
State:	Pennsylvania	Filing Company:	Highmark Choice Company
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only		
Product Name:	HCC Small Group 2018 ACA Rate Filing		
Project Name/Number:	HCC SG ACA Rate Filing 2018/1A-SG-HCC-2017		

Filing at a Glance

Company:	Highmark Choice Company
Product Name:	HCC Small Group 2018 ACA Rate Filing
State:	Pennsylvania
TOI:	H15G Group Health - Hospital/Surgical/Medical Expense
Sub-TOI:	H15G.003 Small Group Only
Filing Type:	Rate
Date Submitted:	05/19/2017
SERFF Tr Num:	HGHM-131014795
SERFF Status:	Pending State Action
State Tr Num:	HGHM-131014795
State Status:	Pending Finalization
Co Tr Num:	1A-SG-HCC-2017
Implementation	01/01/2018
Date Requested:	
Author(s):	Scott Humpert, Justin DeCroo, Jaclyn Cox, Kenneth Scott, Daniel Dinunno, Ryan Slean, Gregory Bruce, Christa Moore, Lavelle Pryor, Robert Royer
Reviewer(s):	Tammy Tomczyk (primary), Rashmi Mathur
Disposition Date:	
Disposition Status:	
Implementation Date:	
State Filing Description:	
rri=1.9% Off exchange	

State: Pennsylvania **Filing Company:** Highmark Choice Company
TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only
Product Name: HCC Small Group 2018 ACA Rate Filing
Project Name/Number: HCC SG ACA Rate Filing 2018/1A-SG-HCC-2017

General Information

Project Name: HCC SG ACA Rate Filing 2018
Project Number: 1A-SG-HCC-2017
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 07/14/2017
State Status Changed: 09/13/2017
Created By: Justin DeCroo
Corresponding Filing Tracking Number: HGHM-131014923,
HGHM-PA18-125072138
State TOI: H15G Group Health - Hospital/Surgical/Medical Expense
Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small
Overall Rate Impact: 1.9%
Deemer Date:
Submitted By: Daniel Dininno
State Sub-TOI: H15G.003 Small Group Only

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:
HCC Small Group ACA Rate Filing for 2018

Highmark Choice Company (HCC) Binder # HGHM-PA18-125072138

HIOS Rate Review Submission Tracking Number: 38949-956004650371312659

Company and Contact

Filing Contact Information

Justin Decroo, justin.decroo@highmark.com
120 Fifth Ave Place 412-544-5091 [Phone]
Pittsburgh, PA 15222

Filing Company Information

Highmark Choice Company	CoCode: 95048	State of Domicile:
120 5th Avenue Place	Group Code: 812	Pennsylvania
Pittsburgh, PA 15222	Group Name:	Company Type:
(717) 302-3971 ext. [Phone]	FEIN Number: 25-1522457	State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:



June 23, 2017

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

Re: Highmark Choice Company (HCC) 2018 ACA Rate Filing (Small Group Market)
HCC Filing # 1A-SG-HCC-2017 (SERFF Filing # HGHM-131014795)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Choice Company 2018 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Choice Company must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark Choice Company should be redacted before release.

Dear Ms. Fabian-Marks:

This Filing update removes the impact of the proposed Pennsylvania premium tax from the original filing and includes the revised Highmark Choice Company (HCC) (NAIC # 95048; HIOS Issuer ID # 38949) Small Group Market Off Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2018**.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested as per the Department's 2018 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

1. Company Name & NAIC #: **Highmark Choice Company, NAIC # 38949 ("Company")**
2. Market: **Small Group ("Market")**
3. On or Off Exchange: This Company's products are offered **Off Exchange only**
4. Effective date of coverage: **January 1, 2018**

5. Average rate change requested: **0.14% decrease**
6. Range of rate change requested: **-0.1% to 1.4%** (PA Actuarial Memorandum Exhibits); -0.23% to 1.30% (URRT Worksheet 2 Row 27 Cumulative Rate Change % (over 12 mos prior))
7. Product(s): **HMO**
8. Rating Areas and the change from 2017: **Regions 1, 2, 4, 5, 6** (Western, PA only)

There are no changes in our covered Rating Areas from the 2017 rate filing.

9. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum and Bronze**
10. Current number of covered lives and of policyholders as of February 1, 2017: **5 covered lives; 4 policyholders**
11. Number of plans offered in 2018 and the change this represents from 2017: **2**

This is no change from the number of plans the Company offered in 2017.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the market. Final offering decisions will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.

12. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA18- 125072138** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
HMO	HMO-SM/WG-5,; HGHM-131014923

13. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 38949, Company Filing # 1A-SG-HCC-2017 (SERFF Filing # HGHM-131014795)**

Additional Filing Disclosures

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required

Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. For the Department's benefit, the Excel files have retained their formulas to the extent possible.

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted to HIOS. CMS is requesting that only the initial URRT and the final URRT be submitted to HIOS. As such, the Company does not intend to submit an updated URRT or Actuarial Memorandum to HIOS, reflecting this rate filing change, but will do so upon final approval of the rate filing.

Request for Confidentiality

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of Highmark Choice Company if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark Choice Company competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Small Group market, and could have negative consequences for the operation of Highmark Choice Company's business. Therefore, Highmark Choice Company asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

It is our understanding that the Department does not intend to publish the confidential and proprietary information contained in this Filing or to otherwise permit this Filing and its confidential information, other than the redacted information and final approved rates, to be disclosed or released.

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), Highmark Choice Company must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, Highmark Choice Company asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Choice Company RTKL representative identified below prior to release of any information contained in this Filing:

Lisa Martinelli, Esq.
RTKL Representative
VP Chief Privacy Officer
120 Fifth Avenue, FAP Suite 2114
Pittsburgh, PA 15222

Furthermore, it should be noted that Highmark Choice Company is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

Should you have any questions regarding the attached Filing, please feel free to contact me at (717) 302-2143 or via e-mail at: jeffrey.scheib@highmark.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey Scheib". The signature is fluid and cursive, with the first name "Jeffrey" and last name "Scheib" clearly distinguishable.

Jeffrey S. Scheib, ASA, MAAA
Vice President, Actuarial Services
Highmark Inc.

cc: Justin L. DeCroo
Tija Hilton-Phillips, Esq.
William R. Sarniak

Highmark Choice Company (HCC) – Small Group Plans

Rate request filing ID # HGHM-131014795- 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:	-0.14% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	-0.1% to 1.4%
Effective date:	January 1, 2018
People impacted:	5
Available in:	Regions 1, 2, 4, 5, 6

Key information

Jan. 2016-Dec. 2016 financial experience

Premiums	\$735,468
Claims	\$330,702
Administrative expenses	\$19,748
Taxes & fees	\$6,312
Company made (after taxes)	\$378,706

The company expects its annual medical costs to increase **7.8%**.

How it plans to spend your premium

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

Claims:	92.05%
Administrative:	7.92%
Taxes & fees:	0.03%
Profit:	0.00%

Explanation of requested rate change

The proposed increases are being driven by increases in taxes and fees as well as rising medical care costs, which are expected to continue through the remainder of 2017 and throughout 2018 as a result of both higher utilization and increasing cost of healthcare services.

¹ Note that insurers will have the opportunity to revise their rate change request in July, after they are scheduled to receive updated information about the impact of a federal program called risk adjustment. This document will be updated accordingly at that time.

Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file “PA Actuarial Memorandum Rate Exhibits 2018 - Final Annual Protected-HCC NO PT - Final.xlsx” submitted with this filing containing the department’s required tables.

Note that for the remainder of this document, “Company” refers to Highmark Choice Company, “Market” refers to Small Group, and “Rating Area” refers to Pennsylvania Rating Regions 1, 2, 4, 5, and 6 (Western, PA only). No Service Area changes were made since the last approved filing.

B. Rate History and Proposed Variations in Rate Changes

The three most recent rate changes in the Pennsylvania Small Group Market for the Company are as follows:

Year	Avg. Increase	SERFF ID#
2017	-5.7%	HGHM-130535987
2016	9.4%	HGHM-130064437
2015	17.3%	HGHM-129626493

Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2018, the Company’s proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 10, column AC is a 0.14% decrease. The rate change presented in this table reflects the average rate change over 2017 for the entire plan year, premium weighted based on the anticipated distribution of quarterly renewals.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, cell AN13, is a 0.1% decrease. This rate change reflects the change for first quarter 2018 rates over first quarter 2017 rates.

The Percent Increase over the Experience Period from the URRT Worksheet 1, cell V45, is -45.96%; and the Percent Increase, Annualized, from cell V46, is -26.49%.

As noted in the URR Part III Actuarial Memorandum, the average rate change is 0.0% weighted on the projected enrollment for renewing plans in the URRT. Please note that the rate changes by plan design will differ between the PID’s PA Actuarial Memorandum Rate Exhibits 2018 - Final Annual Protected.xlsx template and the URRT worksheet 2 row 27 since we maintained the 2017 quarterly distribution of

enrollment as filed last year when calculating the average 2017 Calibrated Plan Adjusted Index Rate PMPMs in column Z of table 10 in the PA Rate Exhibits while the URRT utilizes a consistent enrollment distribution by quarter for both years based on the 2018 projected distribution.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2017 data, this table reflects all Small Group enrollment, including enrollment from 2016 and 2017 plan year plans.

E. Benefit Changes

Most plans required benefit changes because of the new Actuarial Value (AV) calculator released for 2018 effective dates. The plan changes were mostly required so that the plans remained within the defined metal level AV requirements, and were enacted by adjusting member cost sharing and the maximum out of pocket levels.

For the 2018 plan year, there were no benefit changes necessary to the Company's plans to cover the benefits contained in the state's Essential Health Benefit (EHB) benchmark plan.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2016 calendar year results for all non-grandfathered policies (including transitional policies) in the single risk pool, with run out through January 2017. This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). As requested, the transitional policy experience is broken out in the "Supplemental Exhibits - HCC - ver 2018 - no PT.xlsx" file included in this filing, on the worksheet labeled "Table 4 Transitional".

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - One month of run out from the end of the experience period,
 - Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
 - Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates, while Table 2 has the Prescription Drug Rebates separately identified. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.

- There are no non-EHB benefits or costs in the experience period.
- There are no capitated claim services in the experience period.

- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period. This amount is developed based on an analysis of Company data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk transfer component profile. This Market-wide profile is developed from available Market data, including the Interim Summary Report for 2016 risk adjustment published by CMS, the PA Insurance Department's calculation of 2016 risk adjustment transfer amounts using the 2/10/2017 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.
- The Small Group Market is ineligible for Reinsurance Recoveries.

The Small Group Market does not allow for Special Enrollment Periods (SEPs). As such, there is no adjustment made for SEPs within our historical claims experience.

G. Credibility of Data (Tables 2b, 3b, 4b)

The Company's experience is not credible on its own. To develop the experience used in the rating and trend analysis, the Company utilizes experience from its parent company, Highmark Inc., as well as Highmark Inc.'s other subsidiaries, Highmark Health Insurance Company and Highmark Coverage Advantage. The combined experience used is limited to the Company's Rating Area and Market, and provides a more credible base to analyze the trend components impacting the business in the Company's Market.

Given the combined company experience used to develop the rating, the Company has provided the requested Tables 2b, 3b, and 4b within this filing submission.

H. Trend Identification (Table 3)

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends, as requested by the Pennsylvania Insurance Department. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

To arrive at our trend assumption, the experience period cost and utilization data were pulled from Highmark's claims systems by the defined benefit categories. As discussed in Section 1.G above, the claims are pulled from multiple Highmark companies and would represent all Small Group business within the Company's Rating Area over the trend analysis period. The trend development uses a projection of allowed claim PMPMs by service category that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments.

These projected costs measure and normalize for benefit leveraging, population aging, and historical changes in fee schedules, as well as company-wide utilization management programs, and external trend drivers. Based upon the coverage and demographics of our membership, our historical claim levels, adjusted for these factors and projected forward, would represent the best estimates of trend for this block of business. Please note that since these historical claim levels are normalized throughout to account for these forces impacting claim utilization and costs, the claim levels presented will not reflect actual experience claim levels.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2017 and 2018, an annual overall claim trend of 8.8% (5% cost; 3.62% utilization) was selected for the 2018 rate development. Please refer to the “Trend Support” exhibit in the “Supplemental Exhibits - HCC - ver 2018 - no PT.xlsx” file showing the historical and projected normalized claim values for the Company’s trend determination, along with our proposed rate trend.

Note that the URRT instructions require that anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period be reflected in the Utilization trend component shown in Worksheet I, Section 2. This component of the trend is separately identified in Table 3, as the Induced Utilization trend.

For this Small Group Market filing, quarterly rates are proposed, with rates adjusted each quarter based on the Total Annual Trend presented in Table 3, excluding the Induced Utilization trend. The quarterly trend is based on the cost and utilization trend from Table 3.

As mentioned above, provider contracting and benefit leveraging are directly considered in our trend development as follows:

- Provider contracting is a direct component of our trend calculation. Known and anticipated changes in in-network provider contracting levels are directly factored into our trend development through percentage increases and percent of claims assumptions.
- Benefit leveraging refers to the propensity for members to make use of more services once certain benefit components, such as deductibles, are reached. Since these costs are included in our claim experience, we make adjustments to the experience claims to normalize for these factors, and account for these in our rate development in the pricing under specific benefit designs.

I. Historical Experience (Table 4)

Table 4 presents the most recent 36 months (3 calendar years) of Company data with run-out through January 2017. Since this table includes experience from transitional policies, the transitional policy experience by year is broken out in the “Supplemental Exhibits - HCC - ver 2018 - no PT.xlsx” file included in this filing, on the worksheet labeled “Table 4 Transitional”.

As mentioned above in Section I.G, Credibility of Data, the Company utilizes the combined experience from several companies within its corporate structure to develop the experience used in the trend development. Combined Historical Experience data from the above referenced companies is presented in Table 4b.

2. Rate Development & Change

A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims (Table 5)

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized in the development presented in Worksheet 1 of the URRT, a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification.

Since the Company's small group experience is not credible on its own, the rate development uses the combined company experience data discussed in Section 1.G above. Since the Company's Actual Experience Data is not used in the rate development, the discussion below on the Single Risk Pool Adjustment Factors refers to the Manual Data column (Column D) of Table 5. Some of the items separately identified in Table 5 include:

- The Change in Morbidity represents an adjustment from the experience period claims (which would include transitional policies) to the projection period. See below for additional commentary related to the projection period assumptions.
- The Change in Demographics adjustment reflects the change in age and geography factors we expect from the experience period to the projection period.
- The Change in Network adjustment reflects the change in the allowed claims we anticipate due to changes in in-network discount levels between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits (pediatric benefits) we anticipate between the experience period and the projection period, as well as the change in expected pharmacy rebates. See below for additional commentary related to these cost changes.

Please see the worksheet named "Table 5 Support" in the "Supplemental Exhibits - HCC - ver 2018 - no PT.xlsx" file for the calculation of these factors from our experience period data and projected rate results.

Our initial step in developing the index rates is to determine the expected covered membership for 2018. We estimate the covered member base by adjusting for those groups known to have lapsed during 2016, and those that we expect will lapse in 2017. Then we add in expected new business from groups with current transitional coverage moving to ACA plans, and groups currently with another carrier.

As we have seen through 2016, many of the Small Group market customers have retained their pre-ACA coverage through the transitional coverage provisions, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2018 for groups that renew on or prior to October 1, 2018, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The customers who have already transitioned to the ACA pool to date have been groups with higher morbidity. Since the experience period data includes the better-risk transitional policy membership, we anticipate a higher morbidity profile in the projection period for the ACA-compliant business, and reflect this with a Change in Morbidity adjustment of 1.341.

The Change in Benefits adjustment reflects our estimate of the additional costs associated with the addition of EHBs from the experience period to the coverage period, as well as a change in expected Pharmacy rebates. The rating impacts and descriptions associated with each of these items are as follows:

- Pediatric Dental (\$0.22) – The estimated cost to add the pediatric dental EHB services is \$0.22 PMPM. Pediatric dental costs from the EHB package are included in our experience period claims for ACA business, but not for transitional business. Thus we need to add a charge for those transitional policies that we expect will move to ACA coverage by 2018. This \$0.22 PMPM cost is determined from an estimated dental cost of \$24.73 PMPM for members aged 0-18 (provided by our dental vendor and developed based on dental experience for members 0-18 priced at 2018 benefit levels for this Market and Rating Area). It was projected that approximately 20.9% of the Small Group members will be between the ages of 0-18, based upon the 2016 membership distribution, and that approximately 4.3% of the 2018 ACA business was in transitional coverage in the 2016 experience period. Therefore, the estimated cost of pediatric dental was calculated as follows: $\$24.73 \times 20.9\% \times 4.3\% = \0.22 .
- Pediatric Vision (\$0.62) – The pediatric vision cost of \$0.62 was provided by our vision vendor, Davis Vision.
- Pharmacy Rebates (-\$7.69) – The Company is expecting an increase in its Pharmacy rebates from the 2016 experience period to the 2018 rating period. This change in Pharmacy Rebates is due to new levels of negotiated rebates with our pharmaceutical vendor. For the Company, rebate savings are expected to increase from \$9.78 PMPM in the experience period to \$17.47 PMPM in the rating period. This increase in rebates reduces the 2018 projected costs by \$7.69 PMPM.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “Supplemental Exhibits - HCC - ver 2018 - no PT.xlsx” file in the “Table 5 Paid-to-Allowed” worksheet. As shown in this exhibit, the projected paid to allowed ratio from the membership projections by plan included in Worksheet 2 is consistent with the value shown in Worksheet 1, Section III.

Table 5 reflects that we are assuming a Projected Risk Adjustment receipt in the projection period of \$2.08 PMPM. This amount reflects an anticipated risk transfer receipt of \$2.15, less a monthly charge of \$0.14 for the CMS stipulated Risk Adjustment User Fee in 2018 of \$1.68 for the year. This value of \$2.01 is trended by the average 2018 pricing trend to arrive at the value of \$2.08 reflected in Table 5.

To arrive at the anticipated risk transfer for 2018, we bring in the risk adjustment calculation components for the projected 2018 Company portfolio (as discussed above), and use our current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2016 Benefit Year published by CMS, the PA Insurance Department's calculation of 2016 risk adjustment transfer amounts using the 2/10/2017 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants.

In analyzing the risk transfer components from corporate Highmark's various Pennsylvania businesses, we have noticed a significant difference in results between the various regions (Western, Central, and Northeastern Pennsylvania). Thus when projecting the risk transfer components to 2018, we determine each region's risk transfer results separately to arrive at the estimated risk transfer results for each company, as appropriate for each company's region.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2018, multiplied by the percentage of business we expect to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2018, so there are no Exchange User Fees charged in the rate development.

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims.

B. Retention Items (Table 6)

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development in Table 10. Administrative costs reflect internal costs that the Company is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect our anticipated costs for these items in the experience period.

The development of internal administrative costs utilizes an allocation of Company costs back to lines of business. The allocation method uses measureable stats such as claims worked, inquiries worked, contracts, and members to allocate the majority of expenses. When possible, expenses are direct charged if they can be identified by product instead of going through an allocation method. For corporate allocations, a TCI (total costs incurred) methodology is generally used to allocate by product.

The following Taxes and Fees were included in the rate development:

- \$2.46 per member per annum for the Patient Centered Outcomes Research Fee (0.04% of premium).

Note the following regarding plan level retention items:

- The rate development reflects a 0% risk/contribution to surplus margin for all products and plans. The Company has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, the Company is not waiving any right to include a risk and contingency factor which the Company believes is consistent with historical and legal interpretations of the Company and the Department.
- The administrative expenses do not vary by plan.
- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

Please note that for the Small Group Market the Projected Required Revenue PMPM shown in Table 6 will not match the URRT Worksheet 1 Single Risk Pool Gross Premium Average Rate PMPM since the value in the URRT is based on a January 1 effective date without reflecting the impact of quarterly rates in the small group market.

C. Normalized Market-Adjusted Projected Allowed Total Claims (Table 7)

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2017 values are pulled from the prior year's filing, while the 2018 values represent our projection for 2018 assumed in the 2018 rate development.

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of the End of Year 2016 and for the Membership Moving to the ACA Book (from Transitional and New Business).

The Geographic Calibration Factor is the weighted average of the Area Factors by County. This average is weighted by membership.

The Tobacco Surcharge is not applicable since we do not use one.

D. Components of Rate Change (Tables 8 and 9)

Table 8 presents the components of change in the proposed 2018 Calibrated Plan Adjusted Index Rate (PMPM). The 2017 base period allowed claims as developed from the 2017 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. Note the following differences between the Table 9 values presented for 2017 and the values from the 2017 URRT:

- The 2-year trend shown in the URRT (Cost and Utilization components combined) would include the anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period. This trend

component is removed from the URRT Trend (2-Year Trend Factor) shown in Table 9 to be consistent with the reporting from Table 3.

- The adjustment representing the anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period is included in the URRT “Other” factor shown in Table 9 (see preceding comment).
- The Risk Adjustment shown in Table 9 is the average risk adjustment charge for the projected experience year. In the URRT, the Projected Risk Adjustments represent the risk transfer adjustment for January 1 effective dates only.
- Taxes and Fees shown in Table 9 differ from the Taxes and Fees from the URRT as the Table 9 separates out the Exchange User Fee into a separate line item. In the URRT the Exchange User Fee is included in the Taxes and Fees line item.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2018 ACA-Compliant Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2018, as well as plans discontinued from the 2017 portfolio for 2018. Since many small group market enrollees as of 2/1/17 are still in plan year 2016 plans, the enrollees in plan year 2016 plans were mapped to the plan year 2017 plan that we anticipate they will renew into in 2017. The calibrated plan adjusted index rates for 2018 and 2017, and all of the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Tobacco Surcharge Adjustment Factor in order to calculate the Pure Premium. The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate. Since each component of the Calibrated Plan Adjusted Index Rate is applied multiplicatively (including the Plan AV Pricing Value), plan premiums are in proportion to the Plan AV Pricing Values.

The rate change percentages calculated in Table 10 column AC by plan design will slightly differ between URRT Worksheet 2 row 27 since the PID spreadsheet maintains the 2017 quarterly distribution of enrollment as filed last year while the URRT calculation utilizes a consistent enrollment distribution by quarter for both years based on the anticipated distribution for 2018.

Note that the HHS Actuarial Value Calculator was able to accommodate all of the Company’s benefit designs, and that no adjustments were needed from the values produced by the calculator.

The requested Induced Utilization Exhibit was completed and it presented within the “Supplemental Exhibits - HCC - ver 2018 - no PT.xlsx” file submitted with this filing (worksheet named “Induced Utilization”). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness

normalization factor of 1.1286. In multiplying the Induced Utilization column (8) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization), which are the CMS-prescribed assumptions used in the risk adjustment transfer calculation. These factors have been unchanged since they were originally developed for the 2014 rating period.

The member-weighted average of the pure plan-level Induced Utilization factors in the last column of the induced utilization exhibit against the projected membership does match the 1.000 expectation of the Department. This calculation can be seen at the bottom of the Induced Utilization Exhibit, where the formulas used in the calculation have been retained.

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age factor in the base rate development. Support for the calibration factors is shown in the "Supplemental Exhibits - HCC - ver 2018 - no PT.xlsx" file on the worksheet named "Table 10 Calibration Factors".

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2018. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 0.1% decrease, while the "percent rate change requested" from the SERFF Rate Review Detail Screen (and Table 10) is -0.14%.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

Please see Table 12 for the Company's age and tobacco factors.

B. Geographic Factors (Table 13)

Please see Table 13 for the Company's geographic factors. The Company's factors for the rating period are unchanged from the currently approved factors.

As mentioned in the Cover Letter, the Company is not changing its product offerings by Rating Area.

C. Network Factors (Table 14)

Please see Table 14 for the Company's network rating factors.

D. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2017 service area and its proposed 2018 service area in the file "Pennsylvania

Counties Map - 2018 Filings - HCC.ppt" submitted with this filing. There are no proposed changes to the Company's service area from 2017 to 2018.

E. Composite Rating

The Company is currently not planning to use CMS's composite rating method for any of its off-SHOP plans offered during the rating period; however, the Company is interested in the state adopting a methodology for the PA Marketplace that is more consumer friendly than the CMS method by utilizing composite rating tiers similar to transitional small group policies currently in the market (i.e. rates by contract types of Individual, Parent/Child(ren), Two Person (Adults), and Family).

6. Actuarial Certifications

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the Company to accompany its rate filing (for calendar year 2018) for the small group combined Market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102)
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

I certify that all factor, benefit and other changes from the prior approved filing have been disclosed in the 2018 PA Actuarial Memorandum Rate Exhibits.

I certify that 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.

I certify that the benefits included in the Company's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the State of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

I certify that new plans are not considered modifications of existing plans (per the uniform modification standards in 45 CFR 147.106).

I certify that the AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by the Company to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

I certify that 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.

Signed: [Redacted]

Date: 06/23/2017

Highmark Choice Company (HCC)
2018 Small Group Rate Filing
Transitional Policy Data by Year from Table 4
Company: HCC

Year	Premium	Allowed Claims (Net of Rx Rebates)	Ultimate Incurred Claims	Member Months
2014	\$ 1,565,146	\$ 1,323,509	\$ 1,255,644	2,660
2015	\$ 999,340	\$ 634,276	\$ 595,682	1,510
2016	\$ 704,091	\$ 388,667	\$ 319,684	615

Highmark Choice Company (HCC)

2018 Small Group Rate Filing

Trend Exhibit

Western, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-14	122,764	\$ 451.18		
Feb-14	122,489	\$ 443.53		
Mar-14	122,813	\$ 457.86		
Apr-14	121,283	\$ 473.49		
May-14	120,778	\$ 444.90		
Jun-14	120,725	\$ 446.03		
Jul-14	116,304	\$ 460.47		
Aug-14	116,474	\$ 442.70		
Sep-14	116,593	\$ 451.18		
Oct-14	115,440	\$ 533.13		
Nov-14	114,504	\$ 467.37		
Dec-14	95,513	\$ 468.23	\$ 461.31	
Jan-15	90,651	\$ 462.14	\$ 462.27	
Feb-15	89,830	\$ 448.39	\$ 463.06	
Mar-15	89,296	\$ 486.73	\$ 465.16	
Apr-15	88,163	\$ 453.11	\$ 463.54	
May-15	87,793	\$ 434.07	\$ 463.26	
Jun-15	87,690	\$ 472.58	\$ 465.66	
Jul-15	85,634	\$ 478.87	\$ 467.13	
Aug-15	85,260	\$ 440.94	\$ 467.67	
Sep-15	85,230	\$ 467.89	\$ 469.41	
Oct-15	83,917	\$ 483.00	\$ 463.67	
Nov-15	83,548	\$ 479.52	\$ 464.53	
Dec-15	77,827	\$ 479.12	\$ 465.28	0.9%
Jan-16	75,685	\$ 459.78	\$ 465.16	0.6%
Feb-16	75,237	\$ 525.84	\$ 471.20	1.8%
Mar-16	74,542	\$ 518.34	\$ 473.34	1.8%
Apr-16	73,360	\$ 484.02	\$ 475.97	2.7%
May-16	72,797	\$ 490.96	\$ 480.94	3.8%
Jun-16	72,363	\$ 530.17	\$ 485.48	4.3%
Jul-16	70,188	\$ 463.14	\$ 484.40	3.7%
Aug-16	69,794	\$ 537.48	\$ 492.51	5.3%
Sep-16	69,533	\$ 507.42	\$ 496.00	5.7%
Oct-16	68,655	\$ 525.33	\$ 499.51	7.7%
Nov-16	68,277	\$ 529.25	\$ 503.77	8.4%
Dec-16	62,699	\$ 539.83	\$ 508.67	9.3%
Jan-17	62,272	\$ 548.25	\$ 516.01	10.9%
Feb-17	62,272	\$ 534.66	\$ 516.52	9.6%
Mar-17	62,272	\$ 587.88	\$ 521.81	10.2%
Apr-17	62,272	\$ 519.35	\$ 525.07	10.3%
May-17	62,272	\$ 569.23	\$ 531.67	10.5%
Jun-17	62,272	\$ 567.56	\$ 534.67	10.1%
Jul-17	62,272	\$ 535.98	\$ 541.25	11.7%
Aug-17	62,272	\$ 584.09	\$ 545.07	10.7%
Sep-17	62,272	\$ 543.10	\$ 548.35	10.6%
Oct-17	62,272	\$ 590.75	\$ 553.95	10.9%
Nov-17	62,272	\$ 594.39	\$ 559.58	11.1%
Dec-17	62,272	\$ 557.95	\$ 561.10	10.3%
Jan-18	62,272	\$ 613.57	\$ 566.54	9.8%
Feb-18	62,272	\$ 579.71	\$ 570.30	10.4%
Mar-18	62,272	\$ 619.66	\$ 572.94	9.8%
Apr-18	62,272	\$ 582.24	\$ 578.18	10.1%
May-18	62,272	\$ 614.70	\$ 581.97	9.5%
Jun-18	62,272	\$ 597.64	\$ 584.48	9.3%
Jul-18	62,272	\$ 600.04	\$ 589.82	9.0%
Aug-18	62,272	\$ 629.95	\$ 593.64	8.9%
Sep-18	62,272	\$ 570.01	\$ 595.88	8.7%
Oct-18	62,272	\$ 659.45	\$ 601.61	8.6%
Nov-18	62,272	\$ 641.69	\$ 605.55	8.2%
Dec-18	62,272	\$ 609.77	\$ 609.87	8.7%

Proposed Annual Trend (Cost & Utilization)

8.8%

CONFIDENTIAL

Highmark Choice Company (HCC)
2018 Small Group Rate Filing
Derivation of Change in Morbidity, Demographics, and Benefits

<u>Change in Morbidity Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2016 Allowed Claims for those Members Expected to be Effective in 2018	(1)		\$529.44
Calendar year 2016 allowed claims PMPM	(2)		\$394.93
Change in Morbidity	(3)	= (1)/(2)	1.341

<u>Change in Demographics Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2018 Age Factor for Members Expected to be Effective in 2018	(1)		1.491
2018 Area Factor for Members Expected to be Effective in 2018	(2)		0.970
Calendar Year 2016 Age Factor [Western Region]	(3)		1.456
Calendar Year 2016 Area Factor [Western Region]	(4)		0.970
Change in Demographics	(5)	= [(1)*(2)]/[(3)*(4)]	1.0239

<u>Change in Benefits Calculation</u>	
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	\$ 629.72
EHB - Pediatric Benefits	\$ 0.84
Change in Pharmacy Rebates	\$ (7.69)
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	\$ 622.87
Change in Benefits	0.989

Highmark Choice Company (HCC)
2018 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan	\$	105,002	\$	360	\$	104,641	\$	93,611
Calculated Paid to Allowed Ratio								89.5%
URRT Worksheet I Value								89.5%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Gross Amount <u>Risk Adjustment</u>	Projected Allowed Claims	Projected Paid Claims
38949PA0050001	Platinum	144	\$ 91,705	\$ 309	\$ 91,396	\$ 84,957
38949PA0050003	Bronze	24	\$ 13,297	\$ 51	\$ 13,246	\$ 8,654

Highmark Choice Company (HCC)
2018 Small Group Filing
Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To- Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
38949PA0050001	Platinum	12	\$ 91,396	\$ 84,957	0.9296	0.9472	1.0190
38949PA0050003	Bronze	2	\$ 13,246	\$ 8,654	0.6533	0.5789	0.8861
Average							1.0000

CONFIDENTIAL

Highmark Choice Company (HCC)
2018 Small Group Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members
Current ACA Book - EOY 2016	1.494	64.8%
Movement to ACA Book (from Transitional and New Business)	1.486	35.2%
Overall	1.491	100.0%

Child Capping Adjustment **1.005**

Average Age Factor **1.484**

Geographic Factor **0.9703**

Tobacco Surcharge (Not Applicable) **1.000**

Area Factors					
State	County Code	County	Rating Area	Area Factor	% of Western PA Membership
PA	031	Clarion	R-PA001	0.97	1.2%
PA	039	Crawford	R-PA001	0.97	4.7%
PA	049	Erie	R-PA001	0.97	11.2%
PA	053	Forest	R-PA001	0.97	0.1%
PA	083	McKean	R-PA001	0.97	1.3%
PA	085	Mercer	R-PA001	0.97	4.3%
PA	121	Venango	R-PA001	0.97	1.4%
PA	123	Warren	R-PA001	0.97	1.6%
PA	023	Cameron	R-PA002	0.97	0.3%
PA	047	Elk	R-PA002	0.97	1.6%
PA	105	Potter	R-PA002	0.97	0.4%
PA	003	Allegheny	R-PA004	0.97	29.9%
PA	005	Armstrong	R-PA004	0.97	1.1%
PA	007	Beaver	R-PA004	0.97	2.7%
PA	019	Butler	R-PA004	0.97	5.1%
PA	051	Fayette	R-PA004	0.97	2.0%
PA	059	Greene	R-PA004	0.97	1.2%
PA	063	Indiana	R-PA004	0.97	2.2%
PA	073	Lawrence	R-PA004	0.97	2.2%
PA	125	Washington	R-PA004	0.97	6.5%
PA	129	Westmoreland	R-PA004	0.97	7.2%
PA	009	Bedford	R-PA005	0.97	0.9%
PA	013	Blair	R-PA005	0.97	2.9%
PA	021	Cambria	R-PA005	0.97	2.6%
PA	033	Clearfield	R-PA005	0.97	2.0%
PA	061	Huntingdon	R-PA005	0.97	0.7%
PA	065	Jefferson	R-PA005	0.97	1.0%
PA	111	Somerset	R-PA005	0.97	1.2%
PA	027	Centre	R-PA006	1.04	0.4%
PA	037	Columbia	R-PA006	1.04	0.0%
PA	077	Lehigh	R-PA006	1.04	0.0%
PA	087	Mifflin	R-PA006	1.04	0.0%
PA	093	Montour	R-PA006	1.04	0.0%
PA	095	Northampton	R-PA006	1.04	0.0%
PA	097	Northumberland	R-PA006	1.04	0.0%
PA	107	Schuylkill	R-PA006	1.04	0.0%
PA	109	Snyder	R-PA006	1.04	0.0%
PA	119	Union	R-PA006	1.04	0.0%
PA	001	Adams	R-PA007	1.04	0.0%
PA	011	Berks	R-PA007	1.04	0.0%
PA	071	Lancaster	R-PA007	1.04	0.0%
PA	133	York	R-PA007	1.04	0.0%
PA	041	Cumberland	R-PA009	1.02	0.0%
PA	043	Dauphin	R-PA009	1.02	0.0%
PA	055	Franklin	R-PA009	1.02	0.0%
PA	057	Fulton	R-PA009	1.02	0.0%
PA	067	Juniata	R-PA009	1.02	0.0%
PA	075	Lebanon	R-PA009	1.02	0.0%
PA	099	Perry	R-PA009	1.02	0.0%

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

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

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2017)	Projected Rating Period
Average Age	45	45	46
Total	676	5	167
<18	36	-	9
18-24	60	-	15
25-29	41	-	10
30-34	36	-	9
35-39	5	-	1
40-44	12	-	3
45-49	141	1	35
50-54	152	4	38
55-59	120	-	29
60-63	60	-	15
64+	13	-	3

*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
\$ 754,496.53	\$ 328,570.80	\$ 327,310.00	676	\$ 71,441.11	\$ 408,751.11	-	\$ (6,607.94)	-	-	\$ (19,028.09)	\$ 594.89
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 44.96%
Loss Ratio											

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRY Trend **	Weight*
Inpatient Hospital	5.00%	3.62%	-0.94%	7.78%	17.23%
Outpatient Hospital	5.00%	3.62%	-0.94%	7.78%	25.74%
Professional	5.00%	3.62%	-0.94%	7.78%	29.20%
Other Medical	5.00%	3.62%	-0.94%	7.78%	2.88%
Capitation				0.00%	0.00%
Prescription Drugs	5.00%	3.62%	-0.94%	7.78%	20.97%
Total Annual Trend				7.78%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.162	

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

** Should = URRY 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		\$ 111,122.96	1.0000	\$ 111,122.52	296	\$ 375.49		\$ (2,234.80)	\$ 119,287.94	\$ 403.00
Feb-14		\$ 134,999.50	1.0000	\$ 135,004.48	293	\$ 460.77		\$ (2,212.15)	\$ 141,873.52	\$ 484.21
Mar-14		\$ 96,270.66	0.9999	\$ 96,277.09	292	\$ 329.72		\$ (2,204.60)	\$ 103,568.95	\$ 354.69
Apr-14		\$ 106,442.70	1.0000	\$ 106,444.60	297	\$ 358.40		\$ (2,242.35)	\$ 114,834.19	\$ 386.65
May-14		\$ 116,419.91	0.9999	\$ 116,427.26	307	\$ 379.24		\$ (2,317.85)	\$ 125,476.84	\$ 408.72
Jun-14		\$ 180,299.36	0.9999	\$ 180,310.29	308	\$ 585.42		\$ (2,325.40)	\$ 188,867.92	\$ 613.21
Jul-14		\$ 112,566.17	0.9999	\$ 112,571.82	222	\$ 507.08		\$ (1,676.10)	\$ 119,649.67	\$ 538.96
Aug-14		\$ 122,046.75	0.9999	\$ 122,058.34	217	\$ 562.48		\$ (1,638.35)	\$ 127,347.10	\$ 586.85
Sep-14		\$ 76,592.97	0.9999	\$ 76,599.19	217	\$ 352.99		\$ (1,638.35)	\$ 81,251.38	\$ 374.43
Oct-14		\$ 135,553.87	0.9999	\$ 135,562.92	215	\$ 630.53		\$ (1,623.25)	\$ 141,862.78	\$ 659.83
Nov-14		\$ 89,234.42	0.9999	\$ 89,234.42	190	\$ 469.65		\$ (1,434.50)	\$ 93,712.77	\$ 493.23
Dec-14	\$ 1,793,609.27	\$ 73,281.72	0.9998	\$ 73,293.21	166	\$ 441.53	\$ 80,595.79	\$ (1,253.30)	\$ 77,771.86	\$ 468.53
Jan-15		\$ 54,301.70	0.9999	\$ 54,307.98	128	\$ 424.28		\$ (1,079.04)	\$ 58,120.66	\$ 454.07
Feb-15		\$ 41,977.64	0.9998	\$ 41,985.09	126	\$ 333.21		\$ (1,062.18)	\$ 44,883.89	\$ 356.22
Mar-15		\$ 39,556.80	0.9998	\$ 39,564.36	126	\$ 314.00		\$ (1,062.18)	\$ 42,652.44	\$ 338.51
Apr-15		\$ 73,697.81	0.9996	\$ 73,724.15	132	\$ 558.52		\$ (1,112.76)	\$ 78,196.41	\$ 592.32
May-15		\$ 83,789.39	0.9995	\$ 83,828.99	143	\$ 579.23		\$ (1,205.49)	\$ 85,486.89	\$ 597.81
Jun-15		\$ 47,259.72	0.9995	\$ 47,281.97	145	\$ 326.08		\$ (1,222.35)	\$ 50,957.08	\$ 351.43
Jul-15		\$ 69,120.89	0.9993	\$ 69,172.08	141	\$ 490.58		\$ (1,188.63)	\$ 73,541.13	\$ 521.57
Aug-15		\$ 74,534.31	0.9994	\$ 74,580.74	140	\$ 532.72		\$ (1,180.20)	\$ 79,259.57	\$ 566.14
Sep-15		\$ 69,292.45	0.9990	\$ 69,361.62	140	\$ 495.44		\$ (1,180.20)	\$ 73,416.69	\$ 524.40
Oct-15		\$ 31,982.29	0.9994	\$ 32,000.96	131	\$ 244.28		\$ (1,104.33)	\$ 35,430.61	\$ 270.46
Nov-15		\$ 39,548.42	0.9986	\$ 39,602.31	115	\$ 344.37		\$ (969.45)	\$ 42,959.37	\$ 373.56
Dec-15	\$ 1,046,665.00	\$ 46,199.81	0.9970	\$ 46,341.08	115	\$ 402.97	\$ 44,454.45	\$ (969.45)	\$ 49,311.04	\$ 428.79
Jan-16		\$ 22,613.69	0.9977	\$ 22,666.19	48	\$ 472.21		\$ (469.20)	\$ 27,544.97	\$ 573.85
Feb-16		\$ 14,807.76	0.9974	\$ 14,847.10	46	\$ 322.76		\$ (449.61)	\$ 18,680.87	\$ 406.11
Mar-16		\$ 19,052.01	0.9952	\$ 19,143.90	47	\$ 407.32		\$ (459.43)	\$ 23,445.68	\$ 498.84
Apr-16		\$ 32,726.85	0.9948	\$ 32,899.22	52	\$ 632.68		\$ (508.30)	\$ 39,384.79	\$ 757.40
May-16		\$ 28,777.17	0.9924	\$ 28,997.99	65	\$ 446.12		\$ (635.38)	\$ 35,471.73	\$ 545.72
Jun-16		\$ 17,564.86	0.9967	\$ 17,622.97	64	\$ 275.36		\$ (625.60)	\$ 22,148.70	\$ 346.07
Jul-16		\$ 17,623.09	0.9914	\$ 17,773.37	64	\$ 277.81		\$ (625.60)	\$ 22,495.36	\$ 351.40
Aug-16		\$ 22,452.58	0.9894	\$ 22,693.09	64	\$ 354.58		\$ (625.60)	\$ 28,255.29	\$ 441.49
Sep-16		\$ 19,707.12	0.9872	\$ 19,962.45	63	\$ 311.91		\$ (625.60)	\$ 24,973.64	\$ 390.21
Oct-16		\$ 79,070.44	0.9552	\$ 82,782.72	63	\$ 1,314.01		\$ (615.83)	\$ 97,756.50	\$ 1,551.69
Nov-16		\$ 15,524.32	0.9701	\$ 16,003.38	51	\$ 313.79		\$ (498.53)	\$ 19,917.30	\$ 390.54
Dec-16	\$ 754,496.53	\$ 32,045.06	0.9075	\$ 35,309.66	48	\$ 735.62	\$ 71,441.11	\$ (469.20)	\$ 42,068.35	\$ 876.42

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Carrier Name: Highmark Choice Company (HCC)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2018

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 357,242,400.21	\$ 294,087,867.97	\$ 302,536,798.65	\$ 853,130.00	\$ 42,729,376.59	\$ 345,266,175.24	\$ -	\$ (8,335,390.91)	\$ -	\$ -	\$ (2,379,754.19)	\$ 394.93
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 82.90%
Loss Ratio											

*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	5.00%	3.62%	-0.94%	7.78%	17.21%
Outpatient Hospital	5.00%	3.62%	-0.94%	7.78%	29.74%
Professional	5.00%	3.62%	-0.94%	7.78%	29.20%
Other Medical	5.00%	3.62%	-0.94%	7.78%	2.88%
Capitation					0.00%
Prescription Drugs	5.00%	3.62%	-0.94%	7.78%	20.97%
Total Annual Trend				7.78%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.162	

* 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		\$ 41,431,710.40	1.00	\$ 41,430,463.75	122,764	\$ 337.48		\$ (926,868.20)	\$ 48,523,742.95	\$ 395.26
Feb-14		\$ 41,538,804.80	1.00	\$ 41,540,250.40	122,489	\$ 339.13		\$ (924,791.95)	\$ 47,392,210.80	\$ 386.91
Mar-14		\$ 42,806,242.79	1.00	\$ 42,808,060.82	122,813	\$ 348.56		\$ (927,238.15)	\$ 49,043,344.57	\$ 399.33
Apr-14		\$ 42,999,151.56	1.00	\$ 43,000,042.99	121,283	\$ 354.54		\$ (915,686.65)	\$ 48,904,436.66	\$ 403.23
May-14		\$ 40,428,509.44	1.00	\$ 40,430,734.40	120,778	\$ 334.75		\$ (911,873.90)	\$ 45,720,199.98	\$ 378.63
Jun-14		\$ 41,208,316.95	1.00	\$ 41,210,552.87	120,725	\$ 341.36		\$ (911,473.75)	\$ 46,327,866.42	\$ 383.75
Jul-14		\$ 39,744,420.76	1.00	\$ 39,746,869.35	116,304	\$ 341.75		\$ (878,095.20)	\$ 45,312,594.30	\$ 389.60
Aug-14		\$ 38,523,740.16	1.00	\$ 38,526,757.23	116,474	\$ 330.78		\$ (879,378.70)	\$ 43,566,651.45	\$ 374.05
Sep-14		\$ 39,447,516.84	1.00	\$ 39,452,507.05	116,593	\$ 338.38		\$ (880,277.15)	\$ 44,498,306.51	\$ 381.66
Oct-14		\$ 46,961,097.15	1.00	\$ 46,965,363.85	115,440	\$ 406.84		\$ (875,572.00)	\$ 52,147,038.18	\$ 451.72
Nov-14		\$ 40,765,089.62	1.00	\$ 40,769,637.28	114,504	\$ 356.05		\$ (864,205.20)	\$ 45,239,214.71	\$ 395.09
Dec-14	\$ 516,920,619.73	\$ 30,603,704.05	1.00	\$ 30,607,852.74	95,513	\$ 320.46	\$ 66,955,439.51	\$ (721,123.15)	\$ 36,758,865.95	\$ 384.86
Jan-15		\$ 29,370,884.48	1.00	\$ 29,375,258.33	90,651	\$ 324.05		\$ (764,187.93)	\$ 35,064,193.23	\$ 386.80
Feb-15		\$ 28,770,574.10	1.00	\$ 28,775,742.29	89,830	\$ 320.34		\$ (757,266.90)	\$ 33,653,494.38	\$ 374.64
Mar-15		\$ 31,251,089.34	1.00	\$ 31,257,693.06	89,298	\$ 350.05		\$ (752,765.28)	\$ 36,410,000.09	\$ 407.75
Apr-15		\$ 28,881,795.41	1.00	\$ 28,889,734.68	88,163	\$ 327.69		\$ (743,214.09)	\$ 33,481,540.37	\$ 379.88
May-15		\$ 27,817,122.43	1.00	\$ 27,826,879.63	87,293	\$ 316.96		\$ (740,094.99)	\$ 31,879,620.99	\$ 363.12
Jun-15		\$ 30,384,879.73	1.00	\$ 30,398,094.15	87,690	\$ 346.65		\$ (739,226.70)	\$ 34,773,146.03	\$ 396.55
Jul-15		\$ 29,532,800.97	1.00	\$ 29,549,433.50	85,634	\$ 345.07		\$ (721,894.62)	\$ 34,098,867.26	\$ 398.19
Aug-15		\$ 26,972,672.85	1.00	\$ 26,997,062.01	85,260	\$ 316.65		\$ (718,741.80)	\$ 30,932,887.60	\$ 362.81
Sep-15		\$ 28,909,937.66	1.00	\$ 28,939,529.85	85,210	\$ 339.55		\$ (718,488.90)	\$ 32,803,956.95	\$ 384.89
Oct-15		\$ 29,361,643.51	1.00	\$ 29,398,459.06	83,912	\$ 350.33		\$ (707,420.11)	\$ 33,449,548.04	\$ 398.60
Nov-15		\$ 29,154,000.17	1.00	\$ 29,200,463.52	83,548	\$ 349.51		\$ (704,309.64)	\$ 32,925,703.45	\$ 394.09
Dec-15	\$ 400,522,976.15	\$ 24,950,186.67	1.00	\$ 24,997,698.51	77,827	\$ 321.20	\$ 54,126,758.04	\$ (656,081.61)	\$ 30,250,709.27	\$ 388.69
Jan-16		\$ 22,745,131.86	1.00	\$ 22,826,895.22	75,685	\$ 301.60		\$ (739,824.88)	\$ 27,232,123.97	\$ 359.81
Feb-16		\$ 26,451,586.51	1.00	\$ 26,570,233.00	75,217	\$ 353.15		\$ (735,445.66)	\$ 30,846,353.08	\$ 409.99
Mar-16		\$ 26,085,878.48	0.99	\$ 26,226,087.10	76,542	\$ 351.83		\$ (728,452.90)	\$ 30,369,994.61	\$ 407.42
Apr-16		\$ 24,124,543.94	0.99	\$ 24,317,123.41	73,360	\$ 331.48		\$ (717,097.88)	\$ 27,760,108.97	\$ 378.41
May-16		\$ 24,414,089.32	0.99	\$ 24,651,338.75	72,797	\$ 338.63		\$ (711,594.53)	\$ 27,977,269.72	\$ 384.32
Jun-16		\$ 26,437,565.01	0.99	\$ 26,717,485.60	72,363	\$ 369.21		\$ (707,352.16)	\$ 30,013,396.72	\$ 414.76
Jul-16		\$ 21,803,149.77	0.99	\$ 22,093,013.96	70,188	\$ 314.77		\$ (686,091.42)	\$ 25,225,633.11	\$ 359.40
Aug-16		\$ 25,383,253.40	0.98	\$ 25,844,478.24	69,794	\$ 370.30		\$ (682,240.04)	\$ 29,130,844.64	\$ 417.38
Sep-16		\$ 23,702,039.42	0.98	\$ 24,305,631.45	69,533	\$ 349.56		\$ (679,688.76)	\$ 27,303,763.28	\$ 392.64
Oct-16		\$ 23,799,524.27	0.98	\$ 24,783,334.74	68,655	\$ 360.98		\$ (671,106.26)	\$ 27,855,077.61	\$ 405.73
Nov-16		\$ 23,317,652.09	0.94	\$ 24,913,240.70	68,277	\$ 364.88		\$ (667,411.29)	\$ 27,895,330.34	\$ 408.56
Dec-16	\$ 357,242,400.21	\$ 17,504,063.01	0.84	\$ 20,948,545.55	62,699	\$ 334.11	\$ 42,729,376.59	\$ (612,886.04)	\$ 25,318,978.27	\$ 403.82

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

Carrier Name:	Highmark Choice Company (HCC)
Product(s):	PPD
Market Segment:	Small Group
Rate Effective Date:	01/01/2018

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 594.89	\$ 394.93
Two year trend projection factor	1.162	1.162
Unadjusted Projected Allowed EHB Claims PMPM	\$ 691.07	\$ 458.79
Single Risk Pool Adjustment Factors		
Change in Morbidity	1.000	1.341
Change in Other	1.013	1.013
Change in Demographics	1.000	1.024
Change in Network	1.000	1.000
Change in Benefits	1.000	0.989
Change in Other	1.013	1.000
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 699.86	\$ 622.87
Credibility Factors	0%	100%
Blended Projected EHB Claims PMPM		\$ 622.87
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 622.87	
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$ 656.93	
Projected Paid to Allowed Ratio	0.895	
Projected Paid EHB Claims PMPM	\$ 587.69	
Market-wide Adjustments		
Projected Risk Adjustment PMPM	\$ 2.11	
Projected Paid Exchange User Fees PMPM	\$ -	
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 585.57	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 654.57	
Projected Allowed Non-EHB Claims PMPM	\$ -	
Market-Adjusted Projected Paid Total Claims PMPM	\$ 585.57	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 654.57	

Table 6. Retention

Retention Items - Express in percentages	
Administrative Expenses	7.92%
General and Claims	5.35%
Agent/Broker Fees and Commissions	2.16%
Quality Improvement Initiatives	0.40%
Taxes and Fees	0.03%
PCORI Fees (Enter \$ amount here: \$ 2.46 PMPM)	0.03%
Pa Premium Tax (if applicable)	0.00%
Federal Income Tax	0.00%
Health Insurance Providers Fee	0.00%
Profit/Contingency (after tax)	0.00%
Total Retention	7.95%
Projected Required Revenue PMPM	\$ 636.16

Table 8. Components of Rate Change

Rate Components	2017	2018	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	468.3468136	467.6992956	-\$0.65	-0.1%
B. Base period allowed claims before normalization	\$ 385.67	\$ 394.93	\$ 9.26	2%
C. Normalization factor component of change	\$ (152.74)	-\$153.0437962	-\$0.30	\$0.00
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 232.92	\$ 241.89	\$ 8.96	2%
D2. URRT Trend	\$ 43.81	\$ 39.11	\$ (4.70)	-1%
D3. URRT Morbidity	\$ 85.30	\$ 95.71	\$ 10.40	2%
D4. URRT Other	\$ 27.11	\$ 4.79	\$ (22.32)	-5%
D5. Normalized URRT RA/RI on an allowed basis	\$ 0.091658575	-\$1.447831641	\$ (1.54)	0%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0%
D7. Subtotal - Sum(D1-D6)	\$ 389.24	\$ 380.04	\$ (9.19)	-2%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ 0	\$ -	0%
E2. Pricing AV	\$ (33.98)	\$ (26.77)	\$ 7.21	2%
E3. Benefit Richness	\$ 53.29	\$ 52.99	\$ (0.30)	0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0%
E5. Subtotal - Sum(E1-E4)	\$ 19.31	\$ 26.22	\$ 6.91	1%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 35.60	\$ 37.03	\$ 1.43	0%
F2. Taxes and Fees	\$ 0.14	\$ 0.16	\$ 0.02	0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0%
F4. Subtotal - Sum(F1-F3)	\$ 35.74	\$ 37.19	\$ 1.45	0%
G. Change in Miscellaneous Items			\$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 444.29	\$ 443.46	\$ (0.83)	0%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 394.93
Blended Earned Premium	\$ 357,242,400.21
Blended Loss Ratio	82.90%

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

Effective Date	01/01/2018	04/01/2018	07/01/2018	10/01/2018	Total Single Risk Pool
# of Member Months Renewing in Quarter	-	18	46	105	168
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 622.87	\$ 622.87	\$ 622.87	\$ 622.87	\$ 622.87
Months of Trend	-	3	6	9	
Annual Trend	8.80%	8.80%	8.80%	8.80%	
Single Risk Pool Projected Allowed Claims	\$ 622.87	\$ 636.14	\$ 649.69	\$ 663.54	\$ 656.93
Quarterly Trend Factor	100.0%	102.1%	104.3%	106.5%	105.5%
2018 Trend Factors by Quarter	0.948139384	0.96834343	0.988978008	1.010052291	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2017	2018
Average Age Factor	1.484	1.401
Average Geographic Factor	0.970	0.970
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.150	1.129
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 679.91	\$ 654.57
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 410.63	\$ 400.91

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

	2017	2018
Paid-to-Allowed	0.904	0.895
URRT Trend (Total Applied Trend Factor)	1.188	1.162
URRT Morbidity	1.308	1.341
URRT "Other"	1.075	1.013
Risk Adjustment	0.137	(2.11)
Exchange User Fee	0.000	
Capitation	0.000	0.000
Network	1.000	1.000
Pricing AV	0.913	0.930
Benefit Richness	1.150	1.150
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	0.076	7.92%
Taxes and Fees	0.000	0.03%
Profit and/or Contingency	0.000	0.00%

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Highmark Choice Company (HCC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2018
Base Period Start Date	01/01/2016
Date of Most Recent Membership	02/01/2017
Market Adjusted Index Rate	\$ 654.57

Calibration	
Age Calibration Factor	1.484
Geographic Calibration Factor	0.970
Aggregate Calibration Factor	1.440

Date of Most Recent Membership Market Adjusted Index Rate			\$		02/01/2017 654.57		45 CFR Part 156.8 (d) (2) Allowable Factors												
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,DM, 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	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
Totals							0.902			0.930	1.019	1.000	1.000	1.000	1.000	\$ 620.01	7.9%	0.0%	0.0%
Plan 1	38949PA0050001	HMO	Keystone HMO \$250	M	38949PA0050001	Platinum	0.90182116	Standard	Off	0.929555121	1.018987342	1	1	1	1	\$620.01	7.9%	0.0%	0.0%
Plan 2	38949PA0050003	HMO	Keystone HMO \$7000	M	38949PA0050003	Bronze	0.64875347	Standard	Off	0.65331047	0.886075949	1	1	1	1	\$378.92	7.9%	0.0%	0.0%

Table 10. Plan Rates

Total Covered Lives @ 02-01-2017	5
----------------------------------	---

[illegible]

-	-	-	5	-	-	-	-	-	5
---	---	---	---	---	---	---	---	---	---

[illegible]

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

Carrier Name: Highmark Choice Company (HCC)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2018

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	38949PA0050001	Keystone HMO \$250	M	38949PA0050001	Platinum	Off
Plan 2	38949PA0050003	Keystone HMO \$7000	M	38949PA0050003	Bronze	Off

Quarter 1 2017, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
\$ -	\$ -	\$ -	\$ 430.62	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 430.62
\$ 430.62	\$ 430.62	\$ -	\$ 430.62	\$ 430.62	\$ 461.70	\$ -	\$ -	\$ -	\$ 430.62
\$ 259.20	\$ 259.20	\$ -	\$ 259.20	\$ 259.20	\$ 277.91	\$ -	\$ -	\$ -	\$ -

PA Rate Template Part IV B

Table 11. Plan Premium Developpr

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

Plan Number	HIOS Plan ID (Standard Component)
Totals	
Plan 1	38949PA0050001
Plan 2	38949PA0050003

Quarter 1 2018, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
\$ -	\$ -	\$ -	\$ 430.14	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 430.14
\$ 430.14	\$ 430.14	\$ -	\$ 430.14	\$ 430.14	\$ 461.18	\$ -	\$ -	\$ -	\$ 430.14
\$ 262.88	\$ 262.88	\$ -	\$ 262.88	\$ 262.88	\$ 281.85	\$ -	\$ -	\$ -	\$ -

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
0.0%	0.0%	0.0%	-0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.1%
-0.1%	-0.1%		-0.1%	-0.1%	-0.1%				-0.1%
1.4%	1.4%		1.4%	1.4%	1.4%				

PA Rate Template Part IV B

Table 11. Plan Premium Developpr

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

		Quarter 2 2018, 21-year-old Non-Tobacco Premium PMPM										Quarter 3 2018, 21-year-old Non-Tobacco Premium PMPM									
Plan Number	HIOS Plan ID (Standard Component)	1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
Totals		\$ -	\$ -	\$ -	\$ 439.31	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 439.31	\$ -	\$ -	\$ -	\$ 448.67	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 448.67
Plan 1	38949PA0050001	\$ 439.31	\$ 439.31	\$ -	\$ 439.31	\$ 439.31	\$ 471.01	\$ -	\$ -	\$ -	\$ 439.31	\$ 448.67	\$ 448.67	\$ -	\$ 448.67	\$ 448.67	\$ 481.05	\$ -	\$ -	\$ -	\$ 448.67
Plan 2	38949PA0050003	\$ 268.48	\$ 268.48	\$ -	\$ 268.48	\$ 268.48	\$ 287.86	\$ -	\$ -	\$ -	\$ -	\$ 274.20	\$ 274.20	\$ -	\$ 274.20	\$ 274.20	\$ 293.99	\$ -	\$ -	\$ -	\$ -

PA Rate Template Part IV B
Table 11. Plan Premium Developm

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

		Quarter 4 2018, 21-year-old Non-Tobacco Premium PMPM									
Plan Number	HIOS Plan ID (Standard Component)	1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
Totals		\$ -	\$ -	\$ -	\$ 458.23	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 458.23
Plan 1	38949PA0050001	\$ 458.23	\$ 458.23	\$ -	\$ 458.23	\$ 458.23	\$ 491.30	\$ -	\$ -	\$ -	\$ 458.23
Plan 2	38949PA0050003	\$ 280.05	\$ 280.05	\$ -	\$ 280.05	\$ 280.05	\$ 300.26	\$ -	\$ -	\$ -	\$ -

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Highmark Choice Company (HCC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2018

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Crawford, Erie, McKean, Mercer, Warren, Clarion, Forest, Venango	0.97	0.97
Rating Area 2	Cameron, Elk, Potter	0.97	0.97
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.97	0.97
Rating Area 5	Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset	0.97	0.97
Rating Area 6	Centre	1.04	1.04
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

[illegible]

**Highmark Choice Company
Small Group Market
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
38949PA0050001	Keystone HMO \$250	Keystone HMO	Platinum	Off	C	1,2,4,5,6	Allegheny, Armstrong, Beaver, Butler, Crawford, Erie, Fayette, Greene, Indiana, Lawrence, McKean, Mercer, Warren, Washington, Westmoreland, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Cameron, Elk, Potter, Clarion, Forest, Venango, Centre*
38949PA0050003	Keystone HMO \$7000	Keystone HMO	Bronze	Off	C	1,2,4,5,6	Allegheny, Armstrong, Beaver, Butler, Crawford, Erie, Fayette, Greene, Indiana, Lawrence, McKean, Mercer, Warren, Washington, Westmoreland, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Cameron, Elk, Potter, Clarion, Forest, Venango, Centre*

Company Name: Highmark Choice Company (HCC)

Product (Small Group Market):

Effective Date of Rates:

	Keystone HMO		Keystone HMO		Keystone HMO		Keystone HMO	
	01/01/18, 02/01/18, 03/01/18		01/01/18, 02/01/18, 03/01/18		01/01/18, 02/01/18, 03/01/18		01/01/18, 02/01/18, 03/01/18	
Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange)=>	38949PA0050001		38949PA0050001		38949PA0050003		38949PA0050003	
Plan Name =>	Keystone HMO \$250		Keystone HMO \$250		Keystone HMO \$7000		Keystone HMO \$7000	
Form # =>	HMO-SM/WG-5		HMO-SM/WG-5		HMO-SM/WG-5		HMO-SM/WG-5	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Bronze		Bronze	
Deductible =>	\$250		\$250		\$7,000		\$7,000	
Coinsurance =>	100%		100%		50%		50%	
Copays =>	\$20		\$20		\$110		\$110	
OOP Maximum =>	\$1,500		\$1,500		\$7,350		\$7,350	
Dental (Yes/No)	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$329.06	\$329.06	\$352.80	\$352.80	\$201.10	\$201.10	\$215.62	\$215.62
15	\$358.31	\$358.31	\$384.16	\$384.16	\$218.98	\$218.98	\$234.78	\$234.78
16	\$369.49	\$369.49	\$396.16	\$396.16	\$225.81	\$225.81	\$242.11	\$242.11
17	\$380.67	\$380.67	\$408.15	\$408.15	\$232.65	\$232.65	\$249.44	\$249.44
18	\$392.72	\$392.72	\$421.06	\$421.06	\$240.01	\$240.01	\$257.33	\$257.33
19	\$404.76	\$404.76	\$433.97	\$433.97	\$247.37	\$247.37	\$265.22	\$265.22
20	\$417.24	\$417.24	\$447.35	\$447.35	\$254.99	\$254.99	\$273.40	\$273.40
21	\$430.14	\$430.14	\$461.18	\$461.18	\$262.88	\$262.88	\$281.85	\$281.85
22	\$430.14	\$430.14	\$461.18	\$461.18	\$262.88	\$262.88	\$281.85	\$281.85
23	\$430.14	\$430.14	\$461.18	\$461.18	\$262.88	\$262.88	\$281.85	\$281.85
24	\$430.14	\$430.14	\$461.18	\$461.18	\$262.88	\$262.88	\$281.85	\$281.85
25	\$431.86	\$431.86	\$463.03	\$463.03	\$263.93	\$263.93	\$282.98	\$282.98
26	\$440.46	\$440.46	\$472.25	\$472.25	\$269.19	\$269.19	\$288.61	\$288.61
27	\$450.79	\$450.79	\$483.32	\$483.32	\$275.50	\$275.50	\$295.38	\$295.38
28	\$467.56	\$467.56	\$501.30	\$501.30	\$285.75	\$285.75	\$306.37	\$306.37
29	\$481.33	\$481.33	\$516.06	\$516.06	\$294.16	\$294.16	\$315.39	\$315.39
30	\$488.21	\$488.21	\$523.44	\$523.44	\$298.37	\$298.37	\$319.90	\$319.90
31	\$498.53	\$498.53	\$534.51	\$534.51	\$304.68	\$304.68	\$326.66	\$326.66
32	\$508.86	\$508.86	\$545.58	\$545.58	\$310.99	\$310.99	\$333.43	\$333.43
33	\$515.31	\$515.31	\$552.50	\$552.50	\$314.93	\$314.93	\$337.66	\$337.66
34	\$522.19	\$522.19	\$559.87	\$559.87	\$319.14	\$319.14	\$342.17	\$342.17
35	\$525.63	\$525.63	\$563.56	\$563.56	\$321.24	\$321.24	\$344.42	\$344.42
36	\$529.07	\$529.07	\$567.25	\$567.25	\$323.34	\$323.34	\$346.68	\$346.68
37	\$532.51	\$532.51	\$570.94	\$570.94	\$325.45	\$325.45	\$348.93	\$348.93
38	\$535.96	\$535.96	\$574.63	\$574.63	\$327.55	\$327.55	\$351.19	\$351.19
39	\$542.84	\$542.84	\$582.01	\$582.01	\$331.75	\$331.75	\$355.70	\$355.70
40	\$549.72	\$549.72	\$589.39	\$589.39	\$335.96	\$335.96	\$360.20	\$360.20
41	\$560.04	\$560.04	\$600.46	\$600.46	\$342.27	\$342.27	\$366.97	\$366.97
42	\$569.94	\$569.94	\$611.07	\$611.07	\$348.32	\$348.32	\$373.45	\$373.45
43	\$583.70	\$583.70	\$625.82	\$625.82	\$356.73	\$356.73	\$382.47	\$382.47
44	\$600.91	\$600.91	\$644.27	\$644.27	\$367.24	\$367.24	\$393.75	\$393.75
45	\$621.12	\$621.12	\$665.95	\$665.95	\$379.60	\$379.60	\$406.99	\$406.99
46	\$645.21	\$645.21	\$691.77	\$691.77	\$394.32	\$394.32	\$422.78	\$422.78
47	\$672.31	\$672.31	\$720.83	\$720.83	\$410.88	\$410.88	\$440.53	\$440.53
48	\$703.28	\$703.28	\$754.03	\$754.03	\$429.81	\$429.81	\$460.83	\$460.83
49	\$733.82	\$733.82	\$786.78	\$786.78	\$448.47	\$448.47	\$480.84	\$480.84
50	\$768.23	\$768.23	\$823.67	\$823.67	\$469.50	\$469.50	\$503.39	\$503.39
51	\$802.21	\$802.21	\$860.10	\$860.10	\$490.27	\$490.27	\$525.65	\$525.65
52	\$839.63	\$839.63	\$900.23	\$900.23	\$513.14	\$513.14	\$550.17	\$550.17
53	\$877.49	\$877.49	\$940.81	\$940.81	\$536.27	\$536.27	\$574.98	\$574.98
54	\$918.35	\$918.35	\$984.62	\$984.62	\$561.25	\$561.25	\$601.75	\$601.75
55	\$959.21	\$959.21	\$1,028.44	\$1,028.44	\$586.22	\$586.22	\$628.53	\$628.53
56	\$1,003.52	\$1,003.52	\$1,075.94	\$1,075.94	\$613.30	\$613.30	\$657.56	\$657.56
57	\$1,048.25	\$1,048.25	\$1,123.90	\$1,123.90	\$640.64	\$640.64	\$686.87	\$686.87
58	\$1,096.00	\$1,096.00	\$1,175.09	\$1,175.09	\$669.82	\$669.82	\$718.16	\$718.16
59	\$1,119.66	\$1,119.66	\$1,200.46	\$1,200.46	\$684.28	\$684.28	\$733.66	\$733.66
60	\$1,167.40	\$1,167.40	\$1,251.65	\$1,251.65	\$713.46	\$713.46	\$764.94	\$764.94
61	\$1,208.70	\$1,208.70	\$1,295.92	\$1,295.92	\$738.69	\$738.69	\$792.00	\$792.00
62	\$1,235.79	\$1,235.79	\$1,324.98	\$1,324.98	\$755.25	\$755.25	\$809.76	\$809.76
63	\$1,269.78	\$1,269.78	\$1,361.41	\$1,361.41	\$776.02	\$776.02	\$832.02	\$832.02
64	\$1,290.42	\$1,290.42	\$1,383.54	\$1,383.54	\$788.64	\$788.64	\$845.55	\$845.55
65+	\$1,290.42	\$1,290.42	\$1,383.54	\$1,383.54	\$788.64	\$788.64	\$845.55	\$845.55

Company Name: Highmark Choice Company (HCC)

Product (Small Group Market):

Effective Date of Rates:

	Keystone HMO		Keystone HMO		Keystone HMO		Keystone HMO	
	04/1/18, 05/1/18, 06/1/18		04/1/18, 05/1/18, 06/1/18		04/1/18, 05/1/18, 06/1/18		04/1/18, 05/1/18, 06/1/18	
Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange)=>	38949PA0050001		38949PA0050001		38949PA0050003		38949PA0050003	
Plan Name =>	Keystone HMO \$250		Keystone HMO \$250		Keystone HMO \$7000		Keystone HMO \$7000	
Form # =>	HMO-SM/WG-5		HMO-SM/WG-5		HMO-SM/WG-5		HMO-SM/WG-5	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Bronze		Bronze	
Deductible =>	\$250		\$250		\$7,000		\$7,000	
Coinsurance =>	100%		100%		50%		50%	
Copays =>	\$20		\$20		\$110		\$110	
OOP Maximum =>	\$1,500		\$1,500		\$7,350		\$7,350	
Dental (Yes/No)	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$336.07	\$336.07	\$360.32	\$360.32	\$205.39	\$205.39	\$220.21	\$220.21
15	\$365.94	\$365.94	\$392.35	\$392.35	\$223.65	\$223.65	\$239.78	\$239.78
16	\$377.36	\$377.36	\$404.60	\$404.60	\$230.63	\$230.63	\$247.27	\$247.27
17	\$388.79	\$388.79	\$416.84	\$416.84	\$237.61	\$237.61	\$254.75	\$254.75
18	\$401.09	\$401.09	\$430.03	\$430.03	\$245.12	\$245.12	\$262.81	\$262.81
19	\$413.39	\$413.39	\$443.22	\$443.22	\$252.64	\$252.64	\$270.87	\$270.87
20	\$426.13	\$426.13	\$456.88	\$456.88	\$260.43	\$260.43	\$279.22	\$279.22
21	\$439.31	\$439.31	\$471.01	\$471.01	\$268.48	\$268.48	\$287.86	\$287.86
22	\$439.31	\$439.31	\$471.01	\$471.01	\$268.48	\$268.48	\$287.86	\$287.86
23	\$439.31	\$439.31	\$471.01	\$471.01	\$268.48	\$268.48	\$287.86	\$287.86
24	\$439.31	\$439.31	\$471.01	\$471.01	\$268.48	\$268.48	\$287.86	\$287.86
25	\$441.06	\$441.06	\$472.89	\$472.89	\$269.56	\$269.56	\$289.01	\$289.01
26	\$449.85	\$449.85	\$482.31	\$482.31	\$274.93	\$274.93	\$294.77	\$294.77
27	\$460.39	\$460.39	\$493.62	\$493.62	\$281.37	\$281.37	\$301.67	\$301.67
28	\$477.53	\$477.53	\$511.99	\$511.99	\$291.84	\$291.84	\$312.90	\$312.90
29	\$491.58	\$491.58	\$527.06	\$527.06	\$300.43	\$300.43	\$322.11	\$322.11
30	\$498.61	\$498.61	\$534.60	\$534.60	\$304.73	\$304.73	\$326.72	\$326.72
31	\$509.16	\$509.16	\$545.90	\$545.90	\$311.17	\$311.17	\$333.63	\$333.63
32	\$519.70	\$519.70	\$557.20	\$557.20	\$317.61	\$317.61	\$340.53	\$340.53
33	\$526.29	\$526.29	\$564.27	\$564.27	\$321.64	\$321.64	\$344.85	\$344.85
34	\$533.32	\$533.32	\$571.81	\$571.81	\$325.94	\$325.94	\$349.46	\$349.46
35	\$536.83	\$536.83	\$575.57	\$575.57	\$328.08	\$328.08	\$351.76	\$351.76
36	\$540.35	\$540.35	\$579.34	\$579.34	\$330.23	\$330.23	\$354.06	\$354.06
37	\$543.86	\$543.86	\$583.11	\$583.11	\$332.38	\$332.38	\$356.37	\$356.37
38	\$547.38	\$547.38	\$586.88	\$586.88	\$334.53	\$334.53	\$358.67	\$358.67
39	\$554.41	\$554.41	\$594.41	\$594.41	\$338.82	\$338.82	\$363.27	\$363.27
40	\$561.43	\$561.43	\$601.95	\$601.95	\$343.12	\$343.12	\$367.88	\$367.88
41	\$571.98	\$571.98	\$613.25	\$613.25	\$349.56	\$349.56	\$374.79	\$374.79
42	\$582.08	\$582.08	\$624.09	\$624.09	\$355.74	\$355.74	\$381.41	\$381.41
43	\$596.14	\$596.14	\$639.16	\$639.16	\$364.33	\$364.33	\$390.62	\$390.62
44	\$613.71	\$613.71	\$658.00	\$658.00	\$375.07	\$375.07	\$402.14	\$402.14
45	\$634.36	\$634.36	\$680.14	\$680.14	\$387.69	\$387.69	\$415.66	\$415.66
46	\$658.96	\$658.96	\$706.51	\$706.51	\$402.72	\$402.72	\$431.78	\$431.78
47	\$686.64	\$686.64	\$736.19	\$736.19	\$419.64	\$419.64	\$449.92	\$449.92
48	\$718.27	\$718.27	\$770.10	\$770.10	\$438.97	\$438.97	\$470.65	\$470.65
49	\$749.46	\$749.46	\$803.54	\$803.54	\$458.03	\$458.03	\$491.08	\$491.08
50	\$784.60	\$784.60	\$841.22	\$841.22	\$479.51	\$479.51	\$514.11	\$514.11
51	\$819.31	\$819.31	\$878.43	\$878.43	\$500.72	\$500.72	\$536.85	\$536.85
52	\$857.53	\$857.53	\$919.41	\$919.41	\$524.08	\$524.08	\$561.90	\$561.90
53	\$896.19	\$896.19	\$960.86	\$960.86	\$547.70	\$547.70	\$587.23	\$587.23
54	\$937.92	\$937.92	\$1,005.60	\$1,005.60	\$573.21	\$573.21	\$614.57	\$614.57
55	\$979.65	\$979.65	\$1,050.35	\$1,050.35	\$598.71	\$598.71	\$641.92	\$641.92
56	\$1,024.90	\$1,024.90	\$1,098.86	\$1,098.86	\$626.37	\$626.37	\$671.57	\$671.57
57	\$1,070.59	\$1,070.59	\$1,147.85	\$1,147.85	\$654.29	\$654.29	\$701.51	\$701.51
58	\$1,119.35	\$1,119.35	\$1,200.13	\$1,200.13	\$684.09	\$684.09	\$733.46	\$733.46
59	\$1,143.52	\$1,143.52	\$1,226.04	\$1,226.04	\$698.86	\$698.86	\$749.29	\$749.29
60	\$1,192.28	\$1,192.28	\$1,278.32	\$1,278.32	\$728.66	\$728.66	\$781.24	\$781.24
61	\$1,234.45	\$1,234.45	\$1,323.54	\$1,323.54	\$754.43	\$754.43	\$808.88	\$808.88
62	\$1,262.13	\$1,262.13	\$1,353.21	\$1,353.21	\$771.35	\$771.35	\$827.01	\$827.01
63	\$1,296.83	\$1,296.83	\$1,390.42	\$1,390.42	\$792.56	\$792.56	\$849.75	\$849.75
64	\$1,317.93	\$1,317.93	\$1,413.03	\$1,413.03	\$805.44	\$805.44	\$863.58	\$863.58
65+	\$1,317.93	\$1,317.93	\$1,413.03	\$1,413.03	\$805.44	\$805.44	\$863.58	\$863.58

Company Name: Highmark Choice Company (HCC)

Product (Small Group Market):

Effective Date of Rates:

	Keystone HMO		Keystone HMO		Keystone HMO		Keystone HMO	
	07/1/18, 08/1/18, 09/1/18		07/1/18, 08/1/18, 09/1/18		07/1/18, 08/1/18, 09/1/18		07/1/18, 08/1/18, 09/1/18	
Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange)=>	38949PA0050001		38949PA0050001		38949PA0050003		38949PA0050003	
Plan Name =>	Keystone HMO \$250		Keystone HMO \$250		Keystone HMO \$7000		Keystone HMO \$7000	
Form # =>	HMO-SM/WG-5		HMO-SM/WG-5		HMO-SM/WG-5		HMO-SM/WG-5	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Bronze		Bronze	
Deductible =>	\$250		\$250		\$7,000		\$7,000	
Coinsurance =>	100%		100%		50%		50%	
Copays =>	\$20		\$20		\$110		\$110	
OOP Maximum =>	\$1,500		\$1,500		\$7,350		\$7,350	
Dental (Yes/No)	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$343.23	\$343.23	\$368.00	\$368.00	\$209.77	\$209.77	\$224.90	\$224.90
15	\$373.74	\$373.74	\$400.71	\$400.71	\$228.41	\$228.41	\$244.89	\$244.89
16	\$385.41	\$385.41	\$413.22	\$413.22	\$235.54	\$235.54	\$252.54	\$252.54
17	\$397.07	\$397.07	\$425.73	\$425.73	\$242.67	\$242.67	\$260.18	\$260.18
18	\$409.63	\$409.63	\$439.20	\$439.20	\$250.35	\$250.35	\$268.41	\$268.41
19	\$422.20	\$422.20	\$452.66	\$452.66	\$258.02	\$258.02	\$276.65	\$276.65
20	\$435.21	\$435.21	\$466.61	\$466.61	\$265.98	\$265.98	\$285.17	\$285.17
21	\$448.67	\$448.67	\$481.05	\$481.05	\$274.20	\$274.20	\$293.99	\$293.99
22	\$448.67	\$448.67	\$481.05	\$481.05	\$274.20	\$274.20	\$293.99	\$293.99
23	\$448.67	\$448.67	\$481.05	\$481.05	\$274.20	\$274.20	\$293.99	\$293.99
24	\$448.67	\$448.67	\$481.05	\$481.05	\$274.20	\$274.20	\$293.99	\$293.99
25	\$450.46	\$450.46	\$482.97	\$482.97	\$275.30	\$275.30	\$295.17	\$295.17
26	\$459.44	\$459.44	\$492.59	\$492.59	\$280.78	\$280.78	\$301.05	\$301.05
27	\$470.20	\$470.20	\$504.14	\$504.14	\$287.36	\$287.36	\$308.10	\$308.10
28	\$487.70	\$487.70	\$522.90	\$522.90	\$298.06	\$298.06	\$319.57	\$319.57
29	\$502.06	\$502.06	\$538.29	\$538.29	\$306.83	\$306.83	\$328.98	\$328.98
30	\$509.24	\$509.24	\$545.99	\$545.99	\$311.22	\$311.22	\$333.68	\$333.68
31	\$520.01	\$520.01	\$557.53	\$557.53	\$317.80	\$317.80	\$340.74	\$340.74
32	\$530.77	\$530.77	\$569.08	\$569.08	\$324.38	\$324.38	\$347.79	\$347.79
33	\$537.50	\$537.50	\$576.29	\$576.29	\$328.49	\$328.49	\$352.20	\$352.20
34	\$544.68	\$544.68	\$583.99	\$583.99	\$332.88	\$332.88	\$356.90	\$356.90
35	\$548.27	\$548.27	\$587.84	\$587.84	\$335.08	\$335.08	\$359.26	\$359.26
36	\$551.86	\$551.86	\$591.69	\$591.69	\$337.27	\$337.27	\$361.61	\$361.61
37	\$555.45	\$555.45	\$595.54	\$595.54	\$339.46	\$339.46	\$363.96	\$363.96
38	\$559.04	\$559.04	\$599.38	\$599.38	\$341.66	\$341.66	\$366.31	\$366.31
39	\$566.22	\$566.22	\$607.08	\$607.08	\$346.04	\$346.04	\$371.02	\$371.02
40	\$573.40	\$573.40	\$614.78	\$614.78	\$350.43	\$350.43	\$375.72	\$375.72
41	\$584.17	\$584.17	\$626.32	\$626.32	\$357.01	\$357.01	\$382.78	\$382.78
42	\$594.49	\$594.49	\$637.39	\$637.39	\$363.32	\$363.32	\$389.54	\$389.54
43	\$608.84	\$608.84	\$652.78	\$652.78	\$372.09	\$372.09	\$398.95	\$398.95
44	\$626.79	\$626.79	\$672.02	\$672.02	\$383.06	\$383.06	\$410.70	\$410.70
45	\$647.88	\$647.88	\$694.63	\$694.63	\$395.95	\$395.95	\$424.52	\$424.52
46	\$673.00	\$673.00	\$721.57	\$721.57	\$411.30	\$411.30	\$440.99	\$440.99
47	\$701.27	\$701.27	\$751.88	\$751.88	\$428.58	\$428.58	\$459.51	\$459.51
48	\$733.57	\$733.57	\$786.51	\$786.51	\$448.32	\$448.32	\$480.67	\$480.67
49	\$765.43	\$765.43	\$820.66	\$820.66	\$467.79	\$467.79	\$501.55	\$501.55
50	\$801.32	\$801.32	\$859.15	\$859.15	\$489.73	\$489.73	\$525.07	\$525.07
51	\$836.77	\$836.77	\$897.15	\$897.15	\$511.39	\$511.39	\$548.29	\$548.29
52	\$875.80	\$875.80	\$939.00	\$939.00	\$535.24	\$535.24	\$573.87	\$573.87
53	\$915.28	\$915.28	\$981.33	\$981.33	\$559.37	\$559.37	\$599.74	\$599.74
54	\$957.91	\$957.91	\$1,027.03	\$1,027.03	\$585.42	\$585.42	\$627.67	\$627.67
55	\$1,000.53	\$1,000.53	\$1,072.73	\$1,072.73	\$611.47	\$611.47	\$655.60	\$655.60
56	\$1,046.74	\$1,046.74	\$1,122.28	\$1,122.28	\$639.71	\$639.71	\$685.88	\$685.88
57	\$1,093.40	\$1,093.40	\$1,172.31	\$1,172.31	\$668.23	\$668.23	\$716.45	\$716.45
58	\$1,143.21	\$1,143.21	\$1,225.71	\$1,225.71	\$698.67	\$698.67	\$749.09	\$749.09
59	\$1,167.88	\$1,167.88	\$1,252.16	\$1,252.16	\$713.75	\$713.75	\$765.26	\$765.26
60	\$1,217.68	\$1,217.68	\$1,305.56	\$1,305.56	\$744.19	\$744.19	\$797.89	\$797.89
61	\$1,260.76	\$1,260.76	\$1,351.74	\$1,351.74	\$770.51	\$770.51	\$826.11	\$826.11
62	\$1,289.02	\$1,289.02	\$1,382.05	\$1,382.05	\$787.78	\$787.78	\$844.63	\$844.63
63	\$1,324.47	\$1,324.47	\$1,420.05	\$1,420.05	\$809.45	\$809.45	\$867.86	\$867.86
64	\$1,346.01	\$1,346.01	\$1,443.15	\$1,443.15	\$822.60	\$822.60	\$881.97	\$881.97
65+	\$1,346.01	\$1,346.01	\$1,443.15	\$1,443.15	\$822.60	\$822.60	\$881.97	\$881.97

Company Name: Highmark Choice Company (HCC)

Product (Small Group Market):

Effective Date of Rates:

	Keystone HMO		Keystone HMO		Keystone HMO		Keystone HMO	
	10/1/18, 11/1/18, 12/1/18		10/1/18, 11/1/18, 12/1/18		10/1/18, 11/1/18, 12/1/18		10/1/18, 11/1/18, 12/1/18	
Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange)=>	38949PA0050001		38949PA0050001		38949PA0050003		38949PA0050003	
Plan Name =>	Keystone HMO \$250		Keystone HMO \$250		Keystone HMO \$7000		Keystone HMO \$7000	
Form # =>	HMO-SM/WG-5		HMO-SM/WG-5		HMO-SM/WG-5		HMO-SM/WG-5	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Bronze		Bronze	
Deductible =>	\$250		\$250		\$7,000		\$7,000	
Coinsurance =>	100%		100%		50%		50%	
Copays =>	\$20		\$20		\$110		\$110	
OOP Maximum =>	\$1,500		\$1,500		\$7,350		\$7,350	
Dental (Yes/No)	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$350.54	\$350.54	\$375.84	\$375.84	\$214.23	\$214.23	\$229.70	\$229.70
15	\$381.70	\$381.70	\$409.25	\$409.25	\$233.28	\$233.28	\$250.11	\$250.11
16	\$393.62	\$393.62	\$422.02	\$422.02	\$240.56	\$240.56	\$257.92	\$257.92
17	\$405.53	\$405.53	\$434.80	\$434.80	\$247.84	\$247.84	\$265.73	\$265.73
18	\$418.36	\$418.36	\$448.55	\$448.55	\$255.68	\$255.68	\$274.13	\$274.13
19	\$431.19	\$431.19	\$462.31	\$462.31	\$263.52	\$263.52	\$282.54	\$282.54
20	\$444.48	\$444.48	\$476.56	\$476.56	\$271.64	\$271.64	\$291.25	\$291.25
21	\$458.23	\$458.23	\$491.30	\$491.30	\$280.05	\$280.05	\$300.26	\$300.26
22	\$458.23	\$458.23	\$491.30	\$491.30	\$280.05	\$280.05	\$300.26	\$300.26
23	\$458.23	\$458.23	\$491.30	\$491.30	\$280.05	\$280.05	\$300.26	\$300.26
24	\$458.23	\$458.23	\$491.30	\$491.30	\$280.05	\$280.05	\$300.26	\$300.26
25	\$460.06	\$460.06	\$493.26	\$493.26	\$281.17	\$281.17	\$301.46	\$301.46
26	\$469.23	\$469.23	\$503.09	\$503.09	\$286.77	\$286.77	\$307.46	\$307.46
27	\$480.22	\$480.22	\$514.88	\$514.88	\$293.49	\$293.49	\$314.67	\$314.67
28	\$498.09	\$498.09	\$534.04	\$534.04	\$304.41	\$304.41	\$326.38	\$326.38
29	\$512.76	\$512.76	\$549.76	\$549.76	\$313.37	\$313.37	\$335.99	\$335.99
30	\$520.09	\$520.09	\$557.62	\$557.62	\$317.85	\$317.85	\$340.79	\$340.79
31	\$531.09	\$531.09	\$569.41	\$569.41	\$324.57	\$324.57	\$348.00	\$348.00
32	\$542.08	\$542.08	\$581.20	\$581.20	\$331.29	\$331.29	\$355.20	\$355.20
33	\$548.96	\$548.96	\$588.57	\$588.57	\$335.49	\$335.49	\$359.71	\$359.71
34	\$556.29	\$556.29	\$596.43	\$596.43	\$339.98	\$339.98	\$364.51	\$364.51
35	\$559.96	\$559.96	\$600.36	\$600.36	\$342.22	\$342.22	\$366.91	\$366.91
36	\$563.62	\$563.62	\$604.30	\$604.30	\$344.46	\$344.46	\$369.31	\$369.31
37	\$567.29	\$567.29	\$608.23	\$608.23	\$346.70	\$346.70	\$371.72	\$371.72
38	\$570.95	\$570.95	\$612.16	\$612.16	\$348.94	\$348.94	\$374.12	\$374.12
39	\$578.28	\$578.28	\$620.02	\$620.02	\$353.42	\$353.42	\$378.92	\$378.92
40	\$585.62	\$585.62	\$627.88	\$627.88	\$357.90	\$357.90	\$383.73	\$383.73
41	\$596.61	\$596.61	\$639.67	\$639.67	\$364.62	\$364.62	\$390.93	\$390.93
42	\$607.15	\$607.15	\$650.97	\$650.97	\$371.06	\$371.06	\$397.84	\$397.84
43	\$621.82	\$621.82	\$666.69	\$666.69	\$380.02	\$380.02	\$407.45	\$407.45
44	\$640.15	\$640.15	\$686.34	\$686.34	\$391.22	\$391.22	\$419.46	\$419.46
45	\$661.68	\$661.68	\$709.43	\$709.43	\$404.39	\$404.39	\$433.57	\$433.57
46	\$687.34	\$687.34	\$736.95	\$736.95	\$420.07	\$420.07	\$450.38	\$450.38
47	\$716.21	\$716.21	\$767.90	\$767.90	\$437.71	\$437.71	\$469.30	\$469.30
48	\$749.20	\$749.20	\$803.27	\$803.27	\$457.87	\$457.87	\$490.92	\$490.92
49	\$781.74	\$781.74	\$838.15	\$838.15	\$477.76	\$477.76	\$512.24	\$512.24
50	\$818.40	\$818.40	\$877.46	\$877.46	\$500.16	\$500.16	\$536.26	\$536.26
51	\$854.60	\$854.60	\$916.27	\$916.27	\$522.29	\$522.29	\$559.98	\$559.98
52	\$894.46	\$894.46	\$959.01	\$959.01	\$546.65	\$546.65	\$586.10	\$586.10
53	\$934.79	\$934.79	\$1,002.25	\$1,002.25	\$571.29	\$571.29	\$612.52	\$612.52
54	\$978.32	\$978.32	\$1,048.92	\$1,048.92	\$597.90	\$597.90	\$641.04	\$641.04
55	\$1,021.85	\$1,021.85	\$1,095.59	\$1,095.59	\$624.50	\$624.50	\$669.57	\$669.57
56	\$1,069.05	\$1,069.05	\$1,146.20	\$1,146.20	\$653.35	\$653.35	\$700.50	\$700.50
57	\$1,116.70	\$1,116.70	\$1,197.29	\$1,197.29	\$682.47	\$682.47	\$731.72	\$731.72
58	\$1,167.57	\$1,167.57	\$1,251.82	\$1,251.82	\$713.56	\$713.56	\$765.05	\$765.05
59	\$1,192.77	\$1,192.77	\$1,278.85	\$1,278.85	\$728.96	\$728.96	\$781.56	\$781.56
60	\$1,243.63	\$1,243.63	\$1,333.38	\$1,333.38	\$760.04	\$760.04	\$814.89	\$814.89
61	\$1,287.62	\$1,287.62	\$1,380.54	\$1,380.54	\$786.93	\$786.93	\$843.72	\$843.72
62	\$1,316.49	\$1,316.49	\$1,411.50	\$1,411.50	\$804.57	\$804.57	\$862.63	\$862.63
63	\$1,352.69	\$1,352.69	\$1,450.31	\$1,450.31	\$826.69	\$826.69	\$886.35	\$886.35
64	\$1,374.69	\$1,374.69	\$1,473.90	\$1,473.90	\$840.15	\$840.15	\$900.78	\$900.78
65+	\$1,374.69	\$1,374.69	\$1,473.90	\$1,473.90	\$840.15	\$840.15	\$900.78	\$900.78

[illegible]

Company Name	Highmark Choice Company
Market	Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY	
Effective Dates	01/01/18, 02/01/18, 03/01/18

RATING AREA 2

RATING AREA 4

HIOS Plan ID	Plan Marketing Name
38949PA0050001	Keystone HMO \$250
38949PA0050003	Keystone HMO \$7000

Elk	Cameron	Potter
\$430.14	\$430.14	\$430.14
\$262.88	\$262.88	\$262.88

[illegible]

Effective Dates 01/01/18, 02/01/18, 03/01

RATING AREA 6

[illegible]

[illegible]

Company Name	Highmark Choice Company
Market	Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY	
Effective Dates	04/1/18, 05/1/18, 06/1/18

RATING AREA 2

RATING AREA 4

HIOS Plan ID	Plan Marketing Name
38949PA0050001	Keystone HMO \$250
38949PA0050003	Keystone HMO \$7000

Elk	Cameron	Potter
\$439.31	\$439.31	\$439.31
\$268.48	\$268.48	\$268.48

[illegible]

Company Name	Highmark Choice Company
Market	Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY I	
Effective Dates	04/1/18, 05/1/18, 06/1/18

RATING AREA 5

RATING AREA 6

HIOS Plan ID	Plan Marketing Name
38949PA0050001	Keystone HMO \$250
38949PA0050003	Keystone HMO \$7000

[illegible]

[illegible]

Company Name	Highmark Choice Company
Market	Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY	
Effective Dates	07/1/18, 08/1/18, 09/1/18

RATING AREA 2

RATING AREA 4

HIOS Plan ID	Plan Marketing Name
38949PA0050001	Keystone HMO \$250
38949PA0050003	Keystone HMO \$7000

Elk	Cameron	Potter
\$448.67	\$448.67	\$448.67
\$274.20	\$274.20	\$274.20

[illegible]

Effective Dates 07/1/18, 08/1/18, 09/1/18

RATING AREA 6

[illegible]

[illegible]

Company Name	Highmark Choice Company
Market	Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY	
Effective Dates	10/1/18, 11/1/18, 12/1/18

RATING AREA 2

RATING AREA 4

HIOS Plan ID	Plan Marketing Name
38949PA0050001	Keystone HMO \$250
38949PA0050003	Keystone HMO \$7000

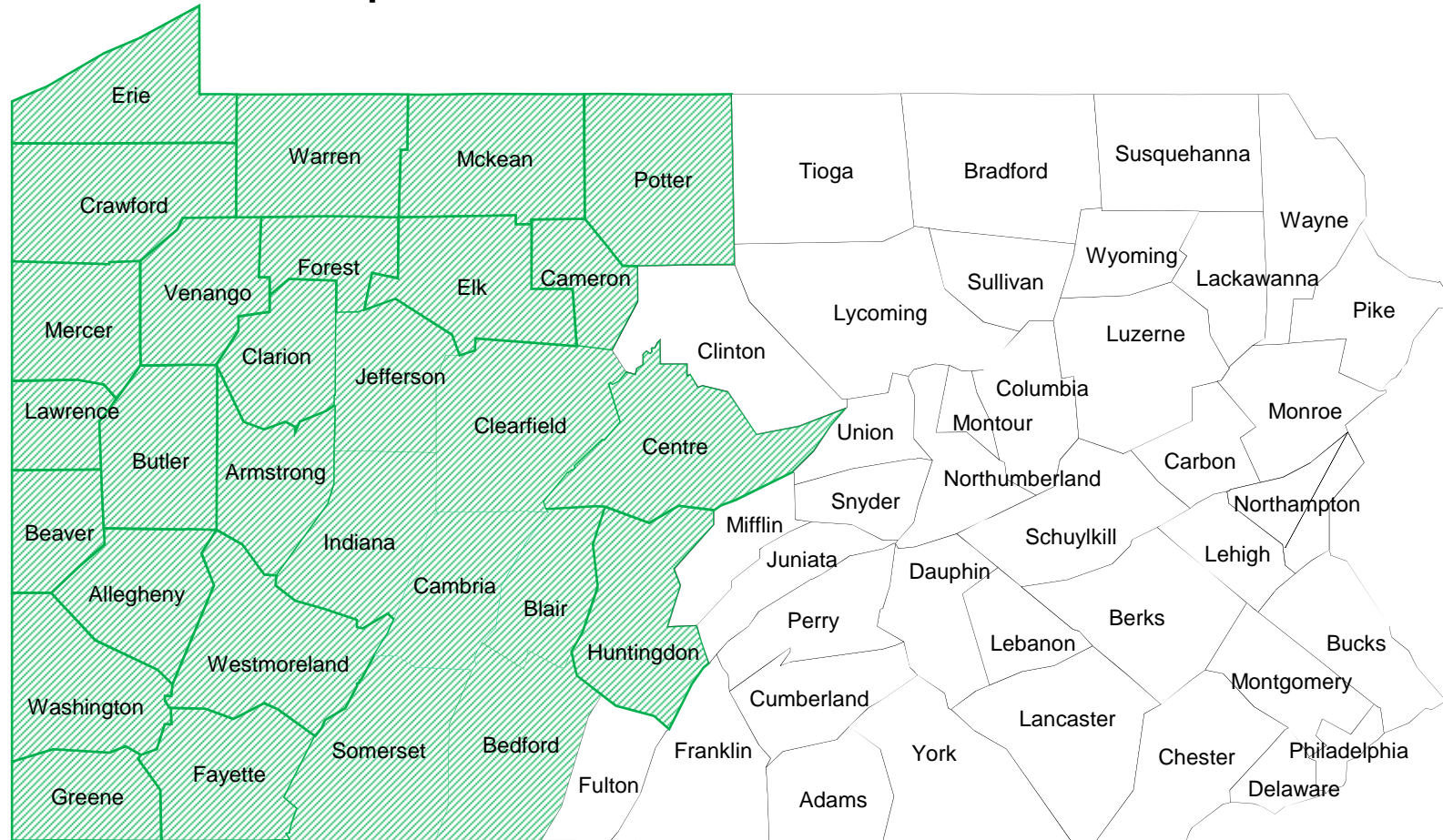
Elk	Cameron	Potter
\$458.23	\$458.23	\$458.23
\$280.05	\$280.05	\$280.05

[illegible]


2017 Service Area


Issuer: Highmark Choice Company

Market: Small Group



Key *(modify as needed)*

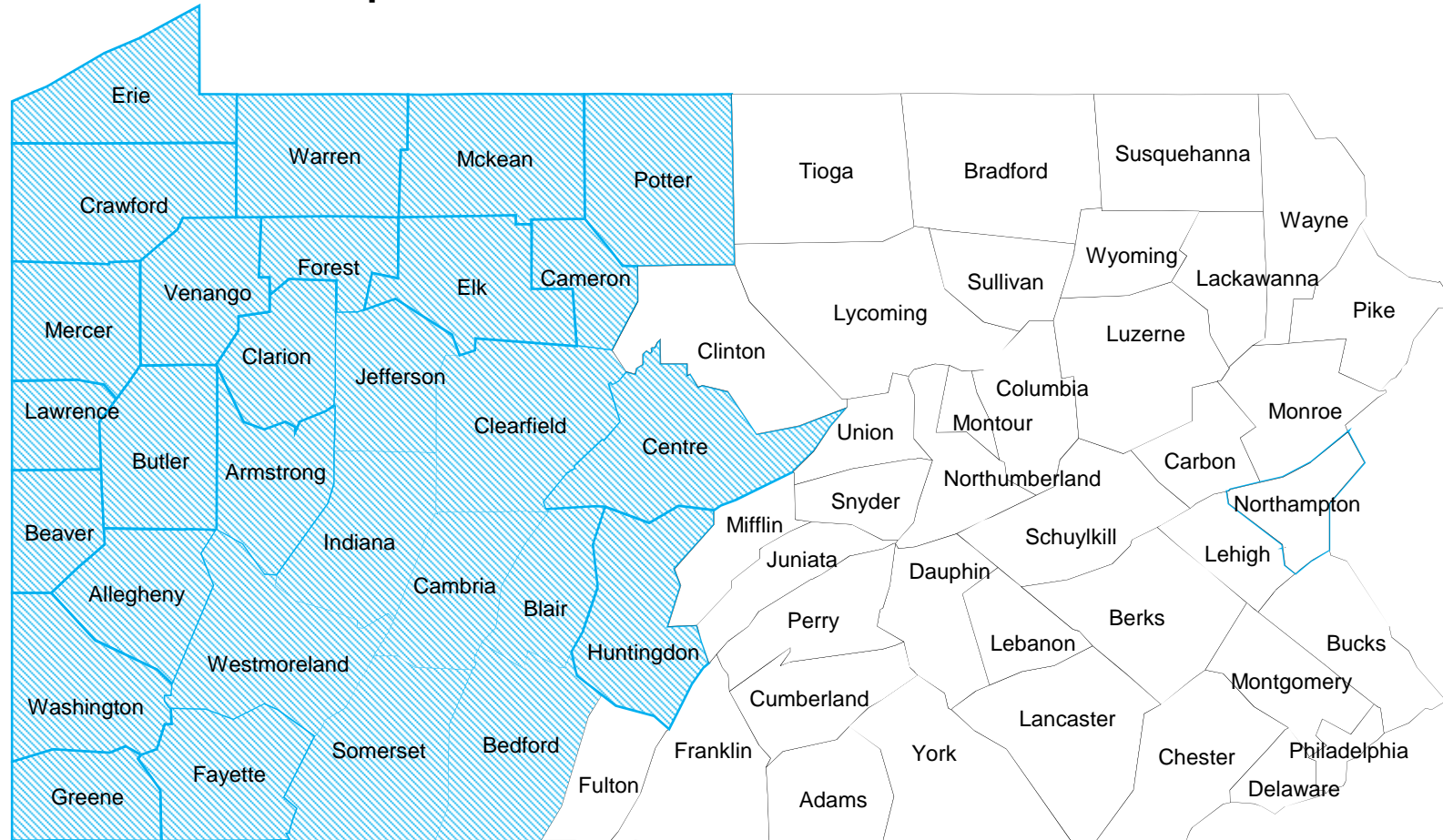
 : 2017 on-exchange service area

 : 2017 off-exchange only service area


2018 Service Area


Issuer: Highmark Choice Company

Market: Small Group



Key (*modify as needed*)

 : 2018 on-exchange service area

 : 2018 off-exchange only service area

Product-Plan Data Collection

Company Legal Name:

Highmark Choice Company

State:

PA

HIOS Issue ID:

38949

Market:

Small Group

Effective Date of Rate Change(s):

01/01/2018

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product	Terminated Product	Keystone HMO
Product ID:	38949PA004	38949PA005
Metal	Not Applicable	Platinum Bronze
AV Metal Value	0.000	0.902 0.649
AV Pricing Value	0.030	1.029 0.629
Plan Category	Terminated	Renewing
Plan Type	HMO	HMO
Plan Name	Keystone HMO	Keystone HMO
Plan ID (Standard Component ID):	38949PA000001	38949PA0050001 38949PA0050003
Exchange Plan?	No	No No
Historical Rate Increase - Calendar Year - 2	0.00%	17.29%
Historical Rate Increase - Calendar Year - 1	0.00%	9.41%
Historical Rate Increase - Calendar Year 0	0.00%	6.57%
Effective Date of Proposed Rates	01/01/2016	01/01/2018 01/01/2018
Rate Change % (over prior filing)	0.00%	5.35% 6.97%
Com'l New Rate Change % (over 12 mos prior)	0.00%	-0.23% 1.30%
Proj'd Per Rate Change % (over Expir. Period)	#DIV/0!	-3.85% #DIV/0!
Product Rate Increase %	0.00%	-0.10%

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

Plan ID (Standard Component ID):	Total	38949PA0040001	38949PA0050001	38949PA0050003
Inpatient	\$0.15	\$0.00	\$1.67	\$1.31
Outpatient	\$1.04	\$0.00	\$11.55	\$9.06
Professional	\$2.15	\$0.00	\$23.77	\$18.65
Prescription Drug	\$0.61	\$0.00	\$7.42	\$5.82
Other	\$0.02	\$0.00	\$0.23	\$0.18
Capitation	\$0.00	\$0.00	\$0.00	\$0.00
Administration	\$0.56	\$0.00	\$6.20	\$4.27
Taxes & Fees	\$0.23	\$0.00	\$2.57	\$1.57
Risk & Profit Charge	\$0.00	\$0.00	\$0.00	\$0.00
Total Rate Increase	\$4.01	\$0.00	\$44.47	\$34.84
Member Cost Share Increase	\$1.38	\$0.00	\$15.34	\$20.71
Average Current Rate PMPM	\$783.68	\$0.00	\$830.94	\$500.18
Projected Member Months	168	0	144	24

Section III: Experience Period Information

Warning Alert	Wshl 1 Total	Plan ID (Standard Component ID):	Total	38949PA0040001	38949PA0050001	38949PA0050003
OK	676	Plan Adjusted Index Rate	\$63.21	\$0.00	\$700.53	\$0.00
OK	\$754,497	Member Months	676	625	61	0
		Total Premium (TP)	\$754,497	\$704,094	\$50,405	\$0
		EHIB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%
		State mandated benefits portion of TP that are other than EHIB	0.00%	0.00%	0.00%	0.00%
OK	\$402,143	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%
		Total Allowed Claims (TAC)	\$383,115	\$389,002	\$5,887	\$0
		EHIB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%
		State mandated benefits portion of TAC that are other than EHIB	0.00%	0.00%	0.00%	0.00%
		Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%
		Allowed Claims which are not the issuer's obligation:	\$52,433	\$69,038	-\$16,625	\$0
		Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0	\$0	\$0
OK	\$330,702	Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	#DIV/0!
		Total Incurred Claims, payable with issuer funds	\$330,702	\$319,564	\$10,758	\$0
		Net Amt of Reim	\$0.00	\$0.00	\$0.00	\$0.00
		Net Amt of Risk Adj	-\$15,037.18	\$0.00	-\$19,037.18	\$0.00
OK	\$ 489.20	Incurred Claims PMPM	\$489.20	\$520.27	\$176.03	#DIV/0!
OK	\$ 594.89	Allowed Claims PMPM	\$566.74	\$632.52	\$96.51	#DIV/0!
		EHIB portion of Allowed Claims, PMPM	\$566.74	\$632.52	\$96.51	#DIV/0!

Section IV: Projected (12 months following effective date)

Warning Alert	Wshl 1 Total	Plan ID (Standard Component ID):	Total	38949PA0040001	38949PA0050001	38949PA0050003
OK	168	Plan Adjusted Index Rate	\$634.16	\$0.00	\$673.58	\$415.66
OK	\$101,312	Member Months	168	144	24	24
		Total Premium (TP)	\$101,312	\$0	\$91,965	\$9,367
		EHIB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%
		State mandated benefits portion of TP that are other than EHIB	0.00%	0.00%	0.00%	0.00%
OK	104,641	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%
		Total Allowed Claims (TAC)	\$105,002	\$0	\$91,705	\$13,297
		EHIB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%
		State mandated benefits portion of TAC that are other than EHIB	0.00%	0.00%	0.00%	0.00%
		Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%
		Allowed Claims which are not the issuer's obligation	\$11,391	\$0	\$6,747	\$4,644
		Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0	\$0	\$0
		Portion of above payable by HHS on behalf of insured person, as %	0.00%	#DIV/0!	0.00%	0.00%
OK	93,274	Total Incurred claims, payable with issuer funds	\$93,611	\$0	\$84,957	\$8,654
#DIV/0!	-	Net Amt of Reim	\$0	\$0	\$0	\$0
		Net Amt of Risk Adj	\$221	\$0	\$280	\$48
OK	\$ 555.20	Incurred Claims PMPM	\$557.21	#DIV/0!	\$589.98	\$360.57
OK	\$ 622.87	Allowed Claims PMPM	\$625.01	#DIV/0!	\$636.84	\$554.05
		EHIB portion of Allowed Claims, PMPM	\$625.01	#DIV/0!	\$636.84	\$554.05

Part II of the Preliminary Justification

Highmark Choice Company – Small Group Market

Scope and Range:

Highmark Choice Company (HCC) is requesting a weighted average rate increase of **0.0%** weighted on the projected enrollment for renewing plans shown in the Unified Rate Review Template for its 2018 ACA-qualifying small group products with effective dates from January 1, 2018 to December 31, 2018. This will impact 5 individuals.

Due to changes in benefits and plan design pricing relativities, average increases at the plan level differ and range from **-0.23% to 1.30%** as shown in the Unified Rate Review Template.

The proposed increases are being driven by an increase in taxes and fees as well as rising medical care costs, which are expected to continue through the remainder of 2017 and throughout 2018 as a result of both higher utilization and the increasing cost of healthcare services.

The extension of pre ACA transitional policies, as originally announced by HHS on March 5, 2014 allowed small groups to keep their existing non-ACA compliant plans through October 1, 2016 effective dates. CMS extended the transitional policy on February 29, 2016 to policy years beginning on or before October 1, 2017, provided that all policies end by December 31, 2017. CMS has since extended this relief through policy years beginning on or before October 1, 2018, provided that all policies end by December 31, 2018.

Lower cost small groups are expected to remain outside the ACA single-risk pool for most of 2018 due to more favorable premium rates afforded to them in the pre ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

Historical Financial Experience:

Highmark Choice Company's Small Group Market reported a small financial gain in 2016.

Change in Medical Service Costs:

The cost of medical and prescription drug services increases annually due to higher demand for services by the members (utilization) and higher reimbursement required to maintain our provider network (unit cost). Annual medical costs are expected to rise by 8.8% annually from 2016 to 2018.

Change in Benefits:

Most plan designs required benefit changes for 2018 to remain within the ACA law's metal level requirements of platinum, gold, silver, and bronze.

Administrative Costs, Anticipated Operating Results, and Medical Loss Ratio:

Relative to the 2017 rate filing, taxes and fees are higher due to the return of the Health Insurance Provider Fee for 2018. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Redacted Version

Highmark Choice Company

Small Group Rate Filing

Effective January 1, 2018

TABLE OF CONTENTS

I.	GENERAL INFORMATION	1
II.	PROPOSED RATE INCREASE(S).....	2
III.	EXPERIENCE PERIOD PREMIUM AND CLAIMS	2
IV.	BENEFIT CATEGORIES.....	3
V.	PROJECTION FACTORS	4
VI.	CREDIBILITY MANUAL RATE DEVELOPMENT.....	4
VII.	CREDIBILITY OF EXPERIENCE	5
VIII.	PAID TO ALLOWED RATIO	5
IX.	RISK ADJUSTMENT AND REINSURANCE	6
X.	NON-BENEFIT EXPENSES AND PROFIT & RISK	7
XI.	PROJECTED LOSS RATIO	7
XII.	SINGLE RISK POOL	7
XIII.	INDEX RATE	7
XIV.	MARKET ADJUSTED INDEX RATE	8
XV.	PLAN ADJUSTED INDEX RATES	8
XVI.	CALIBRATION	8
XVII.	CONSUMER ADJUSTED PREMIUM RATE DEVELOPMENT	9
XVIII.	AV METAL VALUES.....	9
XIX.	AV PRICING VALUES	9
XX.	MEMBERSHIP PROJECTIONS	9
XXI.	TERMINATED PRODUCTS	10
XXII.	PLAN TYPE.....	10
XXIII.	WARNING ALERTS.....	10
XXIV.	ACTUARIAL CERTIFICATION.....	10

I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Choice Company's ("HCC") small group block of business rate filing ("Filing"), for products with effective dates in calendar year 2018. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I Unified Rate Review Template, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the State of Pennsylvania Department of Insurance, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of HCC's Filing. However, we recognize that this certification may become a public document. HCC makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum prepared by HCC that would result in the creation of any duty or liability under any theory of law by HCC or its employees to third parties.

The results are actuarial projections. Actual experience is likely to differ for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

I.1 Company Identifying Information:

- Company Legal Name: Highmark Choice Company
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 38949
- Market: Small Group
- Effective Date: January 1, 2018

II. Proposed Rate Increase(s)

For all rate increases by plan please see the ‘Cum'tive Rate Change % (over 12 mos prior)’ found in Worksheet 2 Row 27 of the URRT. The proposed rate increases for each plan differ due to benefit changes made in the plan designs from 2017 to 2018. Both plans required benefit changes because of the new Actuarial Value (AV) calculator released for 2018 effective dates. The plan changes were required so that the plans remained within the defined metal level AV requirements. The components of the rate increase by plan are shown in rows 34 to 42 of Worksheet 2 of the URRT.

The average rate change is approximately 0% (weighted on the projected enrollment for renewing plans in the URRT). There were increases in base experience claims, and in the projected population change (morbidity) for 2018 versus 2017, which were offset by projected risk adjustment receipts and an increase in claim savings due to pharmacy rebates from the experience period to the projection period.

Since transitional policy relief was extended in the Small Group market in Pennsylvania through 2018 for groups that renew on or prior to October 1, 2018, we expect that the lower cost small groups will continue to renew their transitional policies and stay outside of the small group ACA single risk pool in 2018, while the higher cost small groups migrate into the ACA single risk pool.

III. Experience Period Premium and Claims

III.1 Paid through Date:

Experience period claims were based on incurred calendar year 2016, paid through January 2017. We only include the non-grandfathered, insured members in HCC's 2016 book-of-business.

Since the experience under HCC in 2016 was very limited, with little credibility, the rates were developed by using 100% manual rates, as described below in the Credibility Manual section.

III.2 Premiums (net of MLR Rebate) in Experience Period:

The premiums shown for the experience period were based on calendar 2016 actual revenues, in accordance with the Unified Rate Review Instructions.

Based on preliminary information for calendar year 2016, no MLR rebates are anticipated to be refunded to enrollees. Therefore, we did not include an adjustment for MLR rebates in the 2016 premium amounts.

III.3 Allowed and Incurred Claims Incurred During the Experience Period:

- **Historical Experience:** To complete the URRT historical experience section we chose HCC's current experience for the small group block of

business for the period January 1, 2016 through December 31, 2016, with claims paid through January, 2017.

- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HCC's book-of-business. This section includes:
 - The amount of claims which were processed through our claims system,
 - Claims processed outside of our claims system (Rx rebates, settlements), and
 - Our best estimate of claims incurred but not paid as of the Paid through Date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from HCC's detailed claim-level historical data. We only include the non-grandfathered, insured members from HCC's 2016 book-of-business.
- Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2016 plan designs chosen by each member.
- Incurred but Not Paid (IBNR) Claims Estimate: HCC's estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.971 was developed for HCC's total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

Historical cost and utilization data were pulled from HCC's claims systems by the defined benefit categories included in Worksheet 1, Section II of the URRT. This data was used to allocate HCC's total claims into its components on the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the "Other Medical" category. The "Other Medical" category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. Prescription drug utilization is converted to a 30-day script count.

V. Projection Factors

See the Credibility Manual section, just below, for a discussion of the projection factors.

VI. Credibility Manual Rate Development

VI.1 Source and Appropriateness of Experience Data Used

Historical Experience: Since HCC's small group experience on its own would not be credible, HCC's experience was combined with experience from HCC's parent company, Highmark Inc., as well as Highmark Inc.'s other subsidiaries, Highmark Health Insurance Company and Highmark Choice Company, for the small group block of business for the period January 1, 2016 through December 31, 2016, with claims paid through January, 2017 as the basis for the 2018 projected small group market pricing. It is large and represents the closest experience base to the projected population. The benefit categories are the same as described in experience sections IV above.

VI.2 Changes in the Morbidity of the Population Insured

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors). HCC's experience is not credible. As discussed above, HCC utilizes the combined experience of several companies to estimate the impact of the changes in the morbidity of the population insured. Because of the transitional policies available in the small group market, the population expected to enroll in the ACA qualifying products is much smaller than the current 2016 experience population. We expect the relatively lower cost groups to remain outside the ACA single-risk pool. Based on the rates available to small groups under each rating structure, we estimate an increase of 34.1% over two years due to a combination of the disruptions affecting the small group market and the higher-morbidity population selecting these products.

VI.3 Changes in Benefits

We made the following adjustments to reflect the expected differences in benefits between the experience period and projection period:

- We reflected the additional cost of the following benefits that must now be covered under the essential health benefit package for members moving into ACA compliant policies from the transitional pre-ACA policies which do not cover these benefits:
 - Pediatric dental and vision benefits: +\$0.84
- We reflected the following newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
- We made an adjustment to reflect the removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

VI.4 Changes in Demographics

We are projecting an increase in the average age from the experience period to the projection period due to the fact that the lower cost groups mentioned above in section VI.2 will be slightly younger than the remaining pool and will remain in transitional policies. There is no change assumed in the projected area factor.

VI.5 Other Adjustments

We are expecting an increase in savings associated with prescription drug rebates from the experience period to the projection period of \$7.69 PMPM. This increase in rebates is due to new levels of negotiated rebates with our pharmaceutical vendor.

VI.6 Trend Factors (cost/utilization)

This development of the CY 2018 rates reflects an annual trend rate of 8.8% (5.0% cost, 3.6% utilization). These trends reflect HCC's expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of provider contracting and anticipated utilization changes to both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: -1.9%.

VII. Credibility of Experience

Our results are based 100% on the manual rate, which includes HCC experience, combined with Highmark Inc., Highmark Health Insurance Company, and Highmark Coverage Advantage non-grandfathered plans in 2016. This combined experience is large enough to be fully credible.

VIII. Paid to Allowed Ratio

For 2018, an average paid-to-allowed ratio of 89.5% is projected based on the 2018 product portfolio and the projected membership for each plan design.

IX. Risk Adjustment and Reinsurance

IX.1 Projected Risk Adjustments PMPM:

As we have seen through 2016, many of the Small Group market customers have retained their pre-ACA coverage through the transitional relief coverage provisions, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2018 for groups that renew on or prior to October 1, 2018, we continue to believe that many groups will retain their current transitional coverage until required to transfer coverage. The customers who have transitioned to the ACA pool to date have included members with relatively higher morbidity and since that is the case across the ACA risk pool, we do not anticipate that the risk adjustment transfers will offset the higher average cost of these members.

To determine our estimated risk transfer for 2018, we examined historical risk scores calculated from the factors in the HHS Notice of Benefit and Payment Parameters, and other risk adjustment transfer formula components, for those members anticipated to be covered by HCC in 2018. We then estimate the statewide average risk scores and other transfer formula components by analyzing the available risk adjustment transfer component information: the Interim Summary Report on Risk Adjustment for the 2016 Benefit Year published by CMS, the PA Insurance Department's calculation of 2016 risk adjustment transfer amounts using the 2/10/2017 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. We do not anticipate significant migration into the small group risk pool from external populations (such as the uninsured).

In analyzing the risk transfer components from corporate Highmark's various Pennsylvania businesses, we have noticed a significant difference in results between the various regions (Western, Central, and Northeastern Pennsylvania). Thus when projecting the risk transfer components to 2018, we determine the each region's risk transfer results separately to arrive at the estimated risk transfer results for each company, as appropriate for each company's covered region.

Given the anticipated profile of the membership within HCC in 2018, and the estimated market-wide profile, we are assuming that HCC members will have a risk profile slightly higher than the market-wide averages, and that HCC will receive a small contribution from the risk adjustment program in 2018, decreasing premiums in the rate development by \$2.15 PMPM.

IX.2 Projected ACA Reinsurance Recoveries Net of Reinsurance:

The Individual ACA Reinsurance program terminated at the end of 2016. For the 2018 rating period, there is no Reinsurance Premium amount to include in the rate development.

X. Non-Benefit Expenses and Profit & Risk

X.1 Administrative Expense Load:

The proposed rates reflect internal administrative costs, including commissions and quality improvement admin. This cost was developed based on its standard expense allocation methods.

X.2 Profit (or Contribution to Surplus) & Risk Margin:

The proposed rates reflect 0% of premium as a risk/contribution to surplus margin. HCC has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HCC is not waiving any right to include a risk and contingency factor which HCC believes is consistent with historical and legal interpretations of HCC and the Department.

X.3 Taxes and Fees:

The following taxes and fees were included in the 2018 rate development:

- \$2.46 Per Member Per Annum for the Patient Centered Outcomes Research Fee.

In total, these taxes and fees amount to 0.03% of the anticipated premium collected in 2018.

XI. Projected Loss Ratio

The anticipated medical loss ratio is about 92.1% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

XII. Single Risk Pool

As described above the base experience used includes all of HCC's small group non-grandfathered members in accordance with the Single Risk Pool regulations. The projected membership and their corresponding premiums and claims only include those members who will be enrolled in a fully ACA-compliant plan in 2018 under HCC.

XIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health benefits for the experience and projected populations, respectively, for HCC. It is not adjusted for the risk adjustment program or any other fee. For the projection period, it is the member-weighted average of the quarterly rate indices (Jan 1, Apr 1, Jul 1, and Oct 1) based on the assumed membership distribution effective in each quarter, as shown in the table below.

2018	% of Members	Projected Quarterly Index Rate PMPM
1Q	0.0%	\$622.87
2Q	10.4%	\$636.14
3Q	27.1%	\$649.69
4Q	62.5%	\$663.54
Composite	100.0%	\$656.93

See the sections below for a description of how the projected index rate is adjusted to arrive at each plan adjusted index rate.

XIV. Market Adjusted Index Rate

Please see Exhibit I for a numerical demonstration of the Market Adjusted Index Rate development. The Market Adjusted Index Rate is the Index Rate further adjusted for risk adjustment and the exchange fee (all grossed up from paid to imputed allowed values). The Risk Adjustment factor is developed by taking one minus the grossed up expected risk transfer (net of the fee) and dividing by the projected incurred claims before risk adjustment. The Exchange User Fee factor is developed by adding the expected average exchange fee PMPM to the projected incurred claims after risk adjustment, then dividing by the projected incurred claims after risk adjuster. These adjustments were developed as factors in accordance with the Part III instructions.

XV. Plan Adjusted Index Rates

Plan Adjusted Index Rates are developed by taking the Market Adjusted Index Rate and adjusting for each plan's actuarial value, relative benefit richness, relative network, and remaining administrative expenses (including profit and risk, and taxes and fees). Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan. The administrative expenses do not vary by plan.

XVI. Calibration

XVI.1 Age Curve Calibration (to age 46, non-smoker, area with 1.0 geographic factor, January 1 effective date):

The projected weighted average age factor is 1.484. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.484). Please note that no member will pay these rates because the age factor of 1.484 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. The closest age factor (1.500) is the factor for a person age 46. Please see Exhibit I for the development of the calibration factor.

XVI.2 Geographic Factor Calibration:

The projected weighted average geographic factor is 0.9703. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.9703. Please note that no member will pay these rates because HCC is not using a geographic factor of 0.9703 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor.

XVI.3 Quarterly Trend Factor Calibration:

The Plan Adjusted Index Rate represents the average rate renewing over the four quarters of 2018. Exhibit I also shows the factors to de-trend to calibrate to the rate for a 1/1/2018 renewal.

XVII. Consumer Adjusted Premium Rate Development

The Plan Adjusted Index Rate represents the rate for a non-smoker average age and average geographic member for an average quarterly renewal. HCC is filing quarterly Index Rate trends of 2.13% per quarter. The Plan Adjusted Index Rates in Worksheet 2 Row 81 reflect an average combined trend of 5.5% for the four quarter renewal rating period.

The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I to the Plan Adjusted Index Rates the resulting value will represent the plan premium for a 46 year old in a 1.0 area on 1/1/2018. The standard HHS Age Curve and area factors of 0.97 for regions 1, 2, 4, and 5; and 1.04 for region 6 can be used to calculate any rate found in the QHP rate template.

XVIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator. No adjustments were needed for any benefits from those values produced by the AV calculator.

XIX. AV Pricing Values

The "URRT AV Pricing Value" shows the adjustment from the Market Average Index Rate to the Plan Adjusted Index Rates on Exhibit II. Please see Exhibit II for the portion of each AV pricing value that is attributable to each of the allowable modifiers.

XX. Membership Projections

Since transitional policy relief was extended through 2018 for groups that renew on or prior to October 1, 2018, we project that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk

pool. HCC's HMO product portfolio is anticipated to slightly increase its current level of enrollment by 2018. See row 48 of Worksheet 2 to the URRT to see projected membership by plan.

XXI. Terminated Products

The non-grandfathered non-ACA products that existed during the base period (2016) that will be terminated from the ACA single-risk pool are listed in Exhibit III.

XXII. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe HCC's plans adequately. No differences are needed.

XXIII. Warning Alerts

There are no Warning Alerts generated by Worksheet 2. All results from plan level projections on Worksheet 2 are within tolerable bounds of the Worksheet 1 projected amounts.

XXIV. Actuarial Certification

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HCC to accompany its rate filing (for calendar year 2018) for the small group combined market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.

- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

I certify that 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.

I certify that the benefits included in HCC's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the State of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

I certify that the AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by HCC to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed: [Redacted]

Date: 06/23/2017

Exhibit I
Highmark Choice Company
2018

Pennsylvania Small Group Market Base Rate

	1/1/2018 Values	Trended Values *
CY2018 Projected Period Average Members	14	14
CY2018 Allowed Claims	\$622.87	\$656.93
Projected Non-EHBs		
None	\$0.00	
CY2018 Allowed Claims for EHB Only (Index Rate)	\$622.87	\$656.93
Market Index Rate Adjustments		
Risk Adjustment (Includes Risk Adjuster Fee)	0.996	
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000	
Exchange User Fee Adjustment	1.000	
CY2018 Market Adjusted Index Rate	\$620.62	\$654.57
Calibration		
Calibration from Plan Adjusted Index Rate to Age 46, 1.0 Area, Non-Smoker, January 1, 2018 Rate		
(a) Average Age Factor	1.484	
(b) Age 46 (Nearest Age on HHS Age Curve) Age Factor	1.500	
(c) Average Geographic Factor	0.9703	
(d) Weighted Average Quarterly Trend	1.055	
Combined Calibration Factor $1/((a/b)*c*d)$	0.9875	

*Quarterly Index Rate trends are being set at 2.13%.

The following member renewal distribution by quarter is projected: 0.0% / 10.4% / 27.1% / 62.5%.

Highmark Choice Company (HCC)

Exhibit II

Western, PA (WPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

							Plan Adjusted						
HCC	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Index Rate	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
									(i)	(ii)	(iii)	(iv)	(v)
Keystone HMO	38949PA0050001	Platinum	Keystone HMO \$250	C	1,2,4,5,6	Off	\$673.58	1.0290	0.947	1.000	1.000	1.086	1.000
	38949PA0050003	Bronze	Keystone HMO \$7000	C	1,2,4,5,6	Off	\$411.66	0.6289	0.579	1.000	1.000	1.086	1.000

^[1] Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

**Exhibit III
HCC Small Group**

Terminated non-ACA Plans

Product Information	Company	Region
Keystone Blue HMO	Keystone	WPA

2018 Rates Table Template v7.1		<i>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.</i>			
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>			
		<i>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.</i>			
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>			
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	38949				
	25-1522457				
	01/01/2018				
	03/31/2018				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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	
38949PA0050001	Rating Area 1	No Preference	0-14	329.06	
38949PA0050001	Rating Area 1	No Preference	15	358.31	
38949PA0050001	Rating Area 1	No Preference	16	369.49	
38949PA0050001	Rating Area 1	No Preference	17	380.67	
38949PA0050001	Rating Area 1	No Preference	18	392.72	
38949PA0050001	Rating Area 1	No Preference	19	404.76	
38949PA0050001	Rating Area 1	No Preference	20	417.24	
38949PA0050001	Rating Area 1	No Preference	21	430.14	
38949PA0050001	Rating Area 1	No Preference	22	430.14	
38949PA0050001	Rating Area 1	No Preference	23	430.14	
38949PA0050001	Rating Area 1	No Preference	24	430.14	
38949PA0050001	Rating Area 1	No Preference	25	431.86	
38949PA0050001	Rating Area 1	No Preference	26	440.46	
38949PA0050001	Rating Area 1	No Preference	27	450.79	
38949PA0050001	Rating Area 1	No Preference	28	467.56	
38949PA0050001	Rating Area 1	No Preference	29	481.33	
38949PA0050001	Rating Area 1	No Preference	30	488.21	
38949PA0050001	Rating Area 1	No Preference	31	498.53	
38949PA0050001	Rating Area 1	No Preference	32	508.86	
38949PA0050001	Rating Area 1	No Preference	33	515.31	
38949PA0050001	Rating Area 1	No Preference	34	522.19	
38949PA0050001	Rating Area 1	No Preference	35	525.63	
38949PA0050001	Rating Area 1	No Preference	36	529.07	
38949PA0050001	Rating Area 1	No Preference	37	532.51	
38949PA0050001	Rating Area 1	No Preference	38	535.96	
38949PA0050001	Rating Area 1	No Preference	39	542.84	
38949PA0050001	Rating Area 1	No Preference	40	549.72	
38949PA0050001	Rating Area 1	No Preference	41	560.04	
38949PA0050001	Rating Area 1	No Preference	42	569.94	
38949PA0050001	Rating Area 1	No Preference	43	583.70	
38949PA0050001	Rating Area 1	No Preference	44	600.91	
38949PA0050001	Rating Area 1	No Preference	45	621.12	
38949PA0050001	Rating Area 1	No Preference	46	645.21	
38949PA0050001	Rating Area 1	No Preference	47	672.31	
38949PA0050001	Rating Area 1	No Preference	48	703.28	
38949PA0050001	Rating Area 1	No Preference	49	733.82	
38949PA0050001	Rating Area 1	No Preference	50	768.23	
38949PA0050001	Rating Area 1	No Preference	51	802.21	
38949PA0050001	Rating Area 1	No Preference	52	839.63	
38949PA0050001	Rating Area 1	No Preference	53	877.49	
38949PA0050001	Rating Area 1	No Preference	54	918.35	
38949PA0050001	Rating Area 1	No Preference	55	959.21	
38949PA0050001	Rating Area 1	No Preference	56	1003.52	
38949PA0050001	Rating Area 1	No Preference	57	1048.25	
38949PA0050001	Rating Area 1	No Preference	58	1096.00	
38949PA0050001	Rating Area 1	No Preference	59	1119.66	
38949PA0050001	Rating Area 1	No Preference	60	1167.40	
38949PA0050001	Rating Area 1	No Preference	61	1208.70	
38949PA0050001	Rating Area 1	No Preference	62	1235.79	
38949PA0050001	Rating Area 1	No Preference	63	1269.78	
38949PA0050001	Rating Area 1	No Preference	64 and over	1290.42	
38949PA0050001	Rating Area 2	No Preference	0-14	329.06	
38949PA0050001	Rating Area 2	No Preference	15	358.31	
38949PA0050001	Rating Area 2	No Preference	16	369.49	
38949PA0050001	Rating Area 2	No Preference	17	380.67	
38949PA0050001	Rating Area 2	No Preference	18	392.72	
38949PA0050001	Rating Area 2	No Preference	19	404.76	
38949PA0050001	Rating Area 2	No Preference	20	417.24	
38949PA0050001	Rating Area 2	No Preference	21	430.14	
38949PA0050001	Rating Area 2	No Preference	22	430.14	
38949PA0050001	Rating Area 2	No Preference	23	430.14	
38949PA0050001	Rating Area 2	No Preference	24	430.14	
38949PA0050001	Rating Area 2	No Preference	25	431.86	
38949PA0050001	Rating Area 2	No Preference	26	440.46	
38949PA0050001	Rating Area 2	No Preference	27	450.79	
38949PA0050001	Rating Area 2	No Preference	28	467.56	
38949PA0050001	Rating Area 2	No Preference	29	481.33	
38949PA0050001	Rating Area 2	No Preference	30	488.21	
38949PA0050001	Rating Area 2	No Preference	31	498.53	
38949PA0050001	Rating Area 2	No Preference	32	508.86	
38949PA0050001	Rating Area 2	No Preference	33	515.31	
38949PA0050001	Rating Area 2	No Preference	34	522.19	
38949PA0050001	Rating Area 2	No Preference	35	525.63	

2018 Rates Table Template v7.1		<i>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.</i>			
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>			
		<i>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.</i>			
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>			
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>			
HIOS Issuer ID*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	01/01/2018				
Rate Expiration Date*	03/31/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
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	
38949PA0050001	Rating Area 2	No Preference	36	529.07	
38949PA0050001	Rating Area 2	No Preference	37	532.51	
38949PA0050001	Rating Area 2	No Preference	38	535.96	
38949PA0050001	Rating Area 2	No Preference	39	542.84	
38949PA0050001	Rating Area 2	No Preference	40	549.72	
38949PA0050001	Rating Area 2	No Preference	41	560.04	
38949PA0050001	Rating Area 2	No Preference	42	569.94	
38949PA0050001	Rating Area 2	No Preference	43	583.70	
38949PA0050001	Rating Area 2	No Preference	44	600.91	
38949PA0050001	Rating Area 2	No Preference	45	621.12	
38949PA0050001	Rating Area 2	No Preference	46	645.21	
38949PA0050001	Rating Area 2	No Preference	47	672.31	
38949PA0050001	Rating Area 2	No Preference	48	703.28	
38949PA0050001	Rating Area 2	No Preference	49	733.82	
38949PA0050001	Rating Area 2	No Preference	50	768.23	
38949PA0050001	Rating Area 2	No Preference	51	802.21	
38949PA0050001	Rating Area 2	No Preference	52	839.63	
38949PA0050001	Rating Area 2	No Preference	53	877.49	
38949PA0050001	Rating Area 2	No Preference	54	918.35	
38949PA0050001	Rating Area 2	No Preference	55	959.21	
38949PA0050001	Rating Area 2	No Preference	56	1003.52	
38949PA0050001	Rating Area 2	No Preference	57	1048.25	
38949PA0050001	Rating Area 2	No Preference	58	1096.00	
38949PA0050001	Rating Area 2	No Preference	59	1119.66	
38949PA0050001	Rating Area 2	No Preference	60	1167.40	
38949PA0050001	Rating Area 2	No Preference	61	1208.70	
38949PA0050001	Rating Area 2	No Preference	62	1235.79	
38949PA0050001	Rating Area 2	No Preference	63	1269.78	
38949PA0050001	Rating Area 2	No Preference	64 and over	1290.42	
38949PA0050001	Rating Area 4	No Preference	0-14	329.06	
38949PA0050001	Rating Area 4	No Preference	15	358.31	
38949PA0050001	Rating Area 4	No Preference	16	369.49	
38949PA0050001	Rating Area 4	No Preference	17	380.67	
38949PA0050001	Rating Area 4	No Preference	18	392.72	
38949PA0050001	Rating Area 4	No Preference	19	404.76	
38949PA0050001	Rating Area 4	No Preference	20	417.24	
38949PA0050001	Rating Area 4	No Preference	21	430.14	
38949PA0050001	Rating Area 4	No Preference	22	430.14	
38949PA0050001	Rating Area 4	No Preference	23	430.14	
38949PA0050001	Rating Area 4	No Preference	24	430.14	
38949PA0050001	Rating Area 4	No Preference	25	431.86	
38949PA0050001	Rating Area 4	No Preference	26	440.46	
38949PA0050001	Rating Area 4	No Preference	27	450.79	
38949PA0050001	Rating Area 4	No Preference	28	467.56	
38949PA0050001	Rating Area 4	No Preference	29	481.33	
38949PA0050001	Rating Area 4	No Preference	30	488.21	
38949PA0050001	Rating Area 4	No Preference	31	498.53	
38949PA0050001	Rating Area 4	No Preference	32	508.86	
38949PA0050001	Rating Area 4	No Preference	33	515.31	
38949PA0050001	Rating Area 4	No Preference	34	522.19	
38949PA0050001	Rating Area 4	No Preference	35	525.63	
38949PA0050001	Rating Area 4	No Preference	36	529.07	
38949PA0050001	Rating Area 4	No Preference	37	532.51	
38949PA0050001	Rating Area 4	No Preference	38	535.96	
38949PA0050001	Rating Area 4	No Preference	39	542.84	
38949PA0050001	Rating Area 4	No Preference	40	549.72	
38949PA0050001	Rating Area 4	No Preference	41	560.04	
38949PA0050001	Rating Area 4	No Preference	42	569.94	
38949PA0050001	Rating Area 4	No Preference	43	583.70	
38949PA0050001	Rating Area 4	No Preference	44	600.91	
38949PA0050001	Rating Area 4	No Preference	45	621.12	
38949PA0050001	Rating Area 4	No Preference	46	645.21	
38949PA0050001	Rating Area 4	No Preference	47	672.31	
38949PA0050001	Rating Area 4	No Preference	48	703.28	
38949PA0050001	Rating Area 4	No Preference	49	733.82	
38949PA0050001	Rating Area 4	No Preference	50	768.23	
38949PA0050001	Rating Area 4	No Preference	51	802.21	
38949PA0050001	Rating Area 4	No Preference	52	839.63	
38949PA0050001	Rating Area 4	No Preference	53	877.49	
38949PA0050001	Rating Area 4	No Preference	54	918.35	
38949PA0050001	Rating Area 4	No Preference	55	959.21	
38949PA0050001	Rating Area 4	No Preference	56	1003.52	
38949PA0050001	Rating Area 4	No Preference	57	1048.25	

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*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	01/01/2018				
Rate Expiration Date*	03/31/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
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	
38949PA0050001	Rating Area 4	No Preference	58	1096.00	
38949PA0050001	Rating Area 4	No Preference	59	1119.66	
38949PA0050001	Rating Area 4	No Preference	60	1167.40	
38949PA0050001	Rating Area 4	No Preference	61	1208.70	
38949PA0050001	Rating Area 4	No Preference	62	1235.79	
38949PA0050001	Rating Area 4	No Preference	63	1269.78	
38949PA0050001	Rating Area 4	No Preference	64 and over	1290.42	
38949PA0050001	Rating Area 5	No Preference	0-14	329.06	
38949PA0050001	Rating Area 5	No Preference	15	358.31	
38949PA0050001	Rating Area 5	No Preference	16	369.49	
38949PA0050001	Rating Area 5	No Preference	17	380.67	
38949PA0050001	Rating Area 5	No Preference	18	392.72	
38949PA0050001	Rating Area 5	No Preference	19	404.76	
38949PA0050001	Rating Area 5	No Preference	20	417.24	
38949PA0050001	Rating Area 5	No Preference	21	430.14	
38949PA0050001	Rating Area 5	No Preference	22	430.14	
38949PA0050001	Rating Area 5	No Preference	23	430.14	
38949PA0050001	Rating Area 5	No Preference	24	430.14	
38949PA0050001	Rating Area 5	No Preference	25	431.86	
38949PA0050001	Rating Area 5	No Preference	26	440.46	
38949PA0050001	Rating Area 5	No Preference	27	450.79	
38949PA0050001	Rating Area 5	No Preference	28	467.56	
38949PA0050001	Rating Area 5	No Preference	29	481.33	
38949PA0050001	Rating Area 5	No Preference	30	488.21	
38949PA0050001	Rating Area 5	No Preference	31	498.53	
38949PA0050001	Rating Area 5	No Preference	32	508.86	
38949PA0050001	Rating Area 5	No Preference	33	515.31	
38949PA0050001	Rating Area 5	No Preference	34	522.19	
38949PA0050001	Rating Area 5	No Preference	35	525.63	
38949PA0050001	Rating Area 5	No Preference	36	529.07	
38949PA0050001	Rating Area 5	No Preference	37	532.51	
38949PA0050001	Rating Area 5	No Preference	38	535.96	
38949PA0050001	Rating Area 5	No Preference	39	542.84	
38949PA0050001	Rating Area 5	No Preference	40	549.72	
38949PA0050001	Rating Area 5	No Preference	41	560.04	
38949PA0050001	Rating Area 5	No Preference	42	569.94	
38949PA0050001	Rating Area 5	No Preference	43	583.70	
38949PA0050001	Rating Area 5	No Preference	44	600.91	
38949PA0050001	Rating Area 5	No Preference	45	621.12	
38949PA0050001	Rating Area 5	No Preference	46	645.21	
38949PA0050001	Rating Area 5	No Preference	47	672.31	
38949PA0050001	Rating Area 5	No Preference	48	703.28	
38949PA0050001	Rating Area 5	No Preference	49	733.82	
38949PA0050001	Rating Area 5	No Preference	50	768.23	
38949PA0050001	Rating Area 5	No Preference	51	802.21	
38949PA0050001	Rating Area 5	No Preference	52	839.63	
38949PA0050001	Rating Area 5	No Preference	53	877.49	
38949PA0050001	Rating Area 5	No Preference	54	918.35	
38949PA0050001	Rating Area 5	No Preference	55	959.21	
38949PA0050001	Rating Area 5	No Preference	56	1003.52	
38949PA0050001	Rating Area 5	No Preference	57	1048.25	
38949PA0050001	Rating Area 5	No Preference	58	1096.00	
38949PA0050001	Rating Area 5	No Preference	59	1119.66	
38949PA0050001	Rating Area 5	No Preference	60	1167.40	
38949PA0050001	Rating Area 5	No Preference	61	1208.70	
38949PA0050001	Rating Area 5	No Preference	62	1235.79	
38949PA0050001	Rating Area 5	No Preference	63	1269.78	
38949PA0050001	Rating Area 5	No Preference	64 and over	1290.42	
38949PA0050001	Rating Area 6	No Preference	0-14	352.80	
38949PA0050001	Rating Area 6	No Preference	15	384.16	
38949PA0050001	Rating Area 6	No Preference	16	396.16	
38949PA0050001	Rating Area 6	No Preference	17	408.15	
38949PA0050001	Rating Area 6	No Preference	18	421.06	
38949PA0050001	Rating Area 6	No Preference	19	433.97	
38949PA0050001	Rating Area 6	No Preference	20	447.35	
38949PA0050001	Rating Area 6	No Preference	21	461.18	
38949PA0050001	Rating Area 6	No Preference	22	461.18	
38949PA0050001	Rating Area 6	No Preference	23	461.18	
38949PA0050001	Rating Area 6	No Preference	24	461.18	
38949PA0050001	Rating Area 6	No Preference	25	463.03	
38949PA0050001	Rating Area 6	No Preference	26	472.25	
38949PA0050001	Rating Area 6	No Preference	27	483.32	
38949PA0050001	Rating Area 6	No Preference	28	501.30	

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*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	01/01/2018				
Rate Expiration Date*	03/31/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
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	
38949PA0050001	Rating Area 6	No Preference	29	516.06	
38949PA0050001	Rating Area 6	No Preference	30	523.44	
38949PA0050001	Rating Area 6	No Preference	31	534.51	
38949PA0050001	Rating Area 6	No Preference	32	545.58	
38949PA0050001	Rating Area 6	No Preference	33	552.50	
38949PA0050001	Rating Area 6	No Preference	34	559.87	
38949PA0050001	Rating Area 6	No Preference	35	563.56	
38949PA0050001	Rating Area 6	No Preference	36	567.25	
38949PA0050001	Rating Area 6	No Preference	37	570.94	
38949PA0050001	Rating Area 6	No Preference	38	574.63	
38949PA0050001	Rating Area 6	No Preference	39	582.01	
38949PA0050001	Rating Area 6	No Preference	40	589.39	
38949PA0050001	Rating Area 6	No Preference	41	600.46	
38949PA0050001	Rating Area 6	No Preference	42	611.07	
38949PA0050001	Rating Area 6	No Preference	43	625.82	
38949PA0050001	Rating Area 6	No Preference	44	644.27	
38949PA0050001	Rating Area 6	No Preference	45	665.95	
38949PA0050001	Rating Area 6	No Preference	46	691.77	
38949PA0050001	Rating Area 6	No Preference	47	720.83	
38949PA0050001	Rating Area 6	No Preference	48	754.03	
38949PA0050001	Rating Area 6	No Preference	49	786.78	
38949PA0050001	Rating Area 6	No Preference	50	823.67	
38949PA0050001	Rating Area 6	No Preference	51	860.10	
38949PA0050001	Rating Area 6	No Preference	52	900.23	
38949PA0050001	Rating Area 6	No Preference	53	940.81	
38949PA0050001	Rating Area 6	No Preference	54	984.62	
38949PA0050001	Rating Area 6	No Preference	55	1028.44	
38949PA0050001	Rating Area 6	No Preference	56	1075.94	
38949PA0050001	Rating Area 6	No Preference	57	1123.90	
38949PA0050001	Rating Area 6	No Preference	58	1175.09	
38949PA0050001	Rating Area 6	No Preference	59	1200.46	
38949PA0050001	Rating Area 6	No Preference	60	1251.65	
38949PA0050001	Rating Area 6	No Preference	61	1295.92	
38949PA0050001	Rating Area 6	No Preference	62	1324.98	
38949PA0050001	Rating Area 6	No Preference	63	1361.41	
38949PA0050001	Rating Area 6	No Preference	64 and over	1383.54	
38949PA0050003	Rating Area 1	No Preference	0-14	201.10	
38949PA0050003	Rating Area 1	No Preference	15	218.98	
38949PA0050003	Rating Area 1	No Preference	16	225.81	
38949PA0050003	Rating Area 1	No Preference	17	232.65	
38949PA0050003	Rating Area 1	No Preference	18	240.01	
38949PA0050003	Rating Area 1	No Preference	19	247.37	
38949PA0050003	Rating Area 1	No Preference	20	254.99	
38949PA0050003	Rating Area 1	No Preference	21	262.88	
38949PA0050003	Rating Area 1	No Preference	22	262.88	
38949PA0050003	Rating Area 1	No Preference	23	262.88	
38949PA0050003	Rating Area 1	No Preference	24	262.88	
38949PA0050003	Rating Area 1	No Preference	25	263.93	
38949PA0050003	Rating Area 1	No Preference	26	269.19	
38949PA0050003	Rating Area 1	No Preference	27	275.50	
38949PA0050003	Rating Area 1	No Preference	28	285.75	
38949PA0050003	Rating Area 1	No Preference	29	294.16	
38949PA0050003	Rating Area 1	No Preference	30	298.37	
38949PA0050003	Rating Area 1	No Preference	31	304.68	
38949PA0050003	Rating Area 1	No Preference	32	310.99	
38949PA0050003	Rating Area 1	No Preference	33	314.93	
38949PA0050003	Rating Area 1	No Preference	34	319.14	
38949PA0050003	Rating Area 1	No Preference	35	321.24	
38949PA0050003	Rating Area 1	No Preference	36	323.34	
38949PA0050003	Rating Area 1	No Preference	37	325.45	
38949PA0050003	Rating Area 1	No Preference	38	327.55	
38949PA0050003	Rating Area 1	No Preference	39	331.75	
38949PA0050003	Rating Area 1	No Preference	40	335.96	
38949PA0050003	Rating Area 1	No Preference	41	342.27	
38949PA0050003	Rating Area 1	No Preference	42	348.32	
38949PA0050003	Rating Area 1	No Preference	43	356.73	
38949PA0050003	Rating Area 1	No Preference	44	367.24	
38949PA0050003	Rating Area 1	No Preference	45	379.60	
38949PA0050003	Rating Area 1	No Preference	46	394.32	
38949PA0050003	Rating Area 1	No Preference	47	410.88	
38949PA0050003	Rating Area 1	No Preference	48	429.81	
38949PA0050003	Rating Area 1	No Preference	49	448.47	
38949PA0050003	Rating Area 1	No Preference	50	469.50	

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*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	01/01/2018				
Rate Expiration Date*	03/31/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
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	
38949PA0050003	Rating Area 1	No Preference	51	490.27	
38949PA0050003	Rating Area 1	No Preference	52	513.14	
38949PA0050003	Rating Area 1	No Preference	53	536.27	
38949PA0050003	Rating Area 1	No Preference	54	561.25	
38949PA0050003	Rating Area 1	No Preference	55	586.22	
38949PA0050003	Rating Area 1	No Preference	56	613.30	
38949PA0050003	Rating Area 1	No Preference	57	640.64	
38949PA0050003	Rating Area 1	No Preference	58	669.82	
38949PA0050003	Rating Area 1	No Preference	59	684.28	
38949PA0050003	Rating Area 1	No Preference	60	713.46	
38949PA0050003	Rating Area 1	No Preference	61	738.69	
38949PA0050003	Rating Area 1	No Preference	62	755.25	
38949PA0050003	Rating Area 1	No Preference	63	776.02	
38949PA0050003	Rating Area 1	No Preference	64 and over	788.64	
38949PA0050003	Rating Area 2	No Preference	0-14	201.10	
38949PA0050003	Rating Area 2	No Preference	15	218.98	
38949PA0050003	Rating Area 2	No Preference	16	225.81	
38949PA0050003	Rating Area 2	No Preference	17	232.65	
38949PA0050003	Rating Area 2	No Preference	18	240.01	
38949PA0050003	Rating Area 2	No Preference	19	247.37	
38949PA0050003	Rating Area 2	No Preference	20	254.99	
38949PA0050003	Rating Area 2	No Preference	21	262.88	
38949PA0050003	Rating Area 2	No Preference	22	262.88	
38949PA0050003	Rating Area 2	No Preference	23	262.88	
38949PA0050003	Rating Area 2	No Preference	24	262.88	
38949PA0050003	Rating Area 2	No Preference	25	263.93	
38949PA0050003	Rating Area 2	No Preference	26	269.19	
38949PA0050003	Rating Area 2	No Preference	27	275.50	
38949PA0050003	Rating Area 2	No Preference	28	285.75	
38949PA0050003	Rating Area 2	No Preference	29	294.16	
38949PA0050003	Rating Area 2	No Preference	30	298.37	
38949PA0050003	Rating Area 2	No Preference	31	304.68	
38949PA0050003	Rating Area 2	No Preference	32	310.99	
38949PA0050003	Rating Area 2	No Preference	33	314.93	
38949PA0050003	Rating Area 2	No Preference	34	319.14	
38949PA0050003	Rating Area 2	No Preference	35	321.24	
38949PA0050003	Rating Area 2	No Preference	36	323.34	
38949PA0050003	Rating Area 2	No Preference	37	325.45	
38949PA0050003	Rating Area 2	No Preference	38	327.55	
38949PA0050003	Rating Area 2	No Preference	39	331.75	
38949PA0050003	Rating Area 2	No Preference	40	335.96	
38949PA0050003	Rating Area 2	No Preference	41	342.27	
38949PA0050003	Rating Area 2	No Preference	42	348.32	
38949PA0050003	Rating Area 2	No Preference	43	356.73	
38949PA0050003	Rating Area 2	No Preference	44	367.24	
38949PA0050003	Rating Area 2	No Preference	45	379.60	
38949PA0050003	Rating Area 2	No Preference	46	394.32	
38949PA0050003	Rating Area 2	No Preference	47	410.88	
38949PA0050003	Rating Area 2	No Preference	48	429.81	
38949PA0050003	Rating Area 2	No Preference	49	448.47	
38949PA0050003	Rating Area 2	No Preference	50	469.50	
38949PA0050003	Rating Area 2	No Preference	51	490.27	
38949PA0050003	Rating Area 2	No Preference	52	513.14	
38949PA0050003	Rating Area 2	No Preference	53	536.27	
38949PA0050003	Rating Area 2	No Preference	54	561.25	
38949PA0050003	Rating Area 2	No Preference	55	586.22	
38949PA0050003	Rating Area 2	No Preference	56	613.30	
38949PA0050003	Rating Area 2	No Preference	57	640.64	
38949PA0050003	Rating Area 2	No Preference	58	669.82	
38949PA0050003	Rating Area 2	No Preference	59	684.28	
38949PA0050003	Rating Area 2	No Preference	60	713.46	
38949PA0050003	Rating Area 2	No Preference	61	738.69	
38949PA0050003	Rating Area 2	No Preference	62	755.25	
38949PA0050003	Rating Area 2	No Preference	63	776.02	
38949PA0050003	Rating Area 2	No Preference	64 and over	788.64	
38949PA0050003	Rating Area 4	No Preference	0-14	201.10	
38949PA0050003	Rating Area 4	No Preference	15	218.98	
38949PA0050003	Rating Area 4	No Preference	16	225.81	
38949PA0050003	Rating Area 4	No Preference	17	232.65	
38949PA0050003	Rating Area 4	No Preference	18	240.01	
38949PA0050003	Rating Area 4	No Preference	19	247.37	
38949PA0050003	Rating Area 4	No Preference	20	254.99	
38949PA0050003	Rating Area 4	No Preference	21	262.88	

2018 Rates Table Template v7.1		<i>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.</i>		
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>		
		<i>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.</i>		
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>		
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>		
HIOS Issuer ID*	38949			
Federal TIN*	25-1522457			
Rate Effective Date*	01/01/2018			
Rate Expiration Date*	03/31/2018			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
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
38949PA0050003	Rating Area 4	No Preference	22	262.88
38949PA0050003	Rating Area 4	No Preference	23	262.88
38949PA0050003	Rating Area 4	No Preference	24	262.88
38949PA0050003	Rating Area 4	No Preference	25	263.93
38949PA0050003	Rating Area 4	No Preference	26	269.19
38949PA0050003	Rating Area 4	No Preference	27	275.50
38949PA0050003	Rating Area 4	No Preference	28	285.75
38949PA0050003	Rating Area 4	No Preference	29	294.16
38949PA0050003	Rating Area 4	No Preference	30	298.37
38949PA0050003	Rating Area 4	No Preference	31	304.68
38949PA0050003	Rating Area 4	No Preference	32	310.99
38949PA0050003	Rating Area 4	No Preference	33	314.93
38949PA0050003	Rating Area 4	No Preference	34	319.14
38949PA0050003	Rating Area 4	No Preference	35	321.24
38949PA0050003	Rating Area 4	No Preference	36	323.34
38949PA0050003	Rating Area 4	No Preference	37	325.45
38949PA0050003	Rating Area 4	No Preference	38	327.55
38949PA0050003	Rating Area 4	No Preference	39	331.75
38949PA0050003	Rating Area 4	No Preference	40	335.96
38949PA0050003	Rating Area 4	No Preference	41	342.27
38949PA0050003	Rating Area 4	No Preference	42	348.32
38949PA0050003	Rating Area 4	No Preference	43	356.73
38949PA0050003	Rating Area 4	No Preference	44	367.24
38949PA0050003	Rating Area 4	No Preference	45	379.60
38949PA0050003	Rating Area 4	No Preference	46	394.32
38949PA0050003	Rating Area 4	No Preference	47	410.88
38949PA0050003	Rating Area 4	No Preference	48	429.81
38949PA0050003	Rating Area 4	No Preference	49	448.47
38949PA0050003	Rating Area 4	No Preference	50	469.50
38949PA0050003	Rating Area 4	No Preference	51	490.27
38949PA0050003	Rating Area 4	No Preference	52	513.14
38949PA0050003	Rating Area 4	No Preference	53	536.27
38949PA0050003	Rating Area 4	No Preference	54	561.25
38949PA0050003	Rating Area 4	No Preference	55	586.22
38949PA0050003	Rating Area 4	No Preference	56	613.30
38949PA0050003	Rating Area 4	No Preference	57	640.64
38949PA0050003	Rating Area 4	No Preference	58	669.82
38949PA0050003	Rating Area 4	No Preference	59	684.28
38949PA0050003	Rating Area 4	No Preference	60	713.46
38949PA0050003	Rating Area 4	No Preference	61	738.69
38949PA0050003	Rating Area 4	No Preference	62	755.25
38949PA0050003	Rating Area 4	No Preference	63	776.02
38949PA0050003	Rating Area 4	No Preference	64 and over	788.64
38949PA0050003	Rating Area 5	No Preference	0-14	201.10
38949PA0050003	Rating Area 5	No Preference	15	218.98
38949PA0050003	Rating Area 5	No Preference	16	225.81
38949PA0050003	Rating Area 5	No Preference	17	232.65
38949PA0050003	Rating Area 5	No Preference	18	240.01
38949PA0050003	Rating Area 5	No Preference	19	247.37
38949PA0050003	Rating Area 5	No Preference	20	254.99
38949PA0050003	Rating Area 5	No Preference	21	262.88
38949PA0050003	Rating Area 5	No Preference	22	262.88
38949PA0050003	Rating Area 5	No Preference	23	262.88
38949PA0050003	Rating Area 5	No Preference	24	262.88
38949PA0050003	Rating Area 5	No Preference	25	263.93
38949PA0050003	Rating Area 5	No Preference	26	269.19
38949PA0050003	Rating Area 5	No Preference	27	275.50
38949PA0050003	Rating Area 5	No Preference	28	285.75
38949PA0050003	Rating Area 5	No Preference	29	294.16
38949PA0050003	Rating Area 5	No Preference	30	298.37
38949PA0050003	Rating Area 5	No Preference	31	304.68
38949PA0050003	Rating Area 5	No Preference	32	310.99
38949PA0050003	Rating Area 5	No Preference	33	314.93
38949PA0050003	Rating Area 5	No Preference	34	319.14
38949PA0050003	Rating Area 5	No Preference	35	321.24
38949PA0050003	Rating Area 5	No Preference	36	323.34
38949PA0050003	Rating Area 5	No Preference	37	325.45
38949PA0050003	Rating Area 5	No Preference	38	327.55
38949PA0050003	Rating Area 5	No Preference	39	331.75
38949PA0050003	Rating Area 5	No Preference	40	335.96
38949PA0050003	Rating Area 5	No Preference	41	342.27
38949PA0050003	Rating Area 5	No Preference	42	348.32
38949PA0050003	Rating Area 5	No Preference	43	356.73

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*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	01/01/2018				
Rate Expiration Date*	03/31/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
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	
38949PA0050003	Rating Area 5	No Preference	44	367.24	
38949PA0050003	Rating Area 5	No Preference	45	379.60	
38949PA0050003	Rating Area 5	No Preference	46	394.32	
38949PA0050003	Rating Area 5	No Preference	47	410.88	
38949PA0050003	Rating Area 5	No Preference	48	429.81	
38949PA0050003	Rating Area 5	No Preference	49	448.47	
38949PA0050003	Rating Area 5	No Preference	50	469.50	
38949PA0050003	Rating Area 5	No Preference	51	490.27	
38949PA0050003	Rating Area 5	No Preference	52	513.14	
38949PA0050003	Rating Area 5	No Preference	53	536.27	
38949PA0050003	Rating Area 5	No Preference	54	561.25	
38949PA0050003	Rating Area 5	No Preference	55	586.22	
38949PA0050003	Rating Area 5	No Preference	56	613.30	
38949PA0050003	Rating Area 5	No Preference	57	640.64	
38949PA0050003	Rating Area 5	No Preference	58	669.82	
38949PA0050003	Rating Area 5	No Preference	59	684.28	
38949PA0050003	Rating Area 5	No Preference	60	713.46	
38949PA0050003	Rating Area 5	No Preference	61	738.69	
38949PA0050003	Rating Area 5	No Preference	62	755.25	
38949PA0050003	Rating Area 5	No Preference	63	776.02	
38949PA0050003	Rating Area 5	No Preference	64 and over	788.64	
38949PA0050003	Rating Area 6	No Preference	0-14	215.62	
38949PA0050003	Rating Area 6	No Preference	15	234.78	
38949PA0050003	Rating Area 6	No Preference	16	242.11	
38949PA0050003	Rating Area 6	No Preference	17	249.44	
38949PA0050003	Rating Area 6	No Preference	18	257.33	
38949PA0050003	Rating Area 6	No Preference	19	265.22	
38949PA0050003	Rating Area 6	No Preference	20	273.40	
38949PA0050003	Rating Area 6	No Preference	21	281.85	
38949PA0050003	Rating Area 6	No Preference	22	281.85	
38949PA0050003	Rating Area 6	No Preference	23	281.85	
38949PA0050003	Rating Area 6	No Preference	24	281.85	
38949PA0050003	Rating Area 6	No Preference	25	282.98	
38949PA0050003	Rating Area 6	No Preference	26	288.61	
38949PA0050003	Rating Area 6	No Preference	27	295.38	
38949PA0050003	Rating Area 6	No Preference	28	306.37	
38949PA0050003	Rating Area 6	No Preference	29	315.39	
38949PA0050003	Rating Area 6	No Preference	30	319.90	
38949PA0050003	Rating Area 6	No Preference	31	326.66	
38949PA0050003	Rating Area 6	No Preference	32	333.43	
38949PA0050003	Rating Area 6	No Preference	33	337.66	
38949PA0050003	Rating Area 6	No Preference	34	342.17	
38949PA0050003	Rating Area 6	No Preference	35	344.42	
38949PA0050003	Rating Area 6	No Preference	36	346.68	
38949PA0050003	Rating Area 6	No Preference	37	348.93	
38949PA0050003	Rating Area 6	No Preference	38	351.19	
38949PA0050003	Rating Area 6	No Preference	39	355.70	
38949PA0050003	Rating Area 6	No Preference	40	360.20	
38949PA0050003	Rating Area 6	No Preference	41	366.97	
38949PA0050003	Rating Area 6	No Preference	42	373.45	
38949PA0050003	Rating Area 6	No Preference	43	382.47	
38949PA0050003	Rating Area 6	No Preference	44	393.75	
38949PA0050003	Rating Area 6	No Preference	45	406.99	
38949PA0050003	Rating Area 6	No Preference	46	422.78	
38949PA0050003	Rating Area 6	No Preference	47	440.53	
38949PA0050003	Rating Area 6	No Preference	48	460.83	
38949PA0050003	Rating Area 6	No Preference	49	480.84	
38949PA0050003	Rating Area 6	No Preference	50	503.39	
38949PA0050003	Rating Area 6	No Preference	51	525.65	
38949PA0050003	Rating Area 6	No Preference	52	550.17	
38949PA0050003	Rating Area 6	No Preference	53	574.98	
38949PA0050003	Rating Area 6	No Preference	54	601.75	
38949PA0050003	Rating Area 6	No Preference	55	628.53	
38949PA0050003	Rating Area 6	No Preference	56	657.56	
38949PA0050003	Rating Area 6	No Preference	57	686.87	
38949PA0050003	Rating Area 6	No Preference	58	718.16	
38949PA0050003	Rating Area 6	No Preference	59	733.66	
38949PA0050003	Rating Area 6	No Preference	60	764.94	
38949PA0050003	Rating Area 6	No Preference	61	792.00	
38949PA0050003	Rating Area 6	No Preference	62	809.76	
38949PA0050003	Rating Area 6	No Preference	63	832.02	
38949PA0050003	Rating Area 6	No Preference	64 and over	845.55	

2018 Rates Table Template v7.1		<i>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.</i>			
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>			
		<i>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.</i>			
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>			
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	38949				
	25-1522457				
	04/01/2018				
	06/30/2018				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
Required: Enter the 14-character Plan 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	
38949PA0050001	Rating Area 1	No Preference	0-14	336.07	
38949PA0050001	Rating Area 1	No Preference	15	365.94	
38949PA0050001	Rating Area 1	No Preference	16	377.36	
38949PA0050001	Rating Area 1	No Preference	17	388.79	
38949PA0050001	Rating Area 1	No Preference	18	401.09	
38949PA0050001	Rating Area 1	No Preference	19	413.39	
38949PA0050001	Rating Area 1	No Preference	20	426.13	
38949PA0050001	Rating Area 1	No Preference	21	439.31	
38949PA0050001	Rating Area 1	No Preference	22	439.31	
38949PA0050001	Rating Area 1	No Preference	23	439.31	
38949PA0050001	Rating Area 1	No Preference	24	439.31	
38949PA0050001	Rating Area 1	No Preference	25	441.06	
38949PA0050001	Rating Area 1	No Preference	26	449.85	
38949PA0050001	Rating Area 1	No Preference	27	460.39	
38949PA0050001	Rating Area 1	No Preference	28	477.53	
38949PA0050001	Rating Area 1	No Preference	29	491.58	
38949PA0050001	Rating Area 1	No Preference	30	498.61	
38949PA0050001	Rating Area 1	No Preference	31	509.16	
38949PA0050001	Rating Area 1	No Preference	32	519.70	
38949PA0050001	Rating Area 1	No Preference	33	526.29	
38949PA0050001	Rating Area 1	No Preference	34	533.32	
38949PA0050001	Rating Area 1	No Preference	35	536.83	
38949PA0050001	Rating Area 1	No Preference	36	540.35	
38949PA0050001	Rating Area 1	No Preference	37	543.86	
38949PA0050001	Rating Area 1	No Preference	38	547.38	
38949PA0050001	Rating Area 1	No Preference	39	554.41	
38949PA0050001	Rating Area 1	No Preference	40	561.43	
38949PA0050001	Rating Area 1	No Preference	41	571.98	
38949PA0050001	Rating Area 1	No Preference	42	582.08	
38949PA0050001	Rating Area 1	No Preference	43	596.14	
38949PA0050001	Rating Area 1	No Preference	44	613.71	
38949PA0050001	Rating Area 1	No Preference	45	634.36	
38949PA0050001	Rating Area 1	No Preference	46	658.96	
38949PA0050001	Rating Area 1	No Preference	47	686.64	
38949PA0050001	Rating Area 1	No Preference	48	718.27	
38949PA0050001	Rating Area 1	No Preference	49	749.46	
38949PA0050001	Rating Area 1	No Preference	50	784.60	
38949PA0050001	Rating Area 1	No Preference	51	819.31	
38949PA0050001	Rating Area 1	No Preference	52	857.53	
38949PA0050001	Rating Area 1	No Preference	53	896.19	
38949PA0050001	Rating Area 1	No Preference	54	937.92	
38949PA0050001	Rating Area 1	No Preference	55	979.65	
38949PA0050001	Rating Area 1	No Preference	56	1024.90	
38949PA0050001	Rating Area 1	No Preference	57	1070.59	
38949PA0050001	Rating Area 1	No Preference	58	1119.35	
38949PA0050001	Rating Area 1	No Preference	59	1143.52	
38949PA0050001	Rating Area 1	No Preference	60	1192.28	
38949PA0050001	Rating Area 1	No Preference	61	1234.45	
38949PA0050001	Rating Area 1	No Preference	62	1262.13	
38949PA0050001	Rating Area 1	No Preference	63	1296.83	
38949PA0050001	Rating Area 1	No Preference	64 and over	1317.93	
38949PA0050001	Rating Area 2	No Preference	0-14	336.07	
38949PA0050001	Rating Area 2	No Preference	15	365.94	
38949PA0050001	Rating Area 2	No Preference	16	377.36	
38949PA0050001	Rating Area 2	No Preference	17	388.79	
38949PA0050001	Rating Area 2	No Preference	18	401.09	
38949PA0050001	Rating Area 2	No Preference	19	413.39	
38949PA0050001	Rating Area 2	No Preference	20	426.13	
38949PA0050001	Rating Area 2	No Preference	21	439.31	
38949PA0050001	Rating Area 2	No Preference	22	439.31	
38949PA0050001	Rating Area 2	No Preference	23	439.31	
38949PA0050001	Rating Area 2	No Preference	24	439.31	
38949PA0050001	Rating Area 2	No Preference	25	441.06	
38949PA0050001	Rating Area 2	No Preference	26	449.85	
38949PA0050001	Rating Area 2	No Preference	27	460.39	
38949PA0050001	Rating Area 2	No Preference	28	477.53	
38949PA0050001	Rating Area 2	No Preference	29	491.58	
38949PA0050001	Rating Area 2	No Preference	30	498.61	
38949PA0050001	Rating Area 2	No Preference	31	509.16	
38949PA0050001	Rating Area 2	No Preference	32	519.70	
38949PA0050001	Rating Area 2	No Preference	33	526.29	
38949PA0050001	Rating Area 2	No Preference	34	533.32	
38949PA0050001	Rating Area 2	No Preference	35	536.83	

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*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	04/01/2018				
Rate Expiration Date*	06/30/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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	
38949PA0050001	Rating Area 2	No Preference	36	540.35	
38949PA0050001	Rating Area 2	No Preference	37	543.86	
38949PA0050001	Rating Area 2	No Preference	38	547.38	
38949PA0050001	Rating Area 2	No Preference	39	554.41	
38949PA0050001	Rating Area 2	No Preference	40	561.43	
38949PA0050001	Rating Area 2	No Preference	41	571.98	
38949PA0050001	Rating Area 2	No Preference	42	582.08	
38949PA0050001	Rating Area 2	No Preference	43	596.14	
38949PA0050001	Rating Area 2	No Preference	44	613.71	
38949PA0050001	Rating Area 2	No Preference	45	634.36	
38949PA0050001	Rating Area 2	No Preference	46	658.96	
38949PA0050001	Rating Area 2	No Preference	47	686.64	
38949PA0050001	Rating Area 2	No Preference	48	718.27	
38949PA0050001	Rating Area 2	No Preference	49	749.46	
38949PA0050001	Rating Area 2	No Preference	50	784.60	
38949PA0050001	Rating Area 2	No Preference	51	819.31	
38949PA0050001	Rating Area 2	No Preference	52	857.53	
38949PA0050001	Rating Area 2	No Preference	53	896.19	
38949PA0050001	Rating Area 2	No Preference	54	937.92	
38949PA0050001	Rating Area 2	No Preference	55	979.65	
38949PA0050001	Rating Area 2	No Preference	56	1024.90	
38949PA0050001	Rating Area 2	No Preference	57	1070.59	
38949PA0050001	Rating Area 2	No Preference	58	1119.35	
38949PA0050001	Rating Area 2	No Preference	59	1143.52	
38949PA0050001	Rating Area 2	No Preference	60	1192.28	
38949PA0050001	Rating Area 2	No Preference	61	1234.45	
38949PA0050001	Rating Area 2	No Preference	62	1262.13	
38949PA0050001	Rating Area 2	No Preference	63	1296.83	
38949PA0050001	Rating Area 2	No Preference	64 and over	1317.93	
38949PA0050001	Rating Area 4	No Preference	0-14	336.07	
38949PA0050001	Rating Area 4	No Preference	15	365.94	
38949PA0050001	Rating Area 4	No Preference	16	377.36	
38949PA0050001	Rating Area 4	No Preference	17	388.79	
38949PA0050001	Rating Area 4	No Preference	18	401.09	
38949PA0050001	Rating Area 4	No Preference	19	413.39	
38949PA0050001	Rating Area 4	No Preference	20	426.13	
38949PA0050001	Rating Area 4	No Preference	21	439.31	
38949PA0050001	Rating Area 4	No Preference	22	439.31	
38949PA0050001	Rating Area 4	No Preference	23	439.31	
38949PA0050001	Rating Area 4	No Preference	24	439.31	
38949PA0050001	Rating Area 4	No Preference	25	441.06	
38949PA0050001	Rating Area 4	No Preference	26	449.85	
38949PA0050001	Rating Area 4	No Preference	27	460.39	
38949PA0050001	Rating Area 4	No Preference	28	477.53	
38949PA0050001	Rating Area 4	No Preference	29	491.58	
38949PA0050001	Rating Area 4	No Preference	30	498.61	
38949PA0050001	Rating Area 4	No Preference	31	509.16	
38949PA0050001	Rating Area 4	No Preference	32	519.70	
38949PA0050001	Rating Area 4	No Preference	33	526.29	
38949PA0050001	Rating Area 4	No Preference	34	533.32	
38949PA0050001	Rating Area 4	No Preference	35	536.83	
38949PA0050001	Rating Area 4	No Preference	36	540.35	
38949PA0050001	Rating Area 4	No Preference	37	543.86	
38949PA0050001	Rating Area 4	No Preference	38	547.38	
38949PA0050001	Rating Area 4	No Preference	39	554.41	
38949PA0050001	Rating Area 4	No Preference	40	561.43	
38949PA0050001	Rating Area 4	No Preference	41	571.98	
38949PA0050001	Rating Area 4	No Preference	42	582.08	
38949PA0050001	Rating Area 4	No Preference	43	596.14	
38949PA0050001	Rating Area 4	No Preference	44	613.71	
38949PA0050001	Rating Area 4	No Preference	45	634.36	
38949PA0050001	Rating Area 4	No Preference	46	658.96	
38949PA0050001	Rating Area 4	No Preference	47	686.64	
38949PA0050001	Rating Area 4	No Preference	48	718.27	
38949PA0050001	Rating Area 4	No Preference	49	749.46	
38949PA0050001	Rating Area 4	No Preference	50	784.60	
38949PA0050001	Rating Area 4	No Preference	51	819.31	
38949PA0050001	Rating Area 4	No Preference	52	857.53	
38949PA0050001	Rating Area 4	No Preference	53	896.19	
38949PA0050001	Rating Area 4	No Preference	54	937.92	
38949PA0050001	Rating Area 4	No Preference	55	979.65	
38949PA0050001	Rating Area 4	No Preference	56	1024.90	
38949PA0050001	Rating Area 4	No Preference	57	1070.59	

2018 Rates Table Template v7.1		<i>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.</i>		
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>		
		<i>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.</i>		
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>		
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>		
HIOS Issuer ID*	38949			
Federal TIN*	25-1522457			
Rate Effective Date*	04/01/2018			
Rate Expiration Date*	06/30/2018			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050001	Rating Area 4	No Preference	58	1119.35
38949PA0050001	Rating Area 4	No Preference	59	1143.52
38949PA0050001	Rating Area 4	No Preference	60	1192.28
38949PA0050001	Rating Area 4	No Preference	61	1234.45
38949PA0050001	Rating Area 4	No Preference	62	1262.13
38949PA0050001	Rating Area 4	No Preference	63	1296.83
38949PA0050001	Rating Area 4	No Preference	64 and over	1317.93
38949PA0050001	Rating Area 5	No Preference	0-14	336.07
38949PA0050001	Rating Area 5	No Preference	15	365.94
38949PA0050001	Rating Area 5	No Preference	16	377.36
38949PA0050001	Rating Area 5	No Preference	17	388.79
38949PA0050001	Rating Area 5	No Preference	18	401.09
38949PA0050001	Rating Area 5	No Preference	19	413.39
38949PA0050001	Rating Area 5	No Preference	20	426.13
38949PA0050001	Rating Area 5	No Preference	21	439.31
38949PA0050001	Rating Area 5	No Preference	22	439.31
38949PA0050001	Rating Area 5	No Preference	23	439.31
38949PA0050001	Rating Area 5	No Preference	24	439.31
38949PA0050001	Rating Area 5	No Preference	25	441.06
38949PA0050001	Rating Area 5	No Preference	26	449.85
38949PA0050001	Rating Area 5	No Preference	27	460.39
38949PA0050001	Rating Area 5	No Preference	28	477.53
38949PA0050001	Rating Area 5	No Preference	29	491.58
38949PA0050001	Rating Area 5	No Preference	30	498.61
38949PA0050001	Rating Area 5	No Preference	31	509.16
38949PA0050001	Rating Area 5	No Preference	32	519.70
38949PA0050001	Rating Area 5	No Preference	33	526.29
38949PA0050001	Rating Area 5	No Preference	34	533.32
38949PA0050001	Rating Area 5	No Preference	35	536.83
38949PA0050001	Rating Area 5	No Preference	36	540.35
38949PA0050001	Rating Area 5	No Preference	37	543.86
38949PA0050001	Rating Area 5	No Preference	38	547.38
38949PA0050001	Rating Area 5	No Preference	39	554.41
38949PA0050001	Rating Area 5	No Preference	40	561.43
38949PA0050001	Rating Area 5	No Preference	41	571.98
38949PA0050001	Rating Area 5	No Preference	42	582.08
38949PA0050001	Rating Area 5	No Preference	43	596.14
38949PA0050001	Rating Area 5	No Preference	44	613.71
38949PA0050001	Rating Area 5	No Preference	45	634.36
38949PA0050001	Rating Area 5	No Preference	46	658.96
38949PA0050001	Rating Area 5	No Preference	47	686.64
38949PA0050001	Rating Area 5	No Preference	48	718.27
38949PA0050001	Rating Area 5	No Preference	49	749.46
38949PA0050001	Rating Area 5	No Preference	50	784.60
38949PA0050001	Rating Area 5	No Preference	51	819.31
38949PA0050001	Rating Area 5	No Preference	52	857.53
38949PA0050001	Rating Area 5	No Preference	53	896.19
38949PA0050001	Rating Area 5	No Preference	54	937.92
38949PA0050001	Rating Area 5	No Preference	55	979.65
38949PA0050001	Rating Area 5	No Preference	56	1024.90
38949PA0050001	Rating Area 5	No Preference	57	1070.59
38949PA0050001	Rating Area 5	No Preference	58	1119.35
38949PA0050001	Rating Area 5	No Preference	59	1143.52
38949PA0050001	Rating Area 5	No Preference	60	1192.28
38949PA0050001	Rating Area 5	No Preference	61	1234.45
38949PA0050001	Rating Area 5	No Preference	62	1262.13
38949PA0050001	Rating Area 5	No Preference	63	1296.83
38949PA0050001	Rating Area 5	No Preference	64 and over	1317.93
38949PA0050001	Rating Area 6	No Preference	0-14	360.32
38949PA0050001	Rating Area 6	No Preference	15	392.35
38949PA0050001	Rating Area 6	No Preference	16	404.60
38949PA0050001	Rating Area 6	No Preference	17	416.84
38949PA0050001	Rating Area 6	No Preference	18	430.03
38949PA0050001	Rating Area 6	No Preference	19	443.22
38949PA0050001	Rating Area 6	No Preference	20	456.88
38949PA0050001	Rating Area 6	No Preference	21	471.01
38949PA0050001	Rating Area 6	No Preference	22	471.01
38949PA0050001	Rating Area 6	No Preference	23	471.01
38949PA0050001	Rating Area 6	No Preference	24	471.01
38949PA0050001	Rating Area 6	No Preference	25	472.89
38949PA0050001	Rating Area 6	No Preference	26	482.31
38949PA0050001	Rating Area 6	No Preference	27	493.62
38949PA0050001	Rating Area 6	No Preference	28	511.99

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*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	04/01/2018				
Rate Expiration Date*	06/30/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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	
38949PA0050001	Rating Area 6	No Preference	29	527.06	
38949PA0050001	Rating Area 6	No Preference	30	534.60	
38949PA0050001	Rating Area 6	No Preference	31	545.90	
38949PA0050001	Rating Area 6	No Preference	32	557.20	
38949PA0050001	Rating Area 6	No Preference	33	564.27	
38949PA0050001	Rating Area 6	No Preference	34	571.81	
38949PA0050001	Rating Area 6	No Preference	35	575.57	
38949PA0050001	Rating Area 6	No Preference	36	579.34	
38949PA0050001	Rating Area 6	No Preference	37	583.11	
38949PA0050001	Rating Area 6	No Preference	38	586.88	
38949PA0050001	Rating Area 6	No Preference	39	594.41	
38949PA0050001	Rating Area 6	No Preference	40	601.95	
38949PA0050001	Rating Area 6	No Preference	41	613.25	
38949PA0050001	Rating Area 6	No Preference	42	624.09	
38949PA0050001	Rating Area 6	No Preference	43	639.16	
38949PA0050001	Rating Area 6	No Preference	44	658.00	
38949PA0050001	Rating Area 6	No Preference	45	680.14	
38949PA0050001	Rating Area 6	No Preference	46	706.51	
38949PA0050001	Rating Area 6	No Preference	47	736.19	
38949PA0050001	Rating Area 6	No Preference	48	770.10	
38949PA0050001	Rating Area 6	No Preference	49	803.54	
38949PA0050001	Rating Area 6	No Preference	50	841.22	
38949PA0050001	Rating Area 6	No Preference	51	878.43	
38949PA0050001	Rating Area 6	No Preference	52	919.41	
38949PA0050001	Rating Area 6	No Preference	53	960.86	
38949PA0050001	Rating Area 6	No Preference	54	1005.60	
38949PA0050001	Rating Area 6	No Preference	55	1050.35	
38949PA0050001	Rating Area 6	No Preference	56	1098.86	
38949PA0050001	Rating Area 6	No Preference	57	1147.85	
38949PA0050001	Rating Area 6	No Preference	58	1200.13	
38949PA0050001	Rating Area 6	No Preference	59	1226.04	
38949PA0050001	Rating Area 6	No Preference	60	1278.32	
38949PA0050001	Rating Area 6	No Preference	61	1323.54	
38949PA0050001	Rating Area 6	No Preference	62	1353.21	
38949PA0050001	Rating Area 6	No Preference	63	1390.42	
38949PA0050001	Rating Area 6	No Preference	64 and over	1413.03	
38949PA0050003	Rating Area 1	No Preference	0-14	205.39	
38949PA0050003	Rating Area 1	No Preference	15	223.65	
38949PA0050003	Rating Area 1	No Preference	16	230.63	
38949PA0050003	Rating Area 1	No Preference	17	237.61	
38949PA0050003	Rating Area 1	No Preference	18	245.12	
38949PA0050003	Rating Area 1	No Preference	19	252.64	
38949PA0050003	Rating Area 1	No Preference	20	260.43	
38949PA0050003	Rating Area 1	No Preference	21	268.48	
38949PA0050003	Rating Area 1	No Preference	22	268.48	
38949PA0050003	Rating Area 1	No Preference	23	268.48	
38949PA0050003	Rating Area 1	No Preference	24	268.48	
38949PA0050003	Rating Area 1	No Preference	25	269.56	
38949PA0050003	Rating Area 1	No Preference	26	274.93	
38949PA0050003	Rating Area 1	No Preference	27	281.37	
38949PA0050003	Rating Area 1	No Preference	28	291.84	
38949PA0050003	Rating Area 1	No Preference	29	300.43	
38949PA0050003	Rating Area 1	No Preference	30	304.73	
38949PA0050003	Rating Area 1	No Preference	31	311.17	
38949PA0050003	Rating Area 1	No Preference	32	317.61	
38949PA0050003	Rating Area 1	No Preference	33	321.64	
38949PA0050003	Rating Area 1	No Preference	34	325.94	
38949PA0050003	Rating Area 1	No Preference	35	328.08	
38949PA0050003	Rating Area 1	No Preference	36	330.23	
38949PA0050003	Rating Area 1	No Preference	37	332.38	
38949PA0050003	Rating Area 1	No Preference	38	334.53	
38949PA0050003	Rating Area 1	No Preference	39	338.82	
38949PA0050003	Rating Area 1	No Preference	40	343.12	
38949PA0050003	Rating Area 1	No Preference	41	349.56	
38949PA0050003	Rating Area 1	No Preference	42	355.74	
38949PA0050003	Rating Area 1	No Preference	43	364.33	
38949PA0050003	Rating Area 1	No Preference	44	375.07	
38949PA0050003	Rating Area 1	No Preference	45	387.69	
38949PA0050003	Rating Area 1	No Preference	46	402.72	
38949PA0050003	Rating Area 1	No Preference	47	419.64	
38949PA0050003	Rating Area 1	No Preference	48	438.97	
38949PA0050003	Rating Area 1	No Preference	49	458.03	
38949PA0050003	Rating Area 1	No Preference	50	479.51	

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*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	04/01/2018				
Rate Expiration Date*	06/30/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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	
38949PA0050003	Rating Area 1	No Preference	51	500.72	
38949PA0050003	Rating Area 1	No Preference	52	524.08	
38949PA0050003	Rating Area 1	No Preference	53	547.70	
38949PA0050003	Rating Area 1	No Preference	54	573.21	
38949PA0050003	Rating Area 1	No Preference	55	598.71	
38949PA0050003	Rating Area 1	No Preference	56	626.37	
38949PA0050003	Rating Area 1	No Preference	57	654.29	
38949PA0050003	Rating Area 1	No Preference	58	684.09	
38949PA0050003	Rating Area 1	No Preference	59	698.86	
38949PA0050003	Rating Area 1	No Preference	60	728.66	
38949PA0050003	Rating Area 1	No Preference	61	754.43	
38949PA0050003	Rating Area 1	No Preference	62	771.35	
38949PA0050003	Rating Area 1	No Preference	63	792.56	
38949PA0050003	Rating Area 1	No Preference	64 and over	805.44	
38949PA0050003	Rating Area 2	No Preference	0-14	205.39	
38949PA0050003	Rating Area 2	No Preference	15	223.65	
38949PA0050003	Rating Area 2	No Preference	16	230.63	
38949PA0050003	Rating Area 2	No Preference	17	237.61	
38949PA0050003	Rating Area 2	No Preference	18	245.12	
38949PA0050003	Rating Area 2	No Preference	19	252.64	
38949PA0050003	Rating Area 2	No Preference	20	260.43	
38949PA0050003	Rating Area 2	No Preference	21	268.48	
38949PA0050003	Rating Area 2	No Preference	22	268.48	
38949PA0050003	Rating Area 2	No Preference	23	268.48	
38949PA0050003	Rating Area 2	No Preference	24	268.48	
38949PA0050003	Rating Area 2	No Preference	25	269.56	
38949PA0050003	Rating Area 2	No Preference	26	274.93	
38949PA0050003	Rating Area 2	No Preference	27	281.37	
38949PA0050003	Rating Area 2	No Preference	28	291.84	
38949PA0050003	Rating Area 2	No Preference	29	300.43	
38949PA0050003	Rating Area 2	No Preference	30	304.73	
38949PA0050003	Rating Area 2	No Preference	31	311.17	
38949PA0050003	Rating Area 2	No Preference	32	317.61	
38949PA0050003	Rating Area 2	No Preference	33	321.64	
38949PA0050003	Rating Area 2	No Preference	34	325.94	
38949PA0050003	Rating Area 2	No Preference	35	328.08	
38949PA0050003	Rating Area 2	No Preference	36	330.23	
38949PA0050003	Rating Area 2	No Preference	37	332.38	
38949PA0050003	Rating Area 2	No Preference	38	334.53	
38949PA0050003	Rating Area 2	No Preference	39	338.82	
38949PA0050003	Rating Area 2	No Preference	40	343.12	
38949PA0050003	Rating Area 2	No Preference	41	349.56	
38949PA0050003	Rating Area 2	No Preference	42	355.74	
38949PA0050003	Rating Area 2	No Preference	43	364.33	
38949PA0050003	Rating Area 2	No Preference	44	375.07	
38949PA0050003	Rating Area 2	No Preference	45	387.69	
38949PA0050003	Rating Area 2	No Preference	46	402.72	
38949PA0050003	Rating Area 2	No Preference	47	419.64	
38949PA0050003	Rating Area 2	No Preference	48	438.97	
38949PA0050003	Rating Area 2	No Preference	49	458.03	
38949PA0050003	Rating Area 2	No Preference	50	479.51	
38949PA0050003	Rating Area 2	No Preference	51	500.72	
38949PA0050003	Rating Area 2	No Preference	52	524.08	
38949PA0050003	Rating Area 2	No Preference	53	547.70	
38949PA0050003	Rating Area 2	No Preference	54	573.21	
38949PA0050003	Rating Area 2	No Preference	55	598.71	
38949PA0050003	Rating Area 2	No Preference	56	626.37	
38949PA0050003	Rating Area 2	No Preference	57	654.29	
38949PA0050003	Rating Area 2	No Preference	58	684.09	
38949PA0050003	Rating Area 2	No Preference	59	698.86	
38949PA0050003	Rating Area 2	No Preference	60	728.66	
38949PA0050003	Rating Area 2	No Preference	61	754.43	
38949PA0050003	Rating Area 2	No Preference	62	771.35	
38949PA0050003	Rating Area 2	No Preference	63	792.56	
38949PA0050003	Rating Area 2	No Preference	64 and over	805.44	
38949PA0050003	Rating Area 4	No Preference	0-14	205.39	
38949PA0050003	Rating Area 4	No Preference	15	223.65	
38949PA0050003	Rating Area 4	No Preference	16	230.63	
38949PA0050003	Rating Area 4	No Preference	17	237.61	
38949PA0050003	Rating Area 4	No Preference	18	245.12	
38949PA0050003	Rating Area 4	No Preference	19	252.64	
38949PA0050003	Rating Area 4	No Preference	20	260.43	
38949PA0050003	Rating Area 4	No Preference	21	268.48	

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*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	04/01/2018				
Rate Expiration Date*	06/30/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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	
38949PA0050003	Rating Area 4	No Preference	22	268.48	
38949PA0050003	Rating Area 4	No Preference	23	268.48	
38949PA0050003	Rating Area 4	No Preference	24	268.48	
38949PA0050003	Rating Area 4	No Preference	25	269.56	
38949PA0050003	Rating Area 4	No Preference	26	274.93	
38949PA0050003	Rating Area 4	No Preference	27	281.37	
38949PA0050003	Rating Area 4	No Preference	28	291.84	
38949PA0050003	Rating Area 4	No Preference	29	300.43	
38949PA0050003	Rating Area 4	No Preference	30	304.73	
38949PA0050003	Rating Area 4	No Preference	31	311.17	
38949PA0050003	Rating Area 4	No Preference	32	317.61	
38949PA0050003	Rating Area 4	No Preference	33	321.64	
38949PA0050003	Rating Area 4	No Preference	34	325.94	
38949PA0050003	Rating Area 4	No Preference	35	328.08	
38949PA0050003	Rating Area 4	No Preference	36	330.23	
38949PA0050003	Rating Area 4	No Preference	37	332.38	
38949PA0050003	Rating Area 4	No Preference	38	334.53	
38949PA0050003	Rating Area 4	No Preference	39	338.82	
38949PA0050003	Rating Area 4	No Preference	40	343.12	
38949PA0050003	Rating Area 4	No Preference	41	349.56	
38949PA0050003	Rating Area 4	No Preference	42	355.74	
38949PA0050003	Rating Area 4	No Preference	43	364.33	
38949PA0050003	Rating Area 4	No Preference	44	375.07	
38949PA0050003	Rating Area 4	No Preference	45	387.69	
38949PA0050003	Rating Area 4	No Preference	46	402.72	
38949PA0050003	Rating Area 4	No Preference	47	419.64	
38949PA0050003	Rating Area 4	No Preference	48	438.97	
38949PA0050003	Rating Area 4	No Preference	49	458.03	
38949PA0050003	Rating Area 4	No Preference	50	479.51	
38949PA0050003	Rating Area 4	No Preference	51	500.72	
38949PA0050003	Rating Area 4	No Preference	52	524.08	
38949PA0050003	Rating Area 4	No Preference	53	547.70	
38949PA0050003	Rating Area 4	No Preference	54	573.21	
38949PA0050003	Rating Area 4	No Preference	55	598.71	
38949PA0050003	Rating Area 4	No Preference	56	626.37	
38949PA0050003	Rating Area 4	No Preference	57	654.29	
38949PA0050003	Rating Area 4	No Preference	58	684.09	
38949PA0050003	Rating Area 4	No Preference	59	698.86	
38949PA0050003	Rating Area 4	No Preference	60	728.66	
38949PA0050003	Rating Area 4	No Preference	61	754.43	
38949PA0050003	Rating Area 4	No Preference	62	771.35	
38949PA0050003	Rating Area 4	No Preference	63	792.56	
38949PA0050003	Rating Area 4	No Preference	64 and over	805.44	
38949PA0050003	Rating Area 5	No Preference	0-14	205.39	
38949PA0050003	Rating Area 5	No Preference	15	223.65	
38949PA0050003	Rating Area 5	No Preference	16	230.63	
38949PA0050003	Rating Area 5	No Preference	17	237.61	
38949PA0050003	Rating Area 5	No Preference	18	245.12	
38949PA0050003	Rating Area 5	No Preference	19	252.64	
38949PA0050003	Rating Area 5	No Preference	20	260.43	
38949PA0050003	Rating Area 5	No Preference	21	268.48	
38949PA0050003	Rating Area 5	No Preference	22	268.48	
38949PA0050003	Rating Area 5	No Preference	23	268.48	
38949PA0050003	Rating Area 5	No Preference	24	268.48	
38949PA0050003	Rating Area 5	No Preference	25	269.56	
38949PA0050003	Rating Area 5	No Preference	26	274.93	
38949PA0050003	Rating Area 5	No Preference	27	281.37	
38949PA0050003	Rating Area 5	No Preference	28	291.84	
38949PA0050003	Rating Area 5	No Preference	29	300.43	
38949PA0050003	Rating Area 5	No Preference	30	304.73	
38949PA0050003	Rating Area 5	No Preference	31	311.17	
38949PA0050003	Rating Area 5	No Preference	32	317.61	
38949PA0050003	Rating Area 5	No Preference	33	321.64	
38949PA0050003	Rating Area 5	No Preference	34	325.94	
38949PA0050003	Rating Area 5	No Preference	35	328.08	
38949PA0050003	Rating Area 5	No Preference	36	330.23	
38949PA0050003	Rating Area 5	No Preference	37	332.38	
38949PA0050003	Rating Area 5	No Preference	38	334.53	
38949PA0050003	Rating Area 5	No Preference	39	338.82	
38949PA0050003	Rating Area 5	No Preference	40	343.12	
38949PA0050003	Rating Area 5	No Preference	41	349.56	
38949PA0050003	Rating Area 5	No Preference	42	355.74	
38949PA0050003	Rating Area 5	No Preference	43	364.33	

2018 Rates Table Template v7.1		<i>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.</i>		
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>		
		<i>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.</i>		
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>		
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>		
HIOS Issuer ID*	38949			
Federal TIN*	25-1522457			
Rate Effective Date*	04/01/2018			
Rate Expiration Date*	06/30/2018			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
38949PA0050003	Rating Area 5	No Preference	44	375.07
38949PA0050003	Rating Area 5	No Preference	45	387.69
38949PA0050003	Rating Area 5	No Preference	46	402.72
38949PA0050003	Rating Area 5	No Preference	47	419.64
38949PA0050003	Rating Area 5	No Preference	48	438.97
38949PA0050003	Rating Area 5	No Preference	49	458.03
38949PA0050003	Rating Area 5	No Preference	50	479.51
38949PA0050003	Rating Area 5	No Preference	51	500.72
38949PA0050003	Rating Area 5	No Preference	52	524.08
38949PA0050003	Rating Area 5	No Preference	53	547.70
38949PA0050003	Rating Area 5	No Preference	54	573.21
38949PA0050003	Rating Area 5	No Preference	55	598.71
38949PA0050003	Rating Area 5	No Preference	56	626.37
38949PA0050003	Rating Area 5	No Preference	57	654.29
38949PA0050003	Rating Area 5	No Preference	58	684.09
38949PA0050003	Rating Area 5	No Preference	59	698.86
38949PA0050003	Rating Area 5	No Preference	60	728.66
38949PA0050003	Rating Area 5	No Preference	61	754.43
38949PA0050003	Rating Area 5	No Preference	62	771.35
38949PA0050003	Rating Area 5	No Preference	63	792.56
38949PA0050003	Rating Area 5	No Preference	64 and over	805.44
38949PA0050003	Rating Area 6	No Preference	0-14	220.21
38949PA0050003	Rating Area 6	No Preference	15	239.78
38949PA0050003	Rating Area 6	No Preference	16	247.27
38949PA0050003	Rating Area 6	No Preference	17	254.75
38949PA0050003	Rating Area 6	No Preference	18	262.81
38949PA0050003	Rating Area 6	No Preference	19	270.87
38949PA0050003	Rating Area 6	No Preference	20	279.22
38949PA0050003	Rating Area 6	No Preference	21	287.86
38949PA0050003	Rating Area 6	No Preference	22	287.86
38949PA0050003	Rating Area 6	No Preference	23	287.86
38949PA0050003	Rating Area 6	No Preference	24	287.86
38949PA0050003	Rating Area 6	No Preference	25	289.01
38949PA0050003	Rating Area 6	No Preference	26	294.77
38949PA0050003	Rating Area 6	No Preference	27	301.67
38949PA0050003	Rating Area 6	No Preference	28	312.90
38949PA0050003	Rating Area 6	No Preference	29	322.11
38949PA0050003	Rating Area 6	No Preference	30	326.72
38949PA0050003	Rating Area 6	No Preference	31	333.63
38949PA0050003	Rating Area 6	No Preference	32	340.53
38949PA0050003	Rating Area 6	No Preference	33	344.85
38949PA0050003	Rating Area 6	No Preference	34	349.46
38949PA0050003	Rating Area 6	No Preference	35	351.76
38949PA0050003	Rating Area 6	No Preference	36	354.06
38949PA0050003	Rating Area 6	No Preference	37	356.37
38949PA0050003	Rating Area 6	No Preference	38	358.67
38949PA0050003	Rating Area 6	No Preference	39	363.27
38949PA0050003	Rating Area 6	No Preference	40	367.88
38949PA0050003	Rating Area 6	No Preference	41	374.79
38949PA0050003	Rating Area 6	No Preference	42	381.41
38949PA0050003	Rating Area 6	No Preference	43	390.62
38949PA0050003	Rating Area 6	No Preference	44	402.14
38949PA0050003	Rating Area 6	No Preference	45	415.66
38949PA0050003	Rating Area 6	No Preference	46	431.78
38949PA0050003	Rating Area 6	No Preference	47	449.92
38949PA0050003	Rating Area 6	No Preference	48	470.65
38949PA0050003	Rating Area 6	No Preference	49	491.08
38949PA0050003	Rating Area 6	No Preference	50	514.11
38949PA0050003	Rating Area 6	No Preference	51	536.85
38949PA0050003	Rating Area 6	No Preference	52	561.90
38949PA0050003	Rating Area 6	No Preference	53	587.23
38949PA0050003	Rating Area 6	No Preference	54	614.57
38949PA0050003	Rating Area 6	No Preference	55	641.92
38949PA0050003	Rating Area 6	No Preference	56	671.57
38949PA0050003	Rating Area 6	No Preference	57	701.51
38949PA0050003	Rating Area 6	No Preference	58	733.46
38949PA0050003	Rating Area 6	No Preference	59	749.29
38949PA0050003	Rating Area 6	No Preference	60	781.24
38949PA0050003	Rating Area 6	No Preference	61	808.88
38949PA0050003	Rating Area 6	No Preference	62	827.01
38949PA0050003	Rating Area 6	No Preference	63	849.75
38949PA0050003	Rating Area 6	No Preference	64 and over	863.58

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*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	07/01/2018				
Rate Expiration Date*	09/30/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
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	
38949PA0050001	Rating Area 1	No Preference	0-14	343.23	
38949PA0050001	Rating Area 1	No Preference	15	373.74	
38949PA0050001	Rating Area 1	No Preference	16	385.41	
38949PA0050001	Rating Area 1	No Preference	17	397.07	
38949PA0050001	Rating Area 1	No Preference	18	409.63	
38949PA0050001	Rating Area 1	No Preference	19	422.20	
38949PA0050001	Rating Area 1	No Preference	20	435.21	
38949PA0050001	Rating Area 1	No Preference	21	448.67	
38949PA0050001	Rating Area 1	No Preference	22	448.67	
38949PA0050001	Rating Area 1	No Preference	23	448.67	
38949PA0050001	Rating Area 1	No Preference	24	448.67	
38949PA0050001	Rating Area 1	No Preference	25	450.46	
38949PA0050001	Rating Area 1	No Preference	26	459.44	
38949PA0050001	Rating Area 1	No Preference	27	470.20	
38949PA0050001	Rating Area 1	No Preference	28	487.70	
38949PA0050001	Rating Area 1	No Preference	29	502.06	
38949PA0050001	Rating Area 1	No Preference	30	509.24	
38949PA0050001	Rating Area 1	No Preference	31	520.01	
38949PA0050001	Rating Area 1	No Preference	32	530.77	
38949PA0050001	Rating Area 1	No Preference	33	537.50	
38949PA0050001	Rating Area 1	No Preference	34	544.68	
38949PA0050001	Rating Area 1	No Preference	35	548.27	
38949PA0050001	Rating Area 1	No Preference	36	551.86	
38949PA0050001	Rating Area 1	No Preference	37	555.45	
38949PA0050001	Rating Area 1	No Preference	38	559.04	
38949PA0050001	Rating Area 1	No Preference	39	566.22	
38949PA0050001	Rating Area 1	No Preference	40	573.40	
38949PA0050001	Rating Area 1	No Preference	41	584.17	
38949PA0050001	Rating Area 1	No Preference	42	594.49	
38949PA0050001	Rating Area 1	No Preference	43	608.84	
38949PA0050001	Rating Area 1	No Preference	44	626.79	
38949PA0050001	Rating Area 1	No Preference	45	647.88	
38949PA0050001	Rating Area 1	No Preference	46	673.00	
38949PA0050001	Rating Area 1	No Preference	47	701.27	
38949PA0050001	Rating Area 1	No Preference	48	733.57	
38949PA0050001	Rating Area 1	No Preference	49	765.43	
38949PA0050001	Rating Area 1	No Preference	50	801.32	
38949PA0050001	Rating Area 1	No Preference	51	836.77	
38949PA0050001	Rating Area 1	No Preference	52	875.80	
38949PA0050001	Rating Area 1	No Preference	53	915.28	
38949PA0050001	Rating Area 1	No Preference	54	957.91	
38949PA0050001	Rating Area 1	No Preference	55	1000.53	
38949PA0050001	Rating Area 1	No Preference	56	1046.74	
38949PA0050001	Rating Area 1	No Preference	57	1093.40	
38949PA0050001	Rating Area 1	No Preference	58	1143.21	
38949PA0050001	Rating Area 1	No Preference	59	1167.88	
38949PA0050001	Rating Area 1	No Preference	60	1217.68	
38949PA0050001	Rating Area 1	No Preference	61	1260.76	
38949PA0050001	Rating Area 1	No Preference	62	1289.02	
38949PA0050001	Rating Area 1	No Preference	63	1324.47	
38949PA0050001	Rating Area 1	No Preference	64 and over	1346.01	
38949PA0050001	Rating Area 2	No Preference	0-14	343.23	
38949PA0050001	Rating Area 2	No Preference	15	373.74	
38949PA0050001	Rating Area 2	No Preference	16	385.41	
38949PA0050001	Rating Area 2	No Preference	17	397.07	
38949PA0050001	Rating Area 2	No Preference	18	409.63	
38949PA0050001	Rating Area 2	No Preference	19	422.20	
38949PA0050001	Rating Area 2	No Preference	20	435.21	
38949PA0050001	Rating Area 2	No Preference	21	448.67	
38949PA0050001	Rating Area 2	No Preference	22	448.67	
38949PA0050001	Rating Area 2	No Preference	23	448.67	
38949PA0050001	Rating Area 2	No Preference	24	448.67	
38949PA0050001	Rating Area 2	No Preference	25	450.46	
38949PA0050001	Rating Area 2	No Preference	26	459.44	
38949PA0050001	Rating Area 2	No Preference	27	470.20	
38949PA0050001	Rating Area 2	No Preference	28	487.70	
38949PA0050001	Rating Area 2	No Preference	29	502.06	
38949PA0050001	Rating Area 2	No Preference	30	509.24	
38949PA0050001	Rating Area 2	No Preference	31	520.01	
38949PA0050001	Rating Area 2	No Preference	32	530.77	
38949PA0050001	Rating Area 2	No Preference	33	537.50	
38949PA0050001	Rating Area 2	No Preference	34	544.68	
38949PA0050001	Rating Area 2	No Preference	35	548.27	

2018 Rates Table Template v7.1		<i>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.</i>			
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>			
		<i>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.</i>			
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>			
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>			
HIOS Issuer ID*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	07/01/2018				
Rate Expiration Date*	09/30/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
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	
38949PA0050001	Rating Area 2	No Preference	36	551.86	
38949PA0050001	Rating Area 2	No Preference	37	555.45	
38949PA0050001	Rating Area 2	No Preference	38	559.04	
38949PA0050001	Rating Area 2	No Preference	39	566.22	
38949PA0050001	Rating Area 2	No Preference	40	573.40	
38949PA0050001	Rating Area 2	No Preference	41	584.17	
38949PA0050001	Rating Area 2	No Preference	42	594.49	
38949PA0050001	Rating Area 2	No Preference	43	608.84	
38949PA0050001	Rating Area 2	No Preference	44	626.79	
38949PA0050001	Rating Area 2	No Preference	45	647.88	
38949PA0050001	Rating Area 2	No Preference	46	673.00	
38949PA0050001	Rating Area 2	No Preference	47	701.27	
38949PA0050001	Rating Area 2	No Preference	48	733.57	
38949PA0050001	Rating Area 2	No Preference	49	765.43	
38949PA0050001	Rating Area 2	No Preference	50	801.32	
38949PA0050001	Rating Area 2	No Preference	51	836.77	
38949PA0050001	Rating Area 2	No Preference	52	875.80	
38949PA0050001	Rating Area 2	No Preference	53	915.28	
38949PA0050001	Rating Area 2	No Preference	54	957.91	
38949PA0050001	Rating Area 2	No Preference	55	1000.53	
38949PA0050001	Rating Area 2	No Preference	56	1046.74	
38949PA0050001	Rating Area 2	No Preference	57	1093.40	
38949PA0050001	Rating Area 2	No Preference	58	1143.21	
38949PA0050001	Rating Area 2	No Preference	59	1167.88	
38949PA0050001	Rating Area 2	No Preference	60	1217.68	
38949PA0050001	Rating Area 2	No Preference	61	1260.76	
38949PA0050001	Rating Area 2	No Preference	62	1289.02	
38949PA0050001	Rating Area 2	No Preference	63	1324.47	
38949PA0050001	Rating Area 2	No Preference	64 and over	1346.01	
38949PA0050001	Rating Area 4	No Preference	0-14	343.23	
38949PA0050001	Rating Area 4	No Preference	15	373.74	
38949PA0050001	Rating Area 4	No Preference	16	385.41	
38949PA0050001	Rating Area 4	No Preference	17	397.07	
38949PA0050001	Rating Area 4	No Preference	18	409.63	
38949PA0050001	Rating Area 4	No Preference	19	422.20	
38949PA0050001	Rating Area 4	No Preference	20	435.21	
38949PA0050001	Rating Area 4	No Preference	21	448.67	
38949PA0050001	Rating Area 4	No Preference	22	448.67	
38949PA0050001	Rating Area 4	No Preference	23	448.67	
38949PA0050001	Rating Area 4	No Preference	24	448.67	
38949PA0050001	Rating Area 4	No Preference	25	450.46	
38949PA0050001	Rating Area 4	No Preference	26	459.44	
38949PA0050001	Rating Area 4	No Preference	27	470.20	
38949PA0050001	Rating Area 4	No Preference	28	487.70	
38949PA0050001	Rating Area 4	No Preference	29	502.06	
38949PA0050001	Rating Area 4	No Preference	30	509.24	
38949PA0050001	Rating Area 4	No Preference	31	520.01	
38949PA0050001	Rating Area 4	No Preference	32	530.77	
38949PA0050001	Rating Area 4	No Preference	33	537.50	
38949PA0050001	Rating Area 4	No Preference	34	544.68	
38949PA0050001	Rating Area 4	No Preference	35	548.27	
38949PA0050001	Rating Area 4	No Preference	36	551.86	
38949PA0050001	Rating Area 4	No Preference	37	555.45	
38949PA0050001	Rating Area 4	No Preference	38	559.04	
38949PA0050001	Rating Area 4	No Preference	39	566.22	
38949PA0050001	Rating Area 4	No Preference	40	573.40	
38949PA0050001	Rating Area 4	No Preference	41	584.17	
38949PA0050001	Rating Area 4	No Preference	42	594.49	
38949PA0050001	Rating Area 4	No Preference	43	608.84	
38949PA0050001	Rating Area 4	No Preference	44	626.79	
38949PA0050001	Rating Area 4	No Preference	45	647.88	
38949PA0050001	Rating Area 4	No Preference	46	673.00	
38949PA0050001	Rating Area 4	No Preference	47	701.27	
38949PA0050001	Rating Area 4	No Preference	48	733.57	
38949PA0050001	Rating Area 4	No Preference	49	765.43	
38949PA0050001	Rating Area 4	No Preference	50	801.32	
38949PA0050001	Rating Area 4	No Preference	51	836.77	
38949PA0050001	Rating Area 4	No Preference	52	875.80	
38949PA0050001	Rating Area 4	No Preference	53	915.28	
38949PA0050001	Rating Area 4	No Preference	54	957.91	
38949PA0050001	Rating Area 4	No Preference	55	1000.53	
38949PA0050001	Rating Area 4	No Preference	56	1046.74	
38949PA0050001	Rating Area 4	No Preference	57	1093.40	

2018 Rates Table Template v7.1		<i>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.</i>			
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>			
		<i>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.</i>			
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>			
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	38949				
	25-1522457				
	07/01/2018				
	09/30/2018				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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	
38949PA0050001	Rating Area 4	No Preference	58	1143.21	
38949PA0050001	Rating Area 4	No Preference	59	1167.88	
38949PA0050001	Rating Area 4	No Preference	60	1217.68	
38949PA0050001	Rating Area 4	No Preference	61	1260.76	
38949PA0050001	Rating Area 4	No Preference	62	1289.02	
38949PA0050001	Rating Area 4	No Preference	63	1324.47	
38949PA0050001	Rating Area 4	No Preference	64 and over	1346.01	
38949PA0050001	Rating Area 5	No Preference	0-14	343.23	
38949PA0050001	Rating Area 5	No Preference	15	373.74	
38949PA0050001	Rating Area 5	No Preference	16	385.41	
38949PA0050001	Rating Area 5	No Preference	17	397.07	
38949PA0050001	Rating Area 5	No Preference	18	409.63	
38949PA0050001	Rating Area 5	No Preference	19	422.20	
38949PA0050001	Rating Area 5	No Preference	20	435.21	
38949PA0050001	Rating Area 5	No Preference	21	448.67	
38949PA0050001	Rating Area 5	No Preference	22	448.67	
38949PA0050001	Rating Area 5	No Preference	23	448.67	
38949PA0050001	Rating Area 5	No Preference	24	448.67	
38949PA0050001	Rating Area 5	No Preference	25	450.46	
38949PA0050001	Rating Area 5	No Preference	26	459.44	
38949PA0050001	Rating Area 5	No Preference	27	470.20	
38949PA0050001	Rating Area 5	No Preference	28	487.70	
38949PA0050001	Rating Area 5	No Preference	29	502.06	
38949PA0050001	Rating Area 5	No Preference	30	509.24	
38949PA0050001	Rating Area 5	No Preference	31	520.01	
38949PA0050001	Rating Area 5	No Preference	32	530.77	
38949PA0050001	Rating Area 5	No Preference	33	537.50	
38949PA0050001	Rating Area 5	No Preference	34	544.68	
38949PA0050001	Rating Area 5	No Preference	35	548.27	
38949PA0050001	Rating Area 5	No Preference	36	551.86	
38949PA0050001	Rating Area 5	No Preference	37	555.45	
38949PA0050001	Rating Area 5	No Preference	38	559.04	
38949PA0050001	Rating Area 5	No Preference	39	566.22	
38949PA0050001	Rating Area 5	No Preference	40	573.40	
38949PA0050001	Rating Area 5	No Preference	41	584.17	
38949PA0050001	Rating Area 5	No Preference	42	594.49	
38949PA0050001	Rating Area 5	No Preference	43	608.84	
38949PA0050001	Rating Area 5	No Preference	44	626.79	
38949PA0050001	Rating Area 5	No Preference	45	647.88	
38949PA0050001	Rating Area 5	No Preference	46	673.00	
38949PA0050001	Rating Area 5	No Preference	47	701.27	
38949PA0050001	Rating Area 5	No Preference	48	733.57	
38949PA0050001	Rating Area 5	No Preference	49	765.43	
38949PA0050001	Rating Area 5	No Preference	50	801.32	
38949PA0050001	Rating Area 5	No Preference	51	836.77	
38949PA0050001	Rating Area 5	No Preference	52	875.80	
38949PA0050001	Rating Area 5	No Preference	53	915.28	
38949PA0050001	Rating Area 5	No Preference	54	957.91	
38949PA0050001	Rating Area 5	No Preference	55	1000.53	
38949PA0050001	Rating Area 5	No Preference	56	1046.74	
38949PA0050001	Rating Area 5	No Preference	57	1093.40	
38949PA0050001	Rating Area 5	No Preference	58	1143.21	
38949PA0050001	Rating Area 5	No Preference	59	1167.88	
38949PA0050001	Rating Area 5	No Preference	60	1217.68	
38949PA0050001	Rating Area 5	No Preference	61	1260.76	
38949PA0050001	Rating Area 5	No Preference	62	1289.02	
38949PA0050001	Rating Area 5	No Preference	63	1324.47	
38949PA0050001	Rating Area 5	No Preference	64 and over	1346.01	
38949PA0050001	Rating Area 6	No Preference	0-14	368.00	
38949PA0050001	Rating Area 6	No Preference	15	400.71	
38949PA0050001	Rating Area 6	No Preference	16	413.22	
38949PA0050001	Rating Area 6	No Preference	17	425.73	
38949PA0050001	Rating Area 6	No Preference	18	439.20	
38949PA0050001	Rating Area 6	No Preference	19	452.66	
38949PA0050001	Rating Area 6	No Preference	20	466.61	
38949PA0050001	Rating Area 6	No Preference	21	481.05	
38949PA0050001	Rating Area 6	No Preference	22	481.05	
38949PA0050001	Rating Area 6	No Preference	23	481.05	
38949PA0050001	Rating Area 6	No Preference	24	481.05	
38949PA0050001	Rating Area 6	No Preference	25	482.97	
38949PA0050001	Rating Area 6	No Preference	26	492.59	
38949PA0050001	Rating Area 6	No Preference	27	504.14	
38949PA0050001	Rating Area 6	No Preference	28	522.90	

2018 Rates Table Template v7.1		<i>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.</i>			
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>			
		<i>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.</i>			
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>			
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>			
HIOS Issuer ID*		38949			
Federal TIN*		25-1522457			
Rate Effective Date*		07/01/2018			
Rate Expiration Date*		09/30/2018			
Rating Method*		Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
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	
38949PA0050001	Rating Area 6	No Preference	29	538.29	
38949PA0050001	Rating Area 6	No Preference	30	545.99	
38949PA0050001	Rating Area 6	No Preference	31	557.53	
38949PA0050001	Rating Area 6	No Preference	32	569.08	
38949PA0050001	Rating Area 6	No Preference	33	576.29	
38949PA0050001	Rating Area 6	No Preference	34	583.99	
38949PA0050001	Rating Area 6	No Preference	35	587.84	
38949PA0050001	Rating Area 6	No Preference	36	591.69	
38949PA0050001	Rating Area 6	No Preference	37	595.54	
38949PA0050001	Rating Area 6	No Preference	38	599.38	
38949PA0050001	Rating Area 6	No Preference	39	607.08	
38949PA0050001	Rating Area 6	No Preference	40	614.78	
38949PA0050001	Rating Area 6	No Preference	41	626.32	
38949PA0050001	Rating Area 6	No Preference	42	637.39	
38949PA0050001	Rating Area 6	No Preference	43	652.78	
38949PA0050001	Rating Area 6	No Preference	44	672.02	
38949PA0050001	Rating Area 6	No Preference	45	694.63	
38949PA0050001	Rating Area 6	No Preference	46	721.57	
38949PA0050001	Rating Area 6	No Preference	47	751.88	
38949PA0050001	Rating Area 6	No Preference	48	786.51	
38949PA0050001	Rating Area 6	No Preference	49	820.66	
38949PA0050001	Rating Area 6	No Preference	50	859.15	
38949PA0050001	Rating Area 6	No Preference	51	897.15	
38949PA0050001	Rating Area 6	No Preference	52	939.00	
38949PA0050001	Rating Area 6	No Preference	53	981.33	
38949PA0050001	Rating Area 6	No Preference	54	1027.03	
38949PA0050001	Rating Area 6	No Preference	55	1072.73	
38949PA0050001	Rating Area 6	No Preference	56	1122.28	
38949PA0050001	Rating Area 6	No Preference	57	1172.31	
38949PA0050001	Rating Area 6	No Preference	58	1225.71	
38949PA0050001	Rating Area 6	No Preference	59	1252.16	
38949PA0050001	Rating Area 6	No Preference	60	1305.56	
38949PA0050001	Rating Area 6	No Preference	61	1351.74	
38949PA0050001	Rating Area 6	No Preference	62	1382.05	
38949PA0050001	Rating Area 6	No Preference	63	1420.05	
38949PA0050001	Rating Area 6	No Preference	64 and over	1443.15	
38949PA0050003	Rating Area 1	No Preference	0-14	209.77	
38949PA0050003	Rating Area 1	No Preference	15	228.41	
38949PA0050003	Rating Area 1	No Preference	16	235.54	
38949PA0050003	Rating Area 1	No Preference	17	242.67	
38949PA0050003	Rating Area 1	No Preference	18	250.35	
38949PA0050003	Rating Area 1	No Preference	19	258.02	
38949PA0050003	Rating Area 1	No Preference	20	265.98	
38949PA0050003	Rating Area 1	No Preference	21	274.20	
38949PA0050003	Rating Area 1	No Preference	22	274.20	
38949PA0050003	Rating Area 1	No Preference	23	274.20	
38949PA0050003	Rating Area 1	No Preference	24	274.20	
38949PA0050003	Rating Area 1	No Preference	25	275.30	
38949PA0050003	Rating Area 1	No Preference	26	280.78	
38949PA0050003	Rating Area 1	No Preference	27	287.36	
38949PA0050003	Rating Area 1	No Preference	28	298.06	
38949PA0050003	Rating Area 1	No Preference	29	306.83	
38949PA0050003	Rating Area 1	No Preference	30	311.22	
38949PA0050003	Rating Area 1	No Preference	31	317.80	
38949PA0050003	Rating Area 1	No Preference	32	324.38	
38949PA0050003	Rating Area 1	No Preference	33	328.49	
38949PA0050003	Rating Area 1	No Preference	34	332.88	
38949PA0050003	Rating Area 1	No Preference	35	335.08	
38949PA0050003	Rating Area 1	No Preference	36	337.27	
38949PA0050003	Rating Area 1	No Preference	37	339.46	
38949PA0050003	Rating Area 1	No Preference	38	341.66	
38949PA0050003	Rating Area 1	No Preference	39	346.04	
38949PA0050003	Rating Area 1	No Preference	40	350.43	
38949PA0050003	Rating Area 1	No Preference	41	357.01	
38949PA0050003	Rating Area 1	No Preference	42	363.32	
38949PA0050003	Rating Area 1	No Preference	43	372.09	
38949PA0050003	Rating Area 1	No Preference	44	383.06	
38949PA0050003	Rating Area 1	No Preference	45	395.95	
38949PA0050003	Rating Area 1	No Preference	46	411.30	
38949PA0050003	Rating Area 1	No Preference	47	428.58	
38949PA0050003	Rating Area 1	No Preference	48	448.32	
38949PA0050003	Rating Area 1	No Preference	49	467.79	
38949PA0050003	Rating Area 1	No Preference	50	489.73	

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*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	07/01/2018				
Rate Expiration Date*	09/30/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
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	
38949PA0050003	Rating Area 1	No Preference	51	511.39	
38949PA0050003	Rating Area 1	No Preference	52	535.24	
38949PA0050003	Rating Area 1	No Preference	53	559.37	
38949PA0050003	Rating Area 1	No Preference	54	585.42	
38949PA0050003	Rating Area 1	No Preference	55	611.47	
38949PA0050003	Rating Area 1	No Preference	56	639.71	
38949PA0050003	Rating Area 1	No Preference	57	668.23	
38949PA0050003	Rating Area 1	No Preference	58	698.67	
38949PA0050003	Rating Area 1	No Preference	59	713.75	
38949PA0050003	Rating Area 1	No Preference	60	744.19	
38949PA0050003	Rating Area 1	No Preference	61	770.51	
38949PA0050003	Rating Area 1	No Preference	62	787.78	
38949PA0050003	Rating Area 1	No Preference	63	809.45	
38949PA0050003	Rating Area 1	No Preference	64 and over	822.60	
38949PA0050003	Rating Area 2	No Preference	0-14	209.77	
38949PA0050003	Rating Area 2	No Preference	15	228.41	
38949PA0050003	Rating Area 2	No Preference	16	235.54	
38949PA0050003	Rating Area 2	No Preference	17	242.67	
38949PA0050003	Rating Area 2	No Preference	18	250.35	
38949PA0050003	Rating Area 2	No Preference	19	258.02	
38949PA0050003	Rating Area 2	No Preference	20	265.98	
38949PA0050003	Rating Area 2	No Preference	21	274.20	
38949PA0050003	Rating Area 2	No Preference	22	274.20	
38949PA0050003	Rating Area 2	No Preference	23	274.20	
38949PA0050003	Rating Area 2	No Preference	24	274.20	
38949PA0050003	Rating Area 2	No Preference	25	275.30	
38949PA0050003	Rating Area 2	No Preference	26	280.78	
38949PA0050003	Rating Area 2	No Preference	27	287.36	
38949PA0050003	Rating Area 2	No Preference	28	298.06	
38949PA0050003	Rating Area 2	No Preference	29	306.83	
38949PA0050003	Rating Area 2	No Preference	30	311.22	
38949PA0050003	Rating Area 2	No Preference	31	317.80	
38949PA0050003	Rating Area 2	No Preference	32	324.38	
38949PA0050003	Rating Area 2	No Preference	33	328.49	
38949PA0050003	Rating Area 2	No Preference	34	332.88	
38949PA0050003	Rating Area 2	No Preference	35	335.08	
38949PA0050003	Rating Area 2	No Preference	36	337.27	
38949PA0050003	Rating Area 2	No Preference	37	339.46	
38949PA0050003	Rating Area 2	No Preference	38	341.66	
38949PA0050003	Rating Area 2	No Preference	39	346.04	
38949PA0050003	Rating Area 2	No Preference	40	350.43	
38949PA0050003	Rating Area 2	No Preference	41	357.01	
38949PA0050003	Rating Area 2	No Preference	42	363.32	
38949PA0050003	Rating Area 2	No Preference	43	372.09	
38949PA0050003	Rating Area 2	No Preference	44	383.06	
38949PA0050003	Rating Area 2	No Preference	45	395.95	
38949PA0050003	Rating Area 2	No Preference	46	411.30	
38949PA0050003	Rating Area 2	No Preference	47	428.58	
38949PA0050003	Rating Area 2	No Preference	48	448.32	
38949PA0050003	Rating Area 2	No Preference	49	467.79	
38949PA0050003	Rating Area 2	No Preference	50	489.73	
38949PA0050003	Rating Area 2	No Preference	51	511.39	
38949PA0050003	Rating Area 2	No Preference	52	535.24	
38949PA0050003	Rating Area 2	No Preference	53	559.37	
38949PA0050003	Rating Area 2	No Preference	54	585.42	
38949PA0050003	Rating Area 2	No Preference	55	611.47	
38949PA0050003	Rating Area 2	No Preference	56	639.71	
38949PA0050003	Rating Area 2	No Preference	57	668.23	
38949PA0050003	Rating Area 2	No Preference	58	698.67	
38949PA0050003	Rating Area 2	No Preference	59	713.75	
38949PA0050003	Rating Area 2	No Preference	60	744.19	
38949PA0050003	Rating Area 2	No Preference	61	770.51	
38949PA0050003	Rating Area 2	No Preference	62	787.78	
38949PA0050003	Rating Area 2	No Preference	63	809.45	
38949PA0050003	Rating Area 2	No Preference	64 and over	822.60	
38949PA0050003	Rating Area 4	No Preference	0-14	209.77	
38949PA0050003	Rating Area 4	No Preference	15	228.41	
38949PA0050003	Rating Area 4	No Preference	16	235.54	
38949PA0050003	Rating Area 4	No Preference	17	242.67	
38949PA0050003	Rating Area 4	No Preference	18	250.35	
38949PA0050003	Rating Area 4	No Preference	19	258.02	
38949PA0050003	Rating Area 4	No Preference	20	265.98	
38949PA0050003	Rating Area 4	No Preference	21	274.20	

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*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	07/01/2018				
Rate Expiration Date*	09/30/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
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	
38949PA0050003	Rating Area 4	No Preference	22	274.20	
38949PA0050003	Rating Area 4	No Preference	23	274.20	
38949PA0050003	Rating Area 4	No Preference	24	274.20	
38949PA0050003	Rating Area 4	No Preference	25	275.30	
38949PA0050003	Rating Area 4	No Preference	26	280.78	
38949PA0050003	Rating Area 4	No Preference	27	287.36	
38949PA0050003	Rating Area 4	No Preference	28	298.06	
38949PA0050003	Rating Area 4	No Preference	29	306.83	
38949PA0050003	Rating Area 4	No Preference	30	311.22	
38949PA0050003	Rating Area 4	No Preference	31	317.80	
38949PA0050003	Rating Area 4	No Preference	32	324.38	
38949PA0050003	Rating Area 4	No Preference	33	328.49	
38949PA0050003	Rating Area 4	No Preference	34	332.88	
38949PA0050003	Rating Area 4	No Preference	35	335.08	
38949PA0050003	Rating Area 4	No Preference	36	337.27	
38949PA0050003	Rating Area 4	No Preference	37	339.46	
38949PA0050003	Rating Area 4	No Preference	38	341.66	
38949PA0050003	Rating Area 4	No Preference	39	346.04	
38949PA0050003	Rating Area 4	No Preference	40	350.43	
38949PA0050003	Rating Area 4	No Preference	41	357.01	
38949PA0050003	Rating Area 4	No Preference	42	363.32	
38949PA0050003	Rating Area 4	No Preference	43	372.09	
38949PA0050003	Rating Area 4	No Preference	44	383.06	
38949PA0050003	Rating Area 4	No Preference	45	395.95	
38949PA0050003	Rating Area 4	No Preference	46	411.30	
38949PA0050003	Rating Area 4	No Preference	47	428.58	
38949PA0050003	Rating Area 4	No Preference	48	448.32	
38949PA0050003	Rating Area 4	No Preference	49	467.79	
38949PA0050003	Rating Area 4	No Preference	50	489.73	
38949PA0050003	Rating Area 4	No Preference	51	511.39	
38949PA0050003	Rating Area 4	No Preference	52	535.24	
38949PA0050003	Rating Area 4	No Preference	53	559.37	
38949PA0050003	Rating Area 4	No Preference	54	585.42	
38949PA0050003	Rating Area 4	No Preference	55	611.47	
38949PA0050003	Rating Area 4	No Preference	56	639.71	
38949PA0050003	Rating Area 4	No Preference	57	668.23	
38949PA0050003	Rating Area 4	No Preference	58	698.67	
38949PA0050003	Rating Area 4	No Preference	59	713.75	
38949PA0050003	Rating Area 4	No Preference	60	744.19	
38949PA0050003	Rating Area 4	No Preference	61	770.51	
38949PA0050003	Rating Area 4	No Preference	62	787.78	
38949PA0050003	Rating Area 4	No Preference	63	809.45	
38949PA0050003	Rating Area 4	No Preference	64 and over	822.60	
38949PA0050003	Rating Area 5	No Preference	0-14	209.77	
38949PA0050003	Rating Area 5	No Preference	15	228.41	
38949PA0050003	Rating Area 5	No Preference	16	235.54	
38949PA0050003	Rating Area 5	No Preference	17	242.67	
38949PA0050003	Rating Area 5	No Preference	18	250.35	
38949PA0050003	Rating Area 5	No Preference	19	258.02	
38949PA0050003	Rating Area 5	No Preference	20	265.98	
38949PA0050003	Rating Area 5	No Preference	21	274.20	
38949PA0050003	Rating Area 5	No Preference	22	274.20	
38949PA0050003	Rating Area 5	No Preference	23	274.20	
38949PA0050003	Rating Area 5	No Preference	24	274.20	
38949PA0050003	Rating Area 5	No Preference	25	275.30	
38949PA0050003	Rating Area 5	No Preference	26	280.78	
38949PA0050003	Rating Area 5	No Preference	27	287.36	
38949PA0050003	Rating Area 5	No Preference	28	298.06	
38949PA0050003	Rating Area 5	No Preference	29	306.83	
38949PA0050003	Rating Area 5	No Preference	30	311.22	
38949PA0050003	Rating Area 5	No Preference	31	317.80	
38949PA0050003	Rating Area 5	No Preference	32	324.38	
38949PA0050003	Rating Area 5	No Preference	33	328.49	
38949PA0050003	Rating Area 5	No Preference	34	332.88	
38949PA0050003	Rating Area 5	No Preference	35	335.08	
38949PA0050003	Rating Area 5	No Preference	36	337.27	
38949PA0050003	Rating Area 5	No Preference	37	339.46	
38949PA0050003	Rating Area 5	No Preference	38	341.66	
38949PA0050003	Rating Area 5	No Preference	39	346.04	
38949PA0050003	Rating Area 5	No Preference	40	350.43	
38949PA0050003	Rating Area 5	No Preference	41	357.01	
38949PA0050003	Rating Area 5	No Preference	42	363.32	
38949PA0050003	Rating Area 5	No Preference	43	372.09	

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*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	07/01/2018				
Rate Expiration Date*	09/30/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
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	
38949PA0050003	Rating Area 5	No Preference	44	383.06	
38949PA0050003	Rating Area 5	No Preference	45	395.95	
38949PA0050003	Rating Area 5	No Preference	46	411.30	
38949PA0050003	Rating Area 5	No Preference	47	428.58	
38949PA0050003	Rating Area 5	No Preference	48	448.32	
38949PA0050003	Rating Area 5	No Preference	49	467.79	
38949PA0050003	Rating Area 5	No Preference	50	489.73	
38949PA0050003	Rating Area 5	No Preference	51	511.39	
38949PA0050003	Rating Area 5	No Preference	52	535.24	
38949PA0050003	Rating Area 5	No Preference	53	559.37	
38949PA0050003	Rating Area 5	No Preference	54	585.42	
38949PA0050003	Rating Area 5	No Preference	55	611.47	
38949PA0050003	Rating Area 5	No Preference	56	639.71	
38949PA0050003	Rating Area 5	No Preference	57	668.23	
38949PA0050003	Rating Area 5	No Preference	58	698.67	
38949PA0050003	Rating Area 5	No Preference	59	713.75	
38949PA0050003	Rating Area 5	No Preference	60	744.19	
38949PA0050003	Rating Area 5	No Preference	61	770.51	
38949PA0050003	Rating Area 5	No Preference	62	787.78	
38949PA0050003	Rating Area 5	No Preference	63	809.45	
38949PA0050003	Rating Area 5	No Preference	64 and over	822.60	
38949PA0050003	Rating Area 6	No Preference	0-14	224.90	
38949PA0050003	Rating Area 6	No Preference	15	244.89	
38949PA0050003	Rating Area 6	No Preference	16	252.54	
38949PA0050003	Rating Area 6	No Preference	17	260.18	
38949PA0050003	Rating Area 6	No Preference	18	268.41	
38949PA0050003	Rating Area 6	No Preference	19	276.65	
38949PA0050003	Rating Area 6	No Preference	20	285.17	
38949PA0050003	Rating Area 6	No Preference	21	293.99	
38949PA0050003	Rating Area 6	No Preference	22	293.99	
38949PA0050003	Rating Area 6	No Preference	23	293.99	
38949PA0050003	Rating Area 6	No Preference	24	293.99	
38949PA0050003	Rating Area 6	No Preference	25	295.17	
38949PA0050003	Rating Area 6	No Preference	26	301.05	
38949PA0050003	Rating Area 6	No Preference	27	308.10	
38949PA0050003	Rating Area 6	No Preference	28	319.57	
38949PA0050003	Rating Area 6	No Preference	29	328.98	
38949PA0050003	Rating Area 6	No Preference	30	333.68	
38949PA0050003	Rating Area 6	No Preference	31	340.74	
38949PA0050003	Rating Area 6	No Preference	32	347.79	
38949PA0050003	Rating Area 6	No Preference	33	352.20	
38949PA0050003	Rating Area 6	No Preference	34	356.90	
38949PA0050003	Rating Area 6	No Preference	35	359.26	
38949PA0050003	Rating Area 6	No Preference	36	361.61	
38949PA0050003	Rating Area 6	No Preference	37	363.96	
38949PA0050003	Rating Area 6	No Preference	38	366.31	
38949PA0050003	Rating Area 6	No Preference	39	371.02	
38949PA0050003	Rating Area 6	No Preference	40	375.72	
38949PA0050003	Rating Area 6	No Preference	41	382.78	
38949PA0050003	Rating Area 6	No Preference	42	389.54	
38949PA0050003	Rating Area 6	No Preference	43	398.95	
38949PA0050003	Rating Area 6	No Preference	44	410.70	
38949PA0050003	Rating Area 6	No Preference	45	424.52	
38949PA0050003	Rating Area 6	No Preference	46	440.99	
38949PA0050003	Rating Area 6	No Preference	47	459.51	
38949PA0050003	Rating Area 6	No Preference	48	480.67	
38949PA0050003	Rating Area 6	No Preference	49	501.55	
38949PA0050003	Rating Area 6	No Preference	50	525.07	
38949PA0050003	Rating Area 6	No Preference	51	548.29	
38949PA0050003	Rating Area 6	No Preference	52	573.87	
38949PA0050003	Rating Area 6	No Preference	53	599.74	
38949PA0050003	Rating Area 6	No Preference	54	627.67	
38949PA0050003	Rating Area 6	No Preference	55	655.60	
38949PA0050003	Rating Area 6	No Preference	56	685.88	
38949PA0050003	Rating Area 6	No Preference	57	716.45	
38949PA0050003	Rating Area 6	No Preference	58	749.09	
38949PA0050003	Rating Area 6	No Preference	59	765.26	
38949PA0050003	Rating Area 6	No Preference	60	797.89	
38949PA0050003	Rating Area 6	No Preference	61	826.11	
38949PA0050003	Rating Area 6	No Preference	62	844.63	
38949PA0050003	Rating Area 6	No Preference	63	867.86	
38949PA0050003	Rating Area 6	No Preference	64 and over	881.97	

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* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	38949				
	25-1522457				
	10/01/2018				
	12/31/2018				
	Age-Based Rates				
Plan ID *	Rating Area ID *	Tobacco *	Age *	Individual 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	
38949PA0050001	Rating Area 1	No Preference	0-14	350.54	
38949PA0050001	Rating Area 1	No Preference	15	381.70	
38949PA0050001	Rating Area 1	No Preference	16	393.62	
38949PA0050001	Rating Area 1	No Preference	17	405.53	
38949PA0050001	Rating Area 1	No Preference	18	418.36	
38949PA0050001	Rating Area 1	No Preference	19	431.19	
38949PA0050001	Rating Area 1	No Preference	20	444.48	
38949PA0050001	Rating Area 1	No Preference	21	458.23	
38949PA0050001	Rating Area 1	No Preference	22	458.23	
38949PA0050001	Rating Area 1	No Preference	23	458.23	
38949PA0050001	Rating Area 1	No Preference	24	458.23	
38949PA0050001	Rating Area 1	No Preference	25	460.06	
38949PA0050001	Rating Area 1	No Preference	26	469.23	
38949PA0050001	Rating Area 1	No Preference	27	480.22	
38949PA0050001	Rating Area 1	No Preference	28	498.09	
38949PA0050001	Rating Area 1	No Preference	29	512.76	
38949PA0050001	Rating Area 1	No Preference	30	520.09	
38949PA0050001	Rating Area 1	No Preference	31	531.09	
38949PA0050001	Rating Area 1	No Preference	32	542.08	
38949PA0050001	Rating Area 1	No Preference	33	548.96	
38949PA0050001	Rating Area 1	No Preference	34	556.29	
38949PA0050001	Rating Area 1	No Preference	35	559.96	
38949PA0050001	Rating Area 1	No Preference	36	563.62	
38949PA0050001	Rating Area 1	No Preference	37	567.29	
38949PA0050001	Rating Area 1	No Preference	38	570.95	
38949PA0050001	Rating Area 1	No Preference	39	578.28	
38949PA0050001	Rating Area 1	No Preference	40	585.62	
38949PA0050001	Rating Area 1	No Preference	41	596.61	
38949PA0050001	Rating Area 1	No Preference	42	607.15	
38949PA0050001	Rating Area 1	No Preference	43	621.82	
38949PA0050001	Rating Area 1	No Preference	44	640.15	
38949PA0050001	Rating Area 1	No Preference	45	661.68	
38949PA0050001	Rating Area 1	No Preference	46	687.34	
38949PA0050001	Rating Area 1	No Preference	47	716.21	
38949PA0050001	Rating Area 1	No Preference	48	749.20	
38949PA0050001	Rating Area 1	No Preference	49	781.74	
38949PA0050001	Rating Area 1	No Preference	50	818.40	
38949PA0050001	Rating Area 1	No Preference	51	854.60	
38949PA0050001	Rating Area 1	No Preference	52	894.46	
38949PA0050001	Rating Area 1	No Preference	53	934.79	
38949PA0050001	Rating Area 1	No Preference	54	978.32	
38949PA0050001	Rating Area 1	No Preference	55	1021.85	
38949PA0050001	Rating Area 1	No Preference	56	1069.05	
38949PA0050001	Rating Area 1	No Preference	57	1116.70	
38949PA0050001	Rating Area 1	No Preference	58	1167.57	
38949PA0050001	Rating Area 1	No Preference	59	1192.77	
38949PA0050001	Rating Area 1	No Preference	60	1243.63	
38949PA0050001	Rating Area 1	No Preference	61	1287.62	
38949PA0050001	Rating Area 1	No Preference	62	1316.49	
38949PA0050001	Rating Area 1	No Preference	63	1352.69	
38949PA0050001	Rating Area 1	No Preference	64 and over	1374.69	
38949PA0050001	Rating Area 2	No Preference	0-14	350.54	
38949PA0050001	Rating Area 2	No Preference	15	381.70	
38949PA0050001	Rating Area 2	No Preference	16	393.62	
38949PA0050001	Rating Area 2	No Preference	17	405.53	
38949PA0050001	Rating Area 2	No Preference	18	418.36	
38949PA0050001	Rating Area 2	No Preference	19	431.19	
38949PA0050001	Rating Area 2	No Preference	20	444.48	
38949PA0050001	Rating Area 2	No Preference	21	458.23	
38949PA0050001	Rating Area 2	No Preference	22	458.23	
38949PA0050001	Rating Area 2	No Preference	23	458.23	
38949PA0050001	Rating Area 2	No Preference	24	458.23	
38949PA0050001	Rating Area 2	No Preference	25	460.06	
38949PA0050001	Rating Area 2	No Preference	26	469.23	
38949PA0050001	Rating Area 2	No Preference	27	480.22	
38949PA0050001	Rating Area 2	No Preference	28	498.09	
38949PA0050001	Rating Area 2	No Preference	29	512.76	
38949PA0050001	Rating Area 2	No Preference	30	520.09	
38949PA0050001	Rating Area 2	No Preference	31	531.09	
38949PA0050001	Rating Area 2	No Preference	32	542.08	
38949PA0050001	Rating Area 2	No Preference	33	548.96	
38949PA0050001	Rating Area 2	No Preference	34	556.29	
38949PA0050001	Rating Area 2	No Preference	35	559.96	

2018 Rates Table Template v7.1		<i>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.</i>			
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>			
		<i>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.</i>			
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>			
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>			
HIOS Issuer ID*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	10/01/2018				
Rate Expiration Date*	12/31/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
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	
38949PA0050001	Rating Area 2	No Preference	36	563.62	
38949PA0050001	Rating Area 2	No Preference	37	567.29	
38949PA0050001	Rating Area 2	No Preference	38	570.95	
38949PA0050001	Rating Area 2	No Preference	39	578.28	
38949PA0050001	Rating Area 2	No Preference	40	585.62	
38949PA0050001	Rating Area 2	No Preference	41	596.61	
38949PA0050001	Rating Area 2	No Preference	42	607.15	
38949PA0050001	Rating Area 2	No Preference	43	621.82	
38949PA0050001	Rating Area 2	No Preference	44	640.15	
38949PA0050001	Rating Area 2	No Preference	45	661.68	
38949PA0050001	Rating Area 2	No Preference	46	687.34	
38949PA0050001	Rating Area 2	No Preference	47	716.21	
38949PA0050001	Rating Area 2	No Preference	48	749.20	
38949PA0050001	Rating Area 2	No Preference	49	781.74	
38949PA0050001	Rating Area 2	No Preference	50	818.40	
38949PA0050001	Rating Area 2	No Preference	51	854.60	
38949PA0050001	Rating Area 2	No Preference	52	894.46	
38949PA0050001	Rating Area 2	No Preference	53	934.79	
38949PA0050001	Rating Area 2	No Preference	54	978.32	
38949PA0050001	Rating Area 2	No Preference	55	1021.85	
38949PA0050001	Rating Area 2	No Preference	56	1069.05	
38949PA0050001	Rating Area 2	No Preference	57	1116.70	
38949PA0050001	Rating Area 2	No Preference	58	1167.57	
38949PA0050001	Rating Area 2	No Preference	59	1192.77	
38949PA0050001	Rating Area 2	No Preference	60	1243.63	
38949PA0050001	Rating Area 2	No Preference	61	1287.62	
38949PA0050001	Rating Area 2	No Preference	62	1316.49	
38949PA0050001	Rating Area 2	No Preference	63	1352.69	
38949PA0050001	Rating Area 2	No Preference	64 and over	1374.69	
38949PA0050001	Rating Area 4	No Preference	0-14	350.54	
38949PA0050001	Rating Area 4	No Preference	15	381.70	
38949PA0050001	Rating Area 4	No Preference	16	393.62	
38949PA0050001	Rating Area 4	No Preference	17	405.53	
38949PA0050001	Rating Area 4	No Preference	18	418.36	
38949PA0050001	Rating Area 4	No Preference	19	431.19	
38949PA0050001	Rating Area 4	No Preference	20	444.48	
38949PA0050001	Rating Area 4	No Preference	21	458.23	
38949PA0050001	Rating Area 4	No Preference	22	458.23	
38949PA0050001	Rating Area 4	No Preference	23	458.23	
38949PA0050001	Rating Area 4	No Preference	24	458.23	
38949PA0050001	Rating Area 4	No Preference	25	460.06	
38949PA0050001	Rating Area 4	No Preference	26	469.23	
38949PA0050001	Rating Area 4	No Preference	27	480.22	
38949PA0050001	Rating Area 4	No Preference	28	498.09	
38949PA0050001	Rating Area 4	No Preference	29	512.76	
38949PA0050001	Rating Area 4	No Preference	30	520.09	
38949PA0050001	Rating Area 4	No Preference	31	531.09	
38949PA0050001	Rating Area 4	No Preference	32	542.08	
38949PA0050001	Rating Area 4	No Preference	33	548.96	
38949PA0050001	Rating Area 4	No Preference	34	556.29	
38949PA0050001	Rating Area 4	No Preference	35	559.96	
38949PA0050001	Rating Area 4	No Preference	36	563.62	
38949PA0050001	Rating Area 4	No Preference	37	567.29	
38949PA0050001	Rating Area 4	No Preference	38	570.95	
38949PA0050001	Rating Area 4	No Preference	39	578.28	
38949PA0050001	Rating Area 4	No Preference	40	585.62	
38949PA0050001	Rating Area 4	No Preference	41	596.61	
38949PA0050001	Rating Area 4	No Preference	42	607.15	
38949PA0050001	Rating Area 4	No Preference	43	621.82	
38949PA0050001	Rating Area 4	No Preference	44	640.15	
38949PA0050001	Rating Area 4	No Preference	45	661.68	
38949PA0050001	Rating Area 4	No Preference	46	687.34	
38949PA0050001	Rating Area 4	No Preference	47	716.21	
38949PA0050001	Rating Area 4	No Preference	48	749.20	
38949PA0050001	Rating Area 4	No Preference	49	781.74	
38949PA0050001	Rating Area 4	No Preference	50	818.40	
38949PA0050001	Rating Area 4	No Preference	51	854.60	
38949PA0050001	Rating Area 4	No Preference	52	894.46	
38949PA0050001	Rating Area 4	No Preference	53	934.79	
38949PA0050001	Rating Area 4	No Preference	54	978.32	
38949PA0050001	Rating Area 4	No Preference	55	1021.85	
38949PA0050001	Rating Area 4	No Preference	56	1069.05	
38949PA0050001	Rating Area 4	No Preference	57	1116.70	

2018 Rates Table Template v7.1		<i>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.</i>			
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>			
		<i>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.</i>			
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>			
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	38949				
	25-1522457				
	10/01/2018				
	12/31/2018				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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	
38949PA0050001	Rating Area 4	No Preference	58	1167.57	
38949PA0050001	Rating Area 4	No Preference	59	1192.77	
38949PA0050001	Rating Area 4	No Preference	60	1243.63	
38949PA0050001	Rating Area 4	No Preference	61	1287.62	
38949PA0050001	Rating Area 4	No Preference	62	1316.49	
38949PA0050001	Rating Area 4	No Preference	63	1352.69	
38949PA0050001	Rating Area 4	No Preference	64 and over	1374.69	
38949PA0050001	Rating Area 5	No Preference	0-14	350.54	
38949PA0050001	Rating Area 5	No Preference	15	381.70	
38949PA0050001	Rating Area 5	No Preference	16	393.62	
38949PA0050001	Rating Area 5	No Preference	17	405.53	
38949PA0050001	Rating Area 5	No Preference	18	418.36	
38949PA0050001	Rating Area 5	No Preference	19	431.19	
38949PA0050001	Rating Area 5	No Preference	20	444.48	
38949PA0050001	Rating Area 5	No Preference	21	458.23	
38949PA0050001	Rating Area 5	No Preference	22	458.23	
38949PA0050001	Rating Area 5	No Preference	23	458.23	
38949PA0050001	Rating Area 5	No Preference	24	458.23	
38949PA0050001	Rating Area 5	No Preference	25	460.06	
38949PA0050001	Rating Area 5	No Preference	26	469.23	
38949PA0050001	Rating Area 5	No Preference	27	480.22	
38949PA0050001	Rating Area 5	No Preference	28	498.09	
38949PA0050001	Rating Area 5	No Preference	29	512.76	
38949PA0050001	Rating Area 5	No Preference	30	520.09	
38949PA0050001	Rating Area 5	No Preference	31	531.09	
38949PA0050001	Rating Area 5	No Preference	32	542.08	
38949PA0050001	Rating Area 5	No Preference	33	548.96	
38949PA0050001	Rating Area 5	No Preference	34	556.29	
38949PA0050001	Rating Area 5	No Preference	35	559.96	
38949PA0050001	Rating Area 5	No Preference	36	563.62	
38949PA0050001	Rating Area 5	No Preference	37	567.29	
38949PA0050001	Rating Area 5	No Preference	38	570.95	
38949PA0050001	Rating Area 5	No Preference	39	578.28	
38949PA0050001	Rating Area 5	No Preference	40	585.62	
38949PA0050001	Rating Area 5	No Preference	41	596.61	
38949PA0050001	Rating Area 5	No Preference	42	607.15	
38949PA0050001	Rating Area 5	No Preference	43	621.82	
38949PA0050001	Rating Area 5	No Preference	44	640.15	
38949PA0050001	Rating Area 5	No Preference	45	661.68	
38949PA0050001	Rating Area 5	No Preference	46	687.34	
38949PA0050001	Rating Area 5	No Preference	47	716.21	
38949PA0050001	Rating Area 5	No Preference	48	749.20	
38949PA0050001	Rating Area 5	No Preference	49	781.74	
38949PA0050001	Rating Area 5	No Preference	50	818.40	
38949PA0050001	Rating Area 5	No Preference	51	854.60	
38949PA0050001	Rating Area 5	No Preference	52	894.46	
38949PA0050001	Rating Area 5	No Preference	53	934.79	
38949PA0050001	Rating Area 5	No Preference	54	978.32	
38949PA0050001	Rating Area 5	No Preference	55	1021.85	
38949PA0050001	Rating Area 5	No Preference	56	1069.05	
38949PA0050001	Rating Area 5	No Preference	57	1116.70	
38949PA0050001	Rating Area 5	No Preference	58	1167.57	
38949PA0050001	Rating Area 5	No Preference	59	1192.77	
38949PA0050001	Rating Area 5	No Preference	60	1243.63	
38949PA0050001	Rating Area 5	No Preference	61	1287.62	
38949PA0050001	Rating Area 5	No Preference	62	1316.49	
38949PA0050001	Rating Area 5	No Preference	63	1352.69	
38949PA0050001	Rating Area 5	No Preference	64 and over	1374.69	
38949PA0050001	Rating Area 6	No Preference	0-14	375.84	
38949PA0050001	Rating Area 6	No Preference	15	409.25	
38949PA0050001	Rating Area 6	No Preference	16	422.02	
38949PA0050001	Rating Area 6	No Preference	17	434.80	
38949PA0050001	Rating Area 6	No Preference	18	448.55	
38949PA0050001	Rating Area 6	No Preference	19	462.31	
38949PA0050001	Rating Area 6	No Preference	20	476.56	
38949PA0050001	Rating Area 6	No Preference	21	491.30	
38949PA0050001	Rating Area 6	No Preference	22	491.30	
38949PA0050001	Rating Area 6	No Preference	23	491.30	
38949PA0050001	Rating Area 6	No Preference	24	491.30	
38949PA0050001	Rating Area 6	No Preference	25	493.26	
38949PA0050001	Rating Area 6	No Preference	26	503.09	
38949PA0050001	Rating Area 6	No Preference	27	514.88	
38949PA0050001	Rating Area 6	No Preference	28	534.04	

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*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	10/01/2018				
Rate Expiration Date*	12/31/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
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	
38949PA0050001	Rating Area 6	No Preference	29	549.76	
38949PA0050001	Rating Area 6	No Preference	30	557.62	
38949PA0050001	Rating Area 6	No Preference	31	569.41	
38949PA0050001	Rating Area 6	No Preference	32	581.20	
38949PA0050001	Rating Area 6	No Preference	33	588.57	
38949PA0050001	Rating Area 6	No Preference	34	596.43	
38949PA0050001	Rating Area 6	No Preference	35	600.36	
38949PA0050001	Rating Area 6	No Preference	36	604.30	
38949PA0050001	Rating Area 6	No Preference	37	608.23	
38949PA0050001	Rating Area 6	No Preference	38	612.16	
38949PA0050001	Rating Area 6	No Preference	39	620.02	
38949PA0050001	Rating Area 6	No Preference	40	627.88	
38949PA0050001	Rating Area 6	No Preference	41	639.67	
38949PA0050001	Rating Area 6	No Preference	42	650.97	
38949PA0050001	Rating Area 6	No Preference	43	666.69	
38949PA0050001	Rating Area 6	No Preference	44	686.34	
38949PA0050001	Rating Area 6	No Preference	45	709.43	
38949PA0050001	Rating Area 6	No Preference	46	736.95	
38949PA0050001	Rating Area 6	No Preference	47	767.90	
38949PA0050001	Rating Area 6	No Preference	48	803.27	
38949PA0050001	Rating Area 6	No Preference	49	838.15	
38949PA0050001	Rating Area 6	No Preference	50	877.46	
38949PA0050001	Rating Area 6	No Preference	51	916.27	
38949PA0050001	Rating Area 6	No Preference	52	959.01	
38949PA0050001	Rating Area 6	No Preference	53	1002.25	
38949PA0050001	Rating Area 6	No Preference	54	1048.92	
38949PA0050001	Rating Area 6	No Preference	55	1095.59	
38949PA0050001	Rating Area 6	No Preference	56	1146.20	
38949PA0050001	Rating Area 6	No Preference	57	1197.29	
38949PA0050001	Rating Area 6	No Preference	58	1251.82	
38949PA0050001	Rating Area 6	No Preference	59	1278.85	
38949PA0050001	Rating Area 6	No Preference	60	1333.38	
38949PA0050001	Rating Area 6	No Preference	61	1380.54	
38949PA0050001	Rating Area 6	No Preference	62	1411.50	
38949PA0050001	Rating Area 6	No Preference	63	1450.31	
38949PA0050001	Rating Area 6	No Preference	64 and over	1473.90	
38949PA0050003	Rating Area 1	No Preference	0-14	214.23	
38949PA0050003	Rating Area 1	No Preference	15	233.28	
38949PA0050003	Rating Area 1	No Preference	16	240.56	
38949PA0050003	Rating Area 1	No Preference	17	247.84	
38949PA0050003	Rating Area 1	No Preference	18	255.68	
38949PA0050003	Rating Area 1	No Preference	19	263.52	
38949PA0050003	Rating Area 1	No Preference	20	271.64	
38949PA0050003	Rating Area 1	No Preference	21	280.05	
38949PA0050003	Rating Area 1	No Preference	22	280.05	
38949PA0050003	Rating Area 1	No Preference	23	280.05	
38949PA0050003	Rating Area 1	No Preference	24	280.05	
38949PA0050003	Rating Area 1	No Preference	25	281.17	
38949PA0050003	Rating Area 1	No Preference	26	286.77	
38949PA0050003	Rating Area 1	No Preference	27	293.49	
38949PA0050003	Rating Area 1	No Preference	28	304.41	
38949PA0050003	Rating Area 1	No Preference	29	313.37	
38949PA0050003	Rating Area 1	No Preference	30	317.85	
38949PA0050003	Rating Area 1	No Preference	31	324.57	
38949PA0050003	Rating Area 1	No Preference	32	331.29	
38949PA0050003	Rating Area 1	No Preference	33	335.49	
38949PA0050003	Rating Area 1	No Preference	34	339.98	
38949PA0050003	Rating Area 1	No Preference	35	342.22	
38949PA0050003	Rating Area 1	No Preference	36	344.46	
38949PA0050003	Rating Area 1	No Preference	37	346.70	
38949PA0050003	Rating Area 1	No Preference	38	348.94	
38949PA0050003	Rating Area 1	No Preference	39	353.42	
38949PA0050003	Rating Area 1	No Preference	40	357.90	
38949PA0050003	Rating Area 1	No Preference	41	364.62	
38949PA0050003	Rating Area 1	No Preference	42	371.06	
38949PA0050003	Rating Area 1	No Preference	43	380.02	
38949PA0050003	Rating Area 1	No Preference	44	391.22	
38949PA0050003	Rating Area 1	No Preference	45	404.39	
38949PA0050003	Rating Area 1	No Preference	46	420.07	
38949PA0050003	Rating Area 1	No Preference	47	437.71	
38949PA0050003	Rating Area 1	No Preference	48	457.87	
38949PA0050003	Rating Area 1	No Preference	49	477.76	
38949PA0050003	Rating Area 1	No Preference	50	500.16	

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*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	10/01/2018				
Rate Expiration Date*	12/31/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
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	
38949PA0050003	Rating Area 1	No Preference	51	522.29	
38949PA0050003	Rating Area 1	No Preference	52	546.65	
38949PA0050003	Rating Area 1	No Preference	53	571.29	
38949PA0050003	Rating Area 1	No Preference	54	597.90	
38949PA0050003	Rating Area 1	No Preference	55	624.50	
38949PA0050003	Rating Area 1	No Preference	56	653.35	
38949PA0050003	Rating Area 1	No Preference	57	682.47	
38949PA0050003	Rating Area 1	No Preference	58	713.56	
38949PA0050003	Rating Area 1	No Preference	59	728.96	
38949PA0050003	Rating Area 1	No Preference	60	760.04	
38949PA0050003	Rating Area 1	No Preference	61	786.93	
38949PA0050003	Rating Area 1	No Preference	62	804.57	
38949PA0050003	Rating Area 1	No Preference	63	826.69	
38949PA0050003	Rating Area 1	No Preference	64 and over	840.15	
38949PA0050003	Rating Area 2	No Preference	0-14	214.23	
38949PA0050003	Rating Area 2	No Preference	15	233.28	
38949PA0050003	Rating Area 2	No Preference	16	240.56	
38949PA0050003	Rating Area 2	No Preference	17	247.84	
38949PA0050003	Rating Area 2	No Preference	18	255.68	
38949PA0050003	Rating Area 2	No Preference	19	263.52	
38949PA0050003	Rating Area 2	No Preference	20	271.64	
38949PA0050003	Rating Area 2	No Preference	21	280.05	
38949PA0050003	Rating Area 2	No Preference	22	280.05	
38949PA0050003	Rating Area 2	No Preference	23	280.05	
38949PA0050003	Rating Area 2	No Preference	24	280.05	
38949PA0050003	Rating Area 2	No Preference	25	281.17	
38949PA0050003	Rating Area 2	No Preference	26	286.77	
38949PA0050003	Rating Area 2	No Preference	27	293.49	
38949PA0050003	Rating Area 2	No Preference	28	304.41	
38949PA0050003	Rating Area 2	No Preference	29	313.37	
38949PA0050003	Rating Area 2	No Preference	30	317.85	
38949PA0050003	Rating Area 2	No Preference	31	324.57	
38949PA0050003	Rating Area 2	No Preference	32	331.29	
38949PA0050003	Rating Area 2	No Preference	33	335.49	
38949PA0050003	Rating Area 2	No Preference	34	339.98	
38949PA0050003	Rating Area 2	No Preference	35	342.22	
38949PA0050003	Rating Area 2	No Preference	36	344.46	
38949PA0050003	Rating Area 2	No Preference	37	346.70	
38949PA0050003	Rating Area 2	No Preference	38	348.94	
38949PA0050003	Rating Area 2	No Preference	39	353.42	
38949PA0050003	Rating Area 2	No Preference	40	357.90	
38949PA0050003	Rating Area 2	No Preference	41	364.62	
38949PA0050003	Rating Area 2	No Preference	42	371.06	
38949PA0050003	Rating Area 2	No Preference	43	380.02	
38949PA0050003	Rating Area 2	No Preference	44	391.22	
38949PA0050003	Rating Area 2	No Preference	45	404.39	
38949PA0050003	Rating Area 2	No Preference	46	420.07	
38949PA0050003	Rating Area 2	No Preference	47	437.71	
38949PA0050003	Rating Area 2	No Preference	48	457.87	
38949PA0050003	Rating Area 2	No Preference	49	477.76	
38949PA0050003	Rating Area 2	No Preference	50	500.16	
38949PA0050003	Rating Area 2	No Preference	51	522.29	
38949PA0050003	Rating Area 2	No Preference	52	546.65	
38949PA0050003	Rating Area 2	No Preference	53	571.29	
38949PA0050003	Rating Area 2	No Preference	54	597.90	
38949PA0050003	Rating Area 2	No Preference	55	624.50	
38949PA0050003	Rating Area 2	No Preference	56	653.35	
38949PA0050003	Rating Area 2	No Preference	57	682.47	
38949PA0050003	Rating Area 2	No Preference	58	713.56	
38949PA0050003	Rating Area 2	No Preference	59	728.96	
38949PA0050003	Rating Area 2	No Preference	60	760.04	
38949PA0050003	Rating Area 2	No Preference	61	786.93	
38949PA0050003	Rating Area 2	No Preference	62	804.57	
38949PA0050003	Rating Area 2	No Preference	63	826.69	
38949PA0050003	Rating Area 2	No Preference	64 and over	840.15	
38949PA0050003	Rating Area 4	No Preference	0-14	214.23	
38949PA0050003	Rating Area 4	No Preference	15	233.28	
38949PA0050003	Rating Area 4	No Preference	16	240.56	
38949PA0050003	Rating Area 4	No Preference	17	247.84	
38949PA0050003	Rating Area 4	No Preference	18	255.68	
38949PA0050003	Rating Area 4	No Preference	19	263.52	
38949PA0050003	Rating Area 4	No Preference	20	271.64	
38949PA0050003	Rating Area 4	No Preference	21	280.05	

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* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	38949					
	25-1522457					
	10/01/2018					
	12/31/2018					
	Age-Based Rates					
Plan ID *	Rating Area ID *	Tobacco *	Age *	Individual 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		
38949PA0050003	Rating Area 4	No Preference	22	280.05		
	Rating Area 4	No Preference	23	280.05		
	Rating Area 4	No Preference	24	280.05		
	Rating Area 4	No Preference	25	281.17		
	Rating Area 4	No Preference	26	286.77		
	Rating Area 4	No Preference	27	293.49		
	Rating Area 4	No Preference	28	304.41		
	Rating Area 4	No Preference	29	313.37		
	Rating Area 4	No Preference	30	317.85		
	Rating Area 4	No Preference	31	324.57		
	Rating Area 4	No Preference	32	331.29		
	Rating Area 4	No Preference	33	335.49		
	Rating Area 4	No Preference	34	339.98		
	Rating Area 4	No Preference	35	342.22		
	Rating Area 4	No Preference	36	344.46		
	Rating Area 4	No Preference	37	346.70		
	Rating Area 4	No Preference	38	348.94		
	Rating Area 4	No Preference	39	353.42		
	Rating Area 4	No Preference	40	357.90		
	Rating Area 4	No Preference	41	364.62		
	Rating Area 4	No Preference	42	371.06		
	Rating Area 4	No Preference	43	380.02		
	Rating Area 4	No Preference	44	391.22		
	Rating Area 4	No Preference	45	404.39		
	Rating Area 4	No Preference	46	420.07		
	Rating Area 4	No Preference	47	437.71		
	Rating Area 4	No Preference	48	457.87		
	Rating Area 4	No Preference	49	477.76		
	Rating Area 4	No Preference	50	500.16		
	Rating Area 4	No Preference	51	522.29		
	Rating Area 4	No Preference	52	546.65		
	Rating Area 4	No Preference	53	571.29		
	Rating Area 4	No Preference	54	597.90		
	Rating Area 4	No Preference	55	624.50		
	Rating Area 4	No Preference	56	653.35		
	Rating Area 4	No Preference	57	682.47		
	Rating Area 4	No Preference	58	713.56		
	Rating Area 4	No Preference	59	728.96		
	Rating Area 4	No Preference	60	760.04		
	Rating Area 4	No Preference	61	786.93		
	Rating Area 4	No Preference	62	804.57		
	Rating Area 4	No Preference	63	826.69		
	Rating Area 4	No Preference	64 and over	840.15		
	38949PA0050003	Rating Area 5	No Preference	0-14	214.23	
	38949PA0050003	Rating Area 5	No Preference	15	233.28	
	38949PA0050003	Rating Area 5	No Preference	16	240.56	
	38949PA0050003	Rating Area 5	No Preference	17	247.84	
	38949PA0050003	Rating Area 5	No Preference	18	255.68	
	38949PA0050003	Rating Area 5	No Preference	19	263.52	
	38949PA0050003	Rating Area 5	No Preference	20	271.64	
	38949PA0050003	Rating Area 5	No Preference	21	280.05	
	38949PA0050003	Rating Area 5	No Preference	22	280.05	
	38949PA0050003	Rating Area 5	No Preference	23	280.05	
	38949PA0050003	Rating Area 5	No Preference	24	280.05	
	38949PA0050003	Rating Area 5	No Preference	25	281.17	
	38949PA0050003	Rating Area 5	No Preference	26	286.77	
	38949PA0050003	Rating Area 5	No Preference	27	293.49	
	38949PA0050003	Rating Area 5	No Preference	28	304.41	
	38949PA0050003	Rating Area 5	No Preference	29	313.37	
	38949PA0050003	Rating Area 5	No Preference	30	317.85	
	38949PA0050003	Rating Area 5	No Preference	31	324.57	
	38949PA0050003	Rating Area 5	No Preference	32	331.29	
	38949PA0050003	Rating Area 5	No Preference	33	335.49	
	38949PA0050003	Rating Area 5	No Preference	34	339.98	
38949PA0050003	Rating Area 5	No Preference	35	342.22		
38949PA0050003	Rating Area 5	No Preference	36	344.46		
38949PA0050003	Rating Area 5	No Preference	37	346.70		
38949PA0050003	Rating Area 5	No Preference	38	348.94		
38949PA0050003	Rating Area 5	No Preference	39	353.42		
38949PA0050003	Rating Area 5	No Preference	40	357.90		
38949PA0050003	Rating Area 5	No Preference	41	364.62		
38949PA0050003	Rating Area 5	No Preference	42	371.06		
38949PA0050003	Rating Area 5	No Preference	43	380.02		

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*	38949				
Federal TIN*	25-1522457				
Rate Effective Date*	10/01/2018				
Rate Expiration Date*	12/31/2018				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	
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	
38949PA0050003	Rating Area 5	No Preference	44	391.22	
38949PA0050003	Rating Area 5	No Preference	45	404.39	
38949PA0050003	Rating Area 5	No Preference	46	420.07	
38949PA0050003	Rating Area 5	No Preference	47	437.71	
38949PA0050003	Rating Area 5	No Preference	48	457.87	
38949PA0050003	Rating Area 5	No Preference	49	477.76	
38949PA0050003	Rating Area 5	No Preference	50	500.16	
38949PA0050003	Rating Area 5	No Preference	51	522.29	
38949PA0050003	Rating Area 5	No Preference	52	546.65	
38949PA0050003	Rating Area 5	No Preference	53	571.29	
38949PA0050003	Rating Area 5	No Preference	54	597.90	
38949PA0050003	Rating Area 5	No Preference	55	624.50	
38949PA0050003	Rating Area 5	No Preference	56	653.35	
38949PA0050003	Rating Area 5	No Preference	57	682.47	
38949PA0050003	Rating Area 5	No Preference	58	713.56	
38949PA0050003	Rating Area 5	No Preference	59	728.96	
38949PA0050003	Rating Area 5	No Preference	60	760.04	
38949PA0050003	Rating Area 5	No Preference	61	786.93	
38949PA0050003	Rating Area 5	No Preference	62	804.57	
38949PA0050003	Rating Area 5	No Preference	63	826.69	
38949PA0050003	Rating Area 5	No Preference	64 and over	840.15	
38949PA0050003	Rating Area 6	No Preference	0-14	229.70	
38949PA0050003	Rating Area 6	No Preference	15	250.11	
38949PA0050003	Rating Area 6	No Preference	16	257.92	
38949PA0050003	Rating Area 6	No Preference	17	265.73	
38949PA0050003	Rating Area 6	No Preference	18	274.13	
38949PA0050003	Rating Area 6	No Preference	19	282.54	
38949PA0050003	Rating Area 6	No Preference	20	291.25	
38949PA0050003	Rating Area 6	No Preference	21	300.26	
38949PA0050003	Rating Area 6	No Preference	22	300.26	
38949PA0050003	Rating Area 6	No Preference	23	300.26	
38949PA0050003	Rating Area 6	No Preference	24	300.26	
38949PA0050003	Rating Area 6	No Preference	25	301.46	
38949PA0050003	Rating Area 6	No Preference	26	307.46	
38949PA0050003	Rating Area 6	No Preference	27	314.67	
38949PA0050003	Rating Area 6	No Preference	28	326.38	
38949PA0050003	Rating Area 6	No Preference	29	335.99	
38949PA0050003	Rating Area 6	No Preference	30	340.79	
38949PA0050003	Rating Area 6	No Preference	31	348.00	
38949PA0050003	Rating Area 6	No Preference	32	355.20	
38949PA0050003	Rating Area 6	No Preference	33	359.71	
38949PA0050003	Rating Area 6	No Preference	34	364.51	
38949PA0050003	Rating Area 6	No Preference	35	366.91	
38949PA0050003	Rating Area 6	No Preference	36	369.31	
38949PA0050003	Rating Area 6	No Preference	37	371.72	
38949PA0050003	Rating Area 6	No Preference	38	374.12	
38949PA0050003	Rating Area 6	No Preference	39	378.92	
38949PA0050003	Rating Area 6	No Preference	40	383.73	
38949PA0050003	Rating Area 6	No Preference	41	390.93	
38949PA0050003	Rating Area 6	No Preference	42	397.84	
38949PA0050003	Rating Area 6	No Preference	43	407.45	
38949PA0050003	Rating Area 6	No Preference	44	419.46	
38949PA0050003	Rating Area 6	No Preference	45	433.57	
38949PA0050003	Rating Area 6	No Preference	46	450.38	
38949PA0050003	Rating Area 6	No Preference	47	469.30	
38949PA0050003	Rating Area 6	No Preference	48	490.92	
38949PA0050003	Rating Area 6	No Preference	49	512.24	
38949PA0050003	Rating Area 6	No Preference	50	536.26	
38949PA0050003	Rating Area 6	No Preference	51	559.98	
38949PA0050003	Rating Area 6	No Preference	52	586.10	
38949PA0050003	Rating Area 6	No Preference	53	612.52	
38949PA0050003	Rating Area 6	No Preference	54	641.04	
38949PA0050003	Rating Area 6	No Preference	55	669.57	
38949PA0050003	Rating Area 6	No Preference	56	700.50	
38949PA0050003	Rating Area 6	No Preference	57	731.72	
38949PA0050003	Rating Area 6	No Preference	58	765.05	
38949PA0050003	Rating Area 6	No Preference	59	781.56	
38949PA0050003	Rating Area 6	No Preference	60	814.89	
38949PA0050003	Rating Area 6	No Preference	61	843.72	
38949PA0050003	Rating Area 6	No Preference	62	862.63	
38949PA0050003	Rating Area 6	No Preference	63	886.35	
38949PA0050003	Rating Area 6	No Preference	64 and over	900.78	

Highmark Choice Company's Response to Objection Letter Dated 06/16/2017

Product Name: HCC Small Group 2018 ACA Rate Filing

RE: HCC – 2018 Small Group ACA Compliant Plans (1A-SG-HCC-2017);

Pennsylvania Insurance Department ID #: HGHM-131014795

Objection Letter Status: Additional Information Required

Objection Letter Date: 06/16/2017

Respond By Date: 06/23/2017

Response Date: 06/23/2017

Below please find our responses to the Highmark Choice Company (HCC, "Company") Small Group 2018 ACA Rate Filing Objection Letter dated 06/16/2017. For convenience, the questions have been reproduced below, with our responses immediately following each question.

Please note that, with the objection and additional information requested, HCC took the opportunity to update its rate filing to remove the impact of the proposed Pennsylvania premium tax in the rate development. In making this update, the discrepancies referenced in Question #7 are eliminated, as noted below, but this update would not impact any other questions from the Department or our responses.

A supplemental exhibits file has been submitted along with this response. Please see the file named "PID Response HCC 2017-06-23 - Redacted Exhibits.pdf", which contains additional exhibits and supplemental detail, as referenced in the below responses.

1. The underlying annual trend supporting the filing is 8.8%, which is further adjusted by an induced utilization adjustment of -0.94% per year, to develop the overall trend assumption of 7.78% per year.

a) Please provide quantitative support for the "Normalized Allowed PMPM" values provided in the supplemental file "Supplemental Exhibits - HCC - ver 2018.xlsx," "Trend Support" tab which are driving the 8.8% trend assumption (e.g. show the initial monthly allowed PMPM values, the normalization adjustments, and the calculations driving monthly PMPMs after the experience period).

Response:

Please see the “Question #1a” tab in the included supplemental exhibits file, “PID Response HCC 2017-06-23 - Redacted Exhibits.pdf,” which shows the development of the normalized and adjusted allowed claims for the prior three experience years, and projected out through 2018. As discussed in the Actuarial Memorandum, to get to the adjusted allowed claims used for the development of the trend, the experience allowed claims for all Small Group business within Highmark's corporate structure are aggregated by Pennsylvania region (Western, Central, and Northeastern), and adjusted for changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression, as appropriate for the Company's service area, is then used to provide the basis from which to base the Company's rating trend upon.

b) Please provide quantitative support for the annual induced utilization adjustment of -0.94%.

Response:

Please see the “Question 1b Summary” tab in the included supplemental exhibits file, “PID Response HCC 2017-06-23 - Redacted Exhibits.pdf,” which shows the quantitative support for the annual induced utilization adjustment. The induced utilization adjustment is determined from the plan level utilization factors using the actual membership distribution by plan from 2016 and projected membership by plan in 2018. These utilization factors are presented in the “Question 1b 2016 Induced Demand” and “Question 1b 2018 Induced Demand” tabs of the supplemental exhibits file. As mentioned in the Actuarial Memorandum, the plan level utilization factors are the CMS-prescribed Induced Utilization factors used in the risk adjustment transfer calculation, and have been unchanged since they were originally developed for the 2014 rating period.

2. The actuarial memorandum states that the \$2.08 PMPM projected risk adjustment assumption is comprised of an expected risk transfer receivable of \$2.15 PMPM, less the \$0.14 PMPM risk adjustment user fee, trended by the average 2018 pricing trend.

a) Please provide the source(s) for all risk adjustment input values provided in the supplemental file “Supplemental Exhibits - HCC - ver 2018.xlsx,” “Table 5 Risk Adjustment” tab.

Response:

The projection of the 2018 risk adjustment transfer component of the rate development utilizes separate projections of the Pennsylvania Small Group marketplace factors, and internal Highmark company factors. We are expecting the Small Group ACA market to be fairly stable between the experience period and the projection period. As such, we have used historical market data, where available, and our internal company data to develop the risk adjustment transfer component used in the rate development.

The primary source for the market components is the PA Insurance Department’s calculation of 2016 risk adjustment transfer amounts using the 2/10/2017 RATEE files, which provided data on the size of the marketplace, the average actuarial value, the average induced demand, and the expected risk transfer levels by company, which allowed us to estimate relative risk levels for each company against the market. This data was supplemented with additional data from the Interim Summary Report on Risk Adjustment for the 2016 Benefit Year published by CMS on March 31, 2017. Using these two reports, a historical study of the profile of the market, and data provided by an actuarial consultant, the Company estimates the 2018 market size, risk transfer component profile, and average premium levels for the total PA market.

For the Company's risk transfer component profile, the Company uses 2016 experience data for the Small Group ACA risk pool, and adjust the experience results for anticipated lapses, new business, and business transferring from the transitional relief segment. This profile is built for each PA regional segment and applied as appropriate for the Company, based on the Company's service area.

3. With respect to the demographic adjustment equal to 1.024, please provide the distribution of membership by age and gender for the following:

- Projected for 2018
- Currently inforce in 2017
- Underlying the 2016 base experience.

Response:

Please see the “Question #3” tab in the supplemental exhibits file, “PID Response HCC 2017-06-23 - Redacted Exhibits.pdf,” which shows the calculation of the demographic adjustment factor. The “Calendar Year 2016 Factors” section provides a distribution by age of our underlying 2016 experience, which is used to calculate the average age factor for the experience period, using the new age curve factors for 2018 prescribed by CMS. The “2018 Factors for ACA Members Expected to be Effective in 2018” section provides a distribution by age of the population that is expected to be active in 2018, which was used to calculate the age factor in this section, again using the 2018 CMS-prescribed age factors. This 2018 age factor is then weighted with age factors for the projected “Non-ACA in 2016 to ACA in 2018” and the “New ACA Business in 2017 & 2018” business cohorts. These groupings weighted by their expected 2018 member months calculate the total 2018 age factor for the region. The area factors are provided in each section, and the overall demographic adjustment factor calculation is then shown on the bottom of the exhibit.

4. In developing the morbidity adjustment equal to 1.341, please provide the quantitative development of, and justification for, the \$529.44 value for “2016 Allowed Claims for those Members Expected to be Effective in 2018” which was used to calculate the change in morbidity adjustment from the file “Supplemental Exhibits - HCC - ver 2018.xlsx,” “Table 5 Support” tab.

Response:

The Population Risk Morbidity factor is derived from our analysis of membership experience in calendar year 2016, compared to the experience of the membership that we expect to be in the ACA pool in the 2018 experience period. We determine the 2018 cohort by adjusting for those groups known to have lapsed during 2016, and those that we expect will lapse in 2017. We also reflect expected costs of small groups entering the ACA pool after 2016.

The development of the 2016 Allowed Claims for those Members Expected to be Effective in 2018 value is shown in the “Question #4” tab in the supplemental exhibits file, “PID Response HCC 2017-06-23 - Redacted Exhibits.pdf”. This is derived from the 2016 Total Allowed Claim PMPM for Western PA Region ACA and non-ACA (transitional) business adjusted by a factor to reflect the expected costs of the ACA only membership expected to be covered by the Company in 2018.

Since we expect that grandmothers (transitional) policies will be most attractive to lower cost groups in the Pennsylvania Small Group market while the remaining business in the Small Group ACA pool would have higher costs, the expected cost factor reflects the higher average cost for the ACA Small Group risk pool expected in 2018 versus the combined experience including the non-ACA transitional business.

5. Please demonstrate how the proposed demographic and morbidity adjustments were taken into account in calculating the projected 2018 risk scores used in the development of the projected 2018 risk adjustment payment.

Response:

The projected risk scores used in the development of the projected 2018 risk adjustment payment are determined from the 2016 HHS risk scores, determined from an internal model that follows the HHS methodology, adjusted for anticipated lapses and new business, using actual group experience for 2016 where available. Since the development of the demographic and morbidity adjustments utilize the same underlying group experience factors, any adjustments made to the expected covered population are directly reflected in the risk adjustment payment results through the aggregation of the risk scores, allowable rating factors and other impacted risk adjustment formula components, of the assumed covered population.

6. For the expanded Bronze plans, please demonstrate that the copay is less than or equal to 50% coinsurance for that category.

Response:

In order to demonstrate that the copay is less than or equal to 50% coinsurance for the impacted category, we ran the expanded Bronze plan through the AV Calculator under both scenarios. Namely, we ran the following plan through the AV Calculator using the proposed copay (as filed) for the impacted categories, as well as 50% coinsurance for the impacted categories:

- Keystone HMO \$7000

The AV Calculator results of these scenarios are summarized below.

Plan Name	HIOS	AV (Filed Copay)	Member Cost Share (Filed Copay)	AV (50% Coinsurance)	Member Cost Share (50% Coinsurance)
Keystone HMO \$7000	38949PA0050003	64.88%	35.12%	61.49%	38.51%

As can be seen in the table, the Member Cost Share, which is the complement of the AV, is less for the scenario with the filed copay as compared to the scenario with 50% coinsurance. This result demonstrates that the copay is less than or equal to 50% coinsurance for the impacted category.

7. Please explain the following discrepancies between URRT and the Actuarial Memorandum Exhibits and correct the necessary exhibits:

- a) Administrative expenses shows 7.76% on URRT and 7.92% in Table 6
- b) Taxes & Fees shows 2.03% on URRT and 0.03% in Table 6
- c) Risk Adjustment shows \$2.01 on URRT and \$2.11 in Table 5

Response:

For the items listed in Question #7a and 7b, the discrepancy among the values between the URRT and Actuarial Memorandum Exhibits is due to the URRT values reflecting the inclusion of the premium tax in the rate development, while the Actuarial Memorandum Exhibits reflect no provision for premium tax in the rate development. As part of this objection and response, the Company has revised its filing so that premium tax is not included in the rate development. Thus, the discrepancies in question no longer exist between the two sets of exhibits.

For the discrepancy in the risk adjustment (7c), as mentioned in the Actuarial Memorandum, the Table 5 value for the Projected Risk Adjustment is trended by the average 2018 pricing trend to arrive at the value appropriate for the average rate for the year. The URRT rate development reflects rate for the first quarter 2018 only, so there is no need to apply an average year pricing trend to the value presented there.

8. Why is the Health Insurance Provider Tax of 3.4% not charged?

Response:

HCC meets the qualifications of an entity that is excluded from having to pay the Health Insurer Provider tax because (i) it is a nonprofit corporation, (ii) no part of its earnings inures to the benefit of any private shareholder, and no substantial part of its activities involve propaganda or political activities, and (iii) more than 80 percent of its gross revenues is received from government program business that targets low-income, elderly, and disabled populations. Since we expect this business to remain the dominant business in the Company through the 2018 rating period, we do not expect the Company to be charged this tax in 2018, and so do not apply the Health Insurer Provider tax in the rate development.

9. 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.

Response:

Response redacted.

10. The average age in Table 1 should be the true age based on single year bands distribution. If not, please revise Table 1.

Response:

The underlying membership data used to populate Table 1 includes exact member age. The calculated average age reflects the true average of these individual member ages.

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

Response:

The requested rate test has been performed and the Company can confirm that the resulting rate calculations are identical among the various documents in the rate filing uploaded to SERFF. Identical rate files have been provided for the binder filing. This

validation has been performed for both the filing with the inclusion of premium tax, and the filing where impact of the premium tax has been removed from the rate development.

Highmark Choice Company (HCC)

2018 Small Group Rate Filing

Response to Question #1a

Western, PA Region

Incurred Month	Members	12 Month		Annual Trend	Allowed PMPM - MEDICAL	Adjustment Factor	Normalized		Allowed PMPM - DRUG	Adjustment Factor	Normalized	
		Normalized Allowed PMPM	Moving Average PMPM				Allowed PMPM - MEDICAL				Allowed PMPM - DRUG	
Jan-14	122,764	\$ 451.18			\$ 320.04	1.136	\$ 363.63		\$ 80.78	1.084	\$ 87.56	
Feb-14	122,489	\$ 443.53			\$ 312.09	1.141	\$ 356.18		\$ 80.42	1.086	\$ 87.34	
Mar-14	122,813	\$ 457.86			\$ 319.96	1.142	\$ 365.36		\$ 84.93	1.089	\$ 92.50	
Apr-14	121,283	\$ 473.49			\$ 320.21	1.177	\$ 376.76		\$ 88.53	1.093	\$ 96.73	
May-14	120,778	\$ 444.90			\$ 294.34	1.177	\$ 346.49		\$ 89.93	1.094	\$ 98.41	
Jun-14	120,725	\$ 446.03			\$ 295.44	1.162	\$ 343.21		\$ 93.92	1.095	\$ 102.82	
Jul-14	116,304	\$ 460.47			\$ 308.29	1.178	\$ 363.32		\$ 86.89	1.118	\$ 97.15	
Aug-14	116,474	\$ 442.70			\$ 298.86	1.179	\$ 352.23		\$ 80.84	1.119	\$ 90.47	
Sep-14	116,593	\$ 451.18			\$ 304.25	1.178	\$ 358.25		\$ 83.03	1.119	\$ 92.93	
Oct-14	115,440	\$ 533.13			\$ 367.90	1.176	\$ 432.65		\$ 89.10	1.128	\$ 100.48	
Nov-14	114,504	\$ 467.37			\$ 312.89	1.178	\$ 368.62		\$ 87.76	1.125	\$ 98.75	
Dec-14	95,513	\$ 468.23	\$ 461.31		\$ 300.14	1.214	\$ 364.50		\$ 90.32	1.149	\$ 103.74	
Jan-15	90,651	\$ 462.14	\$ 462.27		\$ 301.21	1.212	\$ 365.14		\$ 83.22	1.166	\$ 97.00	
Feb-15	89,830	\$ 448.39	\$ 463.06		\$ 294.07	1.213	\$ 356.82		\$ 78.53	1.166	\$ 91.57	
Mar-15	89,296	\$ 486.73	\$ 465.16		\$ 316.26	1.212	\$ 383.43		\$ 88.54	1.167	\$ 103.30	
Apr-15	88,163	\$ 453.11	\$ 463.54		\$ 292.56	1.209	\$ 353.74		\$ 85.14	1.167	\$ 99.37	
May-15	87,793	\$ 434.07	\$ 463.26		\$ 279.39	1.211	\$ 338.32		\$ 82.01	1.168	\$ 95.75	
Jun-15	87,690	\$ 472.58	\$ 465.66		\$ 305.23	1.209	\$ 369.01		\$ 88.68	1.168	\$ 103.57	
Jul-15	85,634	\$ 478.87	\$ 467.13		\$ 308.77	1.221	\$ 377.13		\$ 86.74	1.173	\$ 101.74	
Aug-15	85,260	\$ 440.94	\$ 467.67		\$ 279.43	1.231	\$ 344.11		\$ 81.66	1.186	\$ 96.83	
Sep-15	85,230	\$ 467.89	\$ 469.41		\$ 296.50	1.235	\$ 366.10		\$ 86.07	1.183	\$ 101.79	
Oct-15	83,917	\$ 483.00	\$ 463.67		\$ 304.29	1.232	\$ 374.81		\$ 91.63	1.181	\$ 108.19	
Nov-15	83,548	\$ 479.52	\$ 464.53		\$ 308.23	1.236	\$ 380.84		\$ 83.30	1.185	\$ 98.68	
Dec-15	77,827	\$ 479.12	\$ 465.28	0.9%	\$ 297.71	1.259	\$ 374.76		\$ 88.57	1.178	\$ 104.36	
Jan-16	75,685	\$ 459.78	\$ 465.16	0.6%	\$ 283.78	1.269	\$ 360.12		\$ 83.98	1.187	\$ 99.66	
Feb-16	75,237	\$ 525.84	\$ 471.20	1.8%	\$ 332.41	1.277	\$ 424.38		\$ 85.28	1.190	\$ 101.46	
Mar-16	74,542	\$ 518.34	\$ 473.34	1.8%	\$ 320.13	1.266	\$ 405.43		\$ 95.00	1.188	\$ 112.91	
Apr-16	73,360	\$ 484.02	\$ 475.97	2.7%	\$ 300.43	1.270	\$ 381.58		\$ 85.84	1.193	\$ 102.44	
May-16	72,797	\$ 490.96	\$ 480.94	3.8%	\$ 304.38	1.269	\$ 386.40		\$ 87.77	1.191	\$ 104.56	
Jun-16	72,363	\$ 530.17	\$ 485.48	4.3%	\$ 328.69	1.274	\$ 418.59		\$ 93.75	1.190	\$ 111.58	
Jul-16	70,188	\$ 463.14	\$ 484.40	3.7%	\$ 279.57	1.279	\$ 357.59		\$ 87.79	1.202	\$ 105.54	
Aug-16	69,794	\$ 537.48	\$ 492.51	5.3%	\$ 332.11	1.282	\$ 425.80		\$ 92.94	1.202	\$ 111.68	
Sep-16	69,533	\$ 507.42	\$ 496.00	5.7%	\$ 312.26	1.285	\$ 401.24		\$ 88.18	1.204	\$ 106.18	
Oct-16	68,655	\$ 525.33	\$ 499.51	7.7%	\$ 323.59	1.287	\$ 416.61		\$ 89.87	1.210	\$ 108.72	
Nov-16	68,277	\$ 529.25	\$ 503.77	8.4%	\$ 323.60	1.290	\$ 417.31		\$ 92.68	1.208	\$ 111.94	
Dec-16	62,699	\$ 539.83	\$ 508.67	9.3%	\$ 319.26	1.335	\$ 426.05		\$ 92.30	1.233	\$ 113.77	
Jan-17	62,272	\$ 548.25	\$ 516.01	10.9%	\$ 318.61	1.345	\$ 428.39		\$ 96.61	1.241	\$ 119.86	
Feb-17	62,272	\$ 534.66	\$ 516.52	9.6%	\$ 312.59	1.348	\$ 421.48		\$ 91.10	1.242	\$ 113.18	
Mar-17	62,272	\$ 587.88	\$ 521.81	10.2%	\$ 341.52	1.342	\$ 458.32		\$ 104.60	1.239	\$ 129.56	
Apr-17	62,272	\$ 519.35	\$ 525.07	10.3%	\$ 298.30	1.350	\$ 402.61		\$ 94.12	1.240	\$ 116.74	
May-17	62,272	\$ 569.23	\$ 531.67	10.5%	\$ 328.50	1.346	\$ 442.18		\$ 102.67	1.237	\$ 127.05	
Jun-17	62,272	\$ 567.56	\$ 534.67	10.1%	\$ 325.93	1.347	\$ 439.07		\$ 103.83	1.237	\$ 128.49	
Jul-17	62,272	\$ 535.98	\$ 541.25	11.7%	\$ 305.56	1.351	\$ 412.80		\$ 99.56	1.237	\$ 123.18	
Aug-17	62,272	\$ 584.09	\$ 545.07	10.7%	\$ 339.07	1.344	\$ 455.65		\$ 103.97	1.235	\$ 128.44	
Sep-17	62,272	\$ 543.10	\$ 548.35	10.6%	\$ 312.78	1.348	\$ 421.49		\$ 98.33	1.237	\$ 121.61	
Oct-17	62,272	\$ 590.75	\$ 553.95	10.9%	\$ 341.47	1.343	\$ 458.70		\$ 106.98	1.234	\$ 132.04	
Nov-17	62,272	\$ 594.39	\$ 559.58	11.1%	\$ 345.32	1.346	\$ 464.64		\$ 105.09	1.235	\$ 129.75	
Dec-17	62,272	\$ 557.95	\$ 561.10	10.3%	\$ 322.42	1.337	\$ 431.03		\$ 103.82	1.223	\$ 126.92	
Jan-18	62,272	\$ 613.57	\$ 566.54	9.8%	\$ 357.14	1.331	\$ 475.42		\$ 113.26	1.220	\$ 138.14	
Feb-18	62,272	\$ 579.71	\$ 570.30	10.4%	\$ 338.99	1.335	\$ 452.70		\$ 103.96	1.222	\$ 127.01	
Mar-18	62,272	\$ 619.66	\$ 572.94	9.8%	\$ 358.91	1.330	\$ 477.19		\$ 116.88	1.219	\$ 142.46	
Apr-18	62,272	\$ 582.24	\$ 578.18	10.1%	\$ 336.17	1.331	\$ 447.28		\$ 110.70	1.219	\$ 134.96	
May-18	62,272	\$ 614.70	\$ 581.97	9.5%	\$ 356.11	1.329	\$ 473.20		\$ 116.23	1.217	\$ 141.51	
Jun-18	62,272	\$ 597.64	\$ 584.48	9.3%	\$ 342.84	1.331	\$ 456.45		\$ 115.94	1.218	\$ 141.19	
Jul-18	62,272	\$ 600.04	\$ 589.82	9.0%	\$ 343.85	1.332	\$ 457.94		\$ 116.82	1.216	\$ 142.10	
Aug-18	62,272	\$ 629.95	\$ 593.64	8.9%	\$ 366.68	1.327	\$ 486.47		\$ 118.05	1.215	\$ 143.48	
Sep-18	62,272	\$ 570.01	\$ 595.88	8.7%	\$ 328.20	1.332	\$ 437.08		\$ 109.22	1.217	\$ 132.93	
Oct-18	62,272	\$ 659.45	\$ 601.61	8.6%	\$ 383.07	1.324	\$ 507.37		\$ 125.30	1.214	\$ 152.08	
Nov-18	62,272	\$ 641.69	\$ 605.55	8.2%	\$ 373.70	1.328	\$ 496.35		\$ 119.66	1.215	\$ 145.33	
Dec-18	62,272	\$ 609.77	\$ 609.87	8.7%	\$ 349.32	1.332	\$ 465.13		\$ 119.17	1.214	\$ 144.64	

CONFIDENTIAL

Highmark Choice Company (HCC)
2018 Small Group Rate Filing
Question 1b - Change in Induced Demand

<u>Change in Induced Demand Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2016 Average Benefit Richness Factor	(1)	From 2016 Induced Demand tab	1.1500
2018 Average Benefit Richness Factor	(2)	From 2018 Induced Demand tab	1.1286
Change in Induced Demand	(3)	= (((2)/(1))^.5)-1	-0.94%

Highmark Choice Company (HCC)
2018 Small Group Rate Filing
Question 1b - 2016 Induced Demand Calculation

2016 Average Benefit Richness 1.1500

		<u>Plan-Specific Benefit</u>	
<u>HIOS</u>	<u>Metal</u>	<u>Richness</u>	<u>% of Enrollment</u>
38949PA0050001	Platinum	1.15	100.0%

Highmark Choice Company (HCC)
2018 Small Group Rate Filing
Question 1b - 2018 Induced Demand Calculation

2018 Average Benefit Richness 1.1286

<u>HIOS</u>	<u>Metal</u>	<u>Plan-Specific Benefit</u>	
		<u>Richness</u>	<u>% of Enrollment</u>
38949PA0050001	Platinum	1.15	85.7%
38949PA0050003	Bronze	1	14.3%

Question #3 Response

Calendar Year 2016 Factors

[33] New ACA Business in ACA by Age																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
[34] New ACA Business in ACA by Age																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Age Band	0-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89	90-94	95-99	100-104	105-109	110-114	115-119	120-124	125-129	130-134	135-139	140-144	145-149	150-154	155-159	160-164	165-169	170-174	175-179	180-184	185-189	190-194	195-199	200-204	205-209	210-214	215-219	220-224	225-229	230-234	235-239	240-244	245-249	250-254	255-259	260-264	265-269	270-274	275-279	280-284	285-289	290-294	295-299	300-304	305-309	310-314	315-319	320-324	325-329	330-334	335-339	340-344	345-349	350-354	355-359	360-364	365-369	370-374	375-379	380-384	385-389	390-394	395-399	400-404	405-409	410-414	415-419	420-424	425-429	430-434	435-439	440-444	445-449	450-454	455-459	460-464	465-469	470-474	475-479	480-484	485-489	490-494	495-499	500-504	505-509	510-514	515-519	520-524	525-529	530-534	535-539	540-544	545-549	550-554	555-559	560-564	565-569	570-574	575-579	580-584	585-589	590-594	595-599	600-604	605-609	610-614	615-619	620-624	625-629	630-634	635-639	640-644	645-649	650-654	655-659	660-664	665-669	670-674	675-679	680-684	685-689	690-694	695-699	700-704	705-709	710-714	715-719	720-724	725-729	730-734	735-739	740-744	745-749	750-754	755-759	760-764	765-769	770-774	775-779	780-784	785-789	790-794	795-799	800-804	805-809	810-814	815-819	820-824	825-829	830-834	835-839	840-844	845-849	850-854	855-859	860-864	865-869	870-874	875-879	880-884	885-889	890-894	895-899	900-904	905-909	910-914	915-919	920-924	925-929	930-934	935-939	940-944	945-949	950-954	955-959	960-964	965-969	970-974	975-979	980-984	985-989	990-994	995-999	1000-1004	1005-1009	1010-1014	1015-1019	1020-1024	1025-1029	1030-1034	1035-1039	1040-1044	1045-1049	1050-1054	1055-1059	1060-1064	1065-1069	1070-1074	1075-1079	1080-1084	1085-1089	1090-1094	1095-1099	1100-1104	1105-1109	1110-1114	1115-1119	1120-1124	1125-1129	1130-1134	1135-1139	1140-1144	1145-1149	1150-1154	1155-1159	1160-1164	1165-1169	1170-1174	1175-1179	1180-1184	1185-1189	1190-1194	1195-1199	1200-1204	1205-1209	1210-1214	1215-1219	1220-1224	1225-1229	1230-1234	1235-1239	1240-1244	1245-1249	1250-1254	1255-1259	1260-1264	1265-1269	1270-1274	1275-1279	1280-1284	1285-1289	1290-1294	1295-1299	1300-1304	1305-1309	1310-1314	1315-1319	1320-1324	1325-1329	1330-1334	1335-1339	1340-1344	1345-1349	1350-1354	1355-1359	1360-1364	1365-1369	1370-1374	1375-1379	1380-1384	1385-1389	1390-1394	1395-1399	1400-1404	1405-1409	1410-1414	1415-1419	1420-1424	1425-1429	1430-1434	1435-1439	1440-1444	1445-1449	1450-1454	1455-1459	1460-1464	1465-1469	1470-1474	1475-1479	1480-1484	1485-1489	1490-1494	1495-1499	1500-1504	1505-1509	1510-1514	1515-1519	1520-1524	1525-1529	1530-1534	1535-1539	1540-1544	1545-1549	1550-1554	1555-1559	1560-1564	1565-1569	1570-1574	1575-1579	1580-1584	1585-1589	1590-1594	1595-1599	1600-1604	1605-1609	1610-1614	1615-1619	1620-1624	1625-1629	1630-1634	1635-1639	1640-1644	1645-1649	1650-1654	1655-1659	1660-1664	1665-1669	1670-1674	1675-1679	1680-1684	1685-1689	1690-1694	1695-1699	1700-1704	1705-1709	1710-1714	1715-1719	1720-1724	1725-1729	1730-1734	1735-1739	1740-1744	1745-1749	1750-1754	1755-1759	1760-1764	1765-1769	1770-1774	1775-1779	1780-1784	1785-1789	1790-1794	1795-1799	1800-1804	1805-1809	1810-1814	1815-1819	1820-1824	1825-1829	1830-1834	1835-1839	1840-1844	1845-1849	1850-1854	1855-1859	1860-1864	1865-1869	1870-1874	1875-1879	1880-1884	1885-1889	1890-1894	1895-1899	1900-1904	1905-1909	1910-1914	1915-1919	1920-1924	1925-1929	1930-1934	1935-1939	1940-1944	1945-1949	1950-1954	1955-1959	1960-1964	1965-1969	1970-1974	1975-1979	1980-1984	1985-1989	1990-1994	1995-1999	2000-2004	2005-2009	2010-2014	2015-2019	2020-2024	2025-2029	2030-2034	2035-2039	2040-2044	2045-2049	2050-2054	2055-2059	2060-2064	2065-2069	2070-2074	2075-2079	2080-2084	2085-2089	2090-2094	2095-2099	2100-2104	2105-2109	2110-2114	2115-2119	2120-2124	2125-2129	2130-2134	2135-2139	2140-2144	2145-2149	2150-2154	2155-2159	2160-2164	2165-2169	2170-2174	2175-2179	2180-2184	2185-2189	2190-2194	2195-2199	2200-2204	2205-2209	2210-2214	2215-2219	2220-2224	2225-2229	2230-2234	2235-2239	2240-2244	2245-2249	2250-2254	2255-2259	2260-2264	2265-2269	2270-2274	2275-2279	2280-2284	2285-2289	2290-2294	2295-2299	2300-2304	2305-2309	2310-2314	2315-2319	2320-2324	2325-2329	2330-2334	2335-2339	2340-2344	2345-2349	2350-2354	2355-2359	2360-2364	2365-2369	2370-2374	2375-2379	2380-2384	2385-2389	2390-2394	2395-2399	2400-2404	2405-2409	2410-2414	2415-2419	2420-2424	2425-2429	2430-2434	2435-2439	2440-2444	2445-2449	2450-2454	2455-2459	2460-2464	2465-2469	2470-2474	2475-2479	2480-2484	2485-2489	2490-2494	2495-2499	2500-2504	2505-2509	2510-2514	2515-2519	2520-2524	2525-2529	2530-2534	2535-2539	2540-2544	2545-2549	2550-2554	2555-2559	2560-2564	2565-2569	2570-2574	2575-2579	2580-2584	2585-2589	2590-2594	2595-2599	2600-2604	2605-2609	2610-2614	2615-2619	2620-2624	2625-2629	2630-2634	2635-2639	2640-2644	2645-2649	2650-2654	2655-2659	2660-2664	2665-2669	2670-2674	2675-2679	2680-2684	2685-2689	2690-2694	2695-2699	2700-2704	2705-2709	2710-2714	2715-2719	2720-2724	2725-2729	2730-2734	2735-2739	2740-2744	2745-2749	2750-2754	2755-2759	2760-2764	2765-2769	2770-2774	2775-2779	2780-2784	2785-2789	2790-2794	2795-2799	2800-2804	2805-2809	2810-2814	2815-2819	2820-2824	2825-2829	2830-2834	2835-2839	2840-2844	2845-2849	2850-2854	2855-2859	2860-2864	2865-2869	2870-2874	2875-2879	2880-2884	2885-2889	2890-2894	2895-2899	2900-2904	2905-2909	2910-2914	2915-2919	2920-2924	2925-2929	2930-2934	2935-2939	2940-2944	2945-2949	2950-2954	2955-2959	2960-2964	2965-2969	2970-2974	2975-2979	2980-2984	2985-2989	2990-2994	2995-2999	3000-3004	3005-3009	3010-3014	3015-3019	3020-3024	3025-3029	3030-3034	3035-3039	3040-3044	3045-3049	3050-3054	3055-3059	3060-3064	3065-3069	3070-3074	3075-3079	3080-3084	3085-3089	3090-3094	3095-3099	3100-3104	3105-3109	3110-3114	3115-3119	3120-3124	3125-3129	3130-3134	3135-3139	3140-3144	3145-3149	3150-3154	3155-3159	3160-3164	3165-3169	3170-3174	3175-3179	3180-3184	3185-3189	3190-3194	3195-3199	3200-3204	3205-3209	3210-3214	3215-3219	3220-3224	3225-3229	3230-3234	3235-3239	3240-3244	3245-3249	3250-3254	3255-3259	3260-3264	3265-3269	3270-3274	3275-3279	3280-3284	3285-3289	3290-3294	3295-3299	3300-3304	3305-3309	3310-3314	3315-3319	3320-3324	3325-3329	3330-3334	3335-3339	3340-3344	3345-3349	3350-3354	3355-3359	3360-3364	3365-3369	3370-3374	3375-3379	3380-3384	3385-3389	3390-3394	3395-3399	3400-3404	3405-3409	3410-3414	3415-3419	3420-3424	3425-3429	3430-3434	3435-3439	3440-3444	3445-3449	3450-3454	3455-3459	3460-3464	3465-3469	3470-3474	3475-3479	3480-3484	3485-3489	3490-3494	3495-3499	3500-3504	3505-3509	3510-3514	3515-3519	3520-3524	3525-3529	3530-3534	3535-3539	3540-3544	3545-3549	3550-3554	3555-3559	3560-3564	3565-3569	3570-3574	3575-3579	3580-3584	3585-3589	3590-3594	3595-3599	3600-3604	3605-3609	3610-3614	3615-3619	3620-3624	3625-3629	3630-3634	3635-3639	3640-3644	3645-3649	3650-3654	3655-3659	3660-3664	3665-3669	3670-3674	3675-3679	3680-3684	3685-3689	3690-3694	3695-3699	3700-3704	3705-3709	3710-3714	3715-3719	3720-3724	3725-3729	3730-3734	3735-3739	3740-3744	3745-3749	3750-3754	3755-3759	3760-3764	3765-3769	3770-3774	3775-3779	3780-3784	3785-3789	3790-3794	3795-3799	3800-3804	3805-3809	3810-3814	3815-3819	3820-3824	3825-3829	3830-3834	3835-3839	3840-3844	3845-3849	3850-3854	3855-3859	3860-3864	3865-3869	3870-3874	3875-3879	3880-3884	3885-3889	3890-3894	3895-3899	3900-3904	3905-3909	3910-3914	3915-3919	3920-3924	3925-3929	3930-3934	3935-3939	3940-3944	3945-3949	3950-3954	3955-3959	3960-3964	3965-3969	3970-3974	3975-3979	3980-3984	3985-3989	3990-3994	3995-3999	4000-4004	4005-4009	4010-4014	4015-4019	4020-4024	4025-4029	4030-4034	4035-4039	4040-4044	4045-4049	4050-4054	4055-4059	4060-4064	4065-4069	4070-4074	4075-4079	4080-4084	4085-4089	4090-4094	4095-4099	4100-4104	4105-4109	4110-4114	4115-4119	4120-4124	4125-4129	4130-4134	4135-4139	4140-4144	4145-4149	4150-4154	4155-4159	4160-4164	4165-4169	4170-4174	4175-4179	4180-4184	4185-4189	4190-4194	4195-4199	4200-4204	4205-4209	4210-4214	4215-4219	4220-4224	4225-4229	4230-4234	4235-4239	4240-4244	4245-4249	4250-4254	4255-4259	4260-4264	4265-4269	4270-4274	4275-4279	4280-4284	4285-4289	4290-4294	4295-4299	4300-4304	4305-4309	4310-4314	4315-4319	4320-4324	4325-4329	4330-4334	4335-4339	4340-4344	4345-4349	4350-4354	4355-4359	4360-4364	4365-4369	4370-4374	4375-4379	4380-4384	4385-4389	4390-4394	4395-4399	4400-4404	4405-4409	4410-4414	4415-4419	4420-4424	4425-4429	4430-4434	4435-4439	4440-4444	4445-4449	4450-4454	4455-4459	4460-4464	4465-4469	4470-4474	4475-4479	4480-4484	4485-4489	4490-4494	4495-4499	4500-4504	4505-4509	4510-4514	4515-4519	4520-4524	4525-4529	4530-4534	4535-4539	4540-4544	4545-4549	4550-4554	4555-4559	4560-4564	45

Demographic Change	1.024
--------------------	-------

Highmark Choice Company (HCC)
2018 Small Group Rate Filing
Question #4 Response

<u>Description</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2016 Total Allowed Claim PMPM (Western Region ACA and non-ACA (transitional))	(1)		\$394.93
Expected cost factor of the ACA only membership expected to be covered by HCC in 2018	(2)		1.341
2016 Allowed Claims for those Members Expected to be Effective in 2018 [(Western region)]	(3)	=(1)*(2)	\$529.44

Highmark Choice Company's Response to Objection Letter Dated 07/06/2017

Product Name: HCC Small Group 2018 ACA Rate Filing

RE: HCC – 2018 Small Group ACA Compliant Plans (1A-SG-HCC-2017);

Pennsylvania Insurance Department ID #: HGHM-131014795

Objection Letter Status: Additional Information Required

Objection Letter Date: 07/06/2017

Respond By Date: 07/14/2017

Response Date: 07/14/2017

Below please find our responses to the Highmark Choice Company (HCC, "Company") Small Group 2018 ACA Rate Filing Objection Letter dated 07/06/2017. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named "PID Response HCC 2017-07-14.xlsx", which contains additional exhibits and supplemental detail, as referenced in the below responses.

1. Regarding the response to question 1a:

a) Please provide multiple numerical examples showing the development of the Medical and Rx "Adjustment Factors" from the file "PID Response HCC 2017-06-23.xlsx," "Question #1a" tab.

Response:

Please see the exhibit tabs named "Question #1a – Medical" and "Question #1a – Drug" in the submitted response file "PID Response HCC 2017-07-14.xlsx." These exhibits demonstrate the development of the average medical and drug adjustment factors for 2018. Adjustment factors are used in the development of trend assumptions to adjust the projection of trend to a pricing trend basis, removing or adding some of the components of trend as appropriate. Since the development of trend involves the build-up of claim assumptions over time, the adjustment factors are similarly built up over time to adjust the trend, and the change in the adjustment factor over a given period becomes the necessary change in the trend to a pricing basis. Thus, any individual adjustment factor is

determined from the prior month's adjustment factor, multiplied by a factor to change the trend to the appropriate level for rate development.

As an example of the adjustment factor development, please refer to "Question #1a – Medical" exhibit. As shown in the exhibit, our estimate of medical trend for 2018 is 8.8%. However, some of the factors impacting trend do not have an impact on the rate development. So it is necessary to adjust this trend to something more appropriate for rate development. Thus we remove the following items impacting our trend during 2018 to get to our pricing trend:

- Demographic changes – utilization (1.008)
- Cancelled clients (1.005)
- New clients (0.998)
- Changes in average risk & morbidity (1.009)
- Demographic changes – unit costs (1.003)

In addition to these factors, we need to account for the aging of the population in the underlying experience period, and apply a factor of 1.011 to the adjustment factor in the pricing trend development.

By making these adjustments to the claims trend projection, we get a trend more appropriate for pricing (7.6% average trend for 2018, as shown in the exhibit). (Note that the pricing trend used in the filing represents an average trend from the 2016 experience period to the 2018 rate projection period. We are using an 8.8% average rate trend, representing the two year average trend for Medical and Rx combined.) The "Question #1a – Medical" exhibit demonstrates this determination for the average medical adjustment factor for 2018, using the 2017 average adjustment factor as the starting point.

Note that although this demonstration is shown on an annual basis, in practice the adjustment factors are developed monthly, with each successive adjustment factor determined from the prior one. In this way, any significant item that impacts the trend at a specific point in time can be accounted for appropriately in the trend development, and may spread its impact across successive experience or projection periods.

2. Regarding the response to question 4:

a) Please provide quantitative support for the 1.341 “Expected cost factor of the ACA only membership expected to be covered by HCC in 2018,” including in your response the following items:

- 2016 Allowed Cost PMPM for:
 - Groups expected to remain in the ACA pool in 2018
 - Groups known to have lapsed during 2016
 - Groups expected to lapse in 2017
- Assumed cost relativity of groups entering the ACA risk pool after 2016, including the quantitative development of the assumed cost relativity for these groups
- How the credibility of the historical experience which was utilized by group segment was taken into account

Response:

Please see the exhibit tab named “Question #2a” in the submitted response file “PID Response HCC 2017-07-14.xlsx,” showing the quantitative support for the 1.341 “Expected cost factor of the ACA only membership expected to be covered by HCC in 2018.”

As discussed in the Actuarial Memorandum, the historical experience for this company is not credible on its own, and the historical experience of several Highmark companies are combined to determine a credible basis for this Company’s rate development. The components of the trend assumptions are similarly derived from the combined experience of several companies within Highmark’s corporate structure. Since we continue to see migration among group business by company within the ACA marketplace, we use the combined experience to establish our projected allowed claims for the Company, as appropriate for its Rating Area, and use the “Expected cost factor of the ACA only membership expected to be covered by HCC in 2018” to differentiate the expected claim costs for the group business covered by each entity.

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

Response:

The Company does not wish to make adjustments to its projected RA amount for the 2018 rating year.

4. Please note that all revisions must be reflected in this resubmission. The Department shall not allow any changes to the rates after this submission.

Response:

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. Most notably, these assumptions reflect no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. One of these uncertainties involves potential state legislation that would expand Pennsylvania state premium tax applicability to entities of this type. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, the Company reserves the right to submit a revised filing.

5. 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

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

Response:

The Company will provide the requested PDF file for public review by July 18, 2017, through its SERFF rate submission. This document will contain all the supporting items referenced above. Please note that since Question #9 from the Department's Rate Filing Objection Letter dated 06/16/2017 asked about commission schedules and agreements, the Company included a redacted response to the 06/16/2017 Rate Filing Objection Letter in its Public Rate Filing PDF.

Highmark Choice Company (HCC)

2018 Small Group Rate Filing

Response to Question #1a

Western, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend	Allowed PMPM - MEDICAL	Adjustment Factor	Normalized Allowed PMPM - MEDICAL
Jan-17	62,272	\$ 548.25	\$ 516.01	10.9%	\$ 318.61	1.345	\$ 428.39
Feb-17	62,272	\$ 534.66	\$ 516.52	9.6%	\$ 312.59	1.348	\$ 421.48
Mar-17	62,272	\$ 587.88	\$ 521.81	10.2%	\$ 341.52	1.342	\$ 458.32
Apr-17	62,272	\$ 519.35	\$ 525.07	10.3%	\$ 298.30	1.350	\$ 402.61
May-17	62,272	\$ 569.23	\$ 531.67	10.5%	\$ 328.50	1.346	\$ 442.18
Jun-17	62,272	\$ 567.56	\$ 534.67	10.1%	\$ 325.93	1.347	\$ 439.07
Jul-17	62,272	\$ 535.98	\$ 541.25	11.7%	\$ 305.56	1.351	\$ 412.80
Aug-17	62,272	\$ 584.09	\$ 545.07	10.7%	\$ 339.07	1.344	\$ 455.65
Sep-17	62,272	\$ 543.10	\$ 548.35	10.6%	\$ 312.78	1.348	\$ 421.49
Oct-17	62,272	\$ 590.75	\$ 553.95	10.9%	\$ 341.47	1.343	\$ 458.70
Nov-17	62,272	\$ 594.39	\$ 559.58	11.1%	\$ 345.32	1.346	\$ 464.64
Dec-17	62,272	\$ 557.95	\$ 561.10	10.3%	\$ 322.42	1.337	\$ 431.03
Jan-18	62,272	\$ 613.57	\$ 566.54	9.8%	\$ 357.14	1.331	\$ 475.42
Feb-18	62,272	\$ 579.71	\$ 570.30	10.4%	\$ 338.99	1.335	\$ 452.70
Mar-18	62,272	\$ 619.66	\$ 572.94	9.8%	\$ 358.91	1.330	\$ 477.19
Apr-18	62,272	\$ 582.24	\$ 578.18	10.1%	\$ 336.17	1.331	\$ 447.28
May-18	62,272	\$ 614.70	\$ 581.97	9.5%	\$ 356.11	1.329	\$ 473.20
Jun-18	62,272	\$ 597.64	\$ 584.48	9.3%	\$ 342.84	1.331	\$ 456.45
Jul-18	62,272	\$ 600.04	\$ 589.82	9.0%	\$ 343.85	1.332	\$ 457.94
Aug-18	62,272	\$ 629.95	\$ 593.64	8.9%	\$ 366.68	1.327	\$ 486.47
Sep-18	62,272	\$ 570.01	\$ 595.88	8.7%	\$ 328.20	1.332	\$ 437.08
Oct-18	62,272	\$ 659.45	\$ 601.61	8.6%	\$ 383.07	1.324	\$ 507.37
Nov-18	62,272	\$ 641.69	\$ 605.55	8.2%	\$ 373.70	1.328	\$ 496.35
Dec-18	62,272	\$ 609.77	\$ 609.87	8.7%	\$ 349.32	1.332	\$ 465.13

Average Trend 2017 to 2018

8.8%

7.6%

Average 2017

\$ 324.34

1.345

\$ 436.36

Average 2018

\$ 352.91

1.330

\$ 469.38

Validation of 2018 Average Adjustment Factor

2017 Adjustment Factor

1.345

Factors to Remove from Trend

Demographic changes – utilization

1.008

Cancelled clients

1.005

New clients

0.998

Changes in average risk & morbidity

1.009

Demographic changes – unit costs

1.003

Factors to Add to Pricing Trend

Aging factor

1.011

2018 Adjustment Factor

1.330

7.6%

Highmark Choice Company (HCC)

2018 Small Group Rate Filing

Response to Question #1a

Western, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend	Allowed PMPM - DRUG	Adjustment Factor	Normalized Allowed PMPM - DRUG
Jan-17	62,272	\$ 548.25	\$ 516.01	10.9%	\$ 96.61	1.241	\$ 119.86
Feb-17	62,272	\$ 534.66	\$ 516.52	9.6%	\$ 91.10	1.242	\$ 113.18
Mar-17	62,272	\$ 587.88	\$ 521.81	10.2%	\$ 104.60	1.239	\$ 129.56
Apr-17	62,272	\$ 519.35	\$ 525.07	10.3%	\$ 94.12	1.240	\$ 116.74
May-17	62,272	\$ 569.23	\$ 531.67	10.5%	\$ 102.67	1.237	\$ 127.05
Jun-17	62,272	\$ 567.56	\$ 534.67	10.1%	\$ 103.83	1.237	\$ 128.49
Jul-17	62,272	\$ 535.98	\$ 541.25	11.7%	\$ 99.56	1.237	\$ 123.18
Aug-17	62,272	\$ 584.09	\$ 545.07	10.7%	\$ 103.97	1.235	\$ 128.44
Sep-17	62,272	\$ 543.10	\$ 548.35	10.6%	\$ 98.33	1.237	\$ 121.61
Oct-17	62,272	\$ 590.75	\$ 553.95	10.9%	\$ 106.98	1.234	\$ 132.04
Nov-17	62,272	\$ 594.39	\$ 559.58	11.1%	\$ 105.09	1.235	\$ 129.75
Dec-17	62,272	\$ 557.95	\$ 561.10	10.3%	\$ 103.82	1.223	\$ 126.92
Jan-18	62,272	\$ 613.57	\$ 566.54	9.8%	\$ 113.26	1.220	\$ 138.14
Feb-18	62,272	\$ 579.71	\$ 570.30	10.4%	\$ 103.96	1.222	\$ 127.01
Mar-18	62,272	\$ 619.66	\$ 572.94	9.8%	\$ 116.88	1.219	\$ 142.46
Apr-18	62,272	\$ 582.24	\$ 578.18	10.1%	\$ 110.70	1.219	\$ 134.96
May-18	62,272	\$ 614.70	\$ 581.97	9.5%	\$ 116.23	1.217	\$ 141.51
Jun-18	62,272	\$ 597.64	\$ 584.48	9.3%	\$ 115.94	1.218	\$ 141.19
Jul-18	62,272	\$ 600.04	\$ 589.82	9.0%	\$ 116.82	1.216	\$ 142.10
Aug-18	62,272	\$ 629.95	\$ 593.64	8.9%	\$ 118.05	1.215	\$ 143.48
Sep-18	62,272	\$ 570.01	\$ 595.88	8.7%	\$ 109.22	1.217	\$ 132.93
Oct-18	62,272	\$ 659.45	\$ 601.61	8.6%	\$ 125.30	1.214	\$ 152.08
Nov-18	62,272	\$ 641.69	\$ 605.55	8.2%	\$ 119.66	1.215	\$ 145.33
Dec-18	62,272	\$ 609.77	\$ 609.87	8.7%	\$ 119.17	1.214	\$ 144.64

Average Trend 2017 to 2018

14.4%

12.6%

Average 2017 \$ 100.89 1.236 \$ 124.74

Average 2018 \$ 115.43 **1.217** \$ 140.49

Validation of 2018 Average Adjustment Factor

2017 Adjustment Factor 1.236

Factors to Remove from Trend

Demographic changes – utilization 1.011

Cancelled clients 1.005

New clients 0.999

Changes in average risk & morbidity 1.009

Contract changes – unit costs 1.002

Factors to Add to Pricing Trend

Aging factor 1.009

2018 Adjustment Factor **1.217**

12.6%

Highmark Choice Company (HCC)
2018 Small Group Rate Filing
Question #2 Response

Calculation of expected cost factor of the ACA only membership expected to be covered in 2018

Description	Member Months	Allowed PMPM	Projected	Projected
			Cost Relativity	Member Weighting
(1) All 2016 ACA Groups (Western region)	198,238	\$453.40		
(2) ACA groups known to have lapsed during 2016 (Western region)	31,534	\$369.23		
(3) Active ACA Members at EOY 2016 (Western region)	166,704	\$469.32		
(4) Groups expected to lapse in 2017		\$469.32		
(5) Groups expected to remain in the ACA pool in 2018		\$469.32	1.188	64.82%
(6) Groups entering the ACA risk pool after 2016 (Western region)			1.243	35.18%
(7) 2016 Allowed Claims for those Members Expected to be Effective in 2018 (Western region)			1.208	
(8) Adjustment Factor for groups choosing HCC ACA products and network			1.11	
(9) 2016 Allowed Claims for those Members Expected to be Effective in 2018 (HCC)		\$529.44	1.341	
(10) 2016 Total Allowed Claim PMPM (Western region ACA and non-ACA (transitional))		\$394.93		