9,439	3,302.98	3,097.25	2,872.00	6.83%	10.76%	25.84%
201701	51,203	1.447	$12,146,339	$237.22	$256.25	$226.17	-20.10%	13.45%	32.53%	$9,066,424	$177.07	$214.58	$191.64	-33.98%	8.48%	34.89%	12,333	2,890.45	3,066.55	2,893.35	-12.49%	6.05%	20.86%
201702	53,021	1.445	$12,454,560	$234.90	$251.11	$228.60	-0.98%	10.30%	26.97%	$9,755,301	$183.99	$202.28	$192.64	3.91%	0.78%	29.24%	13,075	2,959.37	3,018.97	2,910.65	2.38%	2.93%	16.42%
201703	53,556	1.445	$13,963,430	$260.73	$244.42	$232.03	11.00%	-4.20%	21.46%	$11,404,055	$212.94	$191.57	$194.99	15.73%	-15.86%	23.14%	14,898	3,338.17	3,065.58	2,942.25	12.80%	-1.02%	11.79%
201704	53,341	1.445	$13,713,196	$257.09	$250.95	$237.08	-1.40%	-2.07%	22.54%	$11,326,326	$212.34	$203.14	$199.01	-0.28%	-5.33%	24.23%	15,001	3,374.88	3,224.82	3,004.74	1.10%	5.16%	13.00%
201705	53,194	1.445	$14,215,357	$267.24	$261.68	$242.50	3.95%	4.21%	23.28%	$10,812,722	$203.27	$209.53	$201.27	-4.27%	3.58%	23.12%	17,845	4,025.79	3,578.88	3,125.74	19.29%	18.55%	16.37%
Professional																							
201501	9,848	1.248	$1,005,338	$102.09	$103.52	$92.81	-8.39%	-1.56%		$711,588	$72.26	$78.98	$69.82	-18.31%	-4.06%		5,981	7,287.98	6,944.09	6,189.49	1.65%	1.39%	
201502	9,948	1.245	$1,157,948	$116.40	$109.99	$98.08	14.02%	3.75%		$875,118	$87.97	$82.87	$74.30	21.74%	-0.29%		5,927	7,149.58	7,202.44	6,480.39	-1.90%	5.01%	
201503	9,899	1.245	$1,203,467	$121.57	$113.38	$102.87	4.45%	6.19%		$902,807	$91.20	$83.84	$78.35	3.67%	-0.26%		6,563	7,955.96	7,464.29	6,758.26	11.28%	6.59%	
201504	9,817	1.245	$1,227,960	$125.09	$121.00	$105.90	2.89%	16.89%	79.02%	$930,938	$94.83	$91.32	$80.90	3.98%	15.62%	108.87%	6,649	8,127.53	7,742.31	6,935.45	2.16%	11.50%	51.24%
201505	9,755	1.247	$1,102,327	$113.00	$119.91	$107.96	-9.66%	9.02%	73.73%	$829,524	$85.04	$90.37	$82.59	-10.33%	9.04%	98.91%	6,394	7,865.65	7,983.22	7,086.28	-3.22%	10.84%	50.08%
201506	9,687	1.252	$1,251,673	$129.21	$122.42	$110.76	14.35%	7.98%	68.01%	$992,035	$102.41	$94.07	$85.14	20.43%	12.21%	89.55%	6,589	8,162.49	8,051.80	7,259.58	3.77%	7.87%	48.50%
201507	9,615	1.255	$1,177,330	$122.45	$121.53	$112.76	-5.24%	0.44%	62.07%	$941,439	$97.91	$95.09	$86.90	-4.39%	4.13%	79.12%	6,274	7,830.60	7,953.01	7,368.79	-4.07%	2.72%	45.88%
201508	9,571	1.255	$1,272,679	$132.97	$128.21	$115.95	8.60%	6.92%	59.45%	$1,045,357	$109.22	$103.17	$89.80	11.55%	14.17%	74.28%	6,262	7,851.57	7,948.90	7,494.99	0.27%	-0.43%	44.34%
201509	9,531	1.257	$1,185,814	$124.42	$126.61	$117.23	-6.43%	3.42%	52.19%	$955,561	$100.26	$102.46	$91.02	-8.21%	8.92%	64.41%	6,600	8,310.53	7,996.88	7,626.43	5.85%	-0.68%	41.95%
201510	9,546	1.258	$1,504,417	$157.60	$138.33	$121.00	26.67%	13.82%	49.37%	$1,263,020	$132.31	$113.93	$94.72	31.97%	19.82%	60.46%	7,450	9,365.80	8,508.83	7,782.83	12.70%	6.99%	39.73%
201511	9,502	1.259	$1,249,001	$131.45	$137.84	$123.86	-16.59%	7.51%	47.20%	$1,040,480	$109.50	$114.04	$97.46	-17.24%	10.53%	57.23%	7,008	8,850.54	8,842.56	7,988.12	-5.50%	11.24%	39.60%
201512	9,451	1.263	$1,405,583	$148.72	$145.94	$126.91	13.14%	15.26%	41.56%	$1,170,186	$123.82	$121.89	$100.35	13.07%	18.96%	50.04%	7,668	9,736.94	9,317.09	8,198.45	10.02%	16.51%	36.66%
201601	35,340	1.344	$4,899,857	$138.65	$139.14	$131.57	-6.77%	0.59%	41.75%	$3,490,212	$98.76	$105.00	$101.91	-20.24%	-7.84%	45.97%	27,200	9,236.09	9,255.80	8,520.60	-5.14%	8.78%	37.66%
201602	36,968	1.343	$5,281,288	$142.86	$141.72	$134.94	3.04%	2.82%	37.58%	$3,868,364	$104.64	$104.32	$103.33	5.95%	-8.52%	39.06%	30,895	10,028.93	9,652.48	8,932.02	8.58%	9.16%	37.83%
201603	37,773	1.344	$5,996,155	$158.74	$146.96	$140.18	11.12%	0.70%	36.27%	$4,484,532	$118.72	$107.59	$106.90	13.46%	-11.73%	36.45%	35,077	11,143.59	10,156.88	9,406.18	11.11%	9.01%	39.18%
201604	37,743	1.346	$5,242,778	$138.91	$146.87	$140.63	-12.49%	5.55%	32.79%	$3,976,041	$105.35	$109.61	$107.17	-11.27%	4.38%	32.47%	31,365	9,972.49	10,384.30	9,557.31	-10.51%	12.19%	37.80%
201605	37,548	1.348	$5,489,435	$146.20	$147.95	$142.53	5.25%	4.40%	32.02%	$4,231,555	$112.70	$112.26	$108.84	6.98%	7.61%	31.79%	30,928	9,884.37	10,334.47	9,671.41	-0.88%	7.07%	36.48%
201606	37,359	1.350	$5,563,365	$148.92	$144.66	$143.84	1.86%	-1.57%	29.87%	$4,387,715	$117.45	$111.81	$110.22	4.21%	3.93%	29.46%	31,273	10,045.42	9,967.30	9,773.53	1.63%	-1.87%	34.63%
201607	37,222	1.351	$5,047,288	$135.60	$143.59	$143.51	-8.94%	-2.23%	27.27%	$4,014,718	$107.86	$112.67	$110.31	-8.16%	2.80%	26.94%	28,455	9,173.82	9,702.16	9,761.69	-8.68%	-6.57%	32.47%
201608	36,980	1.351	$5,788,476	$156.53	$147.00	$145.25	15.44%	-0.65%	25.27%	$4,680,550	$126.57	$117.27	$112.14	17.35%	4.47%	24.87%	32,695	10,609.76	9,941.68	9,909.90	15.65%	-3.80%	32.22%
201609	36,628	1.353	$5,462,962	$149.15	$147.06	$146.19	-4.72%	1.66%	24.70%	$4,410,223	$120.41	$118.25	$113.29	-4.87%	5.76%	24.46%	31,294	10,252.53	10,009.44	9,986.66	-3.37%	0.42%	30.95%
201610	36,248	1.356	$5,653,794	$155.98	$153.89	$146.83	4.58%	7.17%	21.34%	$4,624,380	$127.58	$124.85	$114.15	5.96%	10.80%	20.52%	32,935	10,903.45	10,587.56	10,087.39	6.35%	9.13%	29.61%
201611	35,772	1.357	$5,850,225	$163.54	$156.16	$148.62	4.85%	6.24%	19.99%	$4,878,563	$136.38	$128.06	$116.18	6.90%	9.20%	19.20%	33,432	11,215.31	10,786.69	10,212.92	2.86%	8.50%	27.85%
201612	34,296	1.364	$5,947,975	$173.43	$164.15	$150.55	6.05%	11.62%	18.62%	$4,993,629	$145.60	$136.35	$118.31	6.76%	15.31%	17.89%	32,592	11,403.83	11,169.80	10,316.00	1.68%	11.59%	25.83%
201701	51,203	1.447	$7,723,078	$150.83	$160.97	$151.50	-13.03%	4.61%	15.15%	$5,556,809	$108.53	$127.23	$118.72	-25.47%	1.91%	16.50%	46,543	10,908.01	11,138.88	10,466.25	-4.35%	5.21%	22.83%
201702	53,021	1.445	$8,229,684	$155.22	$158.11	$152.60	2.91%	1.24%	13.09%	$6,291,325	$118.66	$121.58	$119.82	9.34%	-5.06%	15.96%	47,933	10,848.55	11,008.01	10,543.49	-0.55%	2.05%	18.04%
201703	53,556	1.445	$9,138,938	$170.64	$159.03	$154.11	9.94%	-3.12%	9.93%	$7,161,711	$133.72	$120.48	$121.43	12.70%	-11.64%	13.59%	53,826	12,060.64	11,279.27	10,663.64	11.17%	0.98%	13.37%
201704	53,341	1.445	$8,856,928	$166.04	$163.99	$156.51	-2.70%	1.88%	11.29%	$7,109,562	$133.29	$128.58	$123.89	-0.33%	1.06%	15.61%	52,695	11,854.88	11,590.14	10,841.77	-1.71%	4.05%	13.44%
201705	53,194	1.445	$8,680,730	$163.19	$166.63	$157.94	-1.72%	5.39%	10.82%	$6,967,094	$130.98	$132.66	$125.43	-1.73%	9.11%	15.24%	53,090	11,976.72	11,964.20	11,027.42	1.03%	8.69%	14.02%

3 Month Admits Trend	12 Month Admits Trend	Days	Days/ 1000	3 Month Days/ 1000	12 Month Days/ 1000	1 Month Days Trend	3 Month Days Trend	12 Month Days Trend	ALOS	3 Month ALOS	12 Month ALOS	1 Month ALOS Trend	3 Month ALOS Trend	12 Month ALOS Trend
9.65%		199	242.49	204.24	181.56	-13.25%	35.35%		3.62	4.49	4.67	-42.11%	23.44%	
62.85%		241	290.71	270.92	197.73	19.89%	114.62%		6.03	5.08	4.80	66.52%	31.79%	
78.09%		403	488.53	340.66	223.74	68.05%	106.43%		6.50	5.37	5.01	7.88%	15.92%	
38.63%	80.28%	229	279.92	353.16	226.57	-42.70%	72.91%	89.46%	4.24	5.60	4.87	-34.76%	24.73%	5.09%
31.23%	85.13%	250	307.53	359.13	229.41	9.86%	32.56%	69.46%	4.46	5.13	4.66	5.27%	1.02%	-8.46%
8.60%	87.66%	301	372.87	319.90	250.85	21.25%	-6.09%	82.02%	5.19	4.64	4.79	16.25%	-13.53%	-3.01%
0.78%	82.87%	194	242.12	307.67	253.54	-35.07%	-12.88%	71.25%	4.85	4.84	4.75	-6.54%	-13.55%	-6.35%
-10.39%	75.09%	270	338.52	317.94	268.08	39.82%	-11.47%	73.12%	5.09	5.07	4.90	5.04%	-1.20%	-1.12%
-9.02%	78.08%	333	419.33	333.06	289.60	23.87%	4.11%	78.90%	5.84	5.31	5.02	14.67%	14.44%	0.46%
0.12%	74.31%	226	284.15	347.29	303.02	-32.24%	12.88%	79.78%	5.38	5.45	5.14	-7.89%	12.74%	3.14%
3.73%	82.11%	347	438.30	380.48	331.83	54.25%	19.67%	94.04%	6.20	5.84	5.28	15.15%	15.37%	6.55%
8.17%	81.34%	281	356.85	359.66	338.22	-18.58%	7.98%	91.03%	4.46	5.30	5.15	-28.02%	-0.17%	5.34%
18.73%	75.17%	970	329.45	353.27	342.68	-7.68%	1.72%	88.75%	4.35	4.67	5.03	-2.48%	-14.33%	7.75%
20.88%	75.15%	1,427	463.32	393.15	372.19	40.63%	3.33%	88.23%	5.71	5.00	5.16	31.22%	-14.52%	7.46%
14.00%	62.46%	1,217	386.75	394.07	369.13	-16.53%	9.57%	64.98%	5.16	5.10	5.09	-9.62%	-3.89%	1.55%
2.17%	57.65%	1,151	366.03	404.96	372.51	-5.36%	14.63%	64.41%	4.84	5.24	5.08	-6.26%	12.20%	4.29%
-8.14%	47.28%	1,384	442.42	398.32	385.42	20.87%	1.32%	68.01%	6.69	5.51	5.32	38.25%	10.29%	14.07%
-5.98%	39.39%	1,255	403.03	403.76	388.21	-8.90%	2.46%	54.76%	5.29	5.56	5.32	-20.86%	8.98%	11.03%
-9.87%	36.62%	1,063	342.64	396.17	387.26	-14.98%	-2.17%	52.74%	5.15	5.69	5.31	-2.66%	8.54%	11.80%
0.30%	34.12%	979	317.75	354.61	380.98	-7.27%	-10.97%	42.12%	4.25	4.89	5.20	-17.52%	-11.23%	5.96%
-2.88%	26.72%	1,025	335.72	332.05	375.39	5.66%	-17.76%	29.62%	4.77	4.70	5.14	12.19%	-15.32%	2.29%
6.71%	25.49%	1,216	402.54	351.72	380.16	19.90%	-11.22%	25.46%	5.18	4.73	5.14	8.73%	-16.81%	-0.02%
4.23%	18.58%	1,274	427.45	388.21	382.91	6.19%	9.48%	15.39%	5.43	5.14	5.14	4.84%	5.03%	-2.68%
13.47%	14.30%	897	313.84	382.31	378.08	-26.58%	15.13%	11.79%	3.73	4.77	5.03	-31.32%	1.47%	-2.20%
11.47%	11.79%	2,020	473.30	414.68	392.55	50.81%	17.90%	14.55%	5.58	5.01	5.16	49.47%	5.77%	2.47%
11.54%	6.20%	1,930	436.87	419.87	391.99	-7.70%	8.16%	5.32%	5.21	4.98	5.12	-6.59%	-3.04%	-0.82%
9.42%	8.44%	2,168	485.79	465.30	402.70	11.20%	21.71%	9.09%	5.17	5.31	5.12	-0.83%	11.23%	0.61%
12.50%	10.85%	1,766	397.21	440.02	404.86	-18.23%	6.11%	8.69%	3.91	4.72	4.98	-24.32%	-5.68%	-1.95%
19.89%	17.45%	1,517	342.13	408.54	395.71	-13.87%	-2.70%	2.67%	3.18	4.04	4.65	-18.67%	-18.84%	-12.58%
9.65%		199	242.49	204.24	181.56	-13.25%	35.35%		3.62	4.49	4.67	-42.11%	23.44%	
62.85%		241	290.71	270.92	197.73	19.89%	114.62%		6.03	5.08	4.80	66.52%	31.79%	
78.09%		403	488.53	340.66	223.74	68.05%	106.43%		6.50	5.37	5.01	7.88%	15.92%	
38.63%	80.28%	229	279.92	353.16	226.57	-42.70%	72.91%	89.46%	4.24	5.60	4.87	-34.76%	24.73%	5.09%
31.23%	85.13%	250	307.53	359.13	229.41	9.86%	32.56%	69.46%	4.46	5.13	4.66	5.27%	1.02%	-8.46%
8.60%	87.66%	301	372.87	319.90	250.85	21.25%	-6.09%	82.02%	5.19	4.64	4.79	16.25%	-13.53%	-3.01%
0.78%	82.87%	194	242.12	307.67	253.54	-35.07%	-12.88%	71.25%	4.85	4.84	4.75	-6.54%	-13.55%	-6.35%
-10.39%	75.09%	270	338.52	317.94	268.08	39.82%	-11.47%	73.12%	5.09	5.07	4.90	5.04%	-1.20%	-1.12%
-9.02%	78.08%	333	419.33	333.06	289.60	23.87%	4.11%	78.90%	5.84	5.31	5.02	14.67%	14.44%	0.46%
0.12%	74.31%	226	284.15	347.29	303.02	-32.24%	12.88%	79.78%	5.38	5.45	5.14	-7.89%	12.74%	3.14%
3.73%	82.11%	347	438.30	380.48	331.83	54.25%	19.67%	94.04%	6.20	5.84	5.28	15.15%	15.37%	6.55%
8.17%	81.34%	281	356.85	359.66	338.22	-18.58%	7.98%	91.03%	4.46	5.30	5.15	-28.02%	-0.17%	5.34%
18.73%	75.17%	970	329.45	353.27	342.68	-7.68%	1.72%	88.75%	4.35	4.67	5.03	-2.48%	-14.33%	7.75%
20.88%	75.15%	1,427	463.32	393.15	372.19	40.63%	3.33%	88.23%	5.71	5.00	5.16	31.22%	-14.52%	7.46%
14.00%	62.46%	1,217	386.75	394.07	369.13	-16.53%	9.57%	64.98%	5.16	5.10	5.09	-9.62%	-3.89%	1.55%
2.17%	57.65%	1,151	366.03	404.96	372.51	-5.36%	14.63%	64.41%	4.84	5.24	5.08	-6.26%	12.20%	4.29%
-8.14%	47.28%	1,384	442.42	398.32	385.42	20.87%	1.32%	68.01%	6.69	5.51	5.32	38.25%	10.29%	14.07%
-5.98%	39.39%	1,255	403.03	403.76	388.21	-8.90%	2.46%	54.76%	5.29	5.56	5.32	-20.86%	8.98%	11.03%
-9.87%	36.62%	1,063	342.64	396.17	387.26	-14.98%	-2.17%	52.74%	5.15	5.69	5.31	-2.66%	8.54%	11.80%
0.30%	34.12%	979	317.75	354.61	380.98	-7.27%	-10.97%	42.12%	4.25	4.89	5.20	-17.52%	-11.23%	5.96%
-2.88%	26.72%	1,025	335.72	332.05	375.39	5.66%	-17.76%	29.62%	4.77	4.70	5.14	12.19%	-15.32%	2.29%
6.71%	25.49%	1,216	402.54	351.72	380.16	19.90%	-11.22%	25.46%	5.18	4.73	5.14	8.73%	-16.81%	-0.02%
4.23%	18.58%	1,274	427.45	388.21	382.91	6.19%	9.48%	15.39%	5.43	5.14	5.14	4.84%	5.03%	-2.68%
13.47%	14.30%	897	313.84	382.31	378.08	-26.58%	15.13%	11.79%	3.73	4.77	5.03	-31.32%	1.47%	-2.20%
11.47%	11.79%	2,020	473.30	414.68	392.55	50.81%	17.90%	14.55%	5.58	5.01	5.16	49.47%	5.77%	2.47%
11.54%	6.20%	1,930	436.87	419.87	391.99	-7.70%	8.16%	5.32%	5.21	4.98	5.12	-6.59%	-3.04%	-0.82%
9.42%	8.44%	2,168	485.79	465.30	402.70	11.20%	21.71%	9.09%	5.17	5.31	5.12	-0.83%	11.23%	0.61%
12.50%	10.85%	1,766	397.21	440.02	404.86	-18.23%	6.11%	8.69%	3.91	4.72	4.98	-24.32%	-5.68%	-1.95%
19.89%	17.45%	1,517	342.13	408.54	395.71	-13.87%	-2.70%	2.67%	3.18	4.04	4.65	-18.67%	-18.84%	-12.58%

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 2c

MEDSTATS Inpatient Authorization Summary

Individual Insured

	Acute				
Row Labels	**Auths**	**MM**	**Auths/ 1000**	**Days/ 1000**	**ALOS**
2015					
1	37	11,637	38.15	118.59	3.11
2	41	12,103	40.65	256.80	6.32
3	46	12,724	43.38	167.87	3.87
4	34	12,581	32.43	140.21	4.32
5	31	12,474	29.82	102.93	3.45
6	45	12,390	43.58	167.55	3.84
7	30	12,266	29.35	108.59	3.70
8	29	12,196	28.53	122.01	4.28
9	27	12,157	26.65	110.55	4.15
10	37	12,103	36.69	251.84	6.86
11	47	12,055	46.79	236.91	5.06
12	50	11,957	50.18	173.62	3.46
YTD	**189**	**61,519**	**36.87**	**157.22**	**4.26**
Total	**454**	**146,643**	**37.15**	**162.93**	**4.39**
2016					
1	204	66,790	36.65	158.11	4.31
2	222	71,360	37.33	175.90	4.71
3	248	74,574	39.91	199.05	4.99
4	226	74,598	36.35	183.70	5.05
5	210	73,698	34.19	186.27	5.45
6	230	72,885	37.87	182.26	4.81
7	235	72,204	39.06	189.13	4.84
8	228	71,413	38.31	169.21	4.42
9	217	70,619	36.87	168.23	4.56
10	248	69,276	42.96	214.10	4.98
11	249	68,097	43.88	228.03	5.20
12	240	65,288	44.11	211.92	4.80
YTD	**1,110**	**361,020**	**36.90**	**181.12**	**4.91**
Total	**2,757**	**850,802**	**38.89**	**188.63**	**4.85**
2017					
1	224	54,289	49.51	227.45	4.59
2	202	56,207	43.13	216.06	5.01
3	222	56,744	46.95	209.78	4.47
4	209	56,440	44.44	208.36	4.69
5	250	56,202	53.29	242.35	4.55
YTD	**1,107**	**279,882**	**47.45**	**220.72**	**4.65**
Total	**1,107**	**279,882**	**47.45**	**220.72**	**4.65**

Inpatient Utilization Trend	**28.6%**	**21.9%**

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 2d

Product DRUG
Market Segment INDIV

Total

				Incurred Claims					Allowed Amount					Utilization					Allowed Cost/Rx (Excl. Disp. Fee)					Avg Dispensing Fee					Avg Copay					Avg Discount				
Date	Members	DemoFactor	Incurred Claims	Monthly PMPM	3-Month Avg PMPM	12-Month Avg PMPM	3 Month Trend	12 Month Trend	Allowed Amount	Monthly PMPM	3-Month Avg PMPM	12-Month Avg PMPM	3 Month Trend	12 Month Trend	Rx Count	Util/1,000	3-Month Avg Util/1,000	12-Month Avg Util/1,000	3 Month Trend	12 Month Trend	Monthly Allowed Cost/Rx	3-Month Avg Cost/Svc	12-Month Avg Cost/Svc	3 Month Trend	12 Month Trend	Monthly Fee/Rx	3-Month Avg	12-Month Avg	3 Month Trend	12 Month Trend	Monthly Copay/Rx	3-Month Avg	12-Month Avg	3 Month Trend	12 Month Trend	Monthly Discount/Rx	3-Month Avg	12-Month Avg	3 Month Trend	12 Month Trend
201406	12,161	1.2811	421,829	$ 34.69	$ 36.72	$ 19.79	344.6%	121.6%	564,344	$ 46.41	$ 49.23	$ 29.25	251.4%	84.6%	6,787	6,697	6,877	5,269	92.3%	-92.1%	$ 82.54	$ 85.28	$ 66.28	81.4%	2945.1%	$ 0.61	$ 0.63	$ 0.33	0.0%	-49.4%	$ 12.88	$ 12.03	$ 9.85	52.4%	1925.6%	$ 106.60	$ 100.46	$ 83.41	125.7%	-68.4%
201407	12,016	1.2853	451,423	$ 37.57	$ 35.05	$ 21.87	296.5%	143.9%	590,861	$ 49.17	$ 46.91	$ 31.73	218.6%	102.1%	6,956	6,947	6,809	5,500	82.6%	-89.0%	$ 84.29	$ 82.04	$ 68.84	73.1%	2159.0%	$ 0.65	$ 0.63	$ 0.38	0.0%	-47.0%	$ 11.94	$ 12.03	$ 10.15	51.8%	1502.3%	$ 97.06	$ 98.77	$ 85.57	49.5%	-70.0%
201408	11,763	1.2942	690,605	$ 58.71	$ 43.51	$ 25.61	367.5%	189.9%	823,155	$ 69.98	$ 55.05	$ 35.88	260.2%	133.5%	6,648	6,782	6,808	5,714	77.5%	-84.0%	$ 123.20	$ 96.40	$ 74.93	101.6%	1624.1%	$ 0.62	$ 0.63	$ 0.43	0.0%	-48.0%	$ 12.92	$ 12.57	$ 10.51	57.1%	1119.9%	$ 125.53	$ 109.52	$ 90.27	63.5%	-71.7%
201409	11,635	1.2950	549,718	$ 47.25	$ 47.77	$ 28.52	371.6%	224.9%	691,893	$ 59.47	$ 59.47	$ 39.29	267.4%	159.3%	6,811	7,025	6,918	5,964	75.8%	-74.6%	$ 100.96	$ 102.53	$ 78.59	107.7%	1063.3%	$ 0.62	$ 0.63	$ 0.47	0.0%	-53.1%	$ 12.64	$ 12.49	$ 10.82	54.0%	742.0%	$ 115.14	$ 112.36	$ 93.81	69.5%	-75.3%
201410	11,491	1.2968	664,087	$ 57.79	$ 54.58	$ 32.32	463.6%	272.5%	806,170	$ 70.16	$ 66.53	$ 43.56	320.5%	191.3%	6,904	7,210	7,004	6,215	76.0%	-49.2%	$ 116.15	$ 113.37	$ 83.61	137.7%	533.3%	$ 0.62	$ 0.62	$ 0.50	0.0%	-65.8%	$ 12.88	$ 12.81	$ 11.15	57.8%	361.1%	$ 119.76	$ 120.10	$ 97.76	86.4%	-82.1%
201411	11,301	1.3059	524,321	$ 46.40	$ 50.49	$ 35.29	417.2%	301.6%	663,457	$ 58.71	$ 62.79	$ 47.05	293.4%	213.1%	6,358	6,751	6,997	6,442	75.4%	69.6%	$ 103.71	$ 107.06	$ 87.10	123.0%	98.3%	$ 0.64	$ 0.63	$ 0.54	0.0%	-84.6%	$ 13.00	$ 12.84	$ 11.43	54.2%	47.2%	$ 118.18	$ 117.69	$ 101.10	82.7%	-92.6%
201412	11,188	1.3124	684,218	$ 61.16	$ 55.11	$ 39.67	461.1%	348.1%	844,270	$ 75.46	$ 68.10	$ 52.17	323.3%	248.1%	7,557	8,105	7,352	6,795	80.8%	80.7%	$ 111.10	$ 110.52	$ 91.55	132.8%	101.6%	$ 0.62	$ 0.62	$ 0.58	0.0%	-76.1%	$ 13.36	$ 13.09	$ 11.78	56.3%	52.2%	$ 119.29	$ 119.11	$ 104.76	83.5%	-89.5%
201501	16,960	1.2913	805,775	$ 47.51	$ 51.06	$ 42.51	286.5%	321.4%	1,006,604	$ 59.35	$ 63.74	$ 54.77	187.7%	223.7%	13,345	9,442	8,292	7,160	74.1%	79.0%	$ 74.74	$ 91.58	$ 91.14	64.1%	84.6%	$ 0.69	$ 0.65	$ 0.64	0.0%	-53.3%	$ 5.73	$ 9.54	$ 11.17	13.7%	38.7%	$ 95.56	$ 107.42	$ 105.44	49.4%	-81.6%
201502	23,237	1.2624	1,259,055	$ 54.18	$ 53.50	$ 46.25	231.7%	314.3%	1,452,433	$ 62.51	$ 64.29	$ 58.03	141.4%	214.2%	17,554	9,065	8,981	7,547	67.6%	78.0%	$ 82.05	$ 85.22	$ 91.62	43.5%	77.6%	$ 0.69	$ 0.68	$ 0.65	170.3%	-8.1%	$ 4.91	$ 6.85	$ 10.21	-20.6%	23.5%	$ 100.70	$ 102.57	$ 106.16	32.6%	-57.9%
201503	27,744	1.2495	1,401,866	$ 50.53	$ 51.03	$ 48.15	122.8%	265.8%	1,613,363	$ 58.15	$ 59.94	$ 59.19	68.1%	181.0%	23,507	10,167	9,609	8,046	55.8%	78.5%	$ 67.93	$ 74.16	$ 87.62	7.6%	56.7%	$ 0.70	$ 0.69	$ 0.66	58.6%	298.3%	$ 4.59	$ 4.97	$ 9.01	-48.3%	3.5%	$ 94.72	$ 96.86	$ 104.19	10.2%	48.2%
201504	30,879	1.2544	1,874,462	$ 60.70	$ 55.40	$ 50.51	83.3%	220.2%	2,066,948	$ 66.94	$ 62.70	$ 60.61	46.7%	149.8%	26,022	10,113	9,834	8,433	51.4%	76.1%	$ 78.74	$ 75.82	$ 85.59	-3.1%	41.3%	$ 0.69	$ 0.70	$ 0.67	5.9%	188.6%	$ 4.33	$ 4.57	$ 7.95	-57.8%	-12.7%	$ 96.74	$ 97.07	$ 102.87	1.7%	32.5%
201505	32,143	1.2577	1,733,945	$ 53.94	$ 55.20	$ 52.05	56.8%	194.3%	1,919,340	$ 59.71	$ 61.69	$ 61.37	28.3%	130.1%	26,306	9,821	10,026	8,738	47.3%	73.9%	$ 72.26	$ 73.14	$ 83.61	-13.1%	31.9%	$ 0.70	$ 0.70	$ 0.67	8.6%	133.9%	$ 4.03	$ 4.31	$ 7.13	-62.6%	-24.3%	$ 95.17	$ 95.57	$ 102.02	-3.1%	27.4%
201506	24,546	1.2855	1,472,257	$ 59.98	$ 58.02	$ 53.85	58.0%	172.1%	1,659,163	$ 67.59	$ 64.47	$ 62.86	30.9%	114.9%	18,825	9,203	9,751	8,899	41.8%	68.9%	$ 87.45	$ 78.65	$ 84.08	-7.8%	26.9%	$ 0.68	$ 0.69	$ 0.68	9.1%	102.4%	$ 5.82	$ 4.61	$ 6.75	-61.7%	-31.4%	$ 106.67	$ 98.78	$ 102.35	-1.7%	22.7%
201507	22,666	1.2909	1,561,021	$ 68.87	$ 60.07	$ 56.13	71.4%	156.7%	1,745,349	$ 77.00	$ 67.09	$ 64.92	43.0%	104.6%	16,734	8,859	9,355	8,995	37.4%	63.5%	$ 103.64	$ 85.37	$ 85.93	4.1%	24.8%	$ 0.66	$ 0.68	$ 0.68	7.9%	76.4%	$ 6.47	$ 5.23	$ 6.52	-56.5%	-35.7%	$ 118.31	$ 104.93	$ 104.08	6.2%	21.6%
201508	20,980	1.2944	1,697,448	$ 80.91	$ 69.37	$ 58.13	59.4%	127.0%	1,862,235	$ 88.76	$ 77.23	$ 66.72	40.3%	86.0%	14,793	8,461	8,861	9,056	30.1%	58.5%	$ 125.22	$ 103.93	$ 87.73	7.8%	17.1%	$ 0.67	$ 0.67	$ 0.68	7.4%	59.3%	$ 6.92	$ 6.36	$ 6.32	-49.4%	-39.9%	$ 123.18	$ 115.39	$ 104.83	5.4%	16.1%
201509	12,422	1.2684	920,122	$ 74.07	$ 74.53	$ 59.45	56.0%	108.5%	1,091,139	$ 87.84	$ 83.80	$ 68.13	40.9%	73.4%	7,905	7,636	8,439	9,080	22.0%	52.3%	$ 137.43	$ 118.51	$ 89.36	15.6%	13.7%	$ 0.61	$ 0.65	$ 0.68	3.9%	45.5%	$ 12.81	$ 7.91	$ 6.37	-36.7%	-41.2%	$ 139.32	$ 124.35	$ 105.92	10.7%	12.9%
201510	12,393	1.2731	899,664	$ 72.59	$ 76.80	$ 60.19	40.7%	86.3%	1,058,631	$ 85.42	$ 87.61	$ 68.91	31.7%	58.2%	8,088	7,832	8,067	9,105	15.2%	46.5%	$ 130.29	$ 129.68	$ 90.14	14.4%	7.8%	$ 0.60	$ 0.63	$ 0.68	2.4%	34.0%	$ 12.32	$ 9.85	$ 6.38	-23.1%	-42.7%	$ 134.94	$ 130.41	$ 106.67	8.6%	9.1%
201511	12,416	1.2738	996,574	$ 80.27	$ 75.65	$ 61.83	49.8%	75.2%	1,144,244	$ 92.16	$ 88.48	$ 70.54	40.9%	49.9%	8,087	7,816	7,761	9,147	10.9%	42.0%	$ 140.87	$ 136.19	$ 91.86	27.2%	5.5%	$ 0.62	$ 0.61	$ 0.67	-3.0%	24.5%	$ 11.69	$ 12.27	$ 6.39	-4.4%	-44.1%	$ 150.96	$ 141.76	$ 108.18	20.4%	7.0%
201512	12,373	1.2807	1,136,381	$ 91.84	$ 81.56	$ 63.35	48.0%	59.7%	1,305,138	$ 105.48	$ 94.35	$ 72.06	38.6%	38.1%	8,826	8,560	8,069	9,165	9.7%	34.9%	$ 147.29	$ 139.71	$ 93.67	26.4%	2.3%	$ 0.59	$ 0.60	$ 0.67	-3.6%	16.0%	$ 12.31	$ 12.11	$ 6.39	-7.5%	-45.8%	$ 146.52	$ 144.21	$ 109.52	21.1%	4.5%
201601	67,075	1.4535	1,992,176	$ 29.70	$ 44.90	$ 56.70	-12.1%	33.4%	3,200,920	$ 47.72	$ 61.51	$ 67.32	-3.5%	22.9%	42,399	7,585	7,748	8,795	-6.6%	22.8%	$ 75.00	$ 94.74	$ 91.21	3.4%	0.1%	$ 0.50	$ 0.53	$ 0.64	-19.7%	-0.7%	$ 6.12	$ 7.80	$ 6.37	-18.3%	-42.9%	$ 112.27	$ 122.64	$ 110.90	14.2%	5.2%
201602	71,609	1.4457	3,597,401	$ 50.24	$ 44.53	$ 55.53	-16.8%	20.1%	5,004,567	$ 69.89	$ 62.96	$ 68.17	-2.1%	17.5%	51,680	8,660	8,175	8,749	-9.0%	15.9%	$ 96.36	$ 91.93	$ 92.90	7.9%	1.4%	$ 0.47	$ 0.49	$ 0.60	-27.1%	-7.4%	$ 7.22	$ 7.20	$ 6.65	5.1%	-34.9%	$ 120.01	$ 119.09	$ 113.46	16.1%	6.9%
201603	74,820	1.4419	4,489,815	$ 60.01	$ 47.21	$ 56.73	-7.5%	17.8%	5,920,820	$ 79.13	$ 66.16	$ 70.95	10.4%	19.9%	58,124	9,322	8,555	8,758	-11.0%	8.9%	$ 101.45	$ 92.35	$ 96.66	24.5%	10.3%	$ 0.41	$ 0.46	$ 0.55	-34.2%	-15.9%	$ 8.21	$ 7.29	$ 7.13	46.7%	-20.8%	$ 137.55	$ 124.55	$ 119.86	28.6%	15.0%
201604	74,826	1.4416	4,489,203	$ 60.00	$ 56.84	$ 57.01	2.6%	12.9%	5,677,992	$ 75.88	$ 75.04	$ 72.08	19.7%	18.9%	50,295	8,066	8,683	8,544	-11.7%	1.3%	$ 112.48	$ 103.27	$ 100.71	36.2%	17.7%	$ 0.41	$ 0.43	$ 0.52	-37.8%	-22.0%	$ 8.65	$ 8.03	$ 7.61	75.6%	-4.3%	$ 144.64	$ 134.12	$ 125.78	38.2%	22.3%
201605	73,966	1.4451	4,822,773	$ 65.20	$ 61.72	$ 58.48	11.8%	12.4%	5,970,838	$ 80.72	$ 78.57	$ 74.24	27.4%	21.0%	47,581	7,719	8,372	8,332	-16.5%	-4.7%	$ 125.09	$ 112.22	$ 106.43	53.4%	27.3%	$ 0.40	$ 0.41	$ 0.49	-41.3%	-27.4%	$ 9.43	$ 8.73	$ 8.15	102.6%	14.3%	$ 157.85	$ 146.03	$ 132.78	52.8%	30.2%
201606	73,181	1.4463	5,035,874	$ 68.81	$ 64.64	$ 59.84	11.4%	11.1%	6,103,757	$ 83.41	$ 79.98	$ 75.82	21.4%	20.6%	48,274	7,916	7,901	8,234	-19.0%	-7.5%	$ 126.07	$ 121.07	$ 110.03	53.9%	30.9%	$ 0.37	$ 0.40	$ 0.46	-42.8%	-31.5%	$ 9.49	$ 9.18	$ 8.45	99.1%	25.2%	$ 165.23	$ 155.74	$ 138.45	57.7%	35.3%
201607	72,522	1.4475	4,789,674	$ 66.04	$ 66.68	$ 60.26	11.0%	7.4%	5,786,903	$ 79.80	$ 81.31	$ 76.27	21.2%	17.5%	44,764	7,407	7,682	8,106	-17.9%	-9.9%	$ 128.90	$ 126.64	$ 112.47	48.3%	30.9%	$ 0.37	$ 0.38	$ 0.45	-44.0%	-34.2%	$ 9.79	$ 9.57	$ 8.69	82.8%	33.3%	$ 161.31	$ 161.49	$ 141.93	53.9%	36.4%
201608	71,790	1.4499	5,003,457	$ 69.70	$ 68.18	$ 60.65	-1.7%	4.3%	6,050,991	$ 84.29	$ 82.49	$ 76.77	6.8%	15.1%	47,527	7,944	7,756	8,075	-12.5%	-10.8%	$ 126.94	$ 127.26	$ 113.64	22.5%	29.5%	$ 0.38	$ 0.38	$ 0.43	-44.0%	-36.6%	$ 9.63	$ 9.63	$ 8.86	51.5%	40.1%	$ 154.72	$ 160.43	$ 144.02	39.0%	37.4%
201609	71,035	1.4520	5,143,007	$ 72.40	$ 69.36	$ 61.62	-6.9%	3.7%	6,111,852	$ 86.04	$ 83.35	$ 77.52	-0.5%	13.8%	47,107	7,958	7,768	8,071	-8.0%	-11.1%	$ 129.37	$ 128.39	$ 114.84	8.3%	28.5%	$ 0.37	$ 0.38	$ 0.42	-42.7%	-37.9%	$ 10.05	$ 9.82	$ 8.91	24.1%	40.0%	$ 166.24	$ 160.73	$ 146.36	29.3%	38.2%
201610	69,699	1.4584	5,076,407	$ 72.83	$ 71.63	$ 62.49	-6.7%	3.8%	5,996,380	$ 86.03	$ 85.45	$ 78.19	-2.5%	13.5%	46,850	8,066	7,989	8,075	-1.0%	-11.3%	$ 127.62	$ 127.97	$ 115.78	-1.3%	28.4%	$ 0.38	$ 0.38	$ 0.41	-40.8%	-38.8%	$ 9.83	$ 9.84	$ 8.94	-0.1%	40.1%	$ 159.64	$ 160.18	$ 147.79	22.8%	38.6%
201611	68,563	1.4606	6,220,061	$ 90.72	$ 78.55	$ 64.63	3.8%	4.5%	7,191,611	$ 104.89	$ 92.21	$ 80.26	4.2%	13.8%	47,385	8,293	8,104	8,097	4.4%	-11.5%	$ 151.39	$ 136.17	$ 118.53	0.0%	29.0%	$ 0.38	$ 0.38	$ 0.41	-38.3%	-39.6%	$ 10.80	$ 10.23	$ 9.06	-16.6%	41.9%	$ 168.98	$ 164.97	$ 149.60	16.4%	38.3%
201612	65,759	1.4685	6,063,963	$ 92.21	$ 85.09	$ 66.36	4.3%	4.7%	7,082,882	$ 107.71	$ 99.36	$ 82.00	5.3%	13.8%	50,957	9,299	8,540	8,183	5.8%	-10.7%	$ 138.63	$ 139.24	$ 119.85	-0.3%	27.9%	$ 0.36	$ 0.37	$ 0.40	-38.1%	-40.4%	$ 11.06	$ 10.58	$ 9.19	-12.7%	43.9%	$ 163.90	$ 164.18	$ 150.89	13.9%	37.8%
201701	54,837	1.5367	2,233,073	$ 40.72	$ 76.75	$ 67.61	70.9%	19.2%	4,409,798	$ 80.42	$ 98.78	$ 84.63	60.6%	25.7%	43,569	9,534	9,003	8,319	16.2%	-5.4%	$ 100.78	$ 131.27	$ 121.68	38.6%	33.4%	$ 0.44	$ 0.39	$ 0.40	-25.7%	-37.8%	$ 3.58	$ 8.68	$ 8.99	11.3%	41.1%	$ 134.11	$ 156.45	$ 152.45	27.6%	37.5%
201702	56,731	1.5325	3,397,463	$ 59.89	$ 65.95	$ 68.58	48.1%	23.5%	5,134,038	$ 90.50	$ 93.76	$ 86.31	48.9%	26.6%	45,606	9,647	9,483	8,380	16.0%	-4.2%	$ 112.15	$ 118.24	$ 123.19	28.6%	32.6%	$ 0.43	$ 0.41	$ 0.39	-17.5%	-34.7%	$ 5.46	$ 6.91	$ 8.87	-4.0%	33.5%	$ 141.35	$ 147.30	$ 154.47	23.7%	36.1%
201703	57,300	1.5308	4,690,930	$ 81.87	$ 61.12	$ 70.31	29.5%	23.9%	6,406,241	$ 111.80	$ 94.45	$ 88.77	42.8%	25.1%	51,307	10,745	9,983	8,460	16.7%	-3.4%	$ 124.48	$ 113.12	$ 125.52	22.5%	29.9%	$ 0.39	$ 0.41	$ 0.39	-9.3%	-29.8%	$ 6.66	$ 5.31	$ 8.74	-27.1%	22.6%	$ 161.75	$ 146.56	$ 156.84	17.7%	30.9%
201704	56,997	1.5313	4,402,234	$ 77.24	$ 73.03	$ 71.78	28.5%	25.9%	5,784,011	$ 101.48	$ 101.30	$ 90.90	35.0%	26.1%	44,216	9,309	9,902	8,559	14.0%	0.2%	$ 130.43	$ 122.36	$ 127.07	18.5%	26.2%	$ 0.38	$ 0.40	$ 0.39	-7.9%	-25.6%	$ 7.26	$ 6.46	$ 8.63	-19.5%	13.5%	$ 168.71	$ 157.34	$ 158.86	17.3%	26.3%
201705	56,695	1.5328	5,131,320	$ 90.51	$ 83.19	$ 73.78	34.8%	26.2%	6,463,251	$ 114.00	$ 109.09	$ 93.56	38.8%	26.0%	42,941	9,089	9,717	8,678	16.1%	4.1%	$ 150.14	$ 134.34	$ 129.00	19.7%	21.2%	$ 0.38	$ 0.38	$ 0.38	-6.8%	-21.3%	$ 8.12	$ 7.30	$ 8.53	-16.3%	4.6%	$ 116.05	$ 149.80	$ 155.67	2.6%	17.2%
6-month average							36.0%	20.6%					38.6%	23.9%					14.1%	-3.2%				21.3%	28.5%				-17.6%	-31.6%				-11.4%	26.5%				-100.0%	-100.0%
12-month average							18.9%	13.2%					23.7%	19.8%					2.6%	-6.8%				21.6%	29.0%				-29.8%	-34.0%				14.4%	31.6%				-100.0%	-100.0%
6-month average (excl last 3 months)							18.9%	9.9%					19.3%	17.9%					5.6%	-9.0%				12.3%	30.0%				-33.8%	-38.2%				0.3%	40.1%				22.3%	37.7%
12-month average (excl last 1 or 3 months)							11.8%	12.0%					18.8%	19.4%					-4.6%	-7.5%				26.1%	29.5%				-37.3%	-34.5%				38.4%	32.4%				33.6%	35.2%
6-month average (excl last 3 months, drop high and low)							12.4%	8.1%					14.5%	16.8%					6.3%	-9.6%				9.2%	29.6%				-35.7%	-38.5%				-1.4%	40.8%				22.6%	37.9%
12-month average (excl last 1 or 3 months, drop high and low)							7.8%	11.5%					16.7%	19.2%					-5.2%	-7.9%				26.0%	29.5%				-38.6%	-34.8%				37.4%	33.2%				33.2%	35.8%

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 3

List-Billed Adjustment Calculation

List-Billed Adjustment Factor
1.00575

	16,586	61,263	15,920	118,639	119,321
SubscriberID	Children	Adults	Max Children	Total Demo-Units	Total Demo-Units wo Child Limit
800000209	4	2	3	6.317	7.082
800000563	2	2	2	4.725	4.725
800000814	0	2	0	2.786	2.786
800001166	0	2	0	2.913	2.913
800001551	0	1	0	1.357	1.357
800001872	1	1	1	2.003	2.003
800001956	1	2	1	4.702	4.702
800003575	0	2	0	4.944	4.944
800003635	0	1	0	2.873	2.873
800003676	0	2	0	3.135	3.135
800008395	0	1	0	1.246	1.246
800008401	2	2	2	4.07	4.07
800020939	0	2	0	5.428	5.428
800021365	2	2	2	5.74	5.74
800021448	0	1	0	1.952	1.952
800021461	0	3	0	6.524	6.524
800021473	0	1	0	3	3
800021486	0	1	0	2.135	2.135
800028864	0	2	0	5.952	5.952
800028880	0	1	0	2.81	2.81
800028898	0	1	0	2.135	2.135
800028903	0	1	0	3	3
800028905	0	1	0	2.873	2.873
800028912	0	1	0	2.873	2.873
800028915	3	2	3	5.426	5.426
800028960	0	1	0	1.246	1.246
800028973	0	2	0	3.333	3.333
800028980	0	1	0	2.714	2.714
800029178	0	1	0	2.81	2.81
800036207	0	1	0	1.262	1.262
800036213	1	2	1	3.622	3.622
800036233	1	2	1	3.494	3.494
800036308	0	1	0	3	3
800036333	0	1	0	1.278	1.278
800036347	4	3	3	6.332	7.097
800036360	0	1	0	1.635	1.635
800036375	1	2	1	4.643	4.643
800036377	0	1	0	3	3
800036379	2	2	2	5.149	5.149
800036380	0	1	0	2.873	2.873
800036438	0	3	0	4.81	4.81
800036443	0	1	0	2.437	2.437
800036453	3	2	3	5.704	5.704
800036509	0	1	0	2.81	2.81
800036537	0	1	0	1.5	1.5
800036546	0	1	0	1.706	1.706
800036548	0	1	0	1.23	1.23
800036550	0	2	0	6	6
800036554	2	1	2	3.16	3.16
800036582	0	2	0	5.151	5.151
800036608	0	2	0	5.746	5.746
800036621	0	1	0	3	3
800036622	0	2	0	6	6
800036655	0	2	0	5.437	5.437
800036676	1	1	1	2.265	2.265
800036684	0	1	0	3	3
800036957	0	1	0	3	3
800036968	2	2	2	5.06	5.06
800036983	0	2	0	6	6
800037005	0	1	0	2.873	2.873
800037007	0	2	0	5.714	5.714
800037017	2	2	2	5.222	5.222
800037040	2	3	2	6.095	6.757
800037044	0	1	0	1.357	1.357
800040505	0	1	0	3	3
800041399	0	1	0	1.246	1.246
800041475	0	1	0	2.437	2.437
800041476	2	2	2	4.205	4.205
800041479	1	3	1	4.885	4.885
800041480	0	1	0	2.548	2.548
800041483	0	1	0	3	3
800041487	0	1	0	1.397	1.397
800041488	1	1	1	2.9	2.9
800041496	0	2	0	5.762	5.762
800041498	1	1	1	2.265	2.265
800041501	0	1	0	1.865	1.865
800041506	0	1	0	1.786	1.786
800041511	0	2	0	2.865	2.865
800041512	0	2	0	5.762	5.762
800041518	0	2	0	5.873	5.873
800041523	0	1	0	1.5	1.5
800041526	1	2	1	5.39	5.39
800041527	0	2	0	5.666	5.666
800041528	0	1	0	1.706	1.706
800041531	0	1	0	2.437	2.437
800041532	0	1	0	1.952	1.952
800041533	1	1	1	2.995	2.995
800041535	0	1	0	1.325	1.325
800041541	0	1	0	2.873	2.873
800041547	0	1	0	2.548	2.548
800041548	0	1	0	1.5	1.5
800041559	0	1	0	1.357	1.357
800041565	0	1	0	3	3
800041575	0	1	0	1.278	1.278
800041576	3	2	3	4.819	4.819
800041577	0	1	0	1.262	1.262
800041583	1	2	1	6.176	6.176
800041585	0	1	0	1.222	1.222
800041601	0	1	0	3	3
800041604	5	2	3	5.869	7.399
800041607	0	1	0	1.262	1.262
800041612	0	1	0	2.548	2.548
800041614	0	1	0	2.81	2.81
800041624	0	2	0	2.54	2.54
800041631	1	2	1	3.385	3.385
800041638	0	1	0	1.357	1.357
800041668	2	3	2	6.643	7.305
800041676	1	2	1	3.9	3.9
800041731	4	2	3	4.895	5.66
800041746	0	1	0	2.81	2.81
800041748	0	2	0	3.23	3.23
800041782	0	1	0	2.952	2.952
800041791	0	1	0	2.437	2.437
800041801	0	1	0	1.238	1.238
800041806	1	1	1	2.027	2.027
800041807	1	2	1	3.321	3.321
800041843	0	3	0	6.825	6.825
800041850	1	1	1	2.011	2.011
800041856	0	2	0	3.572	3.572
800041908	0	1	0	2.873	2.873
800041915	0	2	0	2.563	2.563
800041937	0	1	0	1.635	1.635
800041941	0	1	0	3	3
800041949	0	1	0	1.302	1.302
800041988	0	1	0	3	3
800042005	0	1	0	3	3
800042107	0	2	0	5.428	5.428
800042116	0	1	0	2.135	2.135
800042135	0	1	0	2.714	2.714
800042638	0	1	0	2.714	2.714
800043421	0	1	0	2.548	2.548
800043425	0	1	0	2.81	2.81
800043541	0	1	0	2.81	2.81
800043550	0	1	0	2.548	2.548
800043576	0	1	0	2.714	2.714
800043579	0	1	0	2.81	2.81
800043580	0	1	0	2.603	2.603
800043583	0	1	0	2.714	2.714
800043589	0	1	0	2.952	2.952
800043591	0	3	0	5.08	5.08
800043599	1	3	1	6.116	6.116
800043605	0	1	0	2.952	2.952
800043608	0	2	0	5.746	5.746
800043612	0	1	0	2.548	2.548
800043614	0	1	0	2.437	2.437
800043618	0	1	0	2.04	2.04
800049326	2	2	2	3.982	3.982
800049336	0	1	0	1.238	1.238
800049775	0	1	0	2.135	2.135
800049819	0	1	0	2.952	2.952
800049821	0	1	0	2.603	2.603
800049855	0	1	0	1.198	1.198
800049859	0	1	0	2.81	2.81
800049862	0	1	0	2.714	2.714
800049899	0	1	0	2.603	2.603
800049916	0	1	0	1.563	1.563
800049925	0	1	0	3	3
800049946	0	1	0	1.5	1.5
800049948	0	1	0	3	3
800049980	0	1	0	3	3
800049986	0	1	0	1.278	1.278
800050094	0	1	0	1.563	1.563
800050105	1	2	1	3.695	3.695
800050130	0	1	0	2.135	2.135
800050257	1	1	1	3.765	3.765
800050369	0	1	0	1.786	1.786
800050375	0	1	0	1.325	1.325
800050416	1	2	1	5.735	5.735
800050485	0	1	0	2.952	2.952
800050489	0	1	0	2.603	2.603
800051621	1	1	1	3.717	3.717
800051667	0	1	0	2.548	2.548
800051674	0	1	0	1.357	1.357
800051693	0	1	0	2.437	2.437
800051735	0	1	0	1.444	1.444
800051871	0	1	0	1.444	1.444
800051909	2	2	2	4.753	4.753
800051928	0	3	0	5.365	5.365
800051974	1	2	1	4.048	4.048
800051985	3	4	3	8.138	8.138
800052132	1	2	1	3.083	3.083
800052139	0	1	0	1.238	1.238
800052144	0	1	0	2.333	2.333
800052148	0	2	0	2.603	2.603
800052293	0	1	0	3	3
800052316	4	2	3	6.262	6.705
800052330	1	3	1	5.484	5.484
800052495	1	2	1	3.504	3.504
800052505	4	2	3	4.898	5.663
800052507	2	2	2	4.117	4.117
800052791	0	1	0	1.238	1.238
800052795	1	3	1	6.343	6.343
800052800	0	1	0	2.873	2.873
800052862	0	2	0	6	6
800052869	2	2	2	3.265	4.03
800052876	0	1	0	2.548	2.548
800052877	2	2	2	4.871	4.871
800053082	2	2	2	4.972	4.972
800053083	0	2	0	5.524	5.524
800053084	3	2	3	4.875	4.875
800053090	2	2	2	4.741	4.741
800053098	2	2	2	6.03	6.03
800053108	2	1	2	4.292	4.292
800053202	0	1	0	2.603	2.603
800053212	2	2	2	4.109	4.109
800053233	1	1	1	2.067	2.067
800053237	2	1	2	3.464	3.464
800053240	1	3	1	5.405	5.405
800053257	0	1	0	1.357	1.357
800053269	0	1	0	1.357	1.357
800053274	0	1	0	1.706	1.706
800053364	2	3	2	7.248	7.248
800053370	0	1	0	1.397	1.397
800053446	0	2	0	4.039	4.039
800053456	0	1	0	1.444	1.444
800053461	0	1	0	1.23	1.23
800053496	0	1	0	1.952	1.952
800053546	5	2	3	4.739	6.269
800055030	1	4	1	8.08	8.08
800055044	0	1	0	1.635	1.635
800055047	3	2	3	4.707	4.707
800055060	0	2	0	4.754	4.754
800055067	3	2	3	4.851	4.851
800055081	1	2	1	2.972	2.972
800055113	0	1	0	3	3
800055116	0	1	0	3	3
800055462	2	2	2	4.418	4.418
800055927	0	2	0	6	6
800055959	0	1	0	2.437	2.437
800055973	0	1	0	1.238	1.238
800055976	1	2	1	4.105	4.105
800055977	0	3	0	5.179	5.179
800056223	0	1	0	1.262	1.262
800056238	3	1	3	3.841	3.841
800056244	0	1	0	2.714	2.714

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 4

Average Premium and Exchange Fee calc

Plan:	Gold PPO 2000/10/20	Silver PPO 5000/10/30	Bronze PPO 7350/0/60
Plan Adjusted Index Rate	935.64	778.79	688.95
Member Distribution	16.6%	62.7%	20.7%
Average Exchange Premium*	$786.15		
Exchange Fee	3.5%		
Percent on Exchange	83.6%		
Exchange Fee PMPM	$23.01		
Exchange Fee Applied in Rating	**$22.71**		

* Note that as 2018 proposed premiums change due to filing adjustments, the average premium changes. Also, as the average premium changes, the exchange fee changes, the premium changes, causing a circular reference. This estimate is close to what is shown in Exhibit K

Current On/Off Exchange Members by Metal Level

Plan:	Gold PPO 2000/10/20	Silver PPO 5000/10/30	Total
Off Exchange	3,031	4,935	7,966
On Exchange	4,952	35,704	40,656
Total	7,983	40,639	48,622

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 5

Individual PPO 2016 Results

Market	Issuer	Metal	Allowed Claims	Paid Claims	Premium	Risk Adjustment	Reinsurance	MemberMonths	RA Adjusted MLR	Paid to Allowed
Individual	45127	Platinum	$34,885,936	$33,519,472	$12,947,274	$12,441,850	$2,383,812	10,706	123%	0.96
Individual	45127	Gold	$46,338,722	$41,198,916	$29,174,445	$6,424,664	$2,294,781	48,964	109%	0.89
Individual	45127	Silver*	$151,694,493	$120,414,062	$118,827,493	-$902,616	$6,599,304	255,801	97%	0.79
Individual	45127	Bronze	$10,988,700	$7,508,248	$14,025,991	-$4,847,540	$623,232	34,543	75%	0.68
		Platinum + Gold	$81,224,659	$74,718,388	$42,121,719	$18,866,514	$4,678,593	$59,670	115%	0.92

*Net CSR: $7,441,293

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 6

Plan ID	Metal Level	Projected Membership	Projected Allowed Claims	Projected Paid Claims	Paid to Allowed Factor	Average Tobacco Factor	AV and Cost Sharing Factor (Incl Avg Tobacco)	(8)/(6*7) Induced Utilization
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
45127PA0020013	Gold	95,928	97,135,187	89,753,869	0.92	0.994	0.88	0.96
45127PA0020008	Silver	363,360	373,297,504	282,980,607	0.76	0.994	0.75	0.99
45127PA0020020	Bronze	120,000	124,696,465	82,673,429	0.66	0.994	0.69	1.04
Total		579,288	595,129,155	455,407,905	0.77	0.99	0.76	0.996

Induced Demand from Exhibit L
1.04
1.01
0.96
1.005

Metal	AV	MAIR (1)	Manual Cost (2)	Induced Demand (3)	Projected Member Dist (4)	Projected Paid (5)	Market Level Adjustments (6)	Projected Paid + Market Level Adj	Paid to Allowed	AV and Cost Sharing Adj (7)	PAIR (8)
Gold	0.76	893.75	354.59	1.04	17%	831.21	-5.38	825.83	0.92	0.89	935.64
Silver	0.67	893.75	299.97	1.01	63%	682.89	-5.38	677.51	0.76	0.75	778.79
Bronze	0.61	893.75	276.33	0.96	21%	597.93	-5.38	592.55	0.66	0.69	688.95
Total	0.67	893.75	304.12	1.005	100%	685.48	-5.38	684.48	0.77	0.76	786.15

(1)	Exhibit K	
(2)	Exhibit L	
(3)	Exhibit L	Calculated on July Q&A Exhibit 5
(4)	Exhibit L	
(5)	Exhibit L	
(6)	Exhibit K	Exchange Fee + Risk Adjustment
(7)	Exhibit L	
(8)	Exhibit M	

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 7

	Product Type		
	PPO	HMO	
Total Current Month Members	48,622	2,850	
	PPO	HMO	Tobacco Factor
Members without Tobacco Surcharge	45,619	2,738	1.00

Members with Tobacco Surcharge

Age	Current Month Members		Tobacco Factor
0	0	0	1.00
1	0	0	1.00
2	0	0	1.00
3	0	0	1.00
4	0	0	1.00
5	0	0	1.00
6	0	0	1.00
7	0	0	1.00
8	0	0	1.00
9	0	0	1.00
10	0	0	1.00
11	0	0	1.00
12	0	0	1.00
13	0	0	1.00
14	0	0	1.00
15	0	0	1.00
16	0	0	1.00
17	0	0	1.00
18	1	0	1.00
19	3	1	1.00
20	6	1	1.00
21	6	1	1.03
22	13	1	1.03
23	26	5	1.03
24	31	4	1.03
25	33	1	1.03
26	74	5	1.03
27	65	10	1.03
28	95	7	1.03
29	73	5	1.03
30	59	3	1.03
31	63	3	1.03
32	43	3	1.03
33	67	1	1.03
34	63	1	1.03
35	81	3	1.03
36	73	3	1.03
37	78	3	1.03
38	79	2	1.03
39	71	0	1.03
40	59	1	1.08
41	74	3	1.08
42	70	0	1.08
43	68	0	1.08
44	84	0	1.08
45	74	2	1.10
46	74	2	1.10
47	91	4	1.10
48	73	6	1.10
49	87	1	1.10
50	91	2	1.15
51	76	2	1.15
52	94	4	1.15
53	76	2	1.15
54	99	0	1.15
55	61	3	1.20
56	79	2	1.20
57	65	3	1.20
58	66	4	1.20
59	85	2	1.20
60	75	0	1.25
61	61	3	1.25
62	74	1	1.25
63	75	0	1.25
64	66	2	1.25
65	0	0	1.25
66	0	0	1.25
67	3	0	1.25
68	0	0	1.25
69	0	0	1.25
70	0	0	1.25
71	0	0	1.25
72	0	0	1.25
73	0	0	1.25
74	0	0	1.25
75	0	0	1.25
76	0	0	1.25
77	0	0	1.25
78	0	0	1.25
79	0	0	1.25
80	0	0	1.25
81	0	0	1.25
82	0	0	1.25
83	0	0	1.25
84	0	0	1.25
85	0	0	1.25
86	0	0	1.25
87	0	0	1.25
88	0	0	1.25
89	0	0	1.25
90	0	0	1.25

Tobacco Calibration Factor		
PPO	HMO	Final Factor
0.993	0.997	**0.994**

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 9

Broker Commission Calculation

Proposed 2018

	Catastrophic Plans	Non-Cat Plans
Proposed 2017 Broker Commission (PMPM)	$8	$20
Projected Membership (CAAC, CAIC, and KHPC combined)	3.0%	97.0%
% of business brokered	30%	
Calculated Broker Commission in Rate Development	$5.89	
Applied Broker Commission in Rate Development	$6.00	

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Individual Rates
Effective January 1, 2018

With this response, please find corresponding Q&A Exhibits in "Ind_17-49_Initial_CAAC_PPO_Q&AExhibits_Supporting_20170626.xlsm"

Question 1. As we discussed, please revise the PA AM and all supporting documents as well as the SERFF Rate/Rule Schedule tab to show the average and range of rate increase from Table 10 as directed in the 2018 Guidance.

Answer 1. I have revised the Actuarial Memo and all supporting documents to use Table 10.

Question 2. Worksheet II cell G29 of the URR shows a projected product rate increase of 12.29% while Tables 10 shows 12.48%. Please reconcile.

Answer 2. I have updated the URR product rate increase, but it is 12.61%. It does not match Table 11 because Table 11 uses current enrollment to calculate the average and the URR uses projected enrollment. CAAC projected enrollment distribution differs from current because of the addition of a bronze plan in 2018.

Question 3. Please review the mapping directions on pages 12 – 13 of the Department 2018 Rate Guidance and update Table 10 columns AG – AO, as necessary. When revising, please remain cognizant that the total covered lives in cell V15 must equal Table 1 cell D18. If the mapping is correct, please explain why Table 10 cell V15 is not equivalent to Table 1 Cell D18.

Answer 3. I have updated Table 1 to match Table 10 covered lives.

Question 4. The Plan Design Summary shows off exchange, while the PID rate pages show on and off exchange. Please modify for consistency.

Answer 4. I have corrected the Plan Design Summary to show on and off exchange.

Question 5. Please update the cover letter to include the correctly reference the corresponding binder.

Answer 5. I have updated the cover letter and actuarial memo to include the correct corresponding binder.

Question 6. Confirm HIOS submission and update the cover letter to include the HIOS submission tracking number.

Answer 6. I have confirmed the HIOS submission tracking number. This is the HIOS URR submission tracking number.

Question 7. Does data in Tables 2 and 4 include transitional business? If so, please provide total premium, claims and the number of transitional member months.

Answer 7. Tables 2 and 4 include transitional business. Please see Q&A Exhibit 1 for 2016 transitional premium, claims and member months.

Question 8. Please provide the quantitative development of the trend factors shown in Exhibit E for Cost, Utilization, and Induced Utilization.

Answer 8. Pricing trend data is found in Q&A Exhibit 2.
Trend is calculated using:

- Vendor Physician Cost Model
- Internal Hospital Contracting Model
- Internal Prescription Drug Trend Model
- Medical utilization estimates reviewed by CBC's Chief Medical Officer

The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.

Contracting increases are adjusted for the following factors:

- Intensity: Intensity is defined as the amount of inputs used to provide each unit of service. This is the measure of additional trend for technological changes, moving from less to more expensive treatments (i.e. shift from x-rays to MRIs or more expensive pharmaceutical drug treatments).
- Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles, to the paid trend. The individual market offers high deductibles, with no offerings under a 1000 deductible, making leveraging significant. Leveraging can be seen in historical trend reports as described below and see in Exhibit 2a (difference between incurred and allowed trends).

Utilization trend takes into account the following considerations:

- Historical Data: Please refer to Q&A Exhibit 2a for CAAC Individual trend summary and Q&A Exhibit 2b for trend detail.

    - 19.6% allowed claims trend 2017 over 2016
    - 21.5% incurred claims trend 2017 over 2016
    - Utilization Trends 2017 over 2016:
        - IP 17.5%
        - OP 16.4%
        - Prof 14.0%

- Hospital Inpatient Authorization Reports: Please refer to Q&A Exhibit 2c for Individual (CAAC and KHPC) inpatient authorizations by month. CBC does not currently have this report split by CAAC PPO and KHPC HMO, so this data differs slightly from Exhibits 2a and 2b. Year-to-date (YTD) 2017 inpatient acute days/1000 are 28.6 percent higher than YTD 2016.
- Special Enrollment Period (SEP) Enrollment: The BCBSA estimates that SEP enrollees cost an average of 55% more than open enrollment period (OEP) enrollees.
- Continuity of Care: Care Management is more difficult for individuals without continuous health care coverage, resulting in higher than average utilization rates.
- Induced Utilization: Induced utilization is CBC's best estimate for increased utilization in the individual market due to unknown future regulatory changes. CBC predicts that consumers will use more services in 2018 due to unknown coverage status in 2019.

The Prescription Drug model considers the following trend components:

- Price Inflation
- Contract Pricing
- Member Cost-Sharing
- Units per Script
- Brand/Generic Mix
- Therapeutic Mix
- Cost per Script
- Utilization

Prescription drug trends are also adjusted for intensity and induced demand. Also, please see Q&A Exhibit 2d for historical prescription drug trend detail (CAAC and KHPC combined).

Question 9. Please reconcile the morbidity factors developed in Exhibit G1 and the factors shown in the URRT in Exhibit F. Specifically, please explain and show the development of the 6% factor that is included in the URRT morbidity factor.

Answer 9. The morbidity factor shown in G1 is the change in morbidity due to known changes in population from BEP to projection period. The morbidity factor is calculated by first measuring the claims experience of transitional policies (medically underwritten) and single-risk-pool policies in the experience period. And secondly, measuring the enrollment distribution between the experience period and the projection period. Transitional policies have significantly lower claims PMPM than single-risk-pool policies, and make up 14 percent of the enrollment in the BEP. In the projection period, transitional policies only account for 9 percent of enrollment. This distribution change leads to higher claim expectations in the projection period.

The additional 6% morbidity is our best estimate of the increased morbidity due to rising premiums in the individual market. As premiums rise, as they did in 2017, healthier than average people tend to drop coverage, worsening the pool as a whole. The 6 percent is an estimate but we do have indications of a worsening risk pool. Please refer to Exhibit 2a and question 8 for early claims trend and utilization metrics 2017 over 2016. These early trends are about 6 percent higher than pricing trend.

Question 10. Please provide the development and explain the purpose of the 1.280 factor shown in the other projection factor in the URRT for "Other Medical" in Exhibit F.

Answer 10. 1.28 factor in "Other Medical" is to adjust the base data to include pediatric dental and vision claims. Due to data constraints, the pediatric dental and vision claims are not included in the base data. Pediatric dental and vision is underwritten by CAAC, but embedded with medical/Rx products underwritten by CAAC, CAIC, and KHPC. Because of this, data is difficult to allocate to each company. I hope to be able to provide this data split by company in the near future. But for this filing the rate development is performed as follows:

- Pediatric Dental: The pediatric dental calculation is taken directly from CAAC Stand-Alone Dental Filing CABC-130539624. The per-child-per month rate from the filing is converted to a PMPM in an embedded plan, since every member pays, but only children receive the benefit.
- Pediatric Vision: Rating begins with starting cost and utilization by procedure code. Separate in-network and out-of-network cost and utilization are used in the rating methodology. Starting cost and utilization are then adjusted based on the selected plan designs. Utilization is adjusted based on the chosen benefit period (12 months), copay, and the maximum allowance levels. Starting cost is adjusted based on copays, coinsurance, and maximums. Final cost per service is calculated as the minimum of the max for that service category and the starting cost, minus the copay, and multiplied by the coinsurance. The per-child-per-month rate is converted to a PMPM in an embedded plan, since every member pays, but only children receive the benefit.
- Please note that this factor is an estimate of allowed claims. Incurred claims are estimated separately as described in the above bullets. The "Other Medical" factor in the URRT only impacts the allowed calculation, which ultimately impacts the paid-to-allowed ratio. Premiums are not impacted.

Question 11. Please show development of the 1.005 "Other" factor in cell C20 of Table 5.

Answer 11. 1.005 is the list-billed adjustment. This is the additional premium needed to account for families with more than 3 children. The calculation is as follows:

1. Gather member-level small group current month enrollment by subscriber ID and age. Small group data is used as a gauge for both market segments. Both small group and individual use the same list-billed adjustment.
2. Calculate CMS demo-units by subscriber without the maximum 3 children limit. Demo-units are member-count (by age) x CMS age curve factor.

3. Calculate CMS demo-units by subscriber with the maximum 3 children limit, using the ages of the three oldest children under 21.
4. Sum step 2 demo-units for the entire population.
5. Sum step 3 demo-units for the entire population.
6. Step 4 divided by step 5 is the list-billed adjustment.

The calculation of the list-billed adjustment is found on Q&A Exhibit 3**.**

Question 12. Please provide the requested information regarding the projection of paid claims used to determine the paid-to-allowed ratio in Exhibit G.

a) Please explain why the same morbidity factor was used for both medical and prescription drugs claims when different factors were developed and applied in the URRT.
b) Please provide an explanation for the build-up of the 0.98 benefit change factor.
   i) Specifically, how was the $331.06 for the "Average Manual Claim PMPM in Experience Period" determined?
   ii) Please provide an explanation for the development of the plan Manual Rate PMPM amounts on the "PMPM" tab including the development of the 0.99 "Adjustment Ded Sloping" factor for the Bronze plan.

Answer 12.

a) I have corrected the prescription drug morbidity factor

b)

i. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments. This actuarial cost model derives a Manual Cost for each benefit design in the experience period. The member-month weighted average of the Manual Cost PMPMs equals "Average Manual Claim PMPM in Experience Period".

ii. I have removed the 0.99 adjustment to the Bronze plan.

Question 13. Please answer the following questions about the development of the risk adjustment transfer amount shown in Exhibit K:

a) How was the statewide premium increase of 20% per year determined?
b) How was the 0.80 factor to account for benefit changes in 2017 and 2018 determined?
c) Please provide justification for using the statewide average premium in calculating the risk adjustment percentage instead of Capital's own average premium.

d) How are you accounting for the 2018 risk adjustment calculation change to remove the impact of administrative expenses? In other words, where is the adjustment to reduce the statewide average premium by 14%?
e) Please explain and provide the development for the -1.5% adjustment for Market Improvement in Coding.
f) Please explain and provide the development for the -2.0% adjustment for Internal Coding.

Answer 13.

a) The 20% average annual premium increase, is intended to represent anticipated increases due to allowance trend of roughly 5% - 8%, leveraging of roughly 3% - 5%, and another 10% for the impact of uncertainty of appropriate market competition coupled with significant selection issues in the Individual market. Also, with several years of history behind us, PA has seen significant rate increases in the Individual market. Since the aggregate 20% is truly an unknown, as it is impacted by things outside of CBC control, the estimate delivered was reviewed for reasonability and was deemed appropriate.
b) The .80 benefit change factor is intended to represent the potential for significant buydowns that are typical when rate increases of 20% are projected. Ultimately, on a combined basis, the 20% mentioned in (a) above coupled with the .80 benefit change factor yields an average per annum of 7.33%.
c) Since the statewide average premiums are normalized for AV of the state, then carrier specific AV applied back to get to an AV adjusted carrier premium, there is a need for an estimate of both the statewide AV as well as the carrier specific AV. Speculating that the state AV and the carrier AV are markedly different requires knowledge that we don't currently possess since history is limited. Since at the time of filing 2016 was still unknown, speculating what will occur in 2016, 2017 and ultimately 2018 requires simplifying assumptions. One of those simplifying assumptions is that the statewide AV, GCF and other complex components of the RA payment transfer formula are identical and remain unchanged.
d) Similar to c) above, there is so much uncertainty in anticipating 2016 RA payment transfers as of the time of filing, exacerbating the difficulty in estimating 2018. While it is reasonable to think that the 14% administrative expense reduction mentioned in statutory guidance will have an impact, all of the moving parts of the RA payment transfer formula along with market and regulatory dynamics make speculation of impact a challenge for industry actuaries. Ultimately, after all of the assumptions are applied to the formula, total net impact was seen to be within a reasonable level of expectation, so the 14% AE was implicit and not explicitly stated.
e) Capital BlueCross is a small plan with limited resources. The industry has commercially available services to improve coding efforts through exhaustive use of data and provider outreach programs. While CBC is engaged in the efforts of accurate, timely submission of RA data, we feel that the industry will outpace CBC in its ability to maximize value.
f) Internal coding represents the fact that CBC's individual ACA book of business has had a churn rate that has made a multi-year perspective of member diagnosis and risk impossible. As of 2015, CBC had roughly 5,000 members in Individual ACA business. As of 2016, CBC had 70,000 members. In 2017, 50% of CBC Individual ACA

business dropped coverage, and CBC gained roughly 30,000 new members. This places CBC at a disadvantage in terms of ability to assess a member's

Question 14. Please answer the following questions about the exchange user fees shown in Exhibit K:

a) Please show the development of the average exchange premium ($776.45).
b) Please provide the distribution of membership on and off exchange, by metal level.

Answer 14.

a) The average exchange premium is the projected member weighted requested premium. The calculation is found on Q&A Exhibit 4.
b) The requested data is found on Q&A Exhibit 4.

Question 15. The AV Calculator Screen Shots and the Benefit Change Summary in Exhibit A1 do not seem to reconcile. For example, the AV Screen Shot shows high-cost imaging as deductible/coinsurance (90%) for the Gold and Silver plans whiles Exhibit A1 shows D/0 indicating no cost sharing past the deductible. Please check and correct any necessary benefits.

Answer 15. I have updated Exhibit A1 to match the AV screenshots. The AV screenshots are correct.

Question 16. In the AV Calculator for the Bronze plan, the Specialty Drug benefit is being treated as covered at 100% prior to the deductible.
Please provide an explanation why no adjustment was made to the AV Calculator output to account for this discrepancy.

Answer 16. The AV calculator shows that specialty drugs are covered at 50% and deductible is waived. Please clarify if I am missing a discrepancy.

Question 17. It appears the 12.3% rate increase does not include the impact of changes to the age factor slope or plan changes (i.e., mapping members from terminated plans to new or existing plans).

a) If that is correct, please provide a rate increase calculation showing an itemized build-up accounting for these two items.
b) If the 12.3% increase already includes these items, please provide an itemized build-up of the 12.3% including the two items listed.

Answer 17. The increase does include mapping, but CAAC is not mapping any ACA members from 2017 to 2018. The increase does not include the impact of changes to the age curve. The age curve adds 1.9% to the increase.

Question 18. Please indicate if the pricing AVs shown in Exhibit L, row 22, include induced demand.

a) If induced utilization is included, please provide the induced utilization amount for each plan as well as an explanation about how the amount was determined.

b) If induced utilization is not included, please provide an explanation for where in the rate calculation it is included and an explanation about how the amount was determined.

Answer 18. Induced demand was previously included on row 22, in the AV and cost-sharing adjustment. I have corrected this and split AV and induced demand. You will now see induced demand estimates on row 24. Induced demand factors are estimates based on benefit richness. Induced demand tapers are cost-sharing increases. Please refer to Q&A Exhibit 6 to see 2016 estimated results by metal level. Even net of risk adjustment, this exhibit shows that induced demand seems to drives claim cost as benefits become richer.

Question 19. Please provide an explanation for the significant difference in the Metal AVs in Exhibit A1 and the pricing AVs in Exhibit L.

Answer 19. I have adjusted the pricing AVs to remove induced demand. Even with this change, the metal AVs and pricing AVs have some differences. There are several reasons why plan premiums may not be proportional to AV Pricing Values.

- CAAC does not use the AV Calculator as a pricing model
    - The AV Calculator is a nationwide model designed to provide a consistent and explainable process for determining benefits. It is not designed to be a region-specific pricing model
    - CAAC uses a vendor pricing model calibrated to Capital BlueCross (CBC) data. The actuarial model is explained in the Actuarial Memorandum under the Plan Adjusted Index Rate section.
- CAAC has 2016 risk-adjusted results showing that the pricing value differential between metal levels needs to be greater than AV would suggest. Please see Q&A Exhibit 5 for 2016 risk-adjusted results by metal level.
- As seen in Exhibit 5, Platinum and Gold (adjusted for RRRs) results are significantly worse than other metal levels. In 2017, CAAC discontinued its platinum plan. Competition also dropped platinum coverage. Because of this, most platinum members moved to gold plans, moving their experience with them. This movement increases the induced demand factor on the gold plan.
- Note that the paid-to-allowed ratio for each of the metal levels is significantly higher than an average AV.

Question 20. On page 14 of the 2018 Guidance, the department requested data regarding the development of the Pricing Avs in Table 10. Please provide this data in Excel.

Answer 20. Please see Q&A Exhibit 6 for the data requested.

Question 21. Please provide the development for the tobacco surcharge adjustment of 0.994.

Answer 21. Please see Exhibit 7 for the development of the tobacco surcharge using current month individual enrollment by tobacco status.

Question 22. In Table 14, you have proposed changes to the approved geographic factors for rating areas 7 and 9. Please provide analysis of the data in exhibit Q in your supporting Excel exhibits. Explain and show the development of columns C, E, F, G and J in this exhibit. Additionally:

a) Please provide an explanation for how the impact of morbidity differences between regions was removed when developing the geographic factors.
b) Please provide information on the development of the Contracted Increase values; specifically the wide variance of the factors even within a region.
c) Please provide additional explanation around the magnitude and direction of the geographic factor changes as compared with the 2017 factors.

Answer 22. CMS has approved nine geographical rating areas (GRA) in the state of Pennsylvania. CAAC operates in a 21-county area of Pennsylvania, encompassing three of the nine defined regions. CAAC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered allowed claims for the 2016 calendar year by region, normalized for demographics/risk. Demographics were normalized by gathering demo-units for the CY 2016. Demo-units are Milliman Health Cost Guidelines demographic factors x member-months. So demo-units divided by member-months is the average demographic factor in this population. The 2016 experience was adjusted for future contracting changes in order to project results to 2018. We then compared the claim cost for each of the three regions, and calculated cost differentials between the regions, mostly due to differences in hospital contracting between regions.

a) In credible populations, normalizing for demographics is synonymous with normalizing for risk/morbidity. The claim PMPMS by county are normalized for demographics.
b) The contracted increases come from CBC's provider contracting area. Provider contacting provides actuarial with contracted hospital and physician increases in 2017 and 2018. These increases are used to adjust claims by county from the 2016 base experience period to the 2018 projection period. The calculation is found in Q&A Exhibits 8a-8c.
    a. Exhibit 8a: Summary of increases two-year contracted increases by hospital, also summarized by county.
        i. Note that Hershey hospital contracted increase of 18% was mitigated to 10% in order mitigate further adverse impact to region 9. Hershey handles severe cases and patients come from all regions to be treated, so the cost is distributed across all regions.
    b. Exhibit 8b: Provider contracting IP hospital contracting increases by month
    c. Exhibit 8c: Provider contracting OP hospital contracting increases by month
    d. For this exercise, professional contracting increases were assumed to be the same across all providers/counties.
c) CBC has seen a change in the experience attributed to region 9 as well as future contracted increases in relation to region 6 and 7. Pinnacle accounts for a large portion of region 9 claims and their 2-year contracted increase of 21% is significant in comparison to the average.

Question 23. In Table 6, the sum of cells C50 – C52 does not equal cell C49 or the URRT. Please review and revise.

Answer 23. I have corrected Table 6 so that the sum of cells C50-C52 equals cell C49. See question 25 below for information on the URRT taxes and fees.

Question 24. Table 6, cell B54, indicates the PCORI fee is $018. The 2018 PCORI PMPM amount should be $0.20 or $0.21. Please revise. Also review the percent of premium in cell C54 to ensure the yielding amount is consistent with $0.20 or $0.21.

Answer 24. I have corrected PCORI to be $0.20 and ensured the percent of premium is consistent.

Question 25. The percent of premium for taxes and fees in Table 6 cell is 4.50% while the URRT cell C42 shows 7.5%. Please review and explain or revise as necessary.

Answer 25. The URRT differs from Table 6 because the URRT includes the exchange fee in taxes in fees, while the PID rate exhibits include a separate line for the exchange fee.

Question 26. Table 6 cell C63 indicates the Single Risk Pool PMPM is $792.86, while the Single risk pool in the URRT in cell V43 indicates $794.57. Please reconcile.

Answer 26. I have corrected the URRT to be consistent with Table 6.

Question 27. Please show the development of the Health Insurance Industry Fee of 3.78% as shown in Table 6 cell C57.

Answer 27. CBC's finance department estimated our 2016 HIF fee to be 3.62%. The HIF assessment has risen from $11.3 billion in 2016 to $14.3 billion in 2018 (25% increase). If premiums, on average, have risen 20% in 2 years, the assessment needs to increase 5%. CBC trended the 3.62% at 4% over two years to arrive at 3.78%. The same HIF percentage is applied in rate development across all market segments.

Question 28. 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.

Answer 28. CAAC pays commissions for renewal enrollment received during open enrollment, both on and off exchange, and in all geographic areas. Commission is less on catastrophic plans due to the lower premium. CAAC does not pay commission for SEP or new business. The 2018 broker commission schedule is yet to be finalized. Attached please find the 1/1/2017 copy of the broker agreement – redacted version. Files are as follows:

a. Redacted Agent Agreement: “Ind_17-49_Initial_CAAC_PPO_WBEBrokerIndRedacted_Supporting_20170626.pdf”
b. Redacted Preferred Producer Master Agreement: “Ind_17-49_Initial_CAAC_PPO_PPMABrokerIndRedacted_Supporting_20170626.pdf”

Please see Q&A Exhibit 9 for the calculation of the average broker commission. The projected 2018 broker commission is calculated based on proposed/best estimate broker payment levels. For rate development, the same broker PMPM is applied across all companies. The enrollment distribution between catastrophic and non-catastrophic plans includes CAAC, KHPC, and CAIC.

If you have any further questions regarding this filing, please call me at [redacted] (or via email at [redacted]. Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 1

Capital BlueCross Monthly Medical Trend Report

Capital BlueCross Monthly Medical Trend Report

For 12 Month Periods Ended

Individual PPO

	12 Months Ended:			% Change	
Allowed PMPM	201705	201605	201505	2017/2016	2016/2015
Inpatient	$ 141.70	$ 114.13	$ 68.46	24.2%	66.7%
Outpatient	242.50	196.71	133.55	23.3%	47.3%
Professional	157.94	142.53	107.96	10.8%	32.0%
Medical Total	**$ 542.15**	**$ 453.37**	**$ 309.96**	19.6%	46.3%
Non-Specialty Drug	-	-	-	0.0%	0.0%
Specialty Drug	-	-	-	0.0%	0.0%
Pharmacy Total	**$ -**	**$ -**	**$ -**	0.0%	0.0%
Grand Total	**$ 542.15**	**$ 453.37**	**$ 309.96**	19.6%	46.3%
Incurred/Paid PMPM					
Inpatient	$ 137.11	$ 109.53	$ 65.00	25.2%	68.5%
Outpatient	201.27	163.48	109.43	23.1%	49.4%
Professional	125.43	108.84	82.59	15.2%	31.8%
Medical Total	**$ 463.82**	**$ 381.86**	**$ 257.03**	21.5%	48.6%
Utilization Metrics					
Admissions/1000 Members	85.1	72.5	49.2	17.5%	47.3%
Average Length of Stay	4.65	5.32	4.66	-12.6%	14.1%
Days/1000 Members	396	385	229	2.7%	68.0%
Outpatient Visits/1000 Members	3,126	2,686	1,966	16.4%	36.6%
Professional Visits/1000 Members	11,027	9,671	7,086	14.0%	36.5%
Non-Specialty Prescriptions PMPY	-	-	-	0.0%	0.0%
Specialty Prescriptions PMPY	-	-	-	0.0%	0.0%

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 2

Without Adjustment for Pediatric Dental and Vision

	Experience Period				Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections		
		Allowed									
Benefit Category	Utilization Description	Utilization per 1,000	Average Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util	Utilization per 1,000	Average Cost/Service	PMPM
Other Medical	Services	156.93	1,032.43	13.50	1.170	1.005	1.088	1.040	198.65	1,228.52	20.34

With Adjustment for Pediatric Dental and Vision

	Experience Period				Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections		
		Allowed									
Benefit Category	Utilization Description	Utilization per 1,000	Average Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util	Utilization per 1,000	Average Cost/Service	PMPM
Other Medical	Services	156.93	1,032.43	13.50	1.170	1.280	1.088	1.040	198.65	1,564.68	25.90

Estimated Allowed PMPM	5.56
Estimated Incurred PMPM	3.87

Pediatric Dental Rate Development *

Total Annual Claims	280.44
Value of Deductible	19.64
Value of OOP	68.43
Dominion Annual Claims	192.37
Monthly Claims	16.03
Adverse Selection	0.143
Risk Adjusted Claims per Child	18.32
% of Members Age 0-18 **	18.7%
Projected Claims PMPM	**$3.42**

* Claim details are found in 2018 Stand-Alone Dental Filing CABC-131022099
** From Small Group data

Pediatric Vision Rate Development *

	Claim Cost per Child per Month	
Category	In-Network	OON
Exam	$ 1.35	$ 0.04
Contact Lens Eval/Fitting	$ -	$ -
Frame	$ 0.41	$ 0.05
Eyeglass Lenses	$ 0.81	$ 0.05
Contact Lenses	$ 0.58	$ 0.02
Lens Option	$ -	$ -
Value Added Benefits	$ 0.00	$ -
Value of Combined Max	$ 0.00	
Total	$ 3.15	$ 0.16
CBC Adjustment	72%	0.72
Voluntary Adjustment	45%	1.00
Low Vision Aid Adj		1.00
Estimated Claims Cost per Child		$2.38
% of Members Age 0-18 **		18.7%
Projected Claims PMPM		**$0.44**

* From CBC's internal vision quote model
** From Small Group data

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 3

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☑
Annual Contribution Amount:		1st Tier Utilization:	40%
		2nd Tier Utilization:	60%

9

Run Batch

Clear Calculator

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$7,350.00			$7,350.00
Coinsurance (%, Insurer's Cost Share)			100.00%			100.00%
MOOP ($)			$7,350.00			$7,350.00
MOOP if Separate ($)						

[redacted]

Status/Error Messages:	Calculation Successful.
Actuarial Value:	61.32%
Metal Tier:	Bronze
	NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Additional Notes:	
Calculation Time:	0.4297 seconds

Revised 2018 AV Calculator

Capital Advantage Assurance Company
Individual Account Rates
Effective 1/1/2018
Q&A Exhibit 4

2016 PPO Individual Results

Market	Issuer	Metal	Allowed Claims	Paid Claims	Premium	Risk Adjustment	Reinsurance	MM	RA Adjusted MLR	AV	Allowed PMPM	RA Adjusted Paid PMPM	Avg Age	CMS Age Factor
Individual	45127	Platinum	$34,885,936	$33,519,472	$12,947,274	$12,441,850	$2,383,812	10,706	123%	0.9	$2,096.40	$1,968.77	35	1.222
Individual	45127	Gold	$46,338,722	$41,198,916	$29,174,445	$6,424,664	$2,294,781	48,964	109%	0.8	$815.17	$710.20	37	1.238
Individual	45127	Silver*	$151,694,493	$120,414,062	$118,827,493	-$902,616	$6,599,304	255,801	97%	0.7	$596.55	$474.26	40	1.278
Individual	45127	Bronze	$10,988,700	$7,508,248	$14,025,991	-$4,847,540	$623,232	34,543	75%	0.6	$458.45	$357.69	43	1.357
*Net CSR:	$7,441,293													

Induced Demand Development

Market	Issuer	Metal	Allowed Claims	Paid Claims	Premium	Risk Adjustment	Reinsurance	MM	RA Adjusted MLR	AV	Allowed PMPM	RA Adjusted Paid PMPM	Avg Age	CMS Age Factor	RA and Age Adj Paid PMPM	Pricing AV	Induced Demand	**Normalized Induced Demand**	**Applied Induced Demand**
Individual	45127	Platinum + Gold	$81,224,659	$74,718,388	$42,121,719	$18,866,514	$4,678,593	59,670	115%	0.84	$1,045.05	$936.01	37	1.235	$968.87	1.47	1.74	**1.54**	**1.04**
Individual	45127	Silver	$151,694,493	$120,414,062	$118,827,493	-$902,616	$6,599,304	255,801	97%	0.70	$596.55	$474.26	40	1.278	$474.44	0.72	1.03	**0.91**	**1.01**
Individual	45127	Bronze	$10,988,700	$7,508,248	$14,025,991	-$4,847,540	$623,232	34,543	75%	0.60	$458.45	$357.69	43	1.357	$337.00	0.51	0.85	**0.75**	**0.96**
Individual	45127																		
		Total	$243,907,852	$202,640,699	$174,975,203	$13,116,357	$11,901,129	350,014	101%	0.74	$659.38	$541.48	40	1.278	545.17	0.827	1.132	**1.000**	**1.010**

2018 AV and Cost Sharing Development

Market	Issuer	Metal	AV	MAIR	Manual Cost	Induced Demand	Projected Member Dist	Projected Paid	Market Level Adjustments	Projected Paid + Market Level Adj	Paid to Allowed	AV and Cost Sharing Adj
Individual	45127	Gold	0.76	893.75	354.59	1.04	17%	831.21	-5.38	825.83	0.92	0.89
Individual	45127	Silver	0.67	893.75	299.97	1.01	63%	682.89	-5.38	677.51	0.76	0.75
Individual	45127	Bronze	0.61	893.75	276.33	0.96	21%	597.93	-5.38	592.55	0.66	0.69
Total			0.67	893.75	304.12	1.00	100%	685.48	-5.38	684.48	0.77	0.76

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Individual Rates
Effective January 1, 2018

With this response, please find corresponding Q&A Exhibits in "Ind_17-49_Initial_CAAC_PPO_Q&AExhibits2_Supporting_20170714.xlsm"

Revisions have also been made to the Q&A Exhibits sent in June. Please see "Ind_17-49_Revised_CAAC_PPO_Q&AExhibits_Supporting_20170626.xlsm"

Question 1. In response to Answer 3 it is stated that the covered lives in Table 1 and Table 10 should match. However, Table 1 shows 53,206 covered lives while Table 10 shows 48,274 covered lives. Please explain or revise. Please remain cognizant that the covered lives in Attachment 1 must also match.

Answer 1. Table 1 and Table 10 include transitional membership of 4,932. CBC is currently in discussions on how to handle transitional membership in 2018 and a mapping decision has not yet been made, so the plans are not being mapped on Table 10. They are marked as DNM. Because of this, the final covered lives count in Table 10 cell V15 does not match Table 1. Table 10 cell AP15 does match Table 1, as mapping is not a criteria for this count.

Question 2. In response to Answer 8, please provide quantitative support for the induced utilization assumption of 3% annually and leveraging of 2.5% annually considering the projected decrease in the average paid-to-allowed ratio from 2016 to 2018.

Answer 2. Please see Q&A Exhibit 1 for Individual PPO trend data used to estimate adjustments to trend.

Note that 2017 over 2016 utilization/1000 increases are significantly higher than the 3 percent induced demand adjustment. It is difficult to distinguish between utilization changes and morbidity changes. In total, the pricing trend is 13.3% (including induced demand of 3%). The combination of the morbidity adjustment (discussed further in answer 3 below) and induced demand adjustment is still below 2017 over 2016 incurred trend.

2017 over 2016 allowed trend is 19.6% and incurred trend is 20.5% - a difference of 1.9%. As deductibles and other cost-sharing increases 2018 over 2017, we expect leveraging to grow. So the estimated impact of leveraging is 2.5%.

Please note that the difference in paid-to-allowed ratio between 2016 and 2018 is accounted for separately (outside of trend) in rate development. Differences in benefits between the BEP and projection period are handled in the Exhibit D (Benefit Mix). This calculation measures the average manual cost in the BEP and the projected manual cost in the projection period and adjusts claim projections accordingly.

Question 3. In response to Answer 9, please provide an explanation for how the 6% morbidity adjustment that is based on the early 2017 trends is not being double counted within the induced utilization portion of the trend assumption.

Answer 3. While gathering data for this Q&A response, I found some errors in the filing. The AV and Cost-Sharing amount relies on CBC's manual cost model for benefit relativities. I discovered that manual cost was not calculating correctly due to a benefit input error that impacts most plans. I did correct this, and the corrections are explained in detail in Answer 9 below. I also made changes to the induced demand factors based on data I provided in the last data call (also explained in Answer 9 below). Additionally, I discovered that the morbidity factor should be adjusted based on data I provided in the last data call. The morbidity factor will be explained further below. In total, the rates submitted with this Q&A are lower than the initial submission. The combined impact of decreasing the pricing AVs, changing the induced utilization factors, and increasing the morbidity factor has a net negative impact to rates.

As discussed above, I am proposing to change the additional morbidity factor from 1.06 to 1.13. In the previous Q&A submission - Answer 9, I showed that 2017 over 2016 incurred trends are higher than the pricing trend of 13.3%, which includes 3 percent for induced demand. 2017 over 2016 incurred trend is at 21.5%, about 8 percent above pricing trend. The morbidity adjustment of 13 percent (6.5 percent per year) is still below 8 percent in additional trend seen in early 2017 indicators. With premiums rising and increasing consumer fears about the future of the individual market, we expect utilization/morbidity to continue to rise into 2018.

Question 4. Please reconcile the 1.28 "Other Medical" factor described in Answer 10 to the Exhibit C information, which lists the paid claims for pediatric dental and vision to be a combined $4.08. Additionally, please explain why no "list-billed" adjustment was included in the URRT for "Other Medical" as was done in other Capital filings.

Answer 4. The other medical factor is applied to the URRT to estimate the allowed pediatric dental and vision amounts. Q&A Exhibit 2 shows the impact of the Other Medical factor. Please note that this factor has no impact on the final rates – it is only an estimate of allowed. Incurred claims used in rating are developed separately.

I have corrected the URRT to include a list-billed adjustment of 1.005.

Please also note with this submission, I have corrected an error made on the pediatric dental and vision projected incurred claims PMPM. The pediatric dental incurred claim PMPM now matches the 2018 CAAC stand-alone pediatric dental filing CABC-131022099. And the pediatric vision projected incurred claims PMPM is updated to correctly adjust for the current distribution of members under age 19. Both calculations are also included in Q&A Exhibit 2.

Question 5. Please explain why the "list-billed adjustment" outlined in Answer 11 is listed as 1.005 but the calculation in Exhibit 2 shows 1.006. Additionally, please explain why 1.005 is used in the rate development (for example, Exhibits F and G).

Answer 5. The list-billed adjustment of 1.005 is an estimate based on data compiled for the 2017 filings. The calculation uses small group data to estimate the impact of families with more than 3 children, and that calculation is used for all filings in both the individual and small group market. Current month small group data, submitted with the last Q&A, shows a slightly higher calculated factor of 1.006. CBC has maintained the 1.005 factor despite the slight calculated change in the most recent data.

Question 6. Please answer the following questions about risk adjustment and the responses to Question 13:

a) The 0.860 statewide average premium adjustment is intended to remove administrative costs from the statewide average premium utilized in the risk adjustment transfer calculation. This factor should be included in the calculation as a multiplication to the statewide premium amount as outlined in the 2018 Notice of Benefit and Payment Parameters. Please update your calculation to include this adjustment.
b) Please complete/provide the answers to Question 13 (f) as it appears it was cut off.
c) 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.

Answer 6.

a) The 0.86 adjustment is now explicitly reflected in the RA projection calculation in Exhibit K. Please note, as explained in the first Q&A Answer 13d, the application of 0.86 was implicit to the original calculation as there are numerous moving parts to projecting RA. The projected 2018 statewide average premium is the same as the original submission.
b) The complete answer to part f) is as follows: Internal coding represents the fact that CBC's individual ACA book of business has had a churn rate that has made a multi-year perspective of member diagnosis and risk impossible. As of 2015, CBC had roughly 5,000 members in Individual ACA business. As of 2016, CBC had 70,000 members. In 2017, 50% of CBC Individual ACA business dropped coverage, and CBC gained roughly 30,000 new members. This places CBC at a disadvantage in terms of ability to assess a member's risk. Since risk adjustment, closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believe that CBC is disadvantaged in the market. The amount is ultimately unknown, but it is estimated that it will have an unfavorable impact. 2% was reviewed for reasonability and was deemed appropriate.
c) CBC will not make changes to its projected RA amount based on the June 30, 2017 report.

Question 7. In response to Answer 16, for the AV Calculator, the Bronze plan has the deductible box unchecked and the coinsurance box checked, with a coinsurance of 50% indicated. As per the note, listed towards the bottom of the screen shot, "One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range." In other words, the AV Calculator assumes no cost sharing until the deductible is met, then the member will pay 50% cost sharing.

As this does not appear to be actual benefit structure, please make an adjustment to how the benefits are entered into the AV Calculator or use an alternative method for the calculation of the Metal AV.

Answer 7. I did not make an adjustment to the AV because the impact on AV of 50% coinsurance applied to Rx specialty is extremely small. Q&A Exhibit 3 shows a screen print of the Bronze plan with one change – deductible applies to specialty drug. With that change, the AV changes from 61.33% to 61.32%. Applying 50% coinsurance would result in than 0.01% change in AV.

Question 8. Please provide an itemized build-up of the 14.4% rate change (12.5% provided + 1.9% due to the age slope change) as previously requested. This will likely include items such as trend, morbidity, and benefit changes.

Answer 8. The components of the rate change are found on Table 8 of PA Rate Template Part II. Table 10 shows 12.15% increase, and it is estimated that 1.9% in additional premium can be attributed to the change in CMS age curve. The sum of the components is very close to that on line H. of Table 8.

Question 9. Please answer the following questions regarding induced demand and pricing AVs.

a) Please confirm that Q&A Exhibit 6 is the projected 2018 development. Answer 18 indicates the exhibit shows estimated 2016 results.
b) Please provide support for the calculation of the 'Paid to Allowed' factors showing in Q&A Exhibit 6. As an example, how was it determined that only 0.6% of claims would be paid for by the member for the Gold plan when there is a $2,000 deductible and $7,350 out-of-pocket?
c) The 'AV and Cost-Sharing Adjustment' factors shown in Exhibit L are backed into using, in part, the 'Induced Demand' estimates shown in row 24. In Answer 18 and in Q&A Exhibit 6, the AV and Cost-Sharing Adjustment factors are used to calculate the induced demand. Please explain the development of the 'AV and Cost-Sharing Adjustment' and 'Induced Demand' factors without using a circular reference.
d) Please reconcile the 'Induced Demand' factors in Exhibit L (row 24) with the 'Induced Utilization' factors in Q&A Exhibit 6. Please provide an explanation and quantitative support for the calculation of the 'Induced Demand' factors in Exhibit L.

Answer 9.

a) I confirm that June Q&A Exhibit 6 is the projected 2018 development. Answer 18 should have stated that Q&A Exhibit 5 contains 2016 results.
b) Please see Q&A Exhibit 5 for a detailed calculation of the Paid-to-Allowed factors. This exhibit shows 2016 PPO Individual risk-adjusted (RA) results. Each metal level is adjusted for RA and age, so we can compare paid PMPMs across metal levels. The concept of AV or pricing AV is that there is one allowed amount and in a stable market, platinum plans pay at 90% of allowed, Gold at 80% of allowed, etc. But in Q&A Exhibit 5, you can see that Platinum and Gold plans drive the allowed and paid PMPM of the total pool. The paid-to-allowed ratio of Platinum + Gold is 1.47. The paid PMPM is 47% more than average allowed PMPM.

c) The induced demand factors are discussed in more detail in d) below. The AV and Cost-Sharing Adjustment factors are developed using plan specific manual cost amounts from CBC's actuarial cost model. This is discussed in more detail in the Paid to Allowed Ratio section of the actuarial memo. Q&A Exhibit 5 shows the development of the AV and Cost-Sharing Adjustment factors. See the 2018 AV and Cost Sharing Development section.
d) With this submission, I have revised the Q&A exhibits sent in June to reflect changes to the AV and Cost-Sharing Adjustment and Induced Demand factors. Column (9) of the table reflects the inverse of the induced demand factors shown on Exhibit L. I have added a column to show that the inverse matches Exhibit L.

   Also, please see Q&A Exhibit 5 for support for the induced demand factor. While induced demand drives very different results than pricing AV would indicate, CBC has not implemented the entire amounts. This exhibit shows 2016 PPO risk-adjusted/age-adjusted paid PMPMs by metal level. It is clear that Platinum and Gold plans drive the cost, and results indicate an induced demand factor of 1.54 (cell S14). I have combined Platinum and Gold results as the basis for calculating Gold induced demand because CBC discontinued Platinum plans in 2017, moving many Platinum members to Gold. CBC is not implementing the full induced demand amount because the market would not accept a premium spread of that magnitude between Gold and Silver. If CBC would price Silver plans 54% below Gold, all Gold members would move to Silver, driving Silver induced demand results the following year. So instead of implementing the full amount, CBC is implementing a more reasonable premium slope which partially accounts for the differences in induced demand.

Question 10. The following questions are in response to Answer 22:

a) Please provide an explanation for how the impact of large claims was removed in the development of the geographic factors.
b) Please provide an explanation for how the allowed amounts in Exhibit Q ($290 million), which represent calendar year 2016 data based on your response, compare to the allowed amount in Table 2 ($267 million), which also represents calendar year 2016 data.

Answer 10.

a) Large claims were not removed from the analysis. For this analysis, a credible population was used to compare results across regions (see answer b) below). CBC does not expect large claims to distort cost differences when compiling data at the regional level. Additionally, as was explained in the June Q&A, the analysis tempered the impact of Hershey Medical Center, so not to skew region 9 results, since Hershey is a unique treatment facility that handles high-cost, complicated procedures for patients who reside in all counties. Additionally, large claims drive cost differences between providers, so CBC deemed it appropriate to keep large claims in the analysis.
b) The regional analysis was preformed using CBC's Small Group and MidMarket data. MidMarket is defined as groups with less than 100 employees. The combined market data in Exhibit Q is medical only, while Table 2 is medical and Rx small group data. The combined market data was used to gain credibility at the regional level. Also, these market segments do not experience the same volatility as the individual market, further

adding credibility. The factors derived from the calculation are used in all filings in both market segments.

Question 11. Please reconcile the updated Table 6 Retention information in cells C50:C52 with the values developed in Exhibit H as they no longer tie.

Answer 11. Exhibit H calculates the aggregate retention as a percent of premium based on projected member-weighted premium averages. Table 6 uses current month member-weighted premium averages. Because projected membership distribution differs from current month, the two calculations will not tie.

Question 12. Table 6 cell C63 indicates the Single Risk Pool PMPM is $783.95, while the Single Risk Pool in the URRT in cell V43 indicates $784.73. Please reconcile.

Answer 12. I have corrected the URRT to be consistent with Table 6.

Question 13. In response to question # 14, the average exchange premiums in the Q&A Exhibit, worksheet 4, is not consistent with the Plan Adjusted Index rates in row 81 of Worksheet II of the URRT. Please review and revise to update the calculation of the exchange user fee or explain.

Answer 13. I have corrected the URRT to be consistent with Answer 14 submitted in June.

Question 14. In response to question 15, you revised Exhibit A1, but continue to show more plans than offered in 2018. Please review and revise.

Answer 14. I have revised Exhibit A1 to only include plans offered by CAAC.

Question 15. In response to question 28, you have provide only the redacted 2017 commission schedule. Please provide unredated agreement and provide the same for 2018. Using these schedules please show the development of the average commission used to develop the percent shown in Table 6 as well as the associated pmpm.

Answer 15. The 2018 broker commission schedule is yet to be finalized. Attached please find the 1/1/2017 copy of the broker agreement – unredacted version. Files are as follows:

a. Agent Agreement: "Ind_17-49_Initial_CAAC_PPO_WBEBrokerInd_Supporting_CONF_20170714.pdf"
b. Preferred Producer Master Agreement: "Ind_17-49_Initial_CAAC_PPO_PPMABrokerInd_Supporting_CONF_20170714.pdf"

Please see Q&A Exhibit 9 submitted in June for the calculation of the average broker commission. The projected 2018 broker commission is calculated based on proposed/best estimate broker payment levels (based on 2017 contracts). For rate development, the same broker PMPM is applied across all companies. The enrollment distribution between catastrophic and non-catastrophic plans includes CAAC, KHPC, and CAIC.

Question 16. Please ensure that all revisions are reflected in this resubmission.

Answer 16. I have checked the exhibits and memos for consistency and accuracy, including all revisions noted in this Q&A.

Question 17. 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

Answer 17. I have included the Public Rate Filing PDF with this submission.

If you have any further questions regarding this filing, please call me at [redacted] (or via email at [redacted]. Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

PPO Individual

Row Labels	Member Months	Demo Factor	Allowed Amount	Allowed PMPM	3 Month Allowed PMPM	12 Month Allowed PMPM	1 Month Allowed Trend	3 Month Allowed Trend	12 Month Allowed Trend	Paid Amount	Paid PMPM	3 Month Paid PMPM	12 Month Paid PMPM	1 Month Paid Trend	3 Month Paid Trend	12 Month Paid Trend
IP, OP, PROF																
201406	10,477	1.236	$2,616,234	$249.71	$267.33	$189.38	-13.17%	53.34%		$2,121,033	$202.45	$219.13	$144.75	-14.83%	74.60%	
201407	10,306	1.242	$2,656,190	$257.73	$265.19	$198.48	3.21%	31.60%		$2,177,248	$211.26	$217.30	$153.70	4.35%	39.42%	
201408	10,154	1.245	$2,809,666	$276.71	$261.24	$207.81	7.36%	5.11%		$2,351,416	$231.58	$214.94	$162.88	9.62%	7.03%	
201409	10,014	1.245	$2,673,788	$267.01	$267.10	$217.63	-3.51%	-0.08%		$2,202,449	$219.94	$220.88	$172.09	-5.03%	0.80%	
201410	9,893	1.247	$2,842,102	$287.28	$276.96	$227.72	7.60%	4.44%		$2,363,360	$238.89	$230.11	$181.47	8.62%	5.90%	
201411	9,753	1.251	$2,553,134	$261.78	$272.05	$235.53	-8.88%	4.14%		$2,133,289	$218.73	$225.86	$189.12	-8.44%	5.08%	
201412	9,659	1.255	$3,463,702	$358.60	$302.30	$250.24	36.99%	13.18%		$2,996,174	$310.20	$255.68	$202.72	41.82%	15.76%	
201501	9,848	1.248	$3,310,234	$336.13	$318.77	$263.59	-6.26%	15.10%		$2,649,276	$269.02	$265.85	$215.37	-13.27%	15.53%	
201502	9,948	1.245	$3,388,455	$340.62	$345.01	$280.60	1.33%	26.82%		$2,789,605	$280.42	$286.37	$230.99	4.24%	26.79%	
201503	9,899	1.245	$3,674,779	$371.23	$349.33	$295.75	8.99%	15.56%		$3,036,781	$306.78	$285.42	$244.59	9.40%	11.63%	
201504	9,817	1.245	$3,647,400	$371.54	$361.07	$304.76	0.08%	13.27%	81.83%	$3,077,620	$313.50	$300.16	$252.70	2.19%	12.91%	103.96%
201505	9,755	1.247	$3,412,117	$349.78	$364.23	$309.96	-5.86%	5.57%	72.49%	$2,822,272	$289.32	$303.24	$257.03	-7.71%	5.89%	89.56%
201506	9,687	1.252	$3,983,926	$411.27	$377.44	$323.55	17.58%	8.04%	70.84%	$3,433,040	$354.40	$318.98	$269.79	22.49%	11.76%	86.38%
201507	9,615	1.255	$3,287,915	$341.96	$367.69	$330.79	-16.85%	1.83%	66.66%	$2,798,517	$291.06	$311.59	$276.63	-17.87%	3.81%	79.99%
201508	9,571	1.255	$3,428,295	$358.20	$370.59	$337.70	4.75%	1.75%	62.50%	$2,968,873	$310.19	$318.65	$283.26	6.58%	5.08%	73.91%
201509	9,531	1.257	$3,727,491	$391.09	$363.68	$348.10	9.18%	-3.65%	59.95%	$3,257,194	$341.75	$314.26	$293.44	10.17%	-1.48%	70.52%
201510	9,546	1.258	$4,493,007	$470.67	$406.62	$363.29	20.35%	10.59%	59.54%	$4,001,443	$419.17	$357.01	$308.36	22.66%	14.58%	69.92%
201511	9,502	1.259	$4,021,467	$423.22	$428.36	$376.69	-10.08%	15.59%	59.93%	$3,586,135	$377.41	$379.47	$321.51	-9.96%	19.09%	70.01%
201512	9,451	1.263	$4,082,178	$431.93	$442.00	$382.69	2.06%	21.54%	52.93%	$3,583,031	$379.12	$391.96	$327.14	0.45%	24.73%	61.38%
201601	35,340	1.344	$15,285,550	$432.53	$430.80	$398.36	0.14%	5.95%	51.13%	$12,165,852	$344.25	$356.12	$335.45	-9.20%	-0.25%	55.76%
201602	36,968	1.343	$17,597,877	$476.03	$452.13	$418.79	10.06%	5.55%	49.25%	$14,536,556	$393.22	$370.42	$351.36	14.22%	-2.38%	52.11%
201603	37,773	1.344	$20,135,904	$533.08	$481.64	$443.15	11.98%	8.97%	49.84%	$16,932,467	$448.27	$396.39	$372.22	14.00%	1.13%	52.18%
201604	37,743	1.346	$17,145,669	$454.27	$487.89	$448.15	-14.78%	13.25%	47.05%	$14,396,756	$381.44	$407.75	$376.34	-14.91%	14.50%	48.93%
201605	37,548	1.348	$17,184,801	$457.68	$481.73	$453.37	0.75%	6.55%	46.27%	$14,672,636	$390.77	$406.87	$381.86	2.45%	9.84%	48.57%
201606	37,359	1.350	$18,538,104	$496.22	$469.32	$460.55	8.42%	-2.56%	42.34%	$16,074,393	$430.27	$400.74	$389.27	10.11%	1.10%	44.29%
201607	37,222	1.351	$16,623,703	$446.61	$466.84	$462.57	-10.00%	-4.31%	39.84%	$14,396,325	$386.77	$402.60	$392.03	-10.11%	-1.26%	41.72%
201608	36,980	1.351	$18,908,936	$511.33	$484.67	$470.93	14.49%	0.61%	39.45%	$16,542,542	$447.34	$421.41	$400.48	15.66%	3.58%	41.38%
201609	36,628	1.353	$18,115,969	$494.59	$484.06	$475.43	-3.27%	3.14%	36.58%	$15,948,745	$435.42	$423.06	$405.56	-2.66%	5.57%	38.21%
201610	36,248	1.356	$19,560,404	$539.63	$515.09	$481.53	9.11%	10.33%	32.55%	$17,478,260	$482.19	$454.86	$412.37	10.74%	12.98%	33.73%
201611	35,772	1.357	$19,708,608	$550.95	$528.17	$488.85	2.10%	8.97%	29.77%	$17,587,721	$491.66	$469.54	$420.00	1.97%	11.42%	30.63%
201612	34,296	1.364	$20,821,892	$607.12	$565.21	$499.29	10.20%	16.76%	30.47%	$18,779,940	$547.58	$506.47	$430.83	11.37%	19.72%	31.70%
201701	51,203	1.447	$27,495,298	$536.99	$560.94	$508.70	-11.55%	8.90%	27.70%	$21,914,870	$428.00	$480.60	$437.23	-21.84%	5.66%	30.34%
201702	53,021	1.445	$28,754,787	$542.33	$556.40	$515.04	0.99%	5.34%	22.98%	$23,872,282	$450.24	$466.12	$442.14	5.20%	-0.73%	25.84%
201703	53,556	1.445	$32,312,620	$603.34	$561.31	$523.35	11.25%	-0.69%	18.10%	$27,525,949	$513.97	$464.65	$449.55	14.15%	-8.26%	20.77%
201704	53,341	1.445	$29,574,045	$554.43	$566.80	$531.82	-8.11%	1.04%	18.67%	$25,184,982	$472.15	$478.89	$457.06	-8.14%	-0.36%	21.45%
201705	53,194	1.445	$30,862,372	$580.19	$579.35	$542.15	4.64%	4.13%	19.58%	$25,331,461	$476.21	$487.49	$463.82	0.86%	4.58%	21.46%

Row Labels	Member Months	Demo Factor	Allowed Amount	Allowed PMPM	3 Month Allowed PMPM	12 Month Allowed PMPM	1 Month Allowed Trend	3 Month Allowed Trend	12 Month Allowed Trend	Paid Amount	Paid PMPM	3 Month Paid PMPM	12 Month Paid PMPM	1 Month Paid Trend	3 Month Paid Trend	12 Month Paid Trend
Inpatient																
201406	10,477	1.236	$566,274	$54.05	$72.28	$46.51	-38.37%	49.33%		$539,901	$51.53	$68.97	$42.81	-37.53%	56.88%	
201407	10,306	1.242	$540,299	$52.43	$64.93	$48.77	-3.00%	13.69%		$523,557	$50.80	$61.80	$45.23	-1.42%	15.06%	
201408	10,154	1.245	$541,323	$53.31	$53.27	$51.04	1.69%	-29.47%		$495,592	$48.81	$50.39	$47.41	-3.92%	-29.75%	
201409	10,014	1.245	$545,707	$54.49	$53.40	$53.64	2.22%	-26.12%		$523,810	$52.31	$50.63	$50.21	7.17%	-26.59%	
201410	9,893	1.247	$494,283	$49.96	$52.60	$55.86	-8.32%	-18.99%		$473,593	$47.87	$49.67	$52.42	-8.48%	-19.63%	
201411	9,753	1.251	$383,030	$39.27	$47.98	$57.01	-21.40%	-9.93%		$368,737	$37.81	$46.06	$53.63	-21.02%	-8.60%	
201412	9,659	1.255	$877,143	$90.81	$59.87	$58.36	131.23%	12.11%		$855,864	$88.61	$57.95	$55.19	134.37%	14.45%	
201501	9,848	1.248	$959,890	$97.47	$75.87	$62.43	7.33%	44.24%		$898,538	$91.24	$72.56	$59.23	2.97%	46.10%	
201502	9,948	1.245	$749,795	$75.37	$87.82	$66.20	-22.67%	83.05%		$723,073	$72.69	$84.11	$63.12	-20.34%	82.61%	
201503	9,899	1.245	$963,826	$97.37	$90.03	$68.89	29.18%	50.38%		$899,998	$90.92	$84.92	$65.61	25.08%	46.54%	
201504	9,817	1.245	$748,577	$76.25	$83.00	$68.96	-21.68%	9.40%	76.53%	$722,827	$73.63	$79.08	$65.64	-19.01%	8.99%	85.49%
201505	9,755	1.247	$812,613	$83.30	$85.68	$68.46	9.24%	-2.44%	55.59%	$743,551	$76.22	$80.30	$65.00	3.52%	-4.54%	61.47%
201506	9,687	1.252	$1,222,214	$126.17	$95.13	$74.44	51.46%	5.66%	60.06%	$1,179,041	$121.71	$90.41	$70.82	59.68%	6.47%	65.42%
201507	9,615	1.255	$631,499	$65.68	$91.76	$75.65	-47.94%	10.55%	55.11%	$608,882	$63.33	$87.12	$71.95	-47.97%	10.16%	59.08%
201508	9,571	1.255	$664,384	$69.42	$87.21	$77.07	5.69%	1.79%	51.01%	$644,231	$67.31	$84.24	$73.58	6.29%	4.91%	55.18%
201509	9,531	1.257	$1,092,339	$114.61	$83.16	$82.06	65.10%	-12.58%	53.00%	$1,066,531	$111.90	$80.78	$78.52	66.25%	-10.66%	56.39%
201510	9,546	1.258	$1,096,509	$114.87	$99.60	$87.47	0.22%	8.54%	56.59%	$1,067,680	$111.85	$96.99	$83.85	-0.05%	11.32%	59.94%
201511	9,502	1.259	$1,090,803	$114.80	$114.76	$93.74	-0.06%	31.58%	64.43%	$1,048,431	$110.34	$111.36	$89.87	-1.35%	32.20%	67.57%
201512	9,451	1.263	$967,061	$102.32	$110.68	$94.68	-10.87%	33.09%	62.25%	$902,740	$95.52	$105.93	$90.43	-13.43%	31.14%	63.85%
201601	35,340	1.344	$3,579,271	$101.28	$103.83	$96.14	-1.02%	4.25%	54.00%	$3,350,108	$94.80	$97.64	$91.46	-0.76%	0.68%	54.43%
201602	36,968	1.343	$4,641,182	$125.55	$112.37	$103.81	23.96%	-2.08%	56.81%	$4,460,784	$120.67	$106.58	$98.97	27.29%	-4.30%	56.81%
201603	37,773	1.344	$5,454,287	$144.40	$124.22	$111.93	15.01%	12.23%	62.48%	$5,231,288	$138.49	$118.48	$106.97	14.77%	11.85%	63.04%
201604	37,743	1.346	$4,349,453	$115.24	$128.42	$114.05	-20.19%	23.68%	65.37%	$4,159,284	$110.20	$123.14	$108.97	-20.43%	26.11%	66.01%
201605	37,548	1.348	$4,003,262	$106.62	$122.12	$114.13	-7.48%	8.67%	66.71%	$3,913,678	$104.23	$117.67	$109.53	-5.42%	10.41%	68.51%
201606	37,359	1.350	$5,095,890	$136.40	$119.38	$116.69	27.94%	-3.90%	56.75%	$4,948,452	$132.46	$115.59	$112.17	27.08%	-2.44%	58.40%
201607	37,222	1.351	$3,875,851	$104.13	$115.71	$116.76	-23.66%	-9.89%	54.34%	$3,747,879	$100.69	$112.46	$112.31	-23.98%	-8.67%	56.09%
201608	36,980	1.351	$4,294,894	$116.14	$118.92	$118.05	11.54%	-2.62%	53.16%	$4,180,458	$113.05	$115.42	$113.68	12.27%	-1.91%	54.50%
201609	36,628	1.353	$4,861,473	$132.73	$117.59	$119.62	14.28%	-1.50%	45.76%	$4,739,518	$129.40	$114.30	$115.31	14.46%	-1.12%	46.86%
201610	36,248	1.356	$5,710,468	$157.54	$135.33	$123.27	18.70%	16.95%	40.93%	$5,603,350	$154.58	$132.20	$119.06	19.47%	17.56%	42.00%
201611	35,772	1.357	$5,112,264	$142.91	$144.36	$125.16	-9.28%	21.39%	33.51%	$4,952,004	$138.43	$140.77	$120.93	-10.45%	21.96%	34.56%
201612	34,296	1.364	$4,691,282	$136.79	$145.92	$126.56	-4.29%	24.10%	33.66%	$4,587,619	$133.77	$142.43	$122.48	-3.37%	24.61%	35.43%
201701	51,203	1.447	$7,625,881	$148.93	$143.72	$131.03	8.88%	6.20%	36.30%	$7,291,636	$142.41	$138.79	$126.86	6.46%	4.98%	38.70%
201702	53,021	1.445	$8,070,543	$152.21	$147.18	$133.84	2.20%	1.96%	28.93%	$7,825,656	$147.60	$142.25	$129.68	3.64%	1.05%	31.02%
201703	53,556	1.445	$9,210,252	$171.97	$157.86	$137.21	12.98%	8.18%	22.59%	$8,960,184	$167.30	$152.60	$133.13	13.35%	7.14%	24.45%
201704	53,341	1.445	$7,003,922	$131.30	$151.86	$138.23	-23.65%	5.66%	21.21%	$6,749,095	$126.53	$147.17	$134.15	-24.37%	6.04%	23.10%
201705	53,194	1.445	$7,966,285	$149.76	$151.04	$141.70	14.05%	2.62%	24.16%	$7,551,645	$141.96	$145.30	$137.11	12.20%	2.14%	25.18%

Row Labels	Member Months	Demo Factor	Allowed Amount	Allowed PMPM	3 Month Allowed PMPM	12 Month Allowed PMPM	1 Month Allowed Trend	3 Month Allowed Trend	12 Month Allowed Trend	Paid Amount	Paid PMPM	3 Month Paid PMPM	12 Month Paid PMPM	1 Month Paid Trend	3 Month Paid Trend	12 Month Paid Trend
Outpatient																
201406	10,477	1.236	$1,045,326	$99.77	$103.54	$76.95	-9.68%	65.08%		$826,014	$78.84	$82.63	$57.03	-11.92%	102.77%	
201407	10,306	1.242	$1,099,086	$106.65	$105.65	$80.13	6.89%	43.09%		$861,692	$83.61	$84.03	$59.95	6.05%	57.74%	
201408	10,154	1.245	$1,304,242	$128.45	$111.47	$84.06	20.44%	21.90%		$1,100,948	$108.43	$90.14	$63.94	29.68%	27.58%	
201409	10,014	1.245	$1,036,325	$103.49	$112.87	$86.96	-19.43%	9.01%		$822,310	$82.12	$91.39	$66.51	-24.26%	10.60%	
201410	9,893	1.247	$1,242,417	$125.59	$119.19	$90.85	21.35%	12.81%		$1,026,058	$103.72	$98.11	$70.02	26.30%	16.76%	
201411	9,753	1.251	$1,222,908	$125.39	$118.06	$94.38	-0.16%	5.91%		$1,019,421	$104.52	$96.69	$73.50	0.78%	7.27%	
201412	9,659	1.255	$1,510,205	$156.35	$135.66	$102.23	24.69%	20.19%		$1,285,963	$133.14	$113.68	$80.64	27.37%	24.39%	
201501	9,848	1.248	$1,345,006	$136.58	$139.38	$108.35	-12.65%	16.93%		$1,039,151	$105.52	$114.30	$86.33	-20.74%	16.50%	
201502	9,948	1.245	$1,480,712	$148.85	$147.20	$116.32	8.98%	24.69%		$1,191,414	$119.76	$119.39	$93.57	13.50%	23.47%	
201503	9,899	1.245	$1,507,485	$152.29	$145.92	$123.99	2.31%	7.57%		$1,233,976	$124.66	$116.67	$100.64	4.09%	2.63%	
201504	9,817	1.245	$1,670,862	$170.20	$157.06	$129.89	11.76%	12.69%	87.20%	$1,423,856	$145.04	$129.76	$106.16	16.35%	13.52%	113.26%
201505	9,755	1.247	$1,497,177	$153.48	$158.65	$133.55	-9.83%	7.77%	81.56%	$1,249,197	$128.06	$132.57	$109.43	-11.71%	11.04%	103.36%
201506	9,687	1.252	$1,510,039	$155.88	$159.89	$138.35	1.57%	9.57%	79.78%	$1,261,964	$130.27	$134.49	$113.83	1.73%	15.27%	99.61%
201507	9,615	1.255	$1,479,086	$153.83	$154.40	$142.38	-1.32%	-1.70%	77.67%	$1,248,196	$129.82	$129.38	$117.78	-0.35%	-0.29%	96.46%
201508	9,571	1.255	$1,491,232	$155.81	$155.17	$144.68	1.28%	-2.19%	72.11%	$1,279,285	$133.66	$131.25	$119.88	2.96%	-1.00%	87.49%
201509	9,531	1.257	$1,449,338	$152.07	$153.90	$148.80	-2.40%	-3.74%	71.11%	$1,235,103	$129.59	$131.02	$123.90	-3.05%	-2.58%	86.28%
201510	9,546	1.258	$1,892,080	$198.21	$168.69	$154.82	30.34%	9.26%	70.42%	$1,670,743	$175.02	$146.09	$129.80	35.06%	12.92%	85.37%
201511	9,502	1.259	$1,681,663	$176.98	$175.76	$159.09	-10.71%	13.27%	68.57%	$1,497,224	$157.57	$154.07	$134.18	-9.97%	17.39%	82.56%
201512	9,451	1.263	$1,709,533	$180.88	$185.38	$161.09	2.21%	20.45%	57.58%	$1,510,105	$159.78	$164.15	$136.35	1.40%	25.28%	69.09%
201601	35,340	1.344	$6,806,421	$192.60	$187.83	$170.66	6.48%	11.34%	57.50%	$5,325,532	$150.69	$153.48	$142.07	-5.69%	5.06%	64.58%
201602	36,968	1.343	$7,675,408	$207.62	$198.04	$180.04	7.80%	12.67%	54.78%	$6,207,408	$167.91	$159.53	$149.05	11.43%	3.55%	59.30%
201603	37,773	1.344	$8,685,463	$229.94	$210.46	$191.03	10.75%	13.52%	54.07%	$7,216,647	$191.05	$170.33	$158.35	13.78%	3.76%	57.35%
201604	37,743	1.346	$7,553,438	$200.13	$212.60	$193.47	-12.96%	13.19%	48.95%	$6,261,431	$165.90	$175.01	$160.20	-13.17%	14.03%	50.91%
201605	37,548	1.348	$7,692,104	$204.86	$211.66	$196.71	2.36%	6.88%	47.30%	$6,527,403	$173.84	$176.94	$163.48	4.79%	10.91%	49.38%
201606	37,359	1.350	$7,878,849	$210.90	$205.28	$200.02	2.95%	-2.46%	44.58%	$6,738,226	$180.36	$173.34	$166.88	3.75%	1.77%	46.60%
201607	37,222	1.351	$7,700,564	$206.88	$207.54	$202.29	-1.90%	-2.38%	42.08%	$6,633,727	$178.22	$177.47	$169.41	-1.19%	1.41%	43.84%
201608	36,980	1.351	$8,825,566	$238.66	$218.76	$207.64	15.36%	3.35%	43.52%	$7,681,535	$207.72	$188.72	$174.66	16.55%	6.66%	45.70%
201609	36,628	1.353	$7,791,534	$212.72	$219.41	$209.61	-10.87%	6.89%	40.87%	$6,799,004	$185.62	$190.51	$176.96	-10.64%	9.90%	42.82%
201610	36,248	1.356	$8,196,142	$226.11	$225.87	$211.43	6.30%	8.83%	36.57%	$7,250,529	$200.03	$197.81	$179.16	7.76%	11.46%	38.03%
201611	35,772	1.357	$8,746,118	$244.50	$227.65	$215.07	8.13%	4.06%	35.19%	$7,757,154	$216.85	$200.71	$182.90	8.41%	6.35%	36.30%
201612	34,296	1.364	$10,182,635	$296.90	$255.13	$222.19	21.44%	16.28%	37.92%	$9,198,692	$268.21	$227.68	$190.05	23.69%	19.51%	39.38%
201701	51,203	1.447	$12,146,339	$237.22	$256.25	$226.17	-20.10%	13.45%	32.53%	$9,066,424	$177.07	$214.58	$191.64	-33.98%	8.48%	34.89%
201702	53,021	1.445	$12,454,560	$234.90	$251.11	$228.60	-0.98%	10.30%	26.97%	$9,755,301	$183.99	$202.28	$192.64	3.91%	0.78%	29.24%
201703	53,556	1.445	$13,963,430	$260.73	$244.42	$232.03	11.00%	-4.20%	21.46%	$11,404,055	$212.94	$191.57	$194.99	15.73%	-15.86%	23.14%
201704	53,341	1.445	$13,713,196	$257.09	$250.95	$237.08	-1.40%	-2.07%	22.54%	$11,326,326	$212.34	$203.14	$199.01	-0.28%	-5.33%	24.23%
201705	53,194	1.445	$14,215,357	$267.24	$261.68	$242.50	3.95%	4.21%	23.28%	$10,812,722	$203.27	$209.53	$201.27	-4.27%	3.58%	23.12%

Row Labels	Member Months	Demo Factor	Allowed Amount	Allowed PMPM	3 Month Allowed PMPM	12 Month Allowed PMPM	1 Month Allowed Trend	3 Month Allowed Trend	12 Month Allowed Trend	Paid Amount	Paid PMPM	3 Month Paid PMPM	12 Month Paid PMPM	1 Month Paid Trend	3 Month Paid Trend	12 Month Paid Trend
Professional																
201406	10,477	1.236	$1,004,634	$95.89	$91.50	$65.92	7.24%	44.76%		$755,119	$72.07	$67.53	$44.91	9.70%	65.54%	
201407	10,306	1.242	$1,016,805	$98.66	$94.60	$69.58	2.89%	34.06%		$791,999	$76.85	$71.48	$48.52	6.62%	46.22%	
201408	10,154	1.245	$964,101	$94.95	$96.50	$72.72	-3.76%	18.29%		$754,876	$74.34	$74.41	$51.53	-3.26%	27.32%	
201409	10,014	1.245	$1,091,756	$109.02	$100.83	$77.03	14.82%	10.19%		$856,329	$85.51	$78.86	$55.37	15.03%	16.77%	
201410	9,893	1.247	$1,105,402	$111.74	$105.16	$81.01	2.49%	11.16%		$863,709	$87.31	$82.33	$59.03	2.10%	15.19%	
201411	9,753	1.251	$947,195	$97.12	$106.01	$84.14	-13.08%	9.85%		$745,131	$76.40	$83.11	$61.99	-12.49%	11.70%	
201412	9,659	1.255	$1,076,354	$111.44	$106.77	$89.65	14.74%	5.89%		$854,347	$88.45	$84.05	$66.88	15.77%	6.58%	
201501	9,848	1.248	$1,005,338	$102.09	$103.52	$92.81	-8.39%	-1.56%		$711,588	$72.26	$78.98	$69.82	-18.31%	-4.06%	
201502	9,948	1.245	$1,157,948	$116.40	$109.99	$98.08	14.02%	3.75%		$875,118	$87.97	$82.87	$74.30	21.74%	-0.29%	
201503	9,899	1.245	$1,203,467	$121.57	$113.38	$102.87	4.45%	6.19%		$902,807	$91.20	$83.84	$78.35	3.67%	-0.26%	
201504	9,817	1.245	$1,227,960	$125.09	$121.00	$105.90	2.89%	16.89%	79.02%	$930,938	$94.83	$91.32	$80.90	3.98%	15.62%	108.87%
201505	9,755	1.247	$1,102,327	$113.00	$119.91	$107.96	-9.66%	9.02%	73.73%	$829,524	$85.04	$90.37	$82.59	-10.33%	9.04%	98.91%
201506	9,687	1.252	$1,251,673	$129.21	$122.42	$110.76	14.35%	7.98%	68.01%	$992,035	$102.41	$94.07	$85.14	20.43%	12.21%	89.55%
201507	9,615	1.255	$1,177,330	$122.45	$121.53	$112.76	-5.24%	0.44%	62.07%	$941,439	$97.91	$95.09	$86.90	-4.39%	4.13%	79.12%
201508	9,571	1.255	$1,272,679	$132.97	$128.21	$115.95	8.60%	6.92%	59.45%	$1,045,357	$109.22	$103.17	$89.80	11.55%	14.17%	74.28%
201509	9,531	1.257	$1,185,814	$124.42	$126.61	$117.23	-6.43%	3.42%	52.19%	$955,561	$100.26	$102.46	$91.02	-8.21%	8.92%	64.41%
201510	9,546	1.258	$1,504,417	$157.60	$138.33	$121.00	26.67%	13.82%	49.37%	$1,263,020	$132.31	$113.93	$94.72	31.97%	19.82%	60.46%
201511	9,502	1.259	$1,249,001	$131.45	$137.84	$123.86	-16.59%	7.51%	47.20%	$1,040,480	$109.50	$114.04	$97.46	-17.24%	10.53%	57.23%
201512	9,451	1.263	$1,405,583	$148.72	$145.94	$126.91	13.14%	15.26%	41.56%	$1,170,186	$123.82	$121.89	$100.35	13.07%	18.96%	50.04%
201601	35,340	1.344	$4,899,857	$138.65	$139.14	$131.57	-6.77%	0.59%	41.75%	$3,490,212	$98.76	$105.00	$101.91	-20.24%	-7.84%	45.97%
201602	36,968	1.343	$5,281,288	$142.86	$141.72	$134.94	3.04%	2.82%	37.58%	$3,868,364	$104.64	$104.32	$103.33	5.95%	-8.52%	39.06%
201603	37,773	1.344	$5,996,155	$158.74	$146.96	$140.18	11.12%	0.70%	36.27%	$4,484,532	$118.72	$107.59	$106.90	13.46%	-11.73%	36.45%
201604	37,743	1.346	$5,242,778	$138.91	$146.87	$140.63	-12.49%	5.55%	32.79%	$3,976,041	$105.35	$109.61	$107.17	-11.27%	4.38%	32.47%
201605	37,548	1.348	$5,489,435	$146.20	$147.95	$142.53	5.25%	4.40%	32.02%	$4,231,555	$112.70	$112.26	$108.84	6.98%	7.61%	31.79%
201606	37,359	1.350	$5,563,365	$148.92	$144.66	$143.84	1.86%	-1.57%	29.87%	$4,387,715	$117.45	$111.81	$110.22	4.21%	3.93%	29.46%
201607	37,222	1.351	$5,047,288	$135.60	$143.59	$143.51	-8.94%	-2.23%	27.27%	$4,014,718	$107.86	$112.67	$110.31	-8.16%	2.80%	26.94%
201608	36,980	1.351	$5,788,476	$156.53	$147.00	$145.25	15.44%	-0.65%	25.27%	$4,680,550	$126.57	$117.27	$112.14	17.35%	4.47%	24.87%
201609	36,628	1.353	$5,462,962	$149.15	$147.06	$146.19	-4.72%	1.66%	24.70%	$4,410,223	$120.41	$118.25	$113.29	-4.87%	5.76%	24.46%
201610	36,248	1.356	$5,653,794	$155.98	$153.89	$146.83	4.58%	7.17%	21.34%	$4,624,380	$127.58	$124.85	$114.15	5.96%	10.80%	20.52%
201611	35,772	1.357	$5,850,225	$163.54	$156.16	$148.62	4.85%	6.24%	19.99%	$4,878,563	$136.38	$128.06	$116.18	6.90%	9.20%	19.20%
201612	34,296	1.364	$5,947,975	$173.43	$164.15	$150.55	6.05%	11.62%	18.62%	$4,993,629	$145.60	$136.35	$118.31	6.76%	15.31%	17.89%
201701	51,203	1.447	$7,723,078	$150.83	$160.97	$151.50	-13.03%	4.61%	15.15%	$5,556,809	$108.53	$127.23	$118.72	-25.47%	1.91%	16.50%
201702	53,021	1.445	$8,229,684	$155.22	$158.11	$152.60	2.91%	1.24%	13.09%	$6,291,325	$118.66	$121.58	$119.82	9.34%	-5.06%	15.96%
201703	53,556	1.445	$9,138,938	$170.64	$159.03	$154.11	9.94%	-3.12%	9.93%	$7,161,711	$133.72	$120.48	$121.43	12.70%	-11.64%	13.59%
201704	53,341	1.445	$8,856,928	$166.04	$163.99	$156.51	-2.70%	1.88%	11.29%	$7,109,562	$133.29	$128.58	$123.89	-0.33%	1.06%	15.61%
201705	53,194	1.445	$8,680,730	$163.19	$166.63	$157.94	-1.72%	5.39%	10.82%	$6,967,094	$130.98	$132.66	$125.43	-1.73%	9.11%	15.24%

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Row Labels	Visits	Visits/ 1000	3 Month Visits/ 1000	12 Month Visits/ 1000	1 Month Visits Trend	3 Month Visits Trend	12 Month Visits Trend	Admits	Admits/ 1000	3 Month Admits/ 1000	12 Month Admits/ 1000	1 Month Admits Trend	3 Month Admits Trend	12 Month Admits Trend
IP, OP, PROF														
201406	6,757	7,739.24	7,700.04	6,104.27	-0.52%	35.84%		30	34.36	38.25	27.90	-7.38%	27.78%	
201407	7,123	8,293.81	7,934.64	6,318.48	7.17%	29.92%		33	38.42	36.62	29.19	11.83%	11.61%	
201408	6,940	8,201.69	8,075.77	6,510.89	-1.11%	13.90%		43	50.82	41.12	31.22	32.25%	8.44%	
201409	7,102	8,510.49	8,334.32	6,745.95	3.76%	8.24%		30	35.95	41.74	32.38	-29.26%	9.14%	
201410	7,753	9,404.23	8,700.31	7,005.22	10.50%	9.65%		31	37.60	41.52	33.82	4.60%	13.36%	
201411	6,597	8,116.89	8,679.16	7,213.93	-13.69%	7.47%		20	24.61	32.77	34.48	-34.56%	-20.29%	
201412	7,462	9,270.52	8,931.72	7,590.28	14.21%	7.17%		36	44.73	35.63	36.23	81.75%	-14.65%	
201501	7,540	9,187.65	8,858.10	7,847.78	-0.89%	1.81%		55	67.02	45.52	38.88	49.85%	9.65%	
201502	7,571	9,132.69	9,196.27	8,228.88	-0.60%	5.96%		40	48.25	53.37	41.19	-28.00%	62.85%	
201503	8,383	10,162.24	9,494.12	8,594.84	11.27%	6.30%		62	75.16	63.45	44.65	55.77%	78.09%	
201504	8,571	10,476.93	9,921.12	8,839.34	3.10%	12.00%	54.97%	54	66.01	63.11	46.53	-12.18%	38.63%	80.28%
201505	8,367	10,292.72	10,310.25	9,052.60	-1.76%	12.11%	53.73%	56	68.89	70.03	49.20	4.36%	31.23%	85.13%
201506	8,450	10,467.85	10,412.51	9,283.95	1.70%	9.67%	52.09%	58	71.85	68.90	52.35	4.30%	8.60%	87.66%
201507	8,122	10,137.00	10,299.57	9,439.88	-3.16%	3.81%	49.40%	40	49.92	63.60	53.37	-30.52%	0.78%	82.87%
201508	7,977	10,001.82	10,203.19	9,592.71	-1.33%	-1.04%	47.33%	53	66.45	62.76	54.66	33.11%	-10.39%	75.09%
201509	8,351	10,515.13	10,217.44	9,760.51	5.13%	-1.87%	44.69%	57	71.78	62.69	57.65	8.02%	-9.02%	78.08%
201510	9,431	11,856.06	10,790.46	9,962.25	12.75%	4.77%	42.21%	42	52.81	63.68	58.96	-26.43%	0.12%	74.31%
201511	8,894	11,232.36	11,201.49	10,220.61	-5.26%	9.78%	41.68%	56	70.74	65.10	62.80	33.95%	3.73%	82.11%
201512	9,803	12,447.76	11,844.33	10,480.79	10.82%	15.92%	38.08%	63	80.01	67.81	65.70	13.10%	8.17%	81.34%
201601	34,926	11,859.52	11,852.16	10,914.63	-4.73%	9.84%	39.08%	223	75.74	75.61	68.11	-5.34%	18.73%	75.17%
201602	39,420	12,796.19	12,351.04	11,432.08	7.90%	10.26%	38.93%	250	81.17	78.69	72.15	7.17%	20.88%	75.15%
201603	44,863	14,252.48	12,995.19	12,038.04	11.38%	9.72%	40.06%	235	74.97	77.30	72.54	-7.64%	14.00%	62.46%
201604	39,922	12,693.10	13,250.63	12,216.45	-10.94%	11.80%	38.21%	238	75.69	77.25	73.35	0.96%	2.17%	57.65%
201605	39,624	12,663.76	13,204.32	12,357.41	-0.23%	6.91%	36.51%	207	66.17	72.29	72.46	-12.57%	-8.14%	47.28%
201606	39,992	12,845.87	12,733.99	12,487.98	1.44%	-2.01%	34.51%	237	76.17	72.68	72.97	15.11%	-5.98%	39.39%
201607	36,593	11,797.52	12,436.88	12,477.92	-8.16%	-6.14%	32.18%	206	66.53	69.62	72.91	-12.66%	-9.87%	36.62%
201608	41,830	13,574.12	12,737.49	12,669.69	15.06%	-3.54%	32.08%	230	74.80	72.50	73.31	12.43%	0.30%	34.12%
201609	39,848	13,055.00	12,805.89	12,765.39	-3.82%	0.56%	30.79%	215	70.44	70.58	73.06	-5.83%	-2.88%	26.72%
201610	41,719	13,811.30	13,479.29	12,885.23	5.79%	8.38%	29.34%	234	77.68	74.30	73.99	10.27%	6.71%	25.49%
201611	42,649	14,307.26	13,719.62	13,045.64	3.59%	7.71%	27.64%	234	78.68	75.57	74.46	1.28%	4.23%	18.58%
201612	42,032	14,706.81	14,267.05	13,188.00	2.79%	11.41%	25.83%	240	84.11	80.09	75.10	6.90%	13.47%	14.30%
201701	58,876	13,798.45	14,205.43	13,359.61	-6.18%	5.39%	22.40%	362	84.86	82.82	76.14	0.89%	11.47%	11.79%
201702	61,009	13,807.93	14,026.98	13,454.14	0.07%	2.24%	17.69%	370	83.86	84.29	76.62	-1.18%	11.54%	6.20%
201703	68,724	15,398.81	14,344.85	13,605.89	11.52%	0.55%	13.02%	419	94.02	87.63	78.66	12.12%	9.42%	8.44%
201704	67,697	15,229.76	14,814.96	13,846.51	-1.10%	4.29%	13.34%	451	101.59	93.18	81.31	8.04%	12.50%	10.85%
201705	70,936	16,002.51	15,543.08	14,153.16	5.07%	10.81%	14.53%	476	107.59	101.05	85.10	5.91%	19.89%	17.45%

Row Labels	Visits	Visits/ 1000	3 Month Visits/ 1000	12 Month Visits/ 1000	1 Month Visits Trend	3 Month Visits Trend	12 Month Visits Trend	Admits	Admits/ 1000	3 Month Admits/ 1000	12 Month Admits/ 1000	1 Month Admits Trend	3 Month Admits Trend	12 Month Admits Trend
Inpatient														
201406								30	34.36	38.25	27.90	-7.38%	27.78%	
201407								33	38.42	36.62	29.19	11.83%	11.61%	
201408								43	50.82	41.12	31.22	32.25%	8.44%	
201409								30	35.95	41.74	32.38	-29.26%	9.14%	
201410								31	37.60	41.52	33.82	4.60%	13.36%	
201411								20	24.61	32.77	34.48	-34.56%	-20.29%	
201412								36	44.73	35.63	36.23	81.75%	-14.65%	
201501								55	67.02	45.52	38.88	49.85%	9.65%	
201502								40	48.25	53.37	41.19	-28.00%	62.85%	
201503								62	75.16	63.45	44.65	55.77%	78.09%	
201504								54	66.01	63.11	46.53	-12.18%	38.63%	80.28%
201505								56	68.89	70.03	49.20	4.36%	31.23%	85.13%
201506								58	71.85	68.90	52.35	4.30%	8.60%	87.66%
201507								40	49.92	63.60	53.37	-30.52%	0.78%	82.87%
201508								53	66.45	62.76	54.66	33.11%	-10.39%	75.09%
201509								57	71.78	62.69	57.65	8.02%	-9.02%	78.08%
201510								42	52.81	63.68	58.96	-26.43%	0.12%	74.31%
201511								56	70.74	65.10	62.80	33.95%	3.73%	82.11%
201512								63	80.01	67.81	65.70	13.10%	8.17%	81.34%
201601								223	75.74	75.61	68.11	-5.34%	18.73%	75.17%
201602								250	81.17	78.69	72.15	7.17%	20.88%	75.15%
201603								235	74.97	77.30	72.54	-7.64%	14.00%	62.46%
201604								238	75.69	77.25	73.35	0.96%	2.17%	57.65%
201605								207	66.17	72.29	72.46	-12.57%	-8.14%	47.28%
201606								237	76.17	72.68	72.97	15.11%	-5.98%	39.39%
201607								206	66.53	69.62	72.91	-12.66%	-9.87%	36.62%
201608								230	74.80	72.50	73.31	12.43%	0.30%	34.12%
201609								215	70.44	70.58	73.06	-5.83%	-2.88%	26.72%
201610								234	77.68	74.30	73.99	10.27%	6.71%	25.49%
201611								234	78.68	75.57	74.46	1.28%	4.23%	18.58%
201612								240	84.11	80.09	75.10	6.90%	13.47%	14.30%
201701								362	84.86	82.82	76.14	0.89%	11.47%	11.79%
201702								370	83.86	84.29	76.62	-1.18%	11.54%	6.20%
201703								419	94.02	87.63	78.66	12.12%	9.42%	8.44%
201704								451	101.59	93.18	81.31	8.04%	12.50%	10.85%
201705								476	107.59	101.05	85.10	5.91%	19.89%	17.45%

Row Labels	Visits	Visits/ 1000	3 Month Visits/ 1000	12 Month Visits/ 1000	1 Month Visits Trend	3 Month Visits Trend	12 Month Visits Trend	Admits	Admits/ 1000	3 Month Admits/ 1000	12 Month Admits/ 1000	1 Month Admits Trend	3 Month Admits Trend	12 Month Admits Trend
Outpatient														
201406	1,416	1,621.84	1,619.05	1,215.69	-3.63%	47.37%								
201407	1,505	1,752.38	1,685.35	1,267.04	8.05%	36.64%								
201408	1,555	1,837.70	1,736.17	1,318.29	4.87%	17.88%								
201409	1,481	1,774.72	1,788.15	1,373.39	-3.43%	10.44%								
201410	1,602	1,943.19	1,851.44	1,435.36	9.49%	9.85%								
201411	1,417	1,743.46	1,820.63	1,491.59	-10.28%	4.86%								
201412	1,691	2,100.84	1,928.68	1,591.18	20.50%	7.86%								
201501	1,559	1,899.68	1,914.01	1,658.29	-9.58%	3.38%								
201502	1,644	1,983.11	1,993.82	1,748.49	4.39%	9.51%								
201503	1,820	2,206.28	2,029.84	1,836.58	11.25%	5.24%								
201504	1,922	2,349.39	2,178.80	1,903.89	6.49%	13.83%	70.23%							
201505	1,973	2,427.06	2,327.03	1,966.32	3.31%	16.71%	68.52%							
201506	1,861	2,305.36	2,360.71	2,024.37	-5.01%	16.30%	66.52%							
201507	1,848	2,306.40	2,346.56	2,071.09	0.05%	7.70%	63.46%							
201508	1,715	2,150.25	2,254.29	2,097.72	-6.77%	-3.13%	59.12%							
201509	1,751	2,204.60	2,220.57	2,134.08	2.53%	-5.94%	55.39%							
201510	1,981	2,490.26	2,281.63	2,179.42	12.96%	-2.77%	51.84%							
201511	1,886	2,381.81	2,358.93	2,232.48	-4.35%	4.64%	49.67%							
201512	2,135	2,710.82	2,527.25	2,282.34	13.81%	13.81%	43.44%							
201601	7,726	2,623.43	2,596.36	2,394.04	-3.22%	13.79%	44.37%							
201602	8,525	2,767.26	2,698.57	2,500.07	5.48%	14.40%	42.98%							
201603	9,786	3,108.89	2,838.31	2,631.86	12.35%	12.31%	43.30%							
201604	8,557	2,720.61	2,866.33	2,659.14	-12.49%	10.40%	39.67%							
201605	8,696	2,779.40	2,869.85	2,686.01	2.16%	6.35%	36.60%							
201606	8,718	2,800.45	2,766.68	2,714.45	0.76%	-2.52%	34.09%							
201607	8,138	2,623.69	2,734.73	2,716.23	-6.31%	-4.59%	31.15%							
201608	9,135	2,964.36	2,795.81	2,759.79	12.98%	-2.58%	31.56%							
201609	8,554	2,802.47	2,796.44	2,778.72	-5.46%	1.08%	30.21%							
201610	8,783	2,907.85	2,891.73	2,797.85	3.76%	5.74%	28.38%							
201611	9,217	3,091.94	2,932.93	2,832.72	6.33%	4.90%	26.89%							
201612	9,439	3,302.98	3,097.25	2,872.00	6.83%	10.76%	25.84%							
201701	12,333	2,890.45	3,066.55	2,893.35	-12.49%	6.05%	20.86%							
201702	13,075	2,959.37	3,018.97	2,910.65	2.38%	2.93%	16.42%							
201703	14,898	3,338.17	3,065.58	2,942.25	12.80%	-1.02%	11.79%							
201704	15,001	3,374.88	3,224.82	3,004.74	1.10%	5.16%	13.00%							
201705	17,845	4,025.79	3,578.88	3,125.74	19.29%	18.55%	16.37%							

Row Labels	Visits	Visits/ 1000	3 Month Visits/ 1000	12 Month Visits/ 1000	1 Month Visits Trend	3 Month Visits Trend	12 Month Visits Trend	Admits	Admits/ 1000	3 Month Admits/ 1000	12 Month Admits/ 1000	1 Month Admits Trend	3 Month Admits Trend	12 Month Admits Trend
Professional														
201406	5,341	6,117.40	6,080.99	4,888.58	0.34%	33.07%								
201407	5,618	6,541.43	6,249.29	5,051.44	6.93%	28.22%								
201408	5,385	6,363.99	6,339.59	5,192.60	-2.71%	12.85%								
201409	5,621	6,735.77	6,546.17	5,372.57	5.84%	7.65%								
201410	6,151	7,461.03	6,848.87	5,569.86	10.77%	9.59%								
201411	5,180	6,373.42	6,858.53	5,722.33	-14.58%	8.19%								
201412	5,771	7,169.69	7,003.04	5,999.09	12.49%	6.98%								
201501	5,981	7,287.98	6,944.09	6,189.49	1.65%	1.39%								
201502	5,927	7,149.58	7,202.44	6,480.39	-1.90%	5.01%								
201503	6,563	7,955.96	7,464.29	6,758.26	11.28%	6.59%								
201504	6,649	8,127.53	7,742.31	6,935.45	2.16%	11.50%	51.24%							
201505	6,394	7,865.65	7,983.22	7,086.28	-3.22%	10.84%	50.08%							
201506	6,589	8,162.49	8,051.80	7,259.58	3.77%	7.87%	48.50%							
201507	6,274	7,830.60	7,953.01	7,368.79	-4.07%	2.72%	45.88%							
201508	6,262	7,851.57	7,948.90	7,494.99	0.27%	-0.43%	44.34%							
201509	6,600	8,310.53	7,996.88	7,626.43	5.85%	-0.68%	41.95%							
201510	7,450	9,365.80	8,508.83	7,782.83	12.70%	6.99%	39.73%							
201511	7,008	8,850.54	8,842.56	7,988.12	-5.50%	11.24%	39.60%							
201512	7,668	9,736.94	9,317.09	8,198.45	10.02%	16.51%	36.66%							
201601	27,200	9,236.09	9,255.80	8,520.60	-5.14%	8.78%	37.66%							
201602	30,895	10,028.93	9,652.48	8,932.02	8.58%	9.16%	37.83%							
201603	35,077	11,143.59	10,156.88	9,406.18	11.11%	9.01%	39.18%							
201604	31,365	9,972.49	10,384.30	9,557.31	-10.51%	12.19%	37.80%							
201605	30,928	9,884.37	10,334.47	9,671.41	-0.88%	7.07%	36.48%							
201606	31,273	10,045.42	9,967.30	9,773.53	1.63%	-1.87%	34.63%							
201607	28,455	9,173.82	9,702.16	9,761.69	-8.68%	-6.57%	32.47%							
201608	32,695	10,609.76	9,941.68	9,909.90	15.65%	-3.80%	32.22%							
201609	31,294	10,252.53	10,009.44	9,986.66	-3.37%	0.42%	30.95%							
201610	32,935	10,903.45	10,587.56	10,087.39	6.35%	9.13%	29.61%							
201611	33,432	11,215.31	10,786.69	10,212.92	2.86%	8.50%	27.85%							
201612	32,592	11,403.83	11,169.80	10,316.00	1.68%	11.59%	25.83%							
201701	46,543	10,908.01	11,138.88	10,466.25	-4.35%	5.21%	22.83%							
201702	47,933	10,848.55	11,008.01	10,543.49	-0.55%	2.05%	18.04%							
201703	53,826	12,060.64	11,279.27	10,663.64	11.17%	0.98%	13.37%							
201704	52,695	11,854.88	11,590.14	10,841.77	-1.71%	4.05%	13.44%							
201705	53,090	11,976.72	11,964.20	11,027.42	1.03%	8.69%	14.02%							

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Row Labels	Days	Days/ 1000	3 Month Days/ 1000	12 Month Days/ 1000	1 Month Days Trend	3 Month Days Trend	12 Month Days Trend	ALOS	3 Month ALOS	12 Month ALOS	1 Month ALOS Trend	3 Month ALOS Trend	12 Month ALOS Trend
IP, OP, PROF													
201406	104	119.12	211.10	137.82	-55.67%	37.81%		3.47	5.52	4.94	-52.13%	7.85%	
201407	182	211.92	200.27	148.05	77.90%	16.69%		5.52	5.47	5.07	59.09%	4.55%	
201408	140	165.45	165.24	154.85	-21.93%	-27.37%		3.26	4.02	4.96	-40.97%	-33.02%	
201409	134	160.58	179.56	161.88	-2.95%	-14.94%		4.47	4.30	5.00	37.19%	-22.06%	
201410	104	126.15	150.89	168.55	-21.44%	-24.66%		3.35	3.63	4.98	-24.89%	-33.54%	
201411	74	91.05	126.23	171.01	-27.82%	-23.61%		3.70	3.85	4.96	10.29%	-4.16%	
201412	225	279.53	165.02	177.05	207.01%	-8.10%		6.25	4.63	4.89	68.92%	7.68%	
201501	199	242.49	204.24	181.56	-13.25%	35.35%		3.62	4.49	4.67	-42.11%	23.44%	
201502	241	290.71	270.92	197.73	19.89%	114.62%		6.03	5.08	4.80	66.52%	31.79%	
201503	403	488.53	340.66	223.74	68.05%	106.43%		6.50	5.37	5.01	7.88%	15.92%	
201504	229	279.92	353.16	226.57	-42.70%	72.91%	89.46%	4.24	5.60	4.87	-34.76%	24.73%	5.09%
201505	250	307.53	359.13	229.41	9.86%	32.56%	69.46%	4.46	5.13	4.66	5.27%	1.02%	-8.46%
201506	301	372.87	319.90	250.85	21.25%	-6.09%	82.02%	5.19	4.64	4.79	16.25%	-13.53%	-3.01%
201507	194	242.12	307.67	253.54	-35.07%	-12.88%	71.25%	4.85	4.84	4.75	-6.54%	-13.55%	-6.35%
201508	270	338.52	317.94	268.08	39.82%	-11.47%	73.12%	5.09	5.07	4.90	5.04%	-1.20%	-1.12%
201509	333	419.33	333.06	289.60	23.87%	4.11%	78.90%	5.84	5.31	5.02	14.67%	14.44%	0.46%
201510	226	284.15	347.29	303.02	-32.24%	12.88%	79.78%	5.38	5.45	5.14	-7.89%	12.74%	3.14%
201511	347	438.30	380.48	331.83	54.25%	19.67%	94.04%	6.20	5.84	5.28	15.15%	15.37%	6.55%
201512	281	356.85	359.66	338.22	-18.58%	7.98%	91.03%	4.46	5.30	5.15	-28.02%	-0.17%	5.34%
201601	970	329.45	353.27	342.68	-7.68%	1.72%	88.75%	4.35	4.67	5.03	-2.48%	-14.33%	7.75%
201602	1,427	463.32	393.15	372.19	40.63%	3.33%	88.23%	5.71	5.00	5.16	31.22%	-14.52%	7.46%
201603	1,217	386.75	394.07	369.13	-16.53%	9.57%	64.98%	5.16	5.10	5.09	-9.62%	-3.89%	1.55%
201604	1,151	366.03	404.96	372.51	-5.36%	14.63%	64.41%	4.84	5.24	5.08	-6.26%	12.20%	4.29%
201605	1,384	442.42	398.32	385.42	20.87%	1.32%	68.01%	6.69	5.51	5.32	38.25%	10.29%	14.07%
201606	1,255	403.03	403.76	388.21	-8.90%	2.46%	54.76%	5.29	5.56	5.32	-20.86%	8.98%	11.03%
201607	1,063	342.64	396.17	387.26	-14.98%	-2.17%	52.74%	5.15	5.69	5.31	-2.66%	8.54%	11.80%
201608	979	317.75	354.61	380.98	-7.27%	-10.97%	42.12%	4.25	4.89	5.20	-17.52%	-11.23%	5.96%
201609	1,025	335.72	332.05	375.39	5.66%	-17.76%	29.62%	4.77	4.70	5.14	12.19%	-15.32%	2.29%
201610	1,216	402.54	351.72	380.16	19.90%	-11.22%	25.46%	5.18	4.73	5.14	8.73%	-16.81%	-0.02%
201611	1,274	427.45	388.21	382.91	6.19%	9.48%	15.39%	5.43	5.14	5.14	4.84%	5.03%	-2.68%
201612	897	313.84	382.31	378.08	-26.58%	15.13%	11.79%	3.73	4.77	5.03	-31.32%	1.47%	-2.20%
201701	2,020	473.30	414.68	392.55	50.81%	17.90%	14.55%	5.58	5.01	5.16	49.47%	5.77%	2.47%
201702	1,930	436.87	419.87	391.99	-7.70%	8.16%	5.32%	5.21	4.98	5.12	-6.59%	-3.04%	-0.82%
201703	2,168	485.79	465.30	402.70	11.20%	21.71%	9.09%	5.17	5.31	5.12	-0.83%	11.23%	0.61%
201704	1,766	397.21	440.02	404.86	-18.23%	6.11%	8.69%	3.91	4.72	4.98	-24.32%	-5.68%	-1.95%
201705	1,517	342.13	408.54	395.71	-13.87%	-2.70%	2.67%	3.18	4.04	4.65	-18.67%	-18.84%	-12.58%

Row Labels	Days	Days/ 1000	3 Month Days/ 1000	12 Month Days/ 1000	1 Month Days Trend	3 Month Days Trend	12 Month Days Trend	ALOS	3 Month ALOS	12 Month ALOS	1 Month ALOS Trend	3 Month ALOS Trend	12 Month ALOS Trend
Inpatient													
201406	104	119.12	211.10	137.82	-55.67%	37.81%		3.47	5.52	4.94	-52.13%	7.85%	
201407	182	211.92	200.27	148.05	77.90%	16.69%		5.52	5.47	5.07	59.09%	4.55%	
201408	140	165.45	165.24	154.85	-21.93%	-27.37%		3.26	4.02	4.96	-40.97%	-33.02%	
201409	134	160.58	179.56	161.88	-2.95%	-14.94%		4.47	4.30	5.00	37.19%	-22.06%	
201410	104	126.15	150.89	168.55	-21.44%	-24.66%		3.35	3.63	4.98	-24.89%	-33.54%	
201411	74	91.05	126.23	171.01	-27.82%	-23.61%		3.70	3.85	4.96	10.29%	-4.16%	
201412	225	279.53	165.02	177.05	207.01%	-8.10%		6.25	4.63	4.89	68.92%	7.68%	
201501	199	242.49	204.24	181.56	-13.25%	35.35%		3.62	4.49	4.67	-42.11%	23.44%	
201502	241	290.71	270.92	197.73	19.89%	114.62%		6.03	5.08	4.80	66.52%	31.79%	
201503	403	488.53	340.66	223.74	68.05%	106.43%		6.50	5.37	5.01	7.88%	15.92%	
201504	229	279.92	353.16	226.57	-42.70%	72.91%	89.46%	4.24	5.60	4.87	-34.76%	24.73%	5.09%
201505	250	307.53	359.13	229.41	9.86%	32.56%	69.46%	4.46	5.13	4.66	5.27%	1.02%	-8.46%
201506	301	372.87	319.90	250.85	21.25%	-6.09%	82.02%	5.19	4.64	4.79	16.25%	-13.53%	-3.01%
201507	194	242.12	307.67	253.54	-35.07%	-12.88%	71.25%	4.85	4.84	4.75	-6.54%	-13.55%	-6.35%
201508	270	338.52	317.94	268.08	39.82%	-11.47%	73.12%	5.09	5.07	4.90	5.04%	-1.20%	-1.12%
201509	333	419.33	333.06	289.60	23.87%	4.11%	78.90%	5.84	5.31	5.02	14.67%	14.44%	0.46%
201510	226	284.15	347.29	303.02	-32.24%	12.88%	79.78%	5.38	5.45	5.14	-7.89%	12.74%	3.14%
201511	347	438.30	380.48	331.83	54.25%	19.67%	94.04%	6.20	5.84	5.28	15.15%	15.37%	6.55%
201512	281	356.85	359.66	338.22	-18.58%	7.98%	91.03%	4.46	5.30	5.15	-28.02%	-0.17%	5.34%
201601	970	329.45	353.27	342.68	-7.68%	1.72%	88.75%	4.35	4.67	5.03	-2.48%	-14.33%	7.75%
201602	1,427	463.32	393.15	372.19	40.63%	3.33%	88.23%	5.71	5.00	5.16	31.22%	-14.52%	7.46%
201603	1,217	386.75	394.07	369.13	-16.53%	9.57%	64.98%	5.16	5.10	5.09	-9.62%	-3.89%	1.55%
201604	1,151	366.03	404.96	372.51	-5.36%	14.63%	64.41%	4.84	5.24	5.08	-6.26%	12.20%	4.29%
201605	1,384	442.42	398.32	385.42	20.87%	1.32%	68.01%	6.69	5.51	5.32	38.25%	10.29%	14.07%
201606	1,255	403.03	403.76	388.21	-8.90%	2.46%	54.76%	5.29	5.56	5.32	-20.86%	8.98%	11.03%
201607	1,063	342.64	396.17	387.26	-14.98%	-2.17%	52.74%	5.15	5.69	5.31	-2.66%	8.54%	11.80%
201608	979	317.75	354.61	380.98	-7.27%	-10.97%	42.12%	4.25	4.89	5.20	-17.52%	-11.23%	5.96%
201609	1,025	335.72	332.05	375.39	5.66%	-17.76%	29.62%	4.77	4.70	5.14	12.19%	-15.32%	2.29%
201610	1,216	402.54	351.72	380.16	19.90%	-11.22%	25.46%	5.18	4.73	5.14	8.73%	-16.81%	-0.02%
201611	1,274	427.45	388.21	382.91	6.19%	9.48%	15.39%	5.43	5.14	5.14	4.84%	5.03%	-2.68%
201612	897	313.84	382.31	378.08	-26.58%	15.13%	11.79%	3.73	4.77	5.03	-31.32%	1.47%	-2.20%
201701	2,020	473.30	414.68	392.55	50.81%	17.90%	14.55%	5.58	5.01	5.16	49.47%	5.77%	2.47%
201702	1,930	436.87	419.87	391.99	-7.70%	8.16%	5.32%	5.21	4.98	5.12	-6.59%	-3.04%	-0.82%
201703	2,168	485.79	465.30	402.70	11.20%	21.71%	9.09%	5.17	5.31	5.12	-0.83%	11.23%	0.61%
201704	1,766	397.21	440.02	404.86	-18.23%	6.11%	8.69%	3.91	4.72	4.98	-24.32%	-5.68%	-1.95%
201705	1,517	342.13	408.54	395.71	-13.87%	-2.70%	2.67%	3.18	4.04	4.65	-18.67%	-18.84%	-12.58%

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Individual Rates
Effective January 1, 2018

With this response, please find corresponding Q&A Exhibits in "Ind_17-49_Initial_CAAC_PPO_Q&AExhibits3_Supporting_20170720.xlsm"

Please note on 7/20/17, I made a revision to the Small Group CAAC filing, impacting the Federal Rates template. Because the CAAC Individual filing includes the Federal Rates template (which includes both market segments), a new Federal rates template is being submitted with this Q&A response. No changes were made to individual rates.

Question 1. In response to Answer 2 from our 7/7/2017 objections, please provide allowed and paid claim information for the experience periods used in the trend calculation normalized for demographic, geographic, benefit, risk, etc. differences.

Answer 1. While CBC refers to historical trends to evaluate changes in the market, morbidity and utilization, future hospital and physician contracting drives the pricing trend. The hospital, physician and prescription drug trend models were explained in the June Q&A response. As requested, I have included historical trend data in Q&A Exhibit 1, which is the detailed data behind the historical trend summaries sent in June and 7/7/17 Q&A. This data contains demographic factors, which are a proxy for risk in a credible population. The data does not contain benefit or geographic adjustments, as this data is not readily available within the timeframe requested.

Question 2. In response to Answer 3 from our 7/7/2017 objections, please provide further information regarding what the benefit input error was and if it impacts other Capital entity filings (both individual and small group).

Answer 2. The benefit input error only impacted CAAC Individual plans. Coinsurance was not applying to all applicable services. This error did not impact other plans.

Question 3. In response to Answer 3 from our 7/7/2017 objections, please provide quantitative support for newly given 1.13 morbidity factor.

Answer 3. In the June Q&A submission - Answer 9, I showed that 2017 over 2016 incurred trends are higher than the pricing trend of 13.3%, which includes 3 percent for induced demand. 2017 over 2016 incurred trend is at 21.5%, about 8 percent above pricing trend. The morbidity adjustment of 13 percent (6.5 percent per year) is still below 8 percent in additional trend seen in early 2017 indicators. With premiums rising and increasing consumer fears about the future of the individual market, we expect utilization/morbidity to continue to rise into 2018.

Question 4. In response to Answer 6 from our 7/7/2017 objections, please answer the following questions regarding risk adjustment:

a) Please support the addition of a benefit change factor between the prior exhibit and the current exhibit. The support should not be related the 0.86 factor as this assumption is not impacted by the administrative cost adjustment factor.

Answer 4. There is much uncertainty in anticipating 2018 RA payment transfers. As explained in the June Q&A, the 14% administrative fee adjustment was implicit to the SW average premium calculation rather than explicitly shown as a line item. The annual rate increase and buy-down assumptions are estimates. In total, the annual rate increase (net buy-downs) is 16% annually. Net administrative expense change, the annual increase is 7.3%. Additionally, the benefit buy-down of 7% is close to the benefit mix change shown in Exhibit D. This is the measure of benefit changes from the 2016 BEP to 2018. This is a credible indication of future buy-downs in the market.

Question 5. In response to Answer 10 from our 7/7/2017 objections please reconcile these two seemingly contradictory statements from your response:

a) "CBC does not expect large claims to distort cost differences when compiling data at the regional level."
b) "Additionally, large claims drive cost differences between providers, so CBC deemed it appropriate to keep large claims in the analysis."

Answer 5. By the first statement, I mean that the population used remains credible even when segmented into three regions. If CBC would be doing an analysis at the county level rather than the regional level, we would have more concerns about large claims skewing the relative cost across counties. But the regional split still allows for a credible number of members in each bucket so that one or two claims will not distort the relativity. By the second statement, I mean that expensive procedures highlight the difference in contracting. Large claims and/or complex procedures drive the differences in hospital contracting. For example, let's say hospital A and B only perform 2 procedure: 1 low cost and 1 high cost. If hospital A performs a low-cost OP surgery at 30% higher cost than hospital B, but performs high-cost IP surgery at 30% below hospital B, CBC wants to capture the impact of both. In total, hospital A is lower cost than hospital B.

If you have any further questions regarding this filing, please call me at [redacted] (or via email at [redacted]. Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.
Question and Answer
Individual Rates
Effective January 1, 2018

Question 1: Please provide the source of the risk scores (e.g., Wakely, Optum, HHS) and information on how the monthly factors were calculated.

Answer 1:

1. The source of risk scores is two-fold:
    a. The Wakely's Risk Assessment Model (WRA), as supplied via Geneia's tool named Theon Data Analytics for enrollment later than 10/1/15.
    b. Optum's Impact Pro (IPro) risk analytics suite for enrollment prior to 10/1/15.
2. The monthly member risk factors are calculated using the prior 12 months of demographics and diagnosis data, member by member. Both the WRA and IPro are proprietary models and mapping of diagnosis codes to conditions categories as well as hierarchical logic and risk weights are not made readily available to the purchaser. But both models are explained as hierarchical in nature, mapping diagnosis codes to condition categories then applying hierarchy of condition categories for severity and interaction. The monthly factors for being used in the normalized calculations are member month weighted average risk factors.

Question 2: Are the risk scores calculated for a given metal level (e.g., all Silver risk scores) or are they tied to the metal level of each member's plan?

Answer 2: As noted above, the risk metrics are from a combination of WRA and IPro and are calculated at the member level, using member-specific attributes.

Question 3: Are the risk scores calculated using a consistent model (e.g., the 2015 HHS model for everything provided)? If not, how were model differences between months/years accounted for?

Answer 3: Risk scores are calculated using a combination of WRA and IPro, as these models were each the primary sources of corporate risk predictors and risk metrics for the last 15 years. Model differences were considered as model changes occurred during several transitions through history. Risk models are used for both clinical and financial tasks. For that reason, calibration/re-calibration of population risk scores would routinely occur as upgrades or risk version changes occurred. Those calibrations were necessary to mitigate operational and analytical issues related to model changes. For example, if calibration didn't occur, and V1.0 of a particular model had an average risk score of 1.5 and V1.1 had an average risk score of 1.4, then all clinical and financial metrics would need to continually consider those model changes. By calibrating model output to a specific targeted amount one can foster a smooth transition without impacting relativities within any given model (since relativities are represented by a

quotient, and calibration would impact the numerator and denominator of that quotient equally thereby not changing relativities within the model).

Question 4: How were the 2017 risk scores determined considering there is not a full calendar year available for calculation?

Answer 4: Question #4 illustrates one of the numerous concerns with using the HHS model. The HHS model, as it resides on CBC's EDGE server, is intended for use on a calendar year by calendar year basis. If one was to use CY2017 data on an YTD basis, the risk scores would be suppressed, artificially inflating the normalized claims amounts. Use of commercially available models allows for continual 12 month representation of member risk scores. Also, commercially available models (e.g WRA) have recognized the need for partial enrollment period (i.e. duration) scaling factors for many years, making them more appealing for us in measuring and quantifying book of business risks.

Question 6: Please provide an explanation for what aggregate data was sent in support of the trend assumption even though the proposed trend amount differs slightly between the filings.

Answer 6: The aggregate data sent to support the trend assumptions was CBC's Individual PPO business. The following is a narrative to better foster an understanding of why, with the limited data CBC has for the Individual market segment, this data is our best possible representation of historical Individual business going forward.

1. Prior to 1/1/14, CBC had only several thousand members of Individual PPO business in what would later be referred to as transitional policies.
2. Beginning 1/1/14, CBC's competitive position on the ACA FFM yielded minimal new enrollees into ACA plans. That position continued throughout 2015.
3. As of 1/1/16 CBC offered competitive rates on ACA FFM PPO and HMO business. CBC experienced rapid growth. PPO business had similar characteristics to PPO business historically, but HMO business bared no resemblance in terms of risk to Individual business previously offered on a guaranteed issue basis.
4. As of 1/1/17, HMO FFM business was discontinued, and PPO business grew by roughly 20,000 more members.
5. The data considered for trend reporting is all of the business with CBC operational system value of X (PPO Individual). While it is difficult to label this business as "stable", it is the only business within CBC's umbrella that is even remotely representative of the Individual ACA market.