

State: Pennsylvania **Filing Company:** HM Health Insurance Company- HHIC
TOI/Sub-TOI: H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense
Product Name: 1A-DP-17-HHIC
Project Name/Number: 1A-DP-17-HHIC/1A-DP-17-HHIC

Filing at a Glance

Company: HM Health Insurance Company- HHIC
 Product Name: 1A-DP-17-HHIC
 State: Pennsylvania
 TOI: H15I Individual Health - Hospital/Surgical/Medical Expense
 Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense
 Filing Type: Rate
 Date Submitted: 05/19/2017
 SERFF Tr Num: HGHM-131020572
 SERFF Status: Pending State Action
 State Tr Num: HGHM-131020572
 State Status: Pending Finalization
 Co Tr Num: 1A-DP-17-HHIC

 Implementation: 01/01/2018
 Date Requested:
 Author(s): Scott Humpert, Justin DeCroo, Aaron Syster, Craig Cooper, Gregory Amspacher, Kenneth Scott, Daniel Dininno, Kevin Luu, Gregory Bruce
 Reviewer(s): Tammy Tomczyk (primary), Rashmi Mathur, Jack Burke, Chris Ruff
 Disposition Date:
 Disposition Status:
 Implementation Date:

 State Filing Description:
 rri=8.87% On/Off exchange

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General Information

Project Name: 1A-DP-17-HHIC
 Project Number: 1A-DP-17-HHIC
 Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 8.8%

Deemer Date:
 Submitted By: Aaron Syster

State Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense

PPACA Notes: null

Exchange Intentions:

Filing Description:
 Please see cover letter and memorandum for details.

Status of Filing in Domicile:
 Date Approved in Domicile:
 Domicile Status Comments: Pennsylvania is the state of domicile.
 Market Type: Individual
 Individual Market Type: Individual
 Filing Status Changed: 07/20/2017
 State Status Changed: 09/21/2017
 Created By: Gregory Amspacher
 Corresponding Filing Tracking Number: HGHM-131018038, HGHM-131018040, HGHM-131017520, HGHM-131017612, HGHM-131017634
 State TOI: H15I Individual Health - Hospital/Surgical/Medical Expense

PPACA: Non-Grandfathered Immed Mkt Reforms

This filing contains products/plans anticipated to be sold on the Pennsylvania Exchange effective 01/01/2018.

Company and Contact

Filing Contact Information

Kevin Luu, kevin.luu@highmark.com
 1800 Center Street 717-302-2203 [Phone]
 Camp Hill, PA 17011

Filing Company Information

HM Health Insurance Company- HHIC	CoCode: 71768	State of Domicile: Pennsylvania
120 5th Avenue Place	Group Code: 812	Company Type: Life/Health
Pittsburgh, PA 15222	Group Name:	State ID Number:
(717) 302-3971 ext. [Phone]	FEIN Number: 54-1637426	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

HGHM-131020572

State Tracking #:

HGHM-131020572

Company Tracking #:

1A-DP-17-HHIC

State:

Pennsylvania

Filing Company:

HM Health Insurance Company- HHIC

TOI/Sub-TOI:

H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name:

1A-DP-17-HHIC

Project Name/Number:

1A-DP-17-HHIC/1A-DP-17-HHIC

Supporting Document Schedules

Satisfied - Item:	Public Rate Filing
Comments:	A redacted version of the rate filing is attached for public disclosure. Two files are required due to file size limitations.
Attachment(s):	1A-DP-17-HHIC Public Rate Filing v5 1 of 2.pdf 1A-DP-17-HHIC Public Rate Filing v5 2 of 2.pdf
Item Status:	
Status Date:	



August 10, 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 Health Insurance Company 2018 ACA Rate Filing (Individual Market)
Filing # 1A-DP-17-HHIC (SERFF # HGHM-131020572)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Health Insurance Company (HHIC) 2018 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HHIC 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 HHIC should be redacted before release.

Dear Ms. Fabian-Marks:

This Filing includes the Highmark Health Insurance Company (“HHIC”, “Company”) Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2018.

This rate filing has been modified from the filing originally submitted on May 22, 2017, and modified on June 26, 2017, pursuant to the Department’s review of the filing, and in accordance with the guidance provided by the Insurance Department on the uncertainties existing in the Individual market at the time of this rate filing. Specifically, the changes made to this filing are as follows:

1. Pursuant to the Department’s review, the morbidity factor in the rate development was reduced from -0.8% to -6.6%. This morbidity factor reduction changed the Average Rate Change reflected in Table 10 from 8.9% to **2.9%**.
2. In accordance with the Department’s guidance, the morbidity factor was increased by 0.06. This adjustment reflects the market uncertainty that the health insurance coverage mandate may be eliminated, which would remove the financial penalty for individuals who forego purchasing health insurance coverage and would result in some deterioration

of the risk pool. It was noted by the Department that this adjustment represents 50% of the average impact expected by Individual market insurers.

3. In accordance with the Department's guidance, the rates of all Silver plans not exclusively offered off-exchange were increased by a factor of 0.94/0.70, or about 1.3429, to reflect the non-payment of Cost Sharing Reduction ("CSR") subsidies. Please note that the Company did not make this adjustment to the following Silver plans:

HIOS Plan ID #70194PA0530002
HIOS Plan ID #70194PA0540002
HIOS Plan ID #70194PA0570001
HIOS Plan ID #70194PA0580001

Each of these plans is currently filed as both an on-exchange and off-exchange Silver plan. In the event that there are still CSR uncertainties at the time of the QHP certification, the Company intends to remove the on-exchange offering from each of these plans.

Please note that in making adjustments #1 and #2 above, the percent of premium administrative cost load was adjusted so that any flat dollar expense loads conform to the revised expected premium levels.

The remainder of this cover letter was updated to reflect the results of filing updated rates reflecting all three of the above changes.

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

Requested Company Information

1. Company Name & NAIC #: **Highmark Health Insurance Company, NAIC # 71768**
2. Market: **Individual**
3. On or Off Exchange: **This filing reflects that the Company anticipates selling plans on and off of the exchange.**
4. Effective date of coverage: **January 1, 2018**
5. Average rate change requested: **9.7% increase**
6. Range of rate change requested: **-6.5% to 48.4%**

7. Product(s): **PPO, EPO**

8. Rating Areas and the change from 2017: **Rating Areas 1, 2, 4, 5, 6, 7, and 9**

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 in the indicated Market: **Gold, Silver, Bronze, and Catastrophic**

10. Current number of covered lives and of policyholders as of February 1, 2017: **30,200 covered lives; 20,784 policyholders**

11. Number of plans offered in 2018 and the change this represents from 2017: **20**

The Company offered 16 plans in 2017. For 2018, the Company is offering 14 new plans in the Market and removing 10 plans from the Market.

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 #, SERFF and Binder ID#s: **The corresponding SERFF binder number is HGHM-PA18-125072215 affecting the following Company products and forms:**

Product Name / Type	Contract Form & SERFF#
Shared Cost Blue PPO	PPO/HHIC/DP-3; HGHM-131018038
Health Savings Blue PPO	HS/HDHP/HHIC/DP-5; HGHM-131018040
my Direct Blue EPO	DB/EPO/HHIC/DP; HGHM-131017520
my Direct Blue Lehigh Valley EPO	DB/EPO/HHIC/DP; HGHM-131017520
my Direct Blue EPO-HDHP	DB/EPO/HDHP/HHIC/DP; HGHM-131017612
my Direct Blue Lehigh Valley EPO-HDHP	DB/EPO/HDHP/HHIC/DP; HGHM-131017612
my Direct Blue Major Events Blue EPO	CAT/EPO/HHIC/DP; HGHM-131017634
my Direct Blue Lehigh Valley Major Events Blue EPO	CAT/EPO/HHIC/DP; HGHM-131017634

13. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #70194, Company Filing #1A-DP-17-HHIC (SERFF Filing # HGHM-131020572)**

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. To assist in the Department's review, 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.

Potential Changes to Federal Regulations

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. In accordance with the Department's guidance, and as discussed above, we have assumed that the ACA health insurance coverage mandate will be eliminated, and that cost sharing reduction (CSR) payments will cease for 2018. Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2018, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2018. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. 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, HHIC reserves the right to submit a revised 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 HHIC if disclosed to the public.

Public disclosure of any information contained in this Filing would allow HHIC competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Individual market and could have negative consequences for the operation of HHIC's business. Therefore, HHIC 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 & 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”), HHIC 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, HHIC asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the HHIC RTKL representative identified below prior to release of any information contained in this Filing:

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

Furthermore, it should be noted that HHIC 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" being more prominent than the last name "Scheib".

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

cc: Frank Haver
Tija Hilton-Phillips, Esq.
William Sarniak

Highmark Health Insurance Company – Individual Plans

Rate request filing ID # 1A-DP-17-HHIC; SERFF # HGHM-131020572 - 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:	8.9% ¹
Revised requested average rate change:	9.7% ¹
Range of requested rate change:	-6.5% to 48.4%
Effective date:	January 1, 2018
People impacted:	30,200
Available in:	Rating Areas 1, 2, 4, 5, 6, 7, and 9

Key information

Jan. 2016-Dec. 2016 financial experience

Premiums	\$193,469,022
Claims	\$209,893,677
Administrative expenses	\$14,991,469
Taxes & fees	\$11,718,810
Company made (after taxes)	(\$43,134,934)

How it plans to spend your premium

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

Claims:	85%
Administrative:	7%
Taxes & fees:	8%
Profit:	0%

The company expects its annual medical costs to increase **10.5%**.

Explanation of requested rate change

These premium rates are being set at a level that is required to adequately cover rising costs, primarily due to increasing medical and pharmacy services in the Individual market and the re-introduction of the federal insurer fee.

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.

Actuarial Memorandum

1. Basic Information and Data

A. Company Information

The appropriate company information has been provided in Table 0.

B. Rate History and Proposed Variations in Rate Changes

The three most recent rate changes in Pennsylvania for HHIC are as follows:

Year	Avg. Increase	SERFF ID#
2017	55.1%	HGHM-130540841
2016	26.2%	HGHM-130061791
2015	15%	HGHM-129605103

In 2015 the rate change varied by plan due to a variance in network factors by service area. In 2016, increases varied by plan due to cost sharing alterations required to maintain federal AV levels as well as for updates to other pricing factors. In 2017 the rate change varied by product due to updated cost sharing levels to meet federal AV requirements as well as updates in the pricing AV factors.

The proposed 2018 increase varies by plan. This is due to offering plan designs that are predominantly new, that have benefits and pricing AVs different from those offered last year. The plan level increases can be found in Table 10.

C. Average Rate Change

The average rate changes as presented in the filing are:

- Table 10: 9.7%
- Table 11: 9.7%
- URRT Worksheet 1 Cell V45: 65.83%
- URRT Worksheet 1 Cell V46: 28.77%

Please note that the two values above from the URRT Worksheet 1 are changes in the projected average premium, which also includes the substantial impacts of changes in the distribution of members by plan, as well as changes in the covered population's average age and mix of members by rating area. They do not represent changes in premium rates for a fixed population from 2017 to 2018.

HHIC feels that the best representation of the rate increase is the value from Table 10.

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. In accordance with the Department's guidance, we have assumed that the ACA health insurance coverage mandate will be eliminated, and that the CSR payments will cease for 2018. (See Sections 2.A. and 3.

below for a discussion of these impacts.) Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2018, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2018. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. 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, HHIC reserves the right to submit a revised filing.

D. Membership Count

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

E. Benefit/Cost Sharing Changes

The majority of HHIC's 2018 plan offering consists of new plans with benefits that differ from the 2017 offering.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial value, are in Attachment E. Also, the PA Plan Design Summary and Rate Tables with the HIOS Plan IDs are submitted in SERFF Rate/Rule Schedule Tab.

F. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2016 calendar year results for all 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.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by HHIC net of expected CSR recoveries. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- 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 allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.
- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.

- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes amounts for the pediatric vision benefit (\$0.34).
- Total Non-EHB capitation includes amounts for our adult vision benefit (\$0.48).
- The Estimated Risk Adjustment for the experience period represents our best estimate of the year end risk adjustment transfer payment that HHIC will incur. This amount is developed based on an analysis of HHIC 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 profile. This Market-wide risk profile is developed from available Market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.
- Estimated Reinsurance Recoveries reflect what HHIC expects to receive for the experience period. HHIC is assuming a \$90,000 attachment point and 40% coinsurance up to \$250,000. The coinsurance value is different than the current CMS regulations due to uncertainty surrounding how CMS will treat treasury payments.

G. Credibility of Data

The experience period data for HHIC is large enough to be fully credible. The results are based 100% on the experience period data.

H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is 11.0%. Additionally, there is an induced utilization adjustment of -0.49% per year applied to reach the overall trend of 10.45% shown in Table 3 column G. 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.

The cost trends presented in Table 3 reflect HHIC's expectations regarding increases in in-network contractual reimbursement, as well as projected 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 components represent a blended average for all types of service and are applied to the aggregate experience for pricing, and as such Table 3 shows the same trend components for each service category. Due to the significant changes in the make-up of the ACA population from 2014 to 2016, the data included in Table 4 was not used in the development of the trend. A separate regression study was developed by the HHIC valuation team that analyzed the ACA trend levels of cohorts of ACA members that were continuously enrolled in a significant portion of both 2015 and 2016. The analysis took into consideration seasonality and removed outlier months. The resulting trend was compared to the group business and any industry available ACA data.

I. Historical Experience

Table 4 presents the most recent 36 months (3 calendar years) of HHIC data with run-out through January 2017. This date was not used to develop the trend in Table 3. Please see Section H for further details.

2. Rate Development & Change

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

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. Some of the items separately identified in Table 5 include:

- 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 network contracting changes between the experience period and the projection period.
- There is no explicit Change in Benefits adjustment.
- The Change in Other adjustment reflects improved contracting with our pharmacy benefits provider.

Please see Attachment A for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The \$15.98 Risk Adjustment assumption in cell C31 represents our best estimate of the year end risk adjustment transfer payment that HHIC will incur. This amount is developed based on an analysis of HHIC 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 profile. This Market-wide risk profile is developed from available Market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.

The \$15.98 PMPM projected risk adjustment assumption is comprised of an expected risk transfer receivable of \$16.12 PMPM, less the \$0.14 PMPM risk adjustment user fee. The development of the \$16.12 PMPM is shown in Attachment B as well as the attached spreadsheet. Since HHIC is offering catastrophic metal level plans and these plans are pooled separately for the purpose of risk adjustment transfers, we developed both catastrophic and non-catastrophic risk transfer assumptions for 2018. These assumptions were then blended together using the projected enrollment by pool to arrive at a single assumption to use for pricing. Our expected receivable of \$15.98 reflects that we anticipate HHIC's average risk score (net of allowable rating factors) to be higher than the statewide average.

The exchange user fee in cell C32 is developed by taking the required user fee percentage of 3.5% and multiplying by the percentage of total members expected to be on exchange of 77.7%. This results in a percentage of 2.7%. The PMPM of \$21.94 is calculated as 2.7% of the total required premium in cell C63.

With the exception of the adult vision benefit that was removed in 2017, HHIC will offer a similar package of non-EHB benefits to those offered in 2016. Cell C38 is populated with an assumed PMPM for 2018 non-EHB benefits. Additionally, this value has been grossed up by the paid to allowed factor so that the resulting value in C40 is correct.

Impact of Health Insurance Coverage Mandate

In accordance with the Department's guidance, the morbidity factor was increased by 0.06 to reflect the market uncertainty that the health insurance coverage mandate may be eliminated. If this mandate is eliminated, there would no longer be a financial penalty for individuals who forego purchasing health insurance coverage and would result in some deterioration of the risk pool. This deterioration is reflected in this filing through this 0.06 addition to the morbidity factor, which as noted by the Department would represent 50% of the average morbidity impact expected by Individual market insurers.

B. Retention Items

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. Administrative costs reflect internal costs that the HHIC 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.

Note the following regarding plan level retention items:

- The Profit/Contingency for all plans is set to 0%.
- The Health Insurance Provider Fee of 3.4%
- The administrative expenses do not vary by plan
- 2% Pennsylvania Premium Tax was included
- The \$0.21 PMPM PCORI fee was factored into the administrative expense percentage of premium.
- Expenses for Quality Improvement Initiatives are 0.32%.

HHIC has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary restraint, HHIC is not waving any right to include a risk and contingency factor which HHIC believes is consistent with historical and legal interpretations of HHIC and the Pennsylvania Insurance Department.

The proposed rate development assumes an average broker commission of \$0 for 2018. A schedule of the current broker commission amounts is included in Attachment D.

C. Normalized Market-Adjusted Projected Allowed Total Claims

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.

D. Components of Rate Change

Table 8 presents the components of change in the proposed 2018 Calibrated Plan Adjusted Index Rate (PMPM). Cell C72 is populated with the base period allowed charges found in the 2017 plan year rate filing. The difference between Row H and Row A is insignificant and may be caused by rounding error.

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:

- Taxes and Fees shown in Table 9 differ from the Taxes and Fees from the URRT as 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.

The 2017 values are populated using the 2017 filed factors adjusted for the membership mix as of February 1, 2017.

3. Plan Rate Development

Table 10 shows the plan rate development for 2018. This table shows the plans that HHIC intends to offer in 2018, as well as all plans offered in 2017 portfolio. The calibrated plan adjusted index rates for 2017 are calculated according to the instructions. The 2018 rating factors are consistent with the factors found in Exhibit II of the Part III URRT memorandum with the pricing effect further broken out into pricing AV and benefit richness. Additionally, the tobacco surcharge factor is broken out in Table 10 as requested. This surcharge factor is included as part of calibration in the URRT. Admin effect is broken into admin costs, taxes and fees, and profit or contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C. The table in Attachment C can also be found in the attached spreadsheet. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. Please note that the attachment includes the tobacco factor in the AV and Cost Sharing Factor as requested. This will make the values inconsistent with those found in the URRT as the URRT treats tobacco as a calibration factor. The values in column 9 of the attachment represent the pure induced utilization for each plan. HHIC's utilization factors are consistent with those used in the Federal Risk Adjustment program. Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in Attachment C is 1.000.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of HHIC's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications are included in Attachment E.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2017 rate of the discontinuing plan to the 2018 rate of the plan to which the member is being mapped. As requested, some plans are being listed multiple times since these plans have different mappings based on the counties in which the members live.

Columns AG through AQ are populated with the February 1, 2017 enrollment by 2018 plan and rating area.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 0.94/0.70, or about 1.3429, and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column O.

Please note that HHIC did not make this adjustment to the following Silver plans:

- HIOS Plan ID #70194PA0530002
- HIOS Plan ID #70194PA0540002
- HIOS Plan ID #70194PA0570001
- HIOS Plan ID #70194PA0580001

Each of these plans is currently filed as both an on-exchange and off-exchange Silver plan. In the event that there are still CSR uncertainties at the time of the QHP certification, HHIC intends to remove the on-exchange offering from each of these plans.

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

Table 11 presents HHIC's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 9.7%.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

Please see Table 13 for HHIC's geographic factors. HHIC's factors for the rating period are unchanged from the currently approved factors. Note that rating areas 3 and 8 are left blank as HHIC does not offer plans in these regions.

C. Network Factors

Please see Table 14 for HHIC's network rating factors.

D. Service Area Composition

HHIC's offerings are split into multiple service areas. The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

6. Actuarial Certifications

I, [REDACTED], 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 HHIC to accompany its rate filing (for calendar year 2018) for the Individual 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 factors, benefit and other changes from the prior approved filing have been disclosed in the 2018 PA Actuarial Memorandum Rate Exhibits.

I certify that the benefits included in HHIC'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

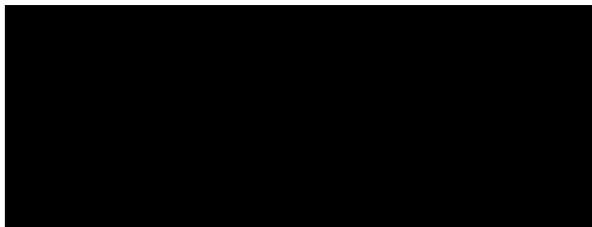
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

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 Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

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.

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 Part II Rate Filing Justification.



Title: Manager, Actuarial Services

Date: 08/10/2017

HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market Product Portfolio
Western PA and Central PA Region

Supplemental Exhibits

Attachment A	Demographic and Morbidity Change Calculations
Attachment B	Risk Adjustment Calculation
Attachment C	Induced Demand Calculations
Attachment D	Current Broker Commission Schedule
Attachment E	Screenshots of HHS AV calculator and Actuarial Certification for Approach 1
Attachment F	Milliman Certification

**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Attachment A - Demographic and Morbidity Change Calculations

Population Source	2016 Member Distribution	2016 Normalized Allowed PMPM	2018 Member Distribution	2018 Normalized Allowed PMPM	Morbidity Change Relative to Total
HHIC ACA	100.0%	\$602.47	82.3%	\$598.83	0.994
HHIC Medically Underwritten			6.0%	\$598.83	0.994
Uninsured & Employer Markets			11.6%	\$598.83	0.994
Total	100.0%	\$602.47	100.0%	\$598.83	0.994

Component of Other	Factor
CY2016 Demographic Factor	1.770
CY2018 Demographic Factor	1.880
Change in Demographic	1.062
CY2016 Network Factor	0.984
CY2018 Network Factor	0.887
Change in Network	0.902
Change in Benefits	1.000
Table 5 - Change in Other's Other	0.995
URRT and Table 5 Change in Other	0.953

**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Attachment B - Risk Adjustment Calculation

Total State Development - 2018									Calculated Results - 2018			
Average Premium	Market Share	Member Months	Billable Member Months	HHS Risk Score	Allowable Rating Factor	Geo Cost Factor	Induced Demand Factor	Actuarial Value	Factors incl. risk score	Factors excl. risk score	Transfer PMPM (Calc'd)	\$ Transfer (Estimate)

Non-Catastrophic Pool

HHIC - WPA
HHIC - CPA
HHIC - Total
Other PA

Total PA

Catastrophic Pool

HHIC - CPA
Other PA

Total PA

Composite (Non-Cat + Cat)

HHIC



**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Attachment C - Induced Demand Calculations

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)	Average Tobacco Factor (7)	AV & Cost Sharing Factor (8)	(8)/(6*7) (9)
70194PA0150005	Gold	1,627	1,801,329	1,531,695	0.850	0.993	0.886	1.050
70194PA0270003	Gold	831	920,040	782,322	0.850	0.993	0.886	1.050
70194PA0150003	Silver	1,798	1,898,492	1,370,629	0.722	0.993	0.718	1.002
70194PA0270002	Silver	513	541,672	391,064	0.722	0.993	0.718	1.002
70194PA0260001	Bronze	3,030	3,106,164	1,897,748	0.611	0.993	0.590	0.972
70194PA0300001	Bronze	10,754	10,455,649	6,224,453	0.595	0.993	0.575	0.972
70194PA0530001	Gold	21,932	22,143,125	18,818,639	0.850	0.993	0.886	1.050
70194PA0530002	Silver	124,176	119,567,132	88,347,930	0.739	0.993	0.735	1.002
70194PA0530004	Silver	31,044	29,891,783	20,136,305	0.674	0.993	0.670	1.002
70194PA0570001	Silver	11,513	11,085,688	8,115,810	0.732	0.993	0.728	1.002
70194PA0530006	Bronze	31,790	29,718,539	19,360,058	0.651	0.993	0.629	0.972
70194PA0530007	Bronze	13,170	12,311,832	7,476,745	0.607	0.993	0.586	0.972
70194PA0560001	Catastrophic	454	390,464	224,547	0.575	0.993	0.555	0.972
70194PA0540001	Gold	8,233	8,644,957	7,347,035	0.850	0.993	0.886	1.050
70194PA0540002	Silver	8,913	8,925,696	6,595,180	0.739	0.993	0.735	1.002
70194PA0540004	Silver	6,147	6,155,756	4,146,764	0.674	0.993	0.670	1.002
70194PA0580001	Silver	6,147	6,155,756	4,506,616	0.732	0.993	0.728	1.002
70194PA0540006	Bronze	4,610	4,482,103	2,919,854	0.651	0.993	0.629	0.972
70194PA0540007	Bronze	4,610	4,482,103	2,721,897	0.607	0.993	0.586	0.972
70194PA0550001	Catastrophic	307	274,604	157,919	0.575	0.993	0.555	0.972
Total		291,599	282,952,884	203,073,210	0.718	0.993	0.712	1.000

Components of AV & Cost Sharing Factor							
HIOS Plan ID	Metal Level	Paid-to- Allowed Ratio	Induced Utilization Factor	Avg. Benefit Richness	URRT Avg Cost Share Factor*	Avg. Tobacco Factor	AV & Cost Sharing Factor
70194PA0150005	Gold	0.850	1.080	1.028	0.893	0.993	0.886
70194PA0270003	Gold	0.850	1.080	1.028	0.893	0.993	0.886
70194PA0150003	Silver	0.722	1.030	1.028	0.723	0.993	0.718
70194PA0270002	Silver	0.722	1.030	1.028	0.723	0.993	0.718
70194PA0260001	Bronze	0.611	1.000	1.028	0.594	0.993	0.590
70194PA0300001	Bronze	0.595	1.000	1.028	0.579	0.993	0.575
70194PA0530001	Gold	0.850	1.080	1.028	0.893	0.993	0.886
70194PA0530002	Silver	0.739	1.030	1.028	0.740	0.993	0.735
70194PA0530004	Silver	0.674	1.030	1.028	0.675	0.993	0.670
70194PA0570001	Silver	0.732	1.030	1.028	0.733	0.993	0.728
70194PA0530006	Bronze	0.651	1.000	1.028	0.633	0.993	0.629
70194PA0530007	Bronze	0.607	1.000	1.028	0.591	0.993	0.586
70194PA0560001	Catastrophic	0.575	1.000	1.028	0.559	0.993	0.555
70194PA0540001	Gold	0.850	1.080	1.028	0.893	0.993	0.886
70194PA0540002	Silver	0.739	1.030	1.028	0.740	0.993	0.735
70194PA0540004	Silver	0.674	1.030	1.028	0.675	0.993	0.670
70194PA0580001	Silver	0.732	1.030	1.028	0.733	0.993	0.728
70194PA0540006	Bronze	0.651	1.000	1.028	0.633	0.993	0.629
70194PA0540007	Bronze	0.607	1.000	1.028	0.591	0.993	0.586
70194PA0550001	Catastrophic	0.575	1.000	1.028	0.559	0.993	0.555

*Ties to Exhibit II of URRT memorandum where tobacco is treated as calibration and not part of the Cost Share Factor

HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market

Attachment D - Current Broker Commission Schedule

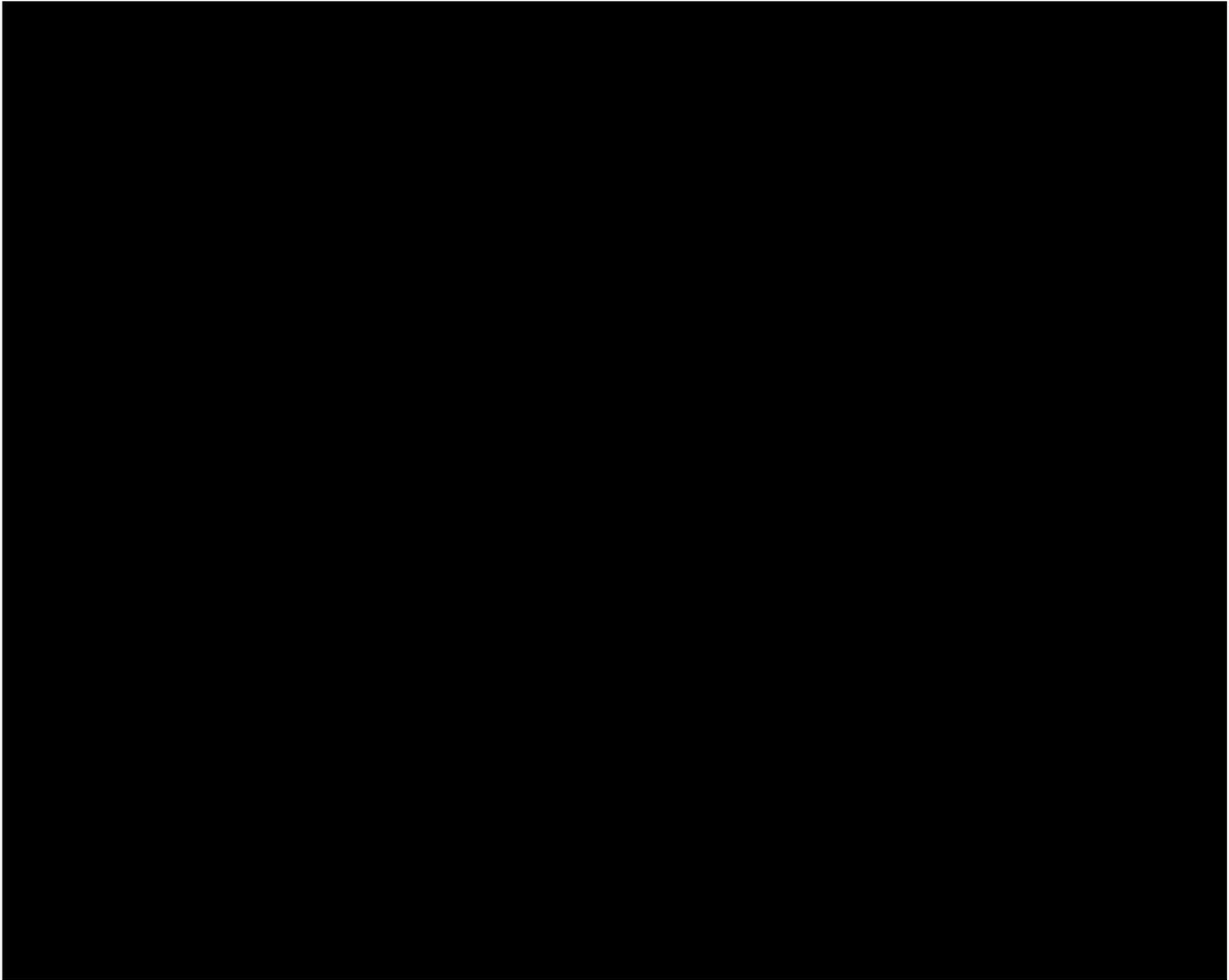
Metal	Current Broker Commission Amount
[REDACTED]	[REDACTED]

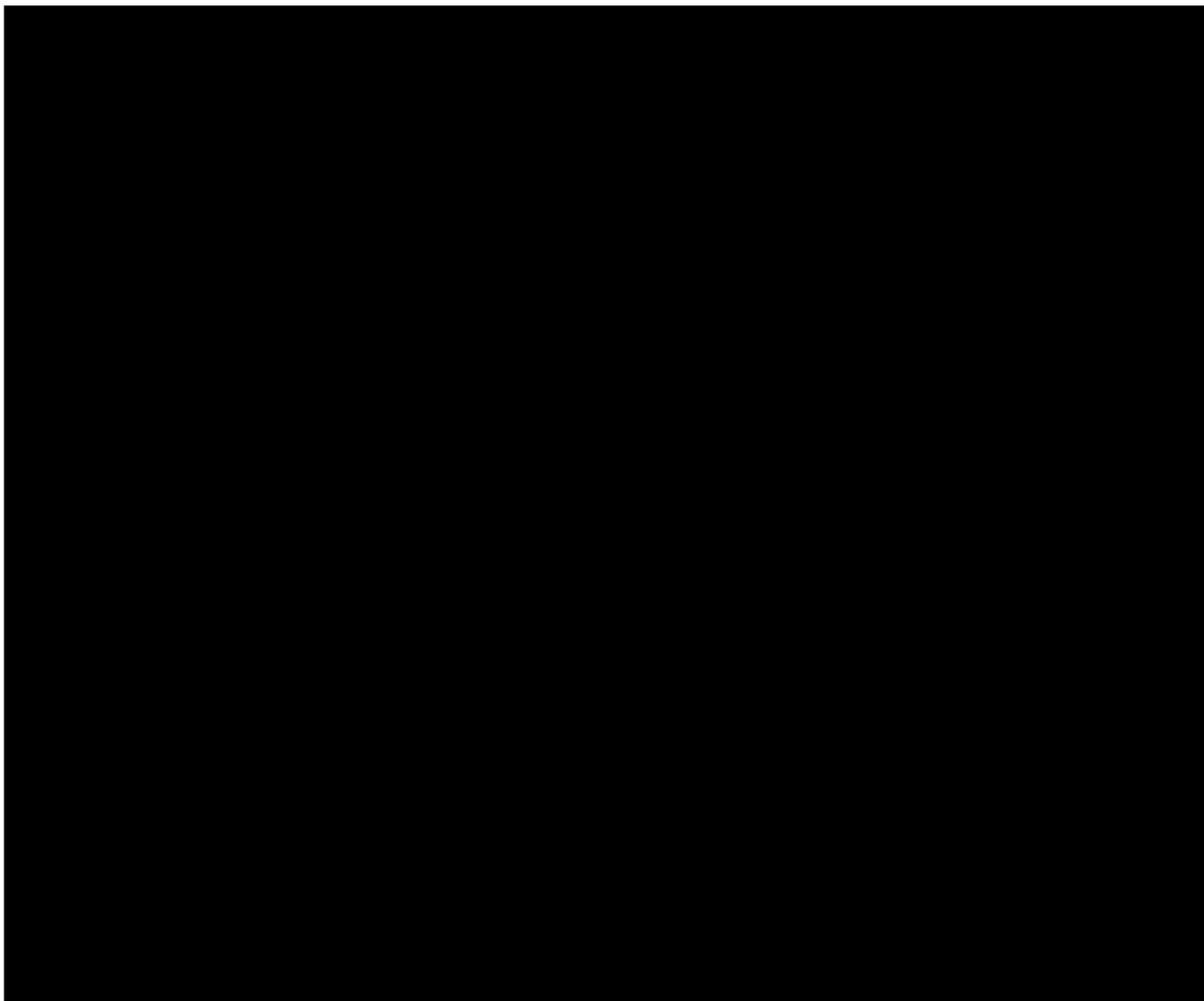
Attachment E - HHIC

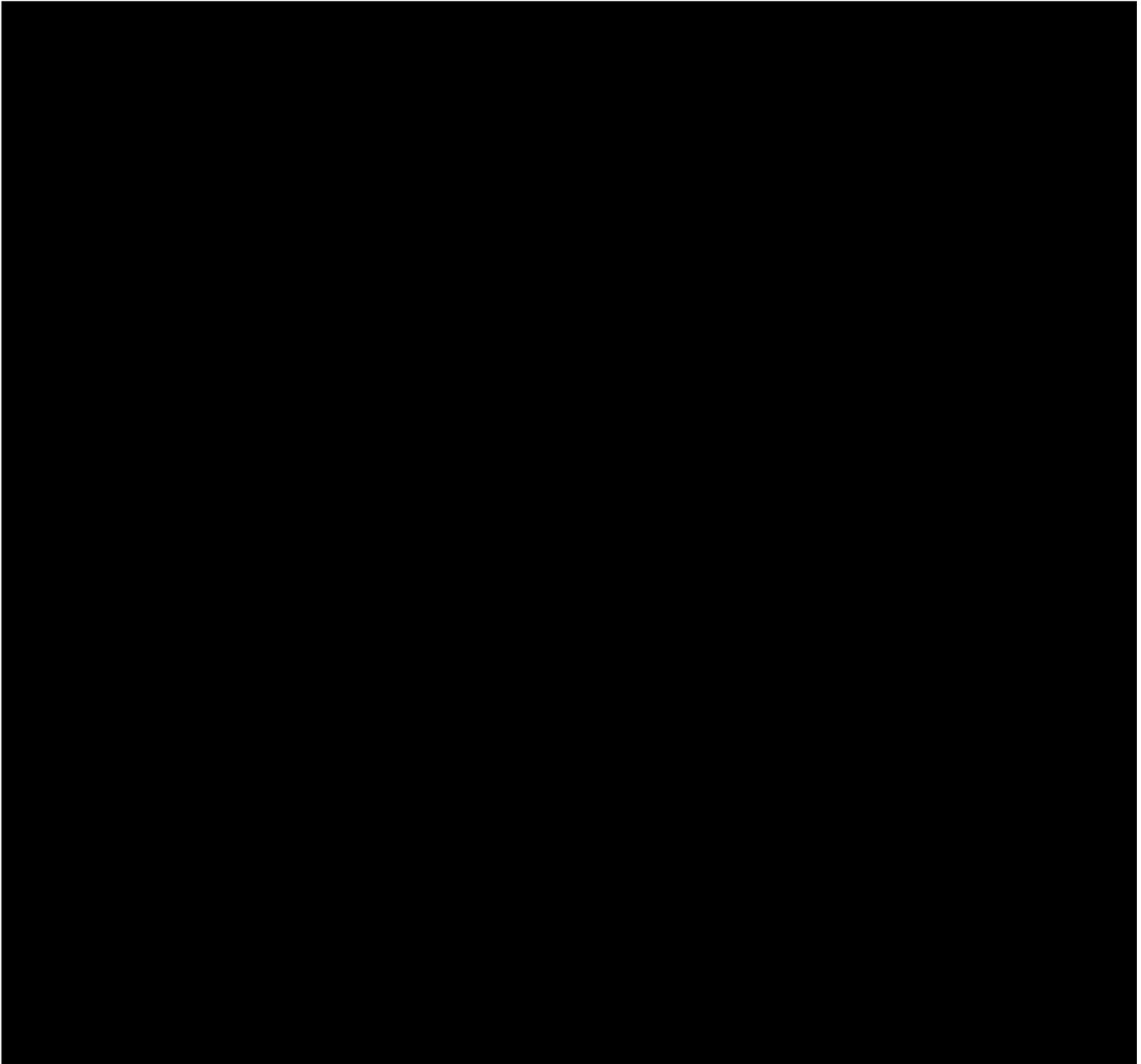
Screenshots of HHS AV calculator and Actuarial Certification for Approach 1

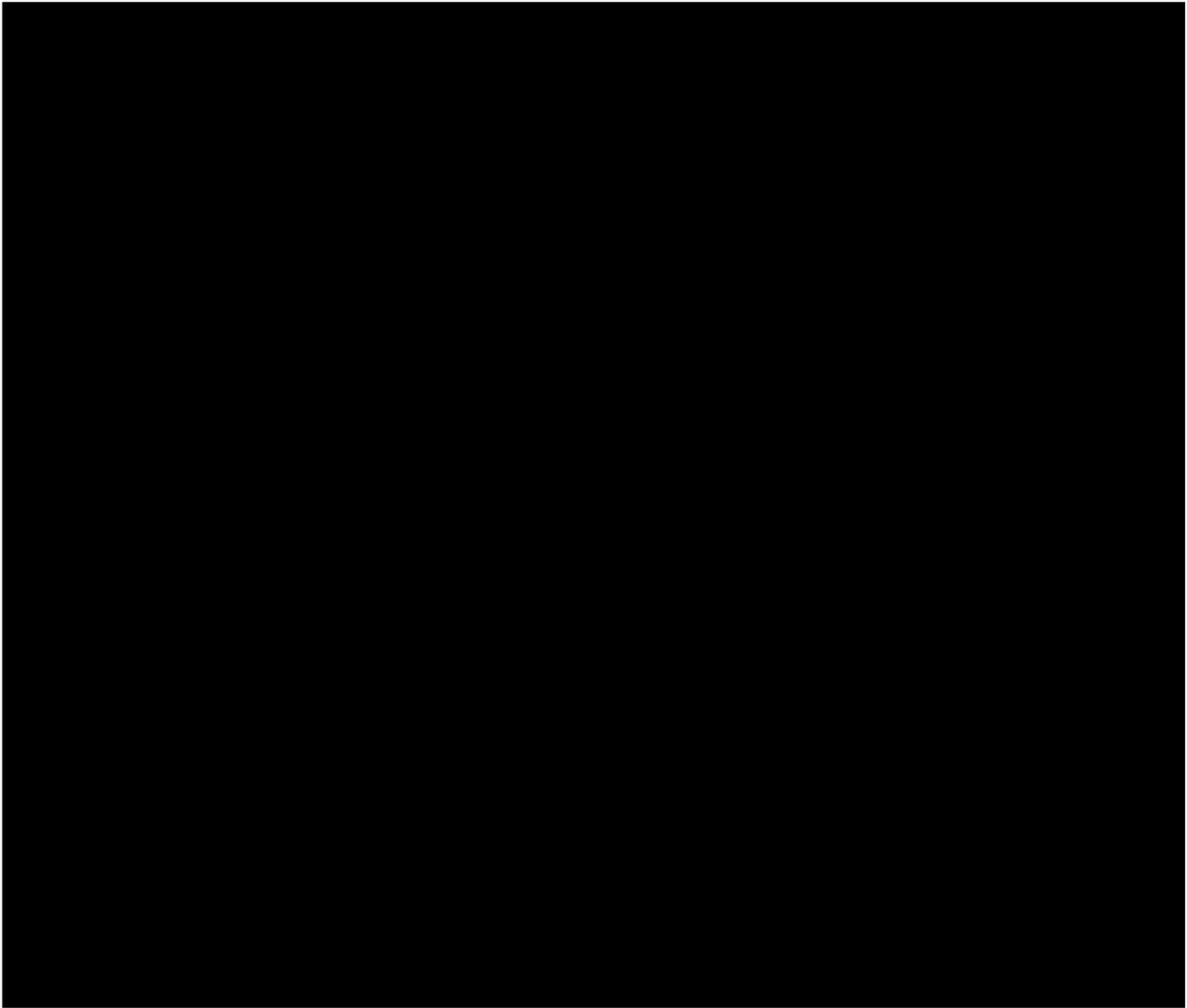




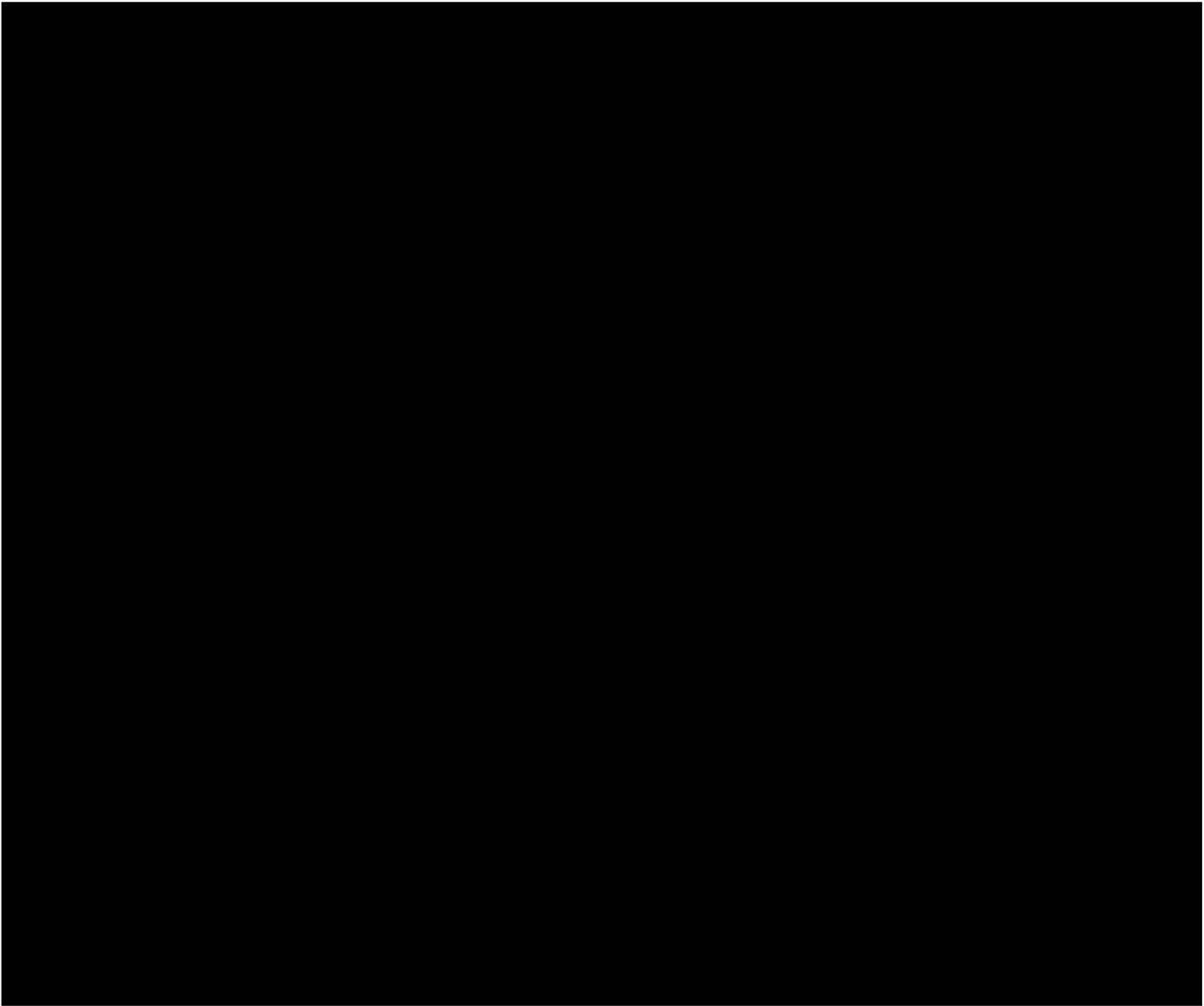


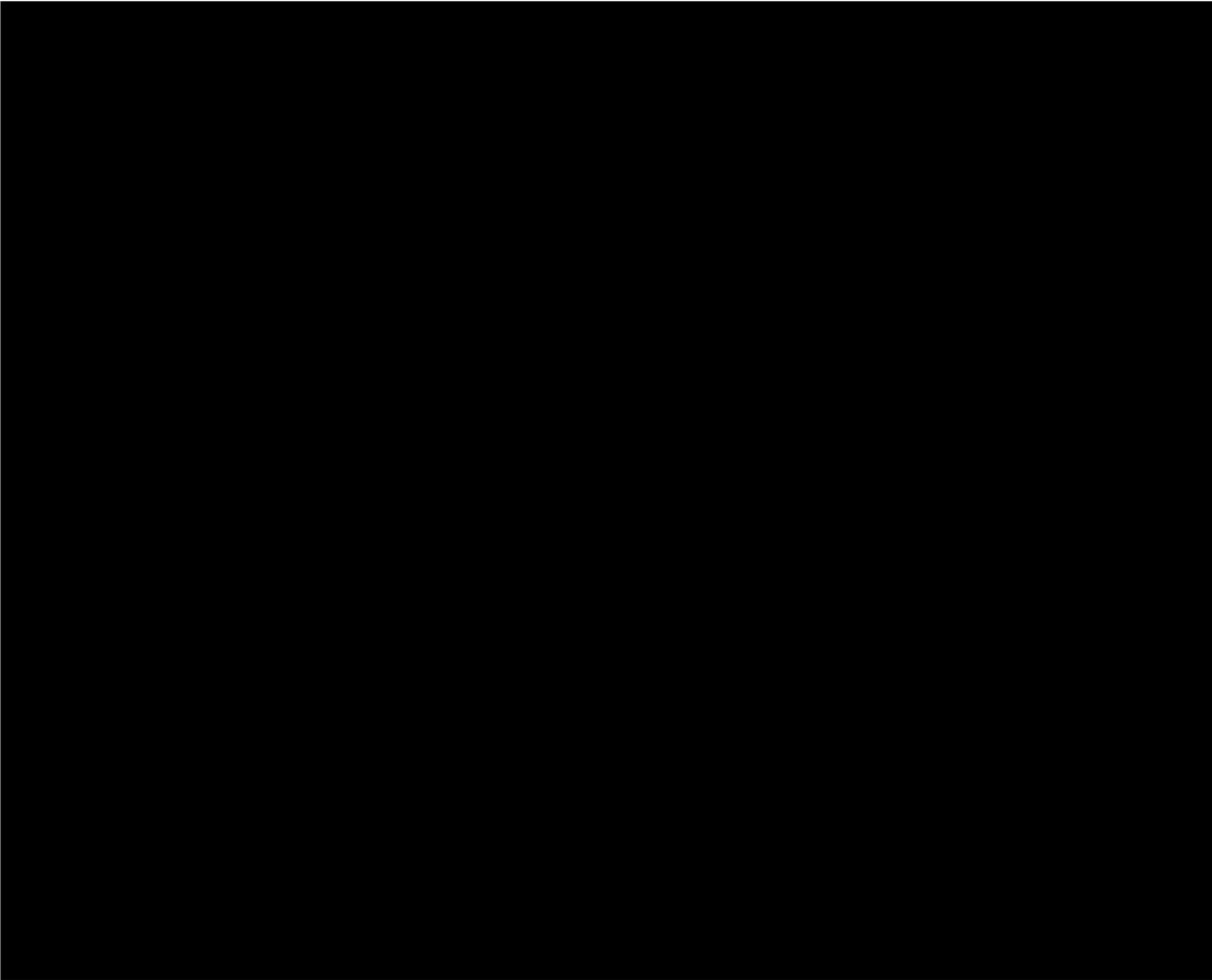


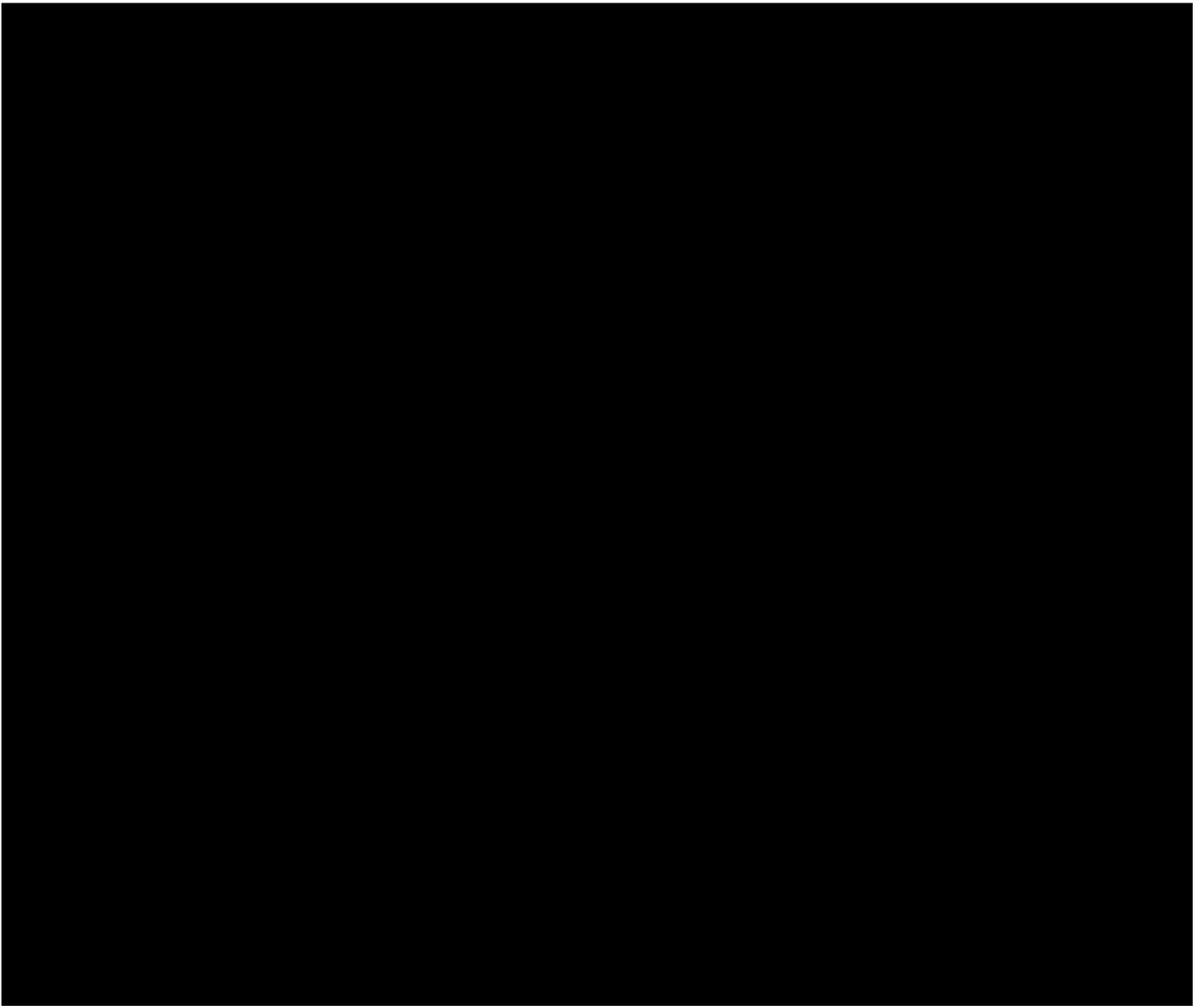


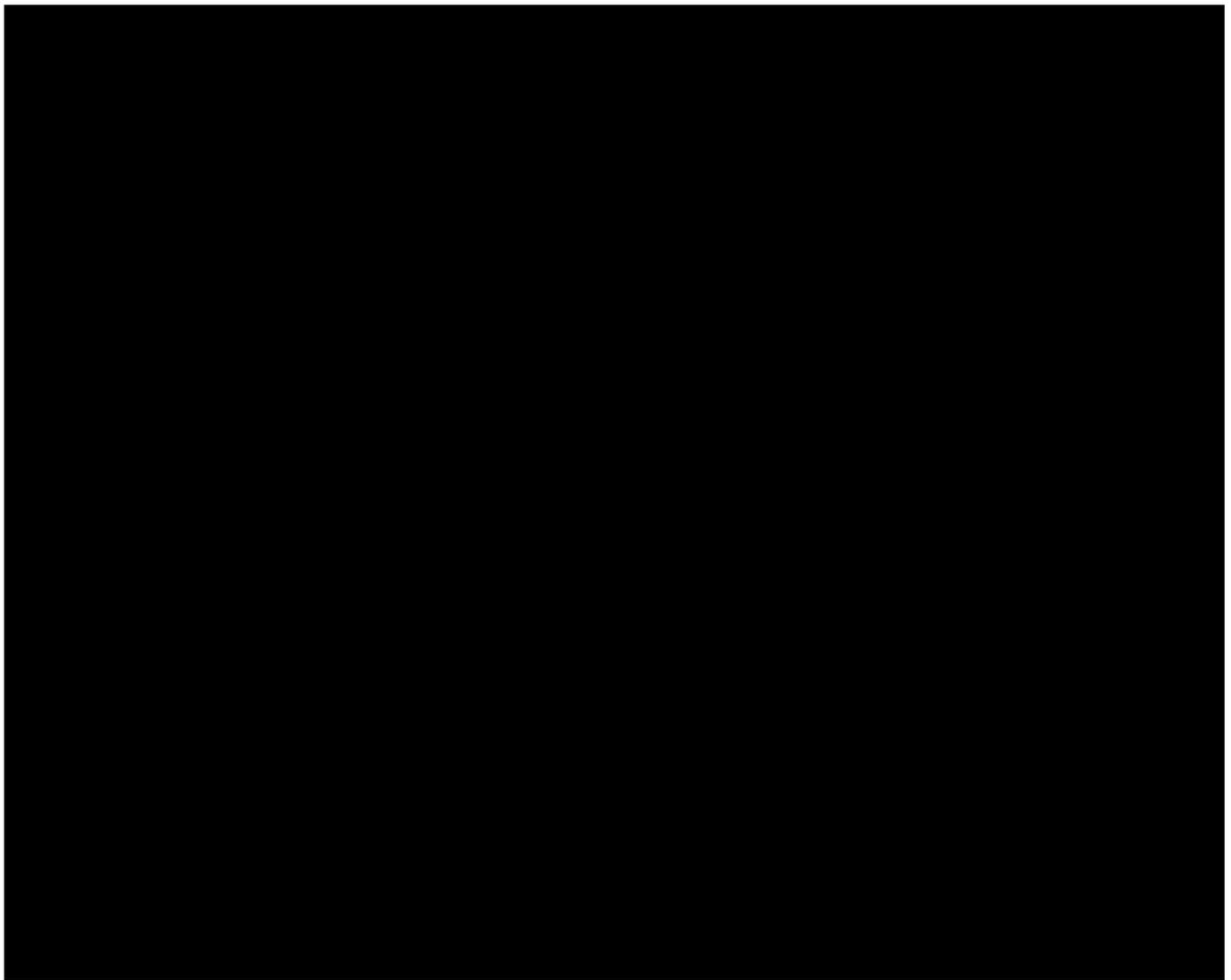


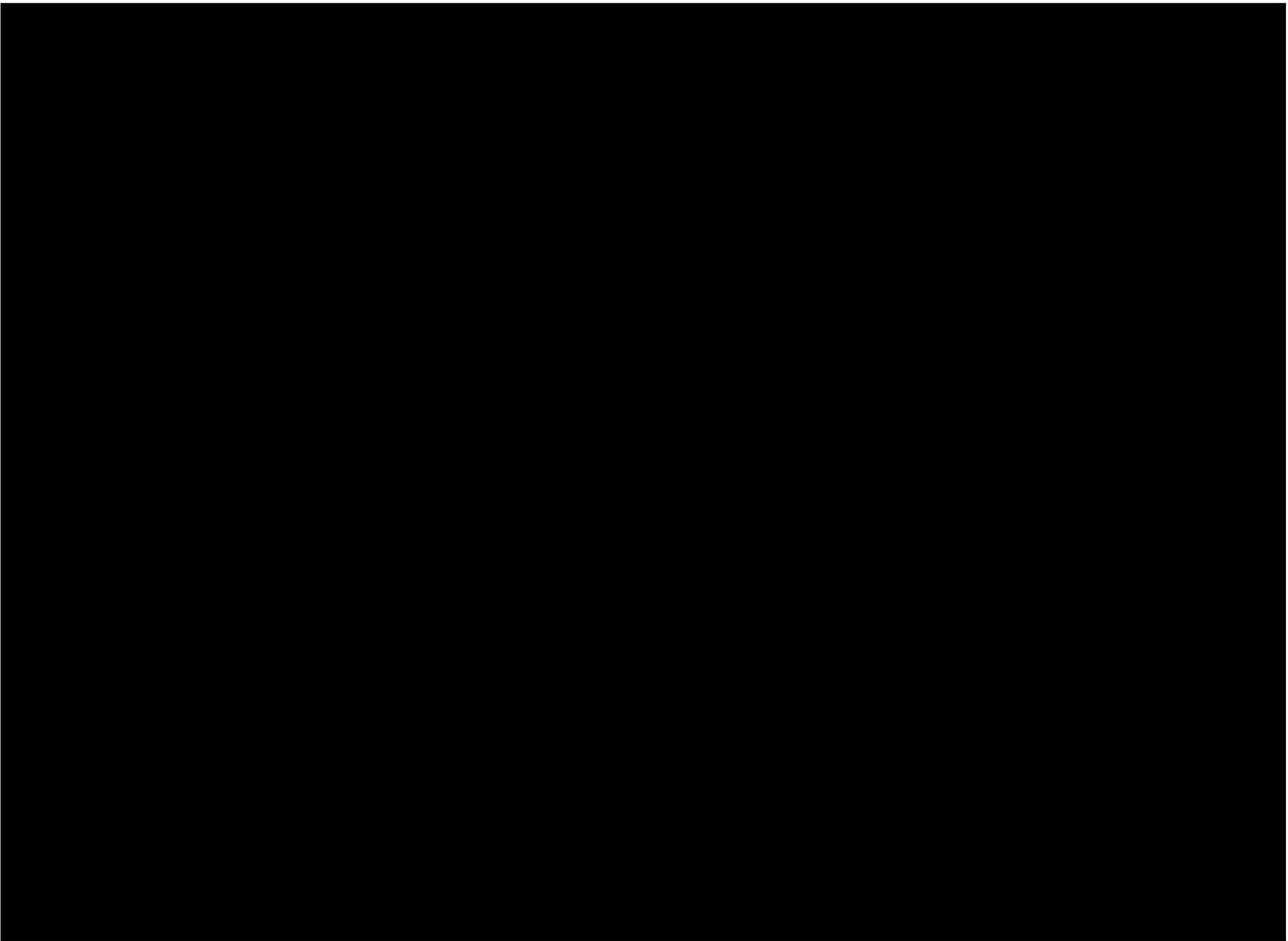


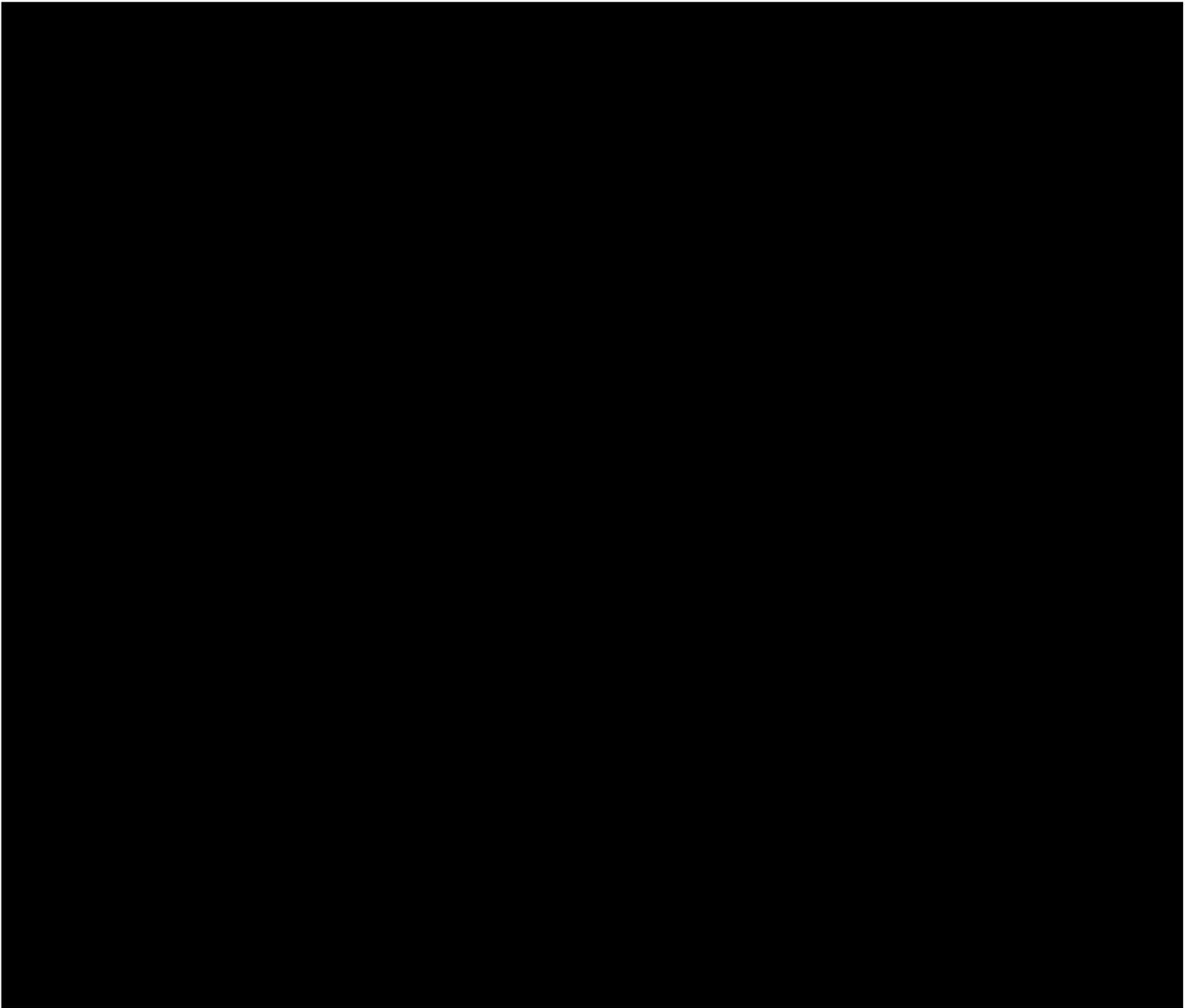




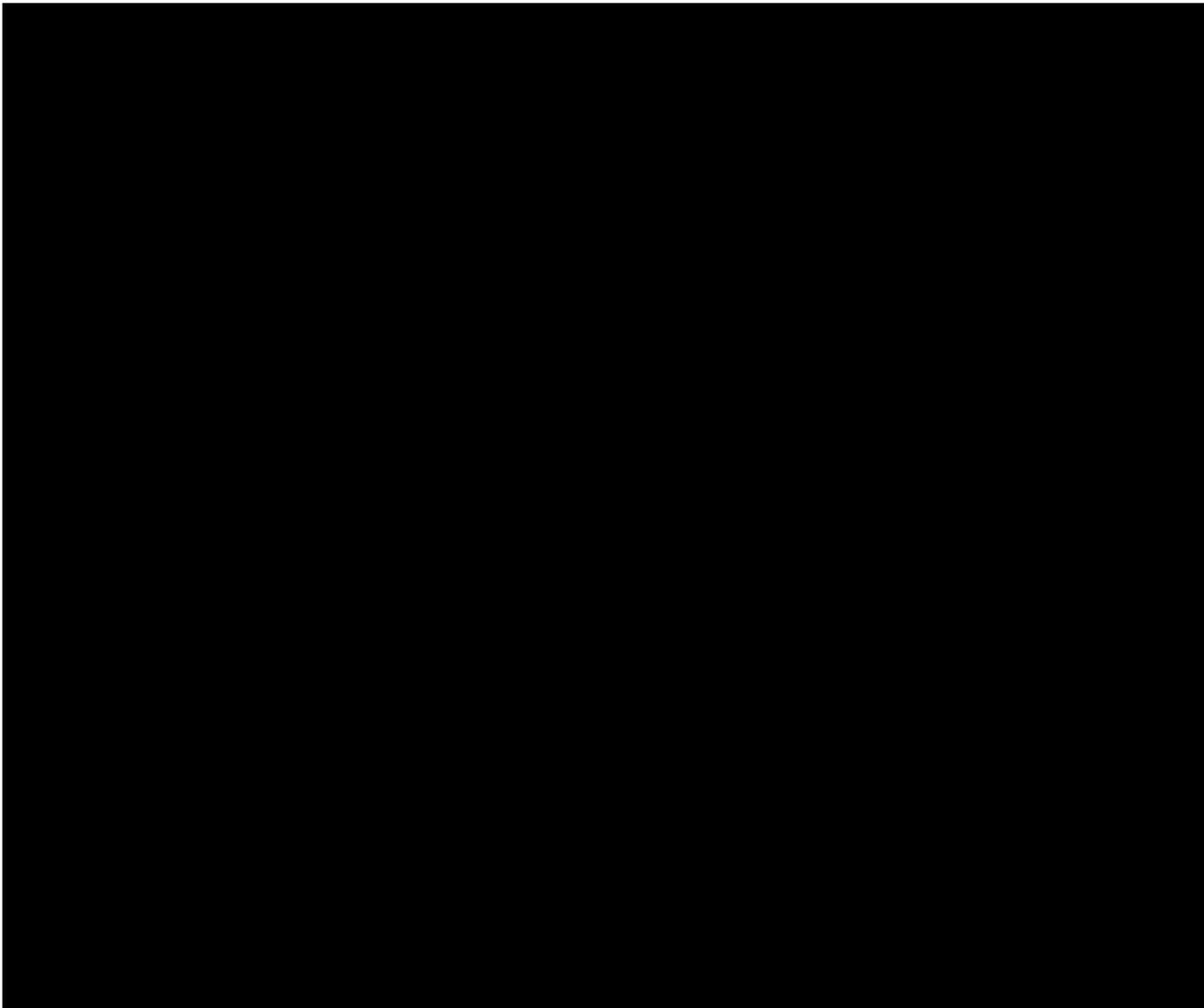


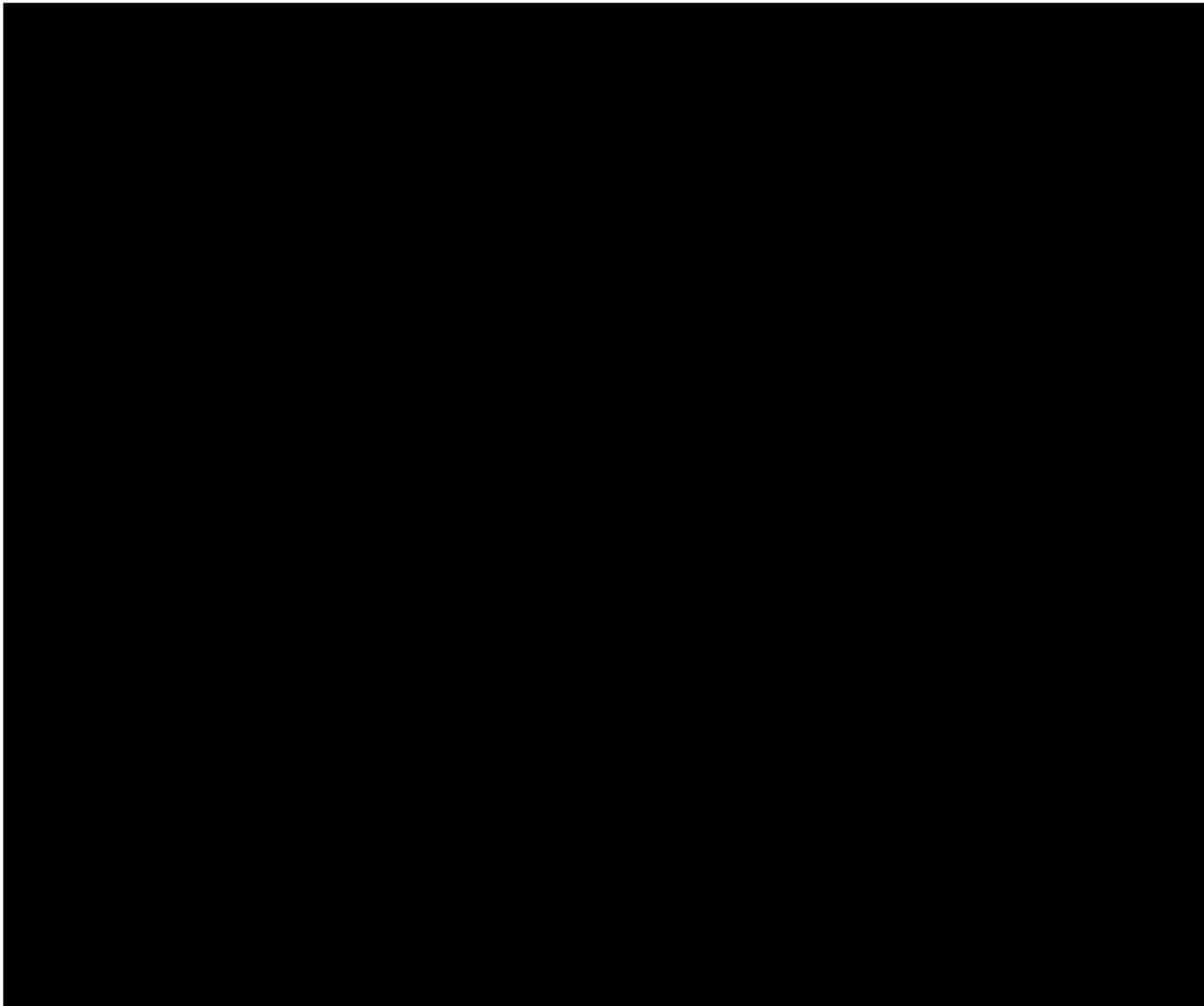








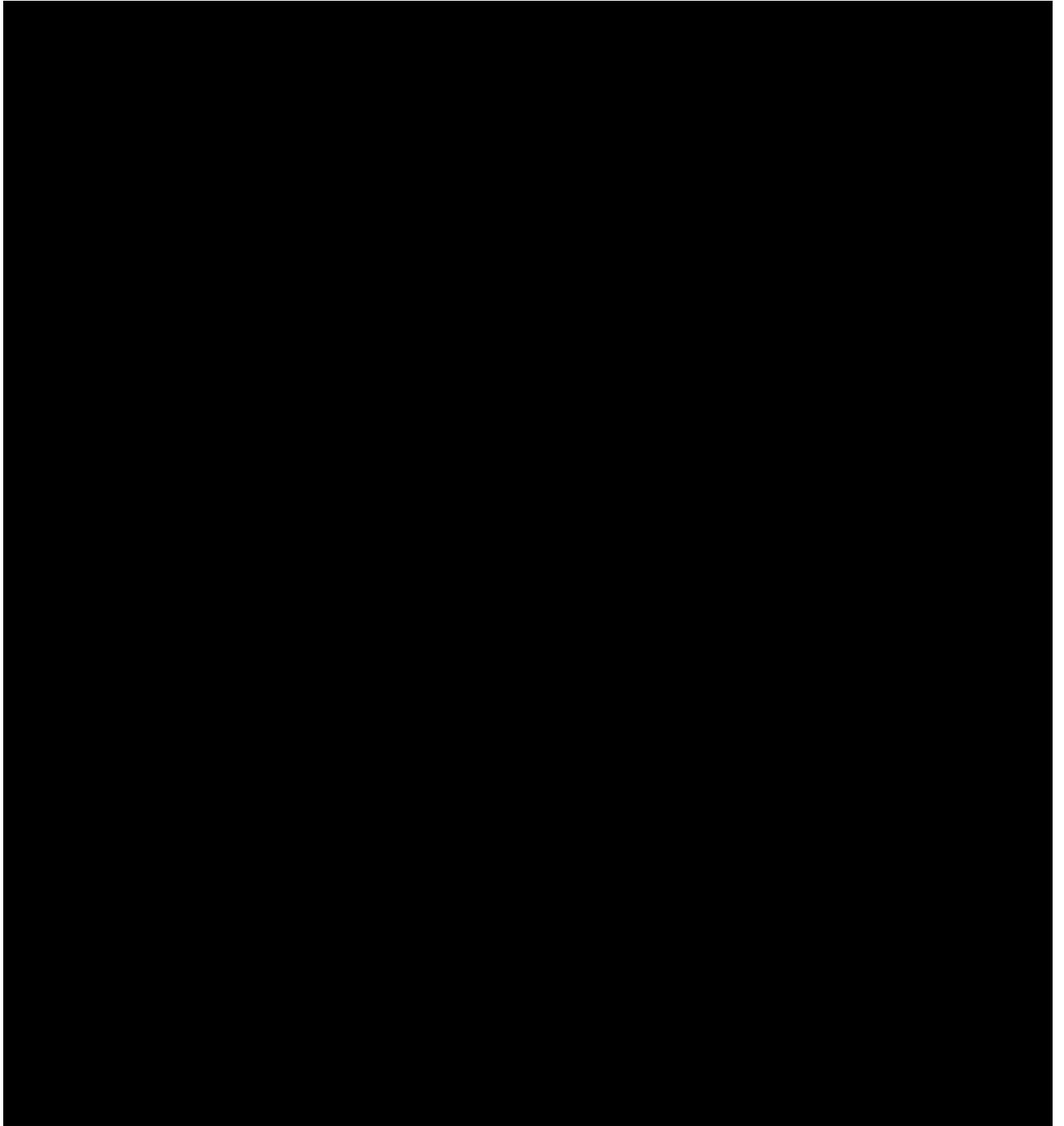








**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market Product Portfolio
Effective January 1, 2018**



Actuarial Manager, Individual Markets
Highmark Inc.

Highmark Health Insurance Company
Form Numbers

<u>HIOS ID</u>	<u>Plan Name</u>	<u>Form Number</u>
70194PA0150005	Health Savings Flex Blue PPO Embedded 1700	HS/HDHP/HHIC/DP-5
70194PA0270003	Health Savings Flex Blue PPO Embedded 1700	HS/HDHP/HHIC/DP-5
70194PA0150003	Health Savings Flex Blue PPO Embedded 2850	HS/HDHP/HHIC/DP-5
70194PA0270002	Health Savings Flex Blue PPO Embedded 2850	HS/HDHP/HHIC/DP-5
70194PA0260001	Shared Cost Blue PPO 7000	PPO/HHIC/DP-3
70194PA0300001	Shared Cost Blue PPO 7000	PPO/HHIC/DP-3
70194PA0530001	my Direct Blue EPO 1000G	DB/EPO/HHIC/DP
70194PA0530002	my Direct Blue EPO 3750S	DB/EPO/HHIC/DP
70194PA0530004	my Direct Blue EPO 7150S	DB/EPO/HHIC/DP
70194PA0570001	my Direct Blue EPO 2750SQE	DB/EPO/HDHP/HHIC/DP
70194PA0530006	my Direct Blue EPO 7000B	DB/EPO/HHIC/DP
70194PA0530007	my Direct Blue EPO 6950B	DB/EPO/HHIC/DP
70194PA0560001	my Direct Blue Major Events EPO 7350	CAT/EPO/HHIC/DP
70194PA0540001	my Direct Blue Lehigh Valley EPO 1000G	DB/EPO/HHIC/DP
70194PA0540002	my Direct Blue Lehigh Valley EPO 3750S	DB/EPO/HHIC/DP
70194PA0540004	my Direct Blue Lehigh Valley EPO 7150S	DB/EPO/HHIC/DP
70194PA0580001	my Direct Blue Lehigh Valley EPO 2750SQE	DB/EPO/HDHP/HHIC/DP
70194PA0540006	my Direct Blue Lehigh Valley EPO 7000B	DB/EPO/HHIC/DP
70194PA0540007	my Direct Blue Lehigh Valley EPO 6950B	DB/EPO/HHIC/DP
70194PA0550001	my Direct Blue Lehigh Valley Major Events EPO 7350	CAT/EPO/HHIC/DP



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ACTUARIAL MEMORANDUM

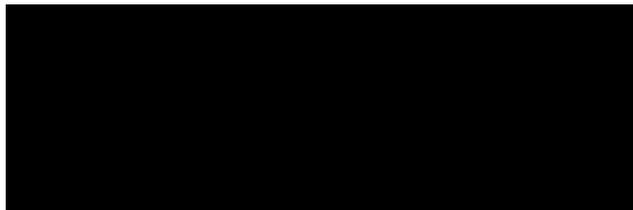
Highmark Health Insurance Company

Revised Individual Rate Filing - January 1, 2018

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Health Insurance Company (“HHIC”) to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2018. The rates are guaranteed until December 31, 2018.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80(d)(1)).
3. The rating factors and rating methodology are reasonable and consistent with HHIC’s revised business plan at the time of the filing.



Fellow, Society of Actuaries
Member, American Academy of Actuaries
August 10, 2017

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	HHIC	PPD, EPO	
Product(s):		Individual	
Market Segment:			
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	42	44	44
Total	322,335	30,200	291,600
<18	42,114	2,836	27,952
18-24	25,141	2,032	18,863
25-29	19,254	2,059	19,979
30-34	19,035	2,105	20,028
35-39	19,417	2,049	19,658
40-44	22,384	2,137	20,469
45-49	28,698	2,647	25,662
50-54	36,977	3,444	33,175
55-59	44,989	4,364	42,250
60-63	53,484	4,932	47,757
64+	10,542	1,395	16,431

*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
\$ 156,793,445.50	\$ 220,539,411.47	\$ 229,423,491.27	322,335	\$ 46,147,149.15	\$ 275,570,640.42	\$ 447,998.95	(\$ 888,023.00)	\$ 109,593.90	\$ 154,720.80	\$ 36,675,576.09	\$ 14,906,106.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 838.71
Loss Ratio											108.49%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend**	Weight*
Inpatient Hospital	5.00%	5.71%	-0.49%	10.46%	20.39%
Outpatient Hospital	5.00%	5.71%	-0.49%	10.46%	33.81%
Professional	5.00%	5.71%	-0.49%	10.46%	21.66%
Other Medical	5.00%	5.71%	-0.49%	10.46%	2.68%
Capitation				3.02%	0.04%
Prescription Drugs	5.00%	5.71%	-0.49%	10.46%	21.42%
Total Annual Trend				10.45%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.220	

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

** Should = URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14	\$ 12,323,832.30	\$ 12,323,832.30	1.0000	\$ 12,324,107.99	15,664	\$ 786.78	\$	\$ (157,215.85)	\$ 15,577,630.32	\$ 994.49
Feb-14	\$ 12,901,333.22	\$ 12,901,622.90	1.0000	\$ 12,901,622.90	18,261	\$ 706.51	\$	\$ (159,756.57)	\$ 15,828,369.44	\$ 866.79
Mar-14	\$ 15,331,183.50	\$ 15,331,183.50	1.0000	\$ 15,331,527.42	21,147	\$ 725.00	\$	\$ (188,068.91)	\$ 18,633,500.39	\$ 881.14
Apr-14	\$ 19,111,527.25	\$ 19,111,955.78	1.0000	\$ 19,111,955.78	25,032	\$ 734.17	\$	\$ (210,404.66)	\$ 22,838,044.30	\$ 976.92
May-14	\$ 29,647,291.47	\$ 29,647,950.27	1.0000	\$ 29,647,950.27	30,064	\$ 986.16	\$	\$ (337,687.10)	\$ 33,457,378.94	\$ 1,112.87
Jun-14	\$ 21,079,213.99	\$ 21,079,687.73	1.0000	\$ 21,079,687.73	30,600	\$ 688.88	\$	\$ (248,830.74)	\$ 24,653,664.35	\$ 805.68
Jul-14	\$ 23,573,745.13	\$ 23,577,164.61	0.9999	\$ 23,577,164.61	32,507	\$ 725.30	\$	\$ (274,399.50)	\$ 27,183,720.41	\$ 836.24
Aug-14	\$ 23,481,483.76	\$ 23,485,022.21	0.9998	\$ 23,485,022.21	32,436	\$ 714.05	\$	\$ (270,573.89)	\$ 26,808,586.51	\$ 813.84
Sep-14	\$ 25,364,218.86	\$ 25,369,322.53	0.9998	\$ 25,369,322.53	33,490	\$ 793.52	\$	\$ (291,588.42)	\$ 28,885,022.27	\$ 862.50
Oct-14	\$ 26,606,598.87	\$ 26,611,766.11	0.9998	\$ 26,611,766.11	33,709	\$ 789.46	\$	\$ (303,621.04)	\$ 30,077,131.08	\$ 892.26
Nov-14	\$ 23,984,039.79	\$ 23,988,496.04	0.9998	\$ 23,988,496.04	33,781	\$ 710.12	\$	\$ (273,002.34)	\$ 27,044,239.07	\$ 800.58
Dec-14	\$ 141,360,441.30	\$ 29,381,906.78	0.9998	\$ 29,386,848.44	34,411	\$ 854.00	\$ 43,826,375.24	\$ (329,173.71)	\$ 32,604,276.97	\$ 947.50
Jan-15	\$ 20,163,407.26	\$ 20,165,917.02	0.9998	\$ 20,165,917.02	30,211	\$ 667.50	\$	\$ (524,067.53)	\$ 25,787,654.50	\$ 853.92
Feb-15	\$ 21,001,356.30	\$ 21,003,925.79	0.9999	\$ 21,003,925.79	29,023	\$ 723.70	\$	\$ (506,964.14)	\$ 24,953,351.02	\$ 859.78
Mar-15	\$ 22,840,781.46	\$ 22,843,518.58	0.9999	\$ 22,843,518.58	28,212	\$ 806.85	\$	\$ (532,278.48)	\$ 26,199,351.63	\$ 925.38
Apr-15	\$ 22,684,201.24	\$ 22,687,121.80	0.9999	\$ 22,687,121.80	28,000	\$ 810.25	\$	\$ (522,492.11)	\$ 25,717,655.14	\$ 918.49
May-15	\$ 20,966,262.45	\$ 20,974,580.57	0.9998	\$ 20,974,580.57	27,737	\$ 756.20	\$	\$ (480,392.23)	\$ 23,645,451.49	\$ 852.49
Jun-15	\$ 22,957,159.43	\$ 22,961,066.62	0.9998	\$ 22,961,066.62	27,446	\$ 836.59	\$	\$ (516,283.50)	\$ 25,412,060.69	\$ 925.89
Jul-15	\$ 21,442,565.50	\$ 21,446,395.19	0.9998	\$ 21,446,395.19	27,167	\$ 789.43	\$	\$ (481,523.18)	\$ 23,701,118.00	\$ 872.42
Aug-15	\$ 19,720,729.19	\$ 19,724,840.33	0.9998	\$ 19,724,840.33	26,808	\$ 735.78	\$	\$ (440,955.25)	\$ 21,704,318.65	\$ 809.62
Sep-15	\$ 21,624,032.89	\$ 21,629,039.24	0.9998	\$ 21,629,039.24	26,461	\$ 817.39	\$	\$ (475,344.52)	\$ 23,396,997.25	\$ 884.21
Oct-15	\$ 20,930,761.15	\$ 20,940,357.37	0.9995	\$ 20,940,357.37	26,055	\$ 803.70	\$	\$ (459,918.24)	\$ 22,637,698.32	\$ 868.84
Nov-15	\$ 19,564,329.43	\$ 19,579,101.41	0.9992	\$ 19,579,101.41	25,024	\$ 764.09	\$	\$ (439,163.84)	\$ 21,616,143.11	\$ 843.99
Dec-15	\$ 144,152,154.23	\$ 24,512,734.83	0.9990	\$ 24,536,559.68	24,768	\$ 990.66	\$ 38,369,970.46	\$ (531,672.98)	\$ 26,169,548.25	\$ 1,056.59
Jan-16	\$ 15,613,662.68	\$ 15,691,916.61	0.9950	\$ 15,691,916.61	28,206	\$ 556.33	\$	\$ (402,214.98)	\$ 22,779,192.63	\$ 789.87
Feb-16	\$ 17,963,702.79	\$ 18,063,755.16	0.9945	\$ 18,063,755.16	28,446	\$ 635.02	\$	\$ (429,473.88)	\$ 23,783,283.21	\$ 836.09
Mar-16	\$ 19,408,270.44	\$ 19,524,664.41	0.9935	\$ 19,524,664.41	28,135	\$ 689.13	\$	\$ (447,989.40)	\$ 24,803,979.21	\$ 875.38
Apr-16	\$ 18,337,036.90	\$ 18,498,630.61	0.9913	\$ 18,498,630.61	28,009	\$ 650.45	\$	\$ (414,069.43)	\$ 22,932,249.23	\$ 818.75
May-16	\$ 18,444,973.50	\$ 18,589,495.93	0.9922	\$ 18,589,495.93	27,547	\$ 674.83	\$	\$ (408,399.14)	\$ 22,617,940.55	\$ 821.07
Jun-16	\$ 19,621,106.88	\$ 19,823,521.97	0.9898	\$ 19,823,521.97	27,193	\$ 728.99	\$	\$ (428,214.81)	\$ 23,709,490.65	\$ 871.90
Jul-16	\$ 18,331,282.79	\$ 18,577,304.94	0.9889	\$ 18,577,304.94	26,826	\$ 692.51	\$	\$ (393,794.73)	\$ 21,805,076.32	\$ 814.83
Aug-16	\$ 18,719,648.16	\$ 18,951,900.32	0.9868	\$ 18,951,900.32	26,464	\$ 719.92	\$	\$ (401,800.86)	\$ 22,613,950.32	\$ 849.84
Sep-16	\$ 18,962,545.82	\$ 19,512,856.72	0.9718	\$ 19,512,856.72	26,119	\$ 747.08	\$	\$ (403,866.29)	\$ 22,362,998.96	\$ 856.20
Oct-16	\$ 17,298,074.70	\$ 18,124,352.65	0.9544	\$ 18,124,352.65	25,701	\$ 705.20	\$	\$ (367,367.24)	\$ 20,348,719.56	\$ 791.75
Nov-16	\$ 18,006,616.62	\$ 20,068,043.32	0.8973	\$ 20,068,043.32	25,232	\$ 795.34	\$	\$ (379,808.50)	\$ 21,033,190.66	\$ 833.59
Dec-16	\$ 156,793,445.50	\$ 19,832,540.20	0.8300	\$ 23,895,208.73	24,257	\$ 985.09	\$ 46,147,149.15	\$ (411,083.76)	\$ 22,754,547.13	\$ 938.06

* Express Completion Factor as a percentage

Carrier Name: HHIC
 Product(s): PPO, EPO
 Market Segment: Individual
 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
											\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ -
Loss Ratio											0.00%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	

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

** Should = URRT Trend

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14				#DIV/0!		#DIV/0!				#DIV/0!
Feb-14				#DIV/0!		#DIV/0!				#DIV/0!
Mar-14				#DIV/0!		#DIV/0!				#DIV/0!
Apr-14				#DIV/0!		#DIV/0!				#DIV/0!
May-14				#DIV/0!		#DIV/0!				#DIV/0!
Jun-14				#DIV/0!		#DIV/0!				#DIV/0!
Jul-14				#DIV/0!		#DIV/0!				#DIV/0!
Aug-14				#DIV/0!		#DIV/0!				#DIV/0!
Sep-14				#DIV/0!		#DIV/0!				#DIV/0!
Oct-14				#DIV/0!		#DIV/0!				#DIV/0!
Nov-14				#DIV/0!		#DIV/0!				#DIV/0!
Dec-14				#DIV/0!		#DIV/0!				#DIV/0!
Jan-15				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!
Jan-16				#DIV/0!		#DIV/0!				#DIV/0!
Feb-16				#DIV/0!		#DIV/0!				#DIV/0!
Mar-16				#DIV/0!		#DIV/0!				#DIV/0!
Apr-16				#DIV/0!		#DIV/0!				#DIV/0!
May-16				#DIV/0!		#DIV/0!				#DIV/0!
Jun-16				#DIV/0!		#DIV/0!				#DIV/0!
Jul-16				#DIV/0!		#DIV/0!				#DIV/0!
Aug-16				#DIV/0!		#DIV/0!				#DIV/0!
Sep-16				#DIV/0!		#DIV/0!				#DIV/0!
Oct-16				#DIV/0!		#DIV/0!				#DIV/0!
Nov-16				#DIV/0!		#DIV/0!				#DIV/0!
Dec-16				#DIV/0!		#DIV/0!				#DIV/0!

* Express Completion Factor as a percentage

PA Rate Template Part II
Rate Development and Change

Carrier Name:	HHHC
Product(s):	PPO, EPO
Market Segment:	Individual
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	\$ 838.71	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.220	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 1,023.21	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity	0.994		<- See URRT Instructions
Change in Other	0.953	0.000	
Change in Demographics	1.062		<- See URRT Instructions
Change in Network	0.902		<- See URRT Instructions
Change in Benefits	1.000		<- See URRT Instructions
Change in Other	0.995		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 969.08	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM	\$ -	\$ 969.08	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 969.08		<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$ 0.724		<- Index Rate for Projection Period on URRT - Small Group
Projected Paid to Allowed Ratio			<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	\$ 701.21		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	\$ 15.98		
Projected Paid Exchange User Fees PMPM	\$ 21.94		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 707.17		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 977.32		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 1.81		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 708.48		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 979.13		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 838.71	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 156,793,445.50	
Blended Loss Ratio	108.49%	

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					-
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 969.08	\$ 969.08	\$ 969.08	\$ 969.08	\$ 969.08
Months of Trend		3	6	9	
Annual Trend	10.45%	10.45%	10.45%	10.45%	
Single Risk Pool Projected Allowed Claims	\$ 969.08	\$ 993.47	\$ 1,018.47	\$ 1,044.10	\$ -
Quarterly Trend Factor	100.0%	102.5%	105.1%	107.7%	0.0%
2018 Trend Factors by Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	

Table 6. Retention

Retention Items - Express in percentages	
Administrative Expenses	6.74%
General and Claims	6.42%
Agent/Broker Fees and Commissions	0.00%
Quality Improvement Initiatives	0.32%
Taxes and Fees	5.43%
PCDN Fees (Enter \$ amount here: \$0.21)	0.03%
Pa Premium Tax (if applicable)	2.00%
Federal Income Tax	0.00%
Health Insurance Providers Fee	3.40%
Profit/Contingency (after tax)	0.00%
Total Retention	12.17%
Projected Required Revenue PMPM	\$ 806.65

<- Single Pool Gross Premium Avg. Rate, PMPM on URRT

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2017	2018
Average Age Factor	1.730	1.804
Average Geographic Factor	1.017	1.031
Average Tobacco Factor	1.008	1.007
Average Benefit Richness (induced demand)	1.041	1.028
Average Network Factor	0.942	0.887
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 902.50	\$ 979.13
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 518.66	\$ 572.67

Table 8. Components of Rate Change

Rate Components	2017	2018	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	398.6268165	437.2203524	\$38.59	9.7%
B. Base period allowed claims before normalization	\$ 893.87	\$ 838.71	-\$55.16	-14%
C. Normalization factor component of change	\$ (380.17)	\$ -348.1631628	\$32.01	\$0.08
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 513.70	\$ 490.54	\$(23.16)	-4%
D2. URRT Trend	\$ 109.83	\$ 107.91	\$(1.92)	0%
D3. URRT Morbidity	\$ (64.57)	\$ (3.61)	\$ 60.96	15%
D4. URRT Other	\$ 8.00	\$(28.05)	\$(36.05)	-9%
D5. Normalized URRT RA/RI on an allowed basis	-\$9,748,692.58	-\$12,913,628.89	\$ 46.84	12%
D6. Normalized Exchange User Fee on an allowed basis	\$ 11.44	\$ 17.73	\$ 6.29	2%
D7. Subtotal - Sum(D1-D6)	\$ 518.66	\$ 571.61	\$ 52.95	13%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (39.46)	-\$5,475,141.14	\$(26.02)	-7%
E2. Pricing AV	\$ (127.74)	\$(136.45)	\$(8.72)	-2%
E3. Benefit Richness	\$ 10.56	\$ 10.95	\$ 0.39	0%
E4. Catastrophic Eligibility	\$ -	\$ 1.91	\$ 1.91	0%
E5. Subtotal - Sum(E1-E4)	\$ (156.63)	\$(189.07)	\$(32.44)	-8%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 27.96	\$ 29.49	\$ 1.53	0%
F2. Taxes and Fees	\$ 8.08	\$ 23.72	\$ 15.64	4%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0%
F4. Subtotal - Sum(F1-F3)	\$ 36.04	\$ 53.21	\$ 17.17	4%
G. Change in Miscellaneous Items				
		\$ -	\$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 398.06	\$ 435.75	\$ 37.69	9%

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

	2017	2018
Paid-to-Allowed	0.746	0.724
URRT Trend (Total Applied Trend Factor)	1.214	1.220
URRT Morbidity	0.896	0.994
URRT "Other"	1.014	0.953
Risk Adjustment	\$(77.60)	\$(15.98)
Exchange User Fee	\$ 14.86	\$ 21.94
Capitation	\$ -	\$ -
Network	0.924	0.885
Pricing AV	0.733	0.730
Benefit Richness	1.030	1.030
Catastrophic Eligibility	1.000	1.005
Administrative Expenses	7.01%	6.74%
Taxes and Fees	2.03%	5.43%
Profit and/or Contingency	0.00%	0.00%

PA Rate Template Part IV A - Individual

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

Carrier Name: HHIC
 Product(s): PPO, EPO
 Market Segment: Individual
 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
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Totals

These cells auto-fill using the data entered in Table 10.

Plan 1	70194PA0150005	Health Savings Flex Blue f	M	0	Gold	On/Off
Plan 2	70194PA0150005	Health Savings Flex Blue f	DNM	0	0	
Plan 3	70194PA0270003	Health Savings Flex Blue f	M	0	Gold	Off
Plan 4	70194PA0270003	Health Savings Flex Blue f	DNM	0	0	
Plan 5	70194PA0150003	Health Savings Flex Blue f	M	0	Silver	On/Off
Plan 6	70194PA0150003	Health Savings Flex Blue f	DNM	0	0	
Plan 7	70194PA0270002	Health Savings Flex Blue f	M	0	Silver	Off
Plan 8	70194PA0270002	Health Savings Flex Blue f	DNM	0	0	
Plan 9	70194PA0260001	Shared Cost Blue PPO 700	M	0	Bronze	Off
Plan 10	70194PA0300001	Shared Cost Blue PPO 700	M	0	Bronze	Off
Plan 11	70194PA0300001	Shared Cost Blue PPO 700	DNM	0	0	
Plan 12	70194PA0530001	my Direct Blue EPO 1000	N	0	Gold	On/Off
Plan 13	70194PA0530002	my Direct Blue EPO 3750	N	0	Silver	On/Off
Plan 14	70194PA0530004	my Direct Blue EPO 7150	N	0	Silver	On/Off
Plan 15	70194PA0570001	my Direct Blue EPO 2750	N	0	Silver	On/Off
Plan 16	70194PA0530006	my Direct Blue EPO 7000	N	0	Bronze	On/Off
Plan 17	70194PA0530007	my Direct Blue EPO 6950	N	0	Bronze	On/Off
Plan 18	70194PA0560001	my Direct Blue Major Eve	N	0	Catastrophic	On/Off
Plan 19	70194PA0540001	my Direct Blue Lehigh Val	N	0	Gold	On/Off
Plan 20	70194PA0540002	my Direct Blue Lehigh Val	N	0	Silver	On/Off
Plan 21	70194PA0540004	my Direct Blue Lehigh Val	N	0	Silver	On/Off
Plan 22	70194PA0580001	my Direct Blue Lehigh Val	N	0	Silver	On/Off
Plan 23	70194PA0540006	my Direct Blue Lehigh Val	N	0	Bronze	On/Off
Plan 24	70194PA0540007	my Direct Blue Lehigh Val	N	0	Bronze	On/Off
Plan 25	70194PA0550001	my Direct Blue Lehigh Val	N	0	Catastrophic	On/Off
Plan 26	70194PA0160003	Comprehensive Care Flex	DM	70194PA0150005	Gold	On/Off
Plan 27	70194PA0160003	Comprehensive Care Flex	DNM	0	0	
Plan 28	70194PA0280002	Comprehensive Care Flex	DNM	0	0	
Plan 29	70194PA0500001	Alliance Flex Blue PPO 10	DM	70194PA0530001	Gold	On/Off
Plan 30	70194PA0500001	Alliance Flex Blue PPO 10	DNM	0	0	
Plan 31	70194PA0500002	Alliance Flex Blue PPO 23	DM	70194PA0530002	Silver	On/Off
Plan 32	70194PA0500002	Alliance Flex Blue PPO 23	DNM	0	0	
Plan 33	70194PA0510001	my Premier Blue Flex PPC	DM	70194PA0530001	Gold	On/Off
Plan 34	70194PA0510002	my Premier Blue Flex PPC	DM	70194PA0570001	Silver	On/Off
Plan 35	70194PA0510003	my Premier Blue Flex PPC	DM	70194PA0530002	Silver	On/Off
Plan 36	70194PA0510004	my Premier Blue Flex PPC	DM	70194PA0530006	Bronze	On/Off
Plan 37	70194PA0520001	my Lehigh Valley Flex Blu	DM	70194PA0540001	Gold	On/Off
Plan 38	70194PA0520002	my Lehigh Valley Flex Blu	DM	70194PA0540002	Silver	On/Off

2017 21-year-old, Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
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\$ 375.92	\$ 326.09	\$ -	\$ 429.43	\$ 409.45	\$ 427.93	\$ 407.04	\$ -	\$ 412.44	\$ 411.47
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\$ 495.77	\$ 495.77	\$ -	\$ 495.77	\$ 495.77	\$ 531.55	\$ 531.55	\$ -	\$ 521.32	\$ 495.77
\$ 495.77	\$ 495.77	\$ -	\$ 495.77	\$ 495.77	\$ 531.55	\$ 531.55	\$ -	\$ 521.32	\$ 495.77
\$ 495.77	\$ 495.77	\$ -	\$ 495.77	\$ 495.77	\$ 531.55	\$ 531.55	\$ -	\$ 521.32	\$ 495.77
\$ 495.77	\$ 495.77	\$ -	\$ 495.77	\$ 495.77	\$ 531.55	\$ 531.55	\$ -	\$ 521.32	\$ 495.77
\$ 408.48	\$ 408.48	\$ -	\$ 408.48	\$ 408.48	\$ 437.95	\$ 437.95	\$ -	\$ 429.53	\$ 408.48
\$ 408.48	\$ 408.48	\$ -	\$ 408.48	\$ 408.48	\$ 437.95	\$ 437.95	\$ -	\$ 429.53	\$ 408.48
\$ 408.48	\$ 408.48	\$ -	\$ 408.48	\$ 408.48	\$ 437.95	\$ 437.95	\$ -	\$ 429.53	\$ 408.48
\$ 408.48	\$ 408.48	\$ -	\$ 408.48	\$ 408.48	\$ 437.95	\$ 437.95	\$ -	\$ 429.53	\$ 408.48
\$ 326.09	\$ 326.09	\$ -	\$ 326.09	\$ 326.09	\$ 349.62	\$ 349.62	\$ -	\$ 342.90	\$ 326.18
\$ 328.46	\$ 328.46	\$ -	\$ 328.46	\$ 328.46	\$ 352.16	\$ 352.16	\$ -	\$ 345.39	\$ 351.34
\$ 328.46	\$ 328.46	\$ -	\$ 328.46	\$ 328.46	\$ 352.16	\$ 352.16	\$ -	\$ 345.39	\$ 350.43
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\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 596.47	\$ 596.47	\$ -	\$ 596.47	\$ 596.47	\$ 639.52	\$ 639.52	\$ -	\$ 627.22	\$ 596.47
\$ 596.47	\$ 596.47	\$ -	\$ 596.47	\$ 596.47	\$ 639.52	\$ 639.52	\$ -	\$ 627.22	\$ 596.47
\$ 596.47	\$ 596.47	\$ -	\$ 596.47	\$ 596.47	\$ 639.52	\$ 639.52	\$ -	\$ 627.22	\$ 596.47
\$ 462.43	\$ 462.43	\$ -	\$ 462.43	\$ 462.43	\$ 495.80	\$ 495.80	\$ -	\$ 486.27	\$ 491.51
\$ 462.43	\$ 462.43	\$ -	\$ 462.43	\$ 462.43	\$ 495.80	\$ 495.80	\$ -	\$ 486.27	\$ 486.36
\$ 388.26	\$ 388.26	\$ -	\$ 388.26	\$ 388.26	\$ 416.28	\$ 416.28	\$ -	\$ 408.28	\$ 413.38
\$ 388.26	\$ 388.26	\$ -	\$ 388.26	\$ 388.26	\$ 416.28	\$ 416.28	\$ -	\$ 408.28	\$ 408.29
\$ 478.57	\$ 478.57	\$ -	\$ 478.57	\$ 478.57	\$ 513.10	\$ 513.10	\$ -	\$ 503.24	\$ 511.45
\$ 403.74	\$ 403.74	\$ -	\$ 403.74	\$ 403.74	\$ 432.87	\$ 432.87	\$ -	\$ 424.55	\$ 430.96
\$ 388.26	\$ 388.26	\$ -	\$ 388.26	\$ 388.26	\$ 416.28	\$ 416.28	\$ -	\$ 408.28	\$ 415.46
\$ 328.81	\$ 328.81	\$ -	\$ 328.81	\$ 328.81	\$ 352.54	\$ 352.54	\$ -	\$ 345.76	\$ 351.61
\$ 456.75	\$ 456.75	\$ -	\$ 456.75	\$ 456.75	\$ 489.71	\$ 489.71	\$ -	\$ 480.29	\$ 489.71
\$ 388.26	\$ 388.26	\$ -	\$ 388.26	\$ 388.26	\$ 416.28	\$ 416.28	\$ -	\$ 408.28	\$ 416.28

2018 21-year-old, Non-Tobacco Premium PMPM

1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
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\$ 439.03	\$ 370.95	\$ -	\$ 516.15	\$ 498.56	\$ 484.39	\$ 441.04	\$ -	\$ 447.46	\$ 451.17
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\$ 557.58	\$ 557.58	\$ -	\$ 557.58	\$ 557.58	\$ 597.82	\$ 597.82	\$ -	\$ 586.32	\$ 557.58
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 557.58	\$ 557.58	\$ -	\$ 557.58	\$ 557.58	\$ 597.82	\$ 597.82	\$ -	\$ 586.32	\$ 557.58
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 606.29	\$ 606.29	\$ -	\$ 606.29	\$ 606.29	\$ 650.04	\$ 650.04	\$ -	\$ 637.54	\$ 606.29
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 606.29	\$ 606.29	\$ -	\$ 606.29	\$ 606.29	\$ 650.04	\$ 650.04	\$ -	\$ 637.54	\$ 606.29
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 370.95	\$ 370.95	\$ -	\$ 370.95	\$ 370.95	\$ 397.72	\$ 397.72	\$ -	\$ 390.07	\$ 371.06
\$ 342.81	\$ 342.81	\$ -	\$ 342.81	\$ 342.81	\$ 367.55	\$ 367.55	\$ -	\$ 360.48	\$ 366.69
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 508.20	\$ 508.20	\$ -	\$ 508.20	\$ 508.20	\$ 544.87	\$ 544.87	\$ -	\$ 534.39	\$ -
\$ 421.39	\$ 421.39	\$ -	\$ 421.39	\$ 421.39	\$ 451.80	\$ 451.80	\$ -	\$ 443.11	\$ -
\$ 515.89	\$ 515.89	\$ -	\$ 515.89	\$ 515.89	\$ 553.11	\$ 553.11	\$ -	\$ 542.48	\$ -
\$ 417.51	\$ 417.51	\$ -	\$ 417.51	\$ 417.51	\$ 447.64	\$ 447.64	\$ -	\$ 439.03	\$ -
\$ 360.69	\$ 360.69	\$ -	\$ 360.69	\$ 360.69	\$ 386.72	\$ 386.72	\$ -	\$ 379.29	\$ -
\$ 336.24	\$ 336.24	\$ -	\$ 336.24	\$ 336.24	\$ 360.50	\$ 360.50	\$ -	\$ 353.57	\$ -
\$ 292.94	\$ 292.94	\$ -	\$ 292.94	\$ 292.94	\$ 314.08	\$ 314.08	\$ -	\$ 308.04	\$ -
\$ 528.54	\$ 528.54	\$ -	\$ 528.54	\$ 528.54	\$ 566.68	\$ 566.68	\$ -	\$ 555.78	\$ -
\$ 438.25	\$ 438.25	\$ -	\$ 438.25	\$ 438.25	\$ 469.88	\$ 469.88	\$ -	\$ 460.84	\$ -
\$ 536.53	\$ 536.53	\$ -	\$ 536.53	\$ 536.53	\$ 575.25	\$ 575.25	\$ -	\$ 564.19	\$ -
\$ 434.22	\$ 434.22	\$ -	\$ 434.22	\$ 434.22	\$ 465.55	\$ 465.55	\$ -	\$ 456.60	\$ -
\$ 375.13	\$ 375.13	\$ -	\$ 375.13	\$ 375.13	\$ 402.20	\$ 402.20	\$ -	\$ 394.47	\$ -
\$ 349.70	\$ 349.70	\$ -	\$ 349.70	\$ 349.70	\$ 374.93	\$ 374.93	\$ -	\$ 367.72	\$ -
\$ 304.66	\$ 304.66	\$ -	\$ 304.66	\$ 304.66	\$ 326.65	\$ 326.65	\$ -	\$ 320.36	\$ -
\$ 557.58	\$ 557.58	\$ -	\$ 557.58	\$ 557.58	\$ 597.82	\$ 597.82	\$ -	\$ 586.32	\$ 557.58
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 508.20	\$ 508.20	\$ -	\$ 508.20	\$ 508.20	\$ 544.87	\$ 544.87	\$ -	\$ 534.39	\$ 540.15
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 421.39	\$ 421.39	\$ -	\$ 421.39	\$ 421.39	\$ 451.80	\$ 451.80	\$ -	\$ 443.11	\$ 448.64
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 508.20	\$ 508.20	\$ -	\$ 508.20	\$ 508.20	\$ 544.87	\$ 544.87	\$ -	\$ 534.39	\$ 543.12
\$ 417.51	\$ 417.51	\$ -	\$ 417.51	\$ 417.51	\$ 447.64	\$ 447.64	\$ -	\$ 439.03	\$ 445.66
\$ 421.39	\$ 421.39	\$ -	\$ 421.39	\$ 421.39	\$ 451.80	\$ 451.80	\$ -	\$ 443.11	\$ 450.90
\$ 360.69	\$ 360.69	\$ -	\$ 360.69	\$ 360.69	\$ 386.72	\$ 386.72	\$ -	\$ 379.29	\$ 385.71
\$ 528.54	\$ 528.54	\$ -	\$ 528.54	\$ 528.54	\$ 566.68	\$ 566.68	\$ -	\$ 555.78	\$ 566.68
\$ 438.25	\$ 438.25	\$ -	\$ 438.25	\$ 438.25	\$ 469.88	\$ 469.88	\$ -	\$ 460.84	\$ 469.88

**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Plan Design Summary

HIOS Plan ID	Plan Design Marketing Name	Product	Metal	On/Off Exchange	Network Service Zone	Rating Area	Counties Covered
70194PA0150005	Health Savings Flex Blue PPO Embedded 1700	PPO	Gold	On/Off	AA	1, 4, 5	Allegheny, Beaver, Blair, Butler, Cambria, Crawford, Erie, Somerset, Washington, Westmoreland
70194PA0270003	Health Savings Flex Blue PPO Embedded 1700	PPO	Gold	Off	AA	1, 4, 5	Allegheny, Beaver, Blair, Butler, Cambria, Crawford, Erie, Somerset, Washington, Westmoreland
70194PA0150003	Health Savings Flex Blue PPO Embedded 2850	PPO	Silver	On/Off	AA	1, 4, 5	Allegheny, Beaver, Blair, Butler, Cambria, Crawford, Erie, Somerset, Washington, Westmoreland
70194PA0270002	Health Savings Flex Blue PPO Embedded 2850	PPO	Silver	Off	AA	1, 4, 5	Allegheny, Beaver, Blair, Butler, Cambria, Crawford, Erie, Somerset, Washington, Westmoreland
70194PA0260001	Shared Cost Blue PPO 7000	PPO	Bronze	Off	C	1, 2, 4, 5, 6	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre*, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
70194PA0300001	Shared Cost Blue PPO 7000	PPO	Bronze	Off	K	6, 7, 9	Adams, Centre*, Columbia, Fulton, Juniata, Lebanon, Mifflin, Montour, Northumberland, Snyder, Union, York
70194PA0530001	my Direct Blue EPO 1000G	EPO	Gold	On/Off	O	7, 9	Berks, Cumberland, Dauphin, Franklin, Lancaster, Perry
70194PA0530002	my Direct Blue EPO 3750S	EPO	Silver	On/Off	O	7, 9	Berks, Cumberland, Dauphin, Franklin, Lancaster, Perry
70194PA0530004	my Direct Blue EPO 7150S	EPO	Silver	On/Off	O	7, 9	Berks, Cumberland, Dauphin, Franklin, Lancaster, Perry
70194PA0570001	my Direct Blue EPO 2750SQE	EPO	Silver	On/Off	O	7, 9	Berks, Cumberland, Dauphin, Franklin, Lancaster, Perry
70194PA0530006	my Direct Blue EPO 7000B	EPO	Bronze	On/Off	O	7, 9	Berks, Cumberland, Dauphin, Franklin, Lancaster, Perry
70194PA0530007	my Direct Blue EPO 6950B	EPO	Bronze	On/Off	O	7, 9	Berks, Cumberland, Dauphin, Franklin, Lancaster, Perry
70194PA0560001	my Direct Blue Major Events EPO 7350	EPO	Catastrophic	On/Off	O	7, 9	Berks, Cumberland, Dauphin, Franklin, Lancaster, Perry
70194PA0540001	my Direct Blue Lehigh Valley EPO 1000G	EPO	Gold	On/Off	N	6	Lehigh, Northampton, Schuylkill
70194PA0540002	my Direct Blue Lehigh Valley EPO 3750S	EPO	Silver	On/Off	N	6	Lehigh, Northampton, Schuylkill
70194PA0540004	my Direct Blue Lehigh Valley EPO 7150S	EPO	Silver	On/Off	N	6	Lehigh, Northampton, Schuylkill
70194PA0580001	my Direct Blue Lehigh Valley EPO 2750SQE	EPO	Silver	On/Off	N	6	Lehigh, Northampton, Schuylkill
70194PA0540006	my Direct Blue Lehigh Valley EPO 7000B	EPO	Bronze	On/Off	N	6	Lehigh, Northampton, Schuylkill
70194PA0540007	my Direct Blue Lehigh Valley EPO 6950B	EPO	Bronze	On/Off	N	6	Lehigh, Northampton, Schuylkill
70194PA0550001	my Direct Blue Lehigh Valley Major Events EPO 7350	EPO	Catastrophic	On/Off	N	6	Lehigh, Northampton, Schuylkill

* Centre county is split based on 3 digit zip codes

Company Name: HM Health Insurance Company d/b/a Highmark Health Insurance Company

Market: Individual

Product(s): PPO

Effective Date of Rates: January 1, 2018 - December 31, 2018

HIOS Plan ID (On Exchange) =>	70194PA0150005		70194PA0150003		N/A		N/A	
HIOS Plan ID (Off Exchange) =>	70194PA0270003		70194PA0270002		70194PA0260001		70194PA0260001	
Plan Marketing Name =>	Health Savings Flex Blue PPO Embedded 1700		Health Savings Flex Blue PPO Embedded 2850		Shared Cost Blue PPO 7000		Shared Cost Blue PPO 7000	
Form # =>	HS/HDHP/HHIC/DP-5		HS/HDHP/HHIC/DP-5		PPO/HHIC/DP-3		PPO/HHIC/DP-3	
Rating Area =>	Area 1, 4, 5		Area 1, 4, 5		Area 1, 2, 4, 5		Area 6	
Network / Service Zone =>	AA		AA		C		C	
Metal =>	Gold		Silver		Bronze		Bronze	
Deductible =>	\$1,700		\$2,850		\$7,000		\$7,000	
Coinsurance =>	90%		80%		70%		70%	
Copays =>	N/A		N/A		\$60 PCP		\$60 PCP	
OOP Maximum =>	\$3,900		\$6,550		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$426.55	\$426.55	\$463.81	\$463.81	\$283.78	\$283.78	\$304.26	\$304.26
15	\$464.46	\$464.46	\$505.04	\$505.04	\$309.00	\$309.00	\$331.30	\$331.30
16	\$478.96	\$478.96	\$520.80	\$520.80	\$318.65	\$318.65	\$341.64	\$341.64
17	\$493.46	\$493.46	\$536.57	\$536.57	\$328.29	\$328.29	\$351.98	\$351.98
18	\$509.07	\$509.07	\$553.54	\$553.54	\$338.68	\$338.68	\$363.12	\$363.12
19	\$524.68	\$524.68	\$570.52	\$570.52	\$349.06	\$349.06	\$374.25	\$374.25
20	\$540.85	\$540.85	\$588.10	\$588.10	\$359.82	\$359.82	\$385.79	\$385.79
21	\$557.58	\$571.52	\$606.29	\$621.45	\$370.95	\$380.22	\$397.72	\$407.66
22	\$557.58	\$571.52	\$606.29	\$621.45	\$370.95	\$380.22	\$397.72	\$407.66
23	\$557.58	\$571.52	\$606.29	\$621.45	\$370.95	\$380.22	\$397.72	\$407.66
24	\$557.58	\$571.52	\$606.29	\$621.45	\$370.95	\$380.22	\$397.72	\$407.66
25	\$559.81	\$573.81	\$608.72	\$623.94	\$372.43	\$381.74	\$399.31	\$409.29
26	\$570.96	\$585.23	\$620.84	\$636.36	\$379.85	\$389.35	\$407.27	\$417.45
27	\$584.34	\$598.95	\$635.39	\$651.27	\$388.76	\$398.48	\$416.81	\$427.23
28	\$606.09	\$621.24	\$659.04	\$675.52	\$403.22	\$413.30	\$432.32	\$443.13
29	\$623.93	\$639.53	\$678.44	\$695.40	\$415.09	\$425.47	\$445.05	\$456.18
30	\$632.85	\$648.67	\$688.14	\$705.34	\$421.03	\$431.56	\$451.41	\$462.70
31	\$646.24	\$662.40	\$702.69	\$720.26	\$429.93	\$440.68	\$460.96	\$472.48
32	\$659.62	\$676.11	\$717.24	\$735.17	\$438.83	\$449.80	\$470.50	\$482.26
33	\$667.98	\$684.68	\$726.34	\$744.50	\$444.40	\$455.51	\$476.47	\$488.38
34	\$676.90	\$693.82	\$736.04	\$754.44	\$450.33	\$461.59	\$482.83	\$494.90
35	\$681.36	\$698.39	\$740.89	\$759.41	\$453.30	\$464.63	\$486.01	\$498.16
36	\$685.82	\$702.97	\$745.74	\$764.38	\$456.27	\$467.68	\$489.20	\$501.43
37	\$690.28	\$707.54	\$750.59	\$769.35	\$459.24	\$470.72	\$492.38	\$504.69
38	\$694.74	\$712.11	\$755.44	\$774.33	\$462.20	\$473.76	\$495.56	\$507.95
39	\$703.67	\$721.26	\$765.14	\$784.27	\$468.14	\$479.84	\$501.92	\$514.47
40	\$712.59	\$783.85	\$774.84	\$852.32	\$474.07	\$521.48	\$508.29	\$559.12
41	\$725.97	\$802.20	\$789.39	\$872.28	\$482.98	\$533.69	\$517.83	\$572.20
42	\$738.79	\$821.53	\$803.33	\$893.30	\$491.51	\$546.56	\$526.98	\$586.00
43	\$756.64	\$848.19	\$822.74	\$922.29	\$503.38	\$564.29	\$539.71	\$605.01
44	\$778.94	\$881.76	\$846.99	\$958.79	\$518.22	\$586.63	\$555.61	\$628.95
45	\$805.15	\$921.90	\$875.48	\$1,002.42	\$535.65	\$613.32	\$574.31	\$657.58
46	\$836.37	\$970.19	\$909.44	\$1,054.95	\$556.43	\$645.46	\$596.58	\$692.03
47	\$871.50	\$1,025.76	\$947.63	\$1,115.36	\$579.79	\$682.41	\$621.64	\$731.67
48	\$911.64	\$1,090.32	\$991.28	\$1,185.57	\$606.50	\$725.37	\$650.27	\$777.72
49	\$951.23	\$1,157.65	\$1,034.33	\$1,258.78	\$632.84	\$770.17	\$678.51	\$825.75
50	\$995.84	\$1,219.90	\$1,082.83	\$1,326.47	\$662.52	\$811.59	\$710.33	\$870.15
51	\$1,039.89	\$1,273.87	\$1,130.73	\$1,385.14	\$691.82	\$847.48	\$741.75	\$908.64
52	\$1,088.40	\$1,333.29	\$1,183.48	\$1,449.76	\$724.09	\$887.01	\$776.35	\$951.03
53	\$1,137.46	\$1,393.39	\$1,236.83	\$1,515.12	\$756.74	\$927.01	\$811.35	\$993.90
54	\$1,190.43	\$1,458.28	\$1,294.43	\$1,585.68	\$791.98	\$970.18	\$849.13	\$1,040.18
55	\$1,243.40	\$1,523.17	\$1,352.03	\$1,656.24	\$827.22	\$1,013.34	\$886.92	\$1,086.48
56	\$1,300.83	\$1,593.52	\$1,414.47	\$1,732.73	\$865.43	\$1,060.15	\$927.88	\$1,136.65
57	\$1,358.82	\$1,664.55	\$1,477.53	\$1,809.97	\$904.01	\$1,107.41	\$969.24	\$1,187.32
58	\$1,420.71	\$1,740.37	\$1,544.83	\$1,892.42	\$945.18	\$1,157.85	\$1,013.39	\$1,241.40
59	\$1,451.38	\$1,777.94	\$1,578.17	\$1,933.26	\$965.58	\$1,182.84	\$1,035.27	\$1,268.21
60	\$1,513.27	\$1,853.76	\$1,645.47	\$2,015.70	\$1,006.76	\$1,233.28	\$1,079.41	\$1,322.28
61	\$1,566.80	\$1,919.33	\$1,703.67	\$2,087.00	\$1,042.37	\$1,276.90	\$1,117.59	\$1,369.05
62	\$1,601.93	\$1,962.36	\$1,741.87	\$2,133.79	\$1,065.74	\$1,305.53	\$1,142.65	\$1,399.75
63	\$1,645.98	\$2,016.33	\$1,789.77	\$2,192.47	\$1,095.04	\$1,341.42	\$1,174.07	\$1,438.24
64	\$1,672.74	\$2,049.11	\$1,818.87	\$2,228.12	\$1,112.85	\$1,363.24	\$1,193.16	\$1,461.62
65+	\$1,672.74	\$2,049.11	\$1,818.87	\$2,228.12	\$1,112.85	\$1,363.24	\$1,193.16	\$1,461.62

Company Name: HM Health Insurance Company d/b/a Highmark Health Insurance Company

Market: Individual

Product(s): PPO, EPO

Effective Date of Rates: January 1, 2018 - December 31, 2018

HIOS Plan ID (On Exchange) =>	N/A		N/A		70194PA0530001		70194PA0530001		70194PA0530002		70194PA0530002		70194PA0530004	
HIOS Plan ID (Off Exchange) =>	70194PA0300001		70194PA0300001		70194PA0530001		70194PA0530001		70194PA0530002		70194PA0530002		70194PA0530004	
Plan Marketing Name =>	Shared Cost Blue PPO 7000		Shared Cost Blue PPO 7000		my Direct Blue EPO 1000G		my Direct Blue EPO 1000G		my Direct Blue EPO 3750S		my Direct Blue EPO 3750S		my Direct Blue EPO 7150S	
Form # =>	PPO/HHC/DP-3		PPO/HHC/DP-3		DB/EPO/HHC/DP		DB/EPO/HHC/DP		DB/EPO/HHC/DP		DB/EPO/HHC/DP		DB/EPO/HHC/DP	
Rating Area =>	Area 6, 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7	
Network / Service Zone =>	K		K		O		O		O		O		O	
Metal =>	Bronze		Bronze		Gold		Gold		Silver		Silver		Silver	
Deductible =>	\$7,000		\$7,000		\$1,000		\$1,000		\$3,750		\$3,750		\$7,150	
Coinsurance =>	70%		70%		80%		80%		80%		80%		70%	
Copays =>	N/A		N/A		\$20 PCP		\$20 PCP		\$0 PCP		\$0 PCP		\$70 PCP	
OOP Maximum =>	\$7,350		\$7,350		\$5,000		\$5,000		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$281.18	\$281.18	\$275.77	\$275.77	\$416.83	\$416.83	\$408.81	\$408.81	\$345.63	\$345.63	\$338.98	\$338.98	\$423.13	\$423.13
15	\$306.17	\$306.17	\$300.28	\$300.28	\$453.88	\$453.88	\$445.15	\$445.15	\$376.35	\$376.35	\$369.11	\$369.11	\$460.74	\$460.74
16	\$315.73	\$315.73	\$309.65	\$309.65	\$468.04	\$468.04	\$459.04	\$459.04	\$388.10	\$388.10	\$380.63	\$380.63	\$475.12	\$475.12
17	\$325.28	\$325.28	\$319.02	\$319.02	\$482.21	\$482.21	\$472.94	\$472.94	\$399.84	\$399.84	\$392.15	\$392.15	\$489.50	\$489.50
18	\$335.57	\$335.57	\$329.12	\$329.12	\$497.47	\$497.47	\$487.90	\$487.90	\$412.49	\$412.49	\$404.56	\$404.56	\$504.99	\$504.99
19	\$345.86	\$345.86	\$339.21	\$339.21	\$512.72	\$512.72	\$502.86	\$502.86	\$425.14	\$425.14	\$416.97	\$416.97	\$520.48	\$520.48
20	\$356.52	\$356.52	\$349.67	\$349.67	\$528.52	\$528.52	\$518.36	\$518.36	\$438.25	\$438.25	\$429.82	\$429.82	\$536.52	\$536.52
21	\$367.55	\$367.55	\$360.48	\$360.48	\$544.87	\$544.87	\$534.39	\$534.39	\$451.80	\$451.80	\$443.11	\$443.11	\$553.11	\$553.11
22	\$367.55	\$367.55	\$360.48	\$360.48	\$544.87	\$544.87	\$534.39	\$534.39	\$451.80	\$451.80	\$443.11	\$443.11	\$553.11	\$553.11
23	\$367.55	\$367.55	\$360.48	\$360.48	\$544.87	\$544.87	\$534.39	\$534.39	\$451.80	\$451.80	\$443.11	\$443.11	\$553.11	\$553.11
24	\$367.55	\$367.55	\$360.48	\$360.48	\$544.87	\$544.87	\$534.39	\$534.39	\$451.80	\$451.80	\$443.11	\$443.11	\$553.11	\$553.11
25	\$369.02	\$369.02	\$378.25	\$378.25	\$567.92	\$567.92	\$558.49	\$558.49	\$463.10	\$463.10	\$454.19	\$454.19	\$566.94	\$566.94
26	\$376.37	\$376.37	\$369.13	\$369.13	\$571.90	\$571.90	\$562.00	\$562.00	\$473.49	\$473.49	\$464.38	\$464.38	\$579.66	\$579.66
27	\$385.19	\$385.19	\$377.78	\$377.78	\$585.30	\$585.30	\$574.04	\$574.04	\$491.11	\$491.11	\$481.66	\$481.66	\$601.23	\$601.23
28	\$399.53	\$399.53	\$409.52	\$409.52	\$607.08	\$607.08	\$590.88	\$590.88	\$505.56	\$505.56	\$495.84	\$495.84	\$616.26	\$616.26
29	\$411.29	\$411.29	\$421.57	\$421.57	\$624.95	\$624.95	\$612.93	\$612.93	\$518.20	\$518.20	\$509.39	\$509.39	\$634.40	\$634.40
30	\$417.17	\$417.17	\$409.14	\$409.14	\$618.43	\$618.43	\$606.53	\$606.53	\$525.61	\$525.61	\$515.50	\$515.50	\$627.78	\$627.78
31	\$425.99	\$425.99	\$436.64	\$436.64	\$631.50	\$631.50	\$619.36	\$619.36	\$532.64	\$532.64	\$523.64	\$523.64	\$641.05	\$641.05
32	\$434.81	\$434.81	\$445.68	\$445.68	\$643.11	\$643.11	\$632.18	\$632.18	\$543.48	\$543.48	\$534.20	\$534.20	\$654.33	\$654.33
33	\$440.32	\$440.32	\$451.33	\$451.33	\$652.75	\$652.75	\$640.20	\$640.20	\$551.26	\$551.26	\$542.84	\$542.84	\$667.20	\$667.20
34	\$446.21	\$446.21	\$457.37	\$457.37	\$661.47	\$661.47	\$648.75	\$648.75	\$558.49	\$558.49	\$549.94	\$549.94	\$680.33	\$680.33
35	\$449.15	\$449.15	\$460.38	\$460.38	\$665.83	\$665.83	\$653.02	\$653.02	\$565.95	\$565.95	\$556.20	\$556.20	\$692.80	\$692.80
36	\$452.09	\$452.09	\$463.39	\$463.39	\$670.19	\$670.19	\$657.30	\$657.30	\$571.33	\$571.33	\$561.66	\$561.66	\$705.37	\$705.37
37	\$455.03	\$455.03	\$466.41	\$466.41	\$674.55	\$674.55	\$661.57	\$661.57	\$577.40	\$577.40	\$567.31	\$567.31	\$717.84	\$717.84
38	\$457.97	\$457.97	\$469.42	\$469.42	\$678.91	\$678.91	\$665.85	\$665.85	\$582.50	\$582.50	\$573.01	\$573.01	\$730.31	\$730.31
39	\$463.85	\$463.85	\$475.45	\$475.45	\$687.63	\$687.63	\$674.40	\$674.40	\$589.12	\$589.12	\$579.18	\$579.18	\$742.78	\$742.78
40	\$469.73	\$469.73	\$481.48	\$481.48	\$696.34	\$696.34	\$682.95	\$682.95	\$595.23	\$595.23	\$584.42	\$584.42	\$755.25	\$755.25
41	\$478.55	\$478.55	\$488.30	\$488.30	\$705.05	\$705.05	\$691.66	\$691.66	\$601.34	\$601.34	\$590.33	\$590.33	\$767.72	\$767.72
42	\$487.00	\$487.00	\$497.14	\$497.14	\$713.76	\$713.76	\$700.00	\$700.00	\$607.25	\$607.25	\$596.24	\$596.24	\$780.19	\$780.19
43	\$498.77	\$498.77	\$506.28	\$506.28	\$722.47	\$722.47	\$708.21	\$708.21	\$613.16	\$613.16	\$602.13	\$602.13	\$792.66	\$792.66
44	\$513.47	\$513.47	\$515.41	\$515.41	\$731.18	\$731.18	\$716.36	\$716.36	\$619.07	\$619.07	\$608.02	\$608.02	\$805.13	\$805.13
45	\$530.74	\$530.74	\$520.53	\$520.53	\$740.09	\$740.09	\$724.75	\$724.75	\$625.00	\$625.00	\$613.91	\$613.91	\$817.60	\$817.60
46	\$551.33	\$551.33	\$540.72	\$540.72	\$749.00	\$749.00	\$732.86	\$732.86	\$630.93	\$630.93	\$618.80	\$618.80	\$830.07	\$830.07
47	\$574.48	\$574.48	\$563.43	\$563.43	\$758.91	\$758.91	\$741.37	\$741.37	\$636.86	\$636.86	\$623.69	\$623.69	\$842.54	\$842.54
48	\$600.94	\$600.94	\$578.72	\$578.72	\$768.82	\$768.82	\$750.07	\$750.07	\$642.79	\$642.79	\$628.58	\$628.58	\$855.01	\$855.01
49	\$627.04	\$627.04	\$613.11	\$613.11	\$778.73	\$778.73	\$759.16	\$759.16	\$648.72	\$648.72	\$634.47	\$634.47	\$867.48	\$867.48
50	\$656.44	\$656.44	\$633.82	\$633.82	\$788.64	\$788.64	\$767.25	\$767.25	\$654.65	\$654.65	\$640.36	\$640.36	\$880.95	\$880.95
51	\$685.48	\$685.48	\$663.30	\$663.30	\$798.55	\$798.55	\$775.76	\$775.76	\$660.58	\$660.58	\$646.27	\$646.27	\$893.42	\$893.42
52	\$717.46	\$717.46	\$692.79	\$692.79	\$808.46	\$808.46	\$784.07	\$784.07	\$666.51	\$666.51	\$651.18	\$651.18	\$905.89	\$905.89
53	\$749.80	\$749.80	\$723.30	\$723.30	\$818.37	\$818.37	\$792.58	\$792.58	\$672.44	\$672.44	\$656.09	\$656.09	\$918.36	\$918.36
54	\$784.72	\$784.72	\$753.81	\$753.81	\$828.28	\$828.28	\$804.69	\$804.69	\$678.37	\$678.37	\$661.00	\$661.00	\$930.83	\$930.83
55	\$819.64	\$819.64	\$783.32	\$783.32	\$838.19	\$838.19	\$813.60	\$813.60	\$684.30	\$684.30	\$665.91	\$665.91	\$943.30	\$943.30
56	\$857.49	\$857.49	\$813.83	\$813.83	\$848.10	\$848.10	\$821.11	\$821.11	\$690.23	\$690.23	\$671.82	\$671.82	\$955.77	\$955.77
57	\$895.72	\$895.72	\$844.34	\$844.34	\$858.01	\$858.01	\$832.02	\$832.02	\$696.16	\$696.16	\$677.07	\$677.07	\$968.24	\$968.24
58	\$936.52	\$936.52	\$874.85	\$874.85	\$867.92	\$867.92	\$843.93	\$843.93	\$702.09	\$702.09	\$682.98	\$682.98	\$980.71	\$980.71
59	\$956.73	\$956.73	\$895.06	\$895.06	\$877.83	\$877.83	\$853.84	\$853.84	\$708.02	\$708.02	\$688.91	\$688.91	\$993.18	\$993.18
60	\$997.53	\$997.53	\$925.57	\$925.57	\$887.74	\$887.74	\$861.35	\$861.35	\$713.95	\$713.95	\$694.82	\$694.82	\$1,005.65	\$1,005.65
61	\$1,032.82	\$1,032.82	\$956.08	\$956.08	\$897.65	\$897.65	\$873.26	\$873.26	\$719.86	\$719.86	\$700.73	\$700.73	\$1,018.12	\$1,018.12
62	\$1,055.97	\$1,055.97	\$976.29	\$976.29	\$907.56	\$907.56	\$885.07	\$885.07	\$725.77	\$725.77	\$706.64	\$706.64	\$1,030.59	\$1,030.59
63	\$1,085.01	\$1,085.01	\$1,006.80	\$1,006.80	\$917.47	\$917.47	\$895.88	\$895.88	\$731.68	\$731.68	\$712.51	\$712.51	\$1,043.06	\$1,043.06
64	\$1,102.65	\$1,102.65	\$1,037.31	\$1,037.31	\$927.38	\$927.38	\$905.69	\$905.69	\$737.59	\$737.59	\$718.38	\$718.38	\$1,055.53	\$1,055.53
65+	\$1,102.65	\$1,102.65	\$1,037.31	\$1,037.31	\$927.38	\$927.38	\$905.69	\$905.69	\$737.59	\$737.59	\$718.38	\$718.38	\$1,055.53	\$1,055.53

Company Name: HM Health Insurance Company d/b/a Highmark Health Insurance Company

Market: Individual

Product(s): PPO, EPO

Effective Date of Rates: January 1, 2018 - December 31, 2018

HIOS Plan ID (On Exchange) =>	70194PA0530004		70194PA0570001		70194PA0570001		70194PA0530006		70194PA0530006		70194PA0530007		70194PA0530007	
HIOS Plan ID (Off Exchange) =>	70194PA0530004		70194PA0570001		70194PA0570001		70194PA0530006		70194PA0530006		70194PA0530007		70194PA0530007	
Plan Marketing Name =>	my Direct Blue EPO 7150S		my Direct Blue EPO 2750SQE		my Direct Blue EPO 2750SQE		my Direct Blue EPO 7000B		my Direct Blue EPO 7000B		my Direct Blue EPO 6950B		my Direct Blue EPO 6950B	
Form # =>	DB/EPO/HHIC/DP		DB/EPO/HDHP/HHIC/DP		DB/EPO/HDHP/HHIC/DP		DB/EPO/HHIC/DP		DB/EPO/HHIC/DP		DB/EPO/HHIC/DP		DB/EPO/HHIC/DP	
Rating Area =>	Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9	
Network / Service Zone =>	O		O		O		O		O		O		O	
Metal =>	Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$7,150		\$2,750		\$2,750		\$7,000		\$7,000		\$6,950		\$6,950	
Coinurance =>	70%		80%		80%		70%		70%		100%		100%	
Copays =>	\$70 PCP		N/A		N/A		\$60 PCP		\$60 PCP		\$50 PCP		\$50 PCP	
OOP Maximum =>	\$7,350		\$6,000		\$6,000		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$415.00	\$415.00	\$342.44	\$342.44	\$335.86	\$335.86	\$295.84	\$295.84	\$290.16	\$290.16	\$275.78	\$275.78	\$270.48	\$270.48
15	\$451.89	\$451.89	\$372.88	\$372.88	\$365.71	\$365.71	\$322.14	\$322.14	\$315.95	\$315.95	\$300.30	\$300.30	\$294.52	\$294.52
16	\$465.99	\$465.99	\$384.52	\$384.52	\$377.13	\$377.13	\$332.19	\$332.19	\$325.81	\$325.81	\$309.67	\$309.67	\$303.72	\$303.72
17	\$480.09	\$480.09	\$396.16	\$396.16	\$388.54	\$388.54	\$342.25	\$342.25	\$335.67	\$335.67	\$319.04	\$319.04	\$312.91	\$312.91
18	\$495.28	\$495.28	\$408.70	\$408.70	\$400.83	\$400.83	\$353.08	\$353.08	\$346.29	\$346.29	\$329.14	\$329.14	\$322.81	\$322.81
19	\$510.47	\$510.47	\$421.23	\$421.23	\$413.13	\$413.13	\$363.90	\$363.90	\$356.91	\$356.91	\$339.23	\$339.23	\$332.71	\$332.71
20	\$526.21	\$526.21	\$434.21	\$434.21	\$425.86	\$425.86	\$375.12	\$375.12	\$367.91	\$367.91	\$349.69	\$349.69	\$342.96	\$342.96
21	\$542.48	\$542.48	\$447.64	\$447.64	\$439.03	\$439.03	\$386.72	\$386.72	\$379.29	\$379.29	\$369.51	\$369.51	\$362.41	\$362.41
22	\$542.48	\$542.48	\$447.64	\$447.64	\$439.03	\$439.03	\$386.72	\$386.72	\$379.29	\$379.29	\$369.51	\$369.51	\$362.41	\$362.41
23	\$542.48	\$542.48	\$447.64	\$447.64	\$439.03	\$439.03	\$386.72	\$386.72	\$379.29	\$379.29	\$369.51	\$369.51	\$362.41	\$362.41
24	\$542.48	\$542.48	\$447.64	\$447.64	\$439.03	\$439.03	\$386.72	\$386.72	\$379.29	\$379.29	\$369.51	\$369.51	\$362.41	\$362.41
25	\$544.65	\$544.65	\$449.43	\$449.43	\$440.79	\$440.79	\$397.98	\$397.98	\$380.81	\$380.81	\$369.51	\$369.51	\$363.85	\$363.85
26	\$555.50	\$555.50	\$458.38	\$458.38	\$449.84	\$449.84	\$405.90	\$405.90	\$388.39	\$388.39	\$378.38	\$378.38	\$371.11	\$371.11
27	\$568.52	\$568.52	\$469.13	\$469.13	\$460.10	\$460.10	\$415.41	\$415.41	\$397.50	\$397.50	\$387.25	\$387.25	\$379.80	\$379.80
28	\$589.68	\$589.68	\$486.58	\$486.58	\$477.23	\$477.23	\$420.36	\$420.36	\$430.87	\$430.87	\$412.29	\$412.29	\$393.94	\$393.94
29	\$607.04	\$607.04	\$503.55	\$503.55	\$491.27	\$491.27	\$432.74	\$432.74	\$443.56	\$443.56	\$424.43	\$424.43	\$405.53	\$405.53
30	\$615.71	\$615.71	\$508.07	\$508.07	\$498.30	\$498.30	\$438.93	\$438.93	\$449.90	\$449.90	\$430.49	\$430.49	\$411.33	\$411.33
31	\$628.73	\$628.73	\$518.81	\$518.81	\$503.55	\$503.55	\$448.21	\$448.21	\$459.42	\$459.42	\$439.60	\$439.60	\$420.03	\$420.03
32	\$641.75	\$641.75	\$529.56	\$529.56	\$519.37	\$519.37	\$457.49	\$457.49	\$468.93	\$468.93	\$448.70	\$448.70	\$428.73	\$428.73
33	\$649.89	\$649.89	\$536.27	\$536.27	\$525.96	\$525.96	\$463.29	\$463.29	\$474.87	\$474.87	\$454.39	\$454.39	\$434.17	\$434.17
34	\$658.57	\$658.57	\$543.43	\$543.43	\$532.98	\$532.98	\$469.48	\$469.48	\$481.22	\$481.22	\$460.46	\$460.46	\$439.96	\$439.96
35	\$662.91	\$662.91	\$547.02	\$547.02	\$536.49	\$536.49	\$472.57	\$472.57	\$484.38	\$484.38	\$463.49	\$463.49	\$442.86	\$442.86
36	\$667.25	\$667.25	\$550.60	\$550.60	\$540.01	\$540.01	\$475.67	\$475.67	\$487.56	\$487.56	\$466.53	\$466.53	\$445.76	\$445.76
37	\$671.59	\$671.59	\$554.18	\$554.18	\$543.52	\$543.52	\$478.76	\$478.76	\$490.73	\$490.73	\$469.56	\$469.56	\$448.66	\$448.66
38	\$675.93	\$675.93	\$557.76	\$557.76	\$547.03	\$547.03	\$481.85	\$481.85	\$493.90	\$493.90	\$472.60	\$472.60	\$451.54	\$451.54
39	\$684.61	\$684.61	\$561.42	\$561.42	\$550.06	\$550.06	\$484.04	\$484.04	\$500.24	\$500.24	\$478.66	\$478.66	\$457.37	\$457.37
40	\$693.29	\$693.29	\$572.08	\$572.08	\$561.08	\$561.08	\$494.23	\$494.23	\$543.65	\$543.65	\$484.73	\$484.73	\$465.97	\$465.97
41	\$706.31	\$706.31	\$582.83	\$582.83	\$571.62	\$571.62	\$503.51	\$503.51	\$556.38	\$556.38	\$493.84	\$493.84	\$479.80	\$479.80
42	\$718.79	\$718.79	\$593.12	\$593.12	\$581.71	\$581.71	\$512.40	\$512.40	\$569.79	\$569.79	\$502.56	\$502.56	\$484.86	\$484.86
43	\$736.15	\$736.15	\$607.45	\$607.45	\$595.76	\$595.76	\$524.78	\$524.78	\$588.28	\$588.28	\$514.70	\$514.70	\$497.84	\$497.84
44	\$757.84	\$757.84	\$625.35	\$625.35	\$613.32	\$613.32	\$540.25	\$540.25	\$611.56	\$611.56	\$529.87	\$529.87	\$509.14	\$509.14
45	\$783.34	\$783.34	\$646.39	\$646.39	\$633.96	\$633.96	\$558.42	\$558.42	\$639.39	\$639.39	\$547.69	\$547.69	\$520.56	\$520.56
46	\$813.72	\$813.72	\$671.46	\$671.46	\$658.55	\$658.55	\$573.92	\$573.92	\$672.89	\$672.89	\$568.94	\$568.94	\$530.36	\$530.36
47	\$847.90	\$847.90	\$699.66	\$699.66	\$686.20	\$686.20	\$604.44	\$604.44	\$711.43	\$711.43	\$592.83	\$592.83	\$563.46	\$563.46
48	\$886.95	\$886.95	\$731.89	\$731.89	\$717.81	\$717.81	\$632.29	\$632.29	\$756.22	\$756.22	\$620.14	\$620.14	\$578.09	\$578.09
49	\$925.47	\$925.47	\$763.67	\$763.67	\$748.99	\$748.99	\$659.74	\$659.74	\$802.90	\$802.90	\$647.07	\$647.07	\$593.88	\$593.88
50	\$968.87	\$968.87	\$799.49	\$799.49	\$784.11	\$784.11	\$690.68	\$690.68	\$846.08	\$846.08	\$677.41	\$677.41	\$618.56	\$618.56
51	\$1,011.73	\$1,011.73	\$834.85	\$834.85	\$818.79	\$818.79	\$721.23	\$721.23	\$883.51	\$883.51	\$707.38	\$707.38	\$659.41	\$659.41
52	\$1,058.92	\$1,058.92	\$873.79	\$873.79	\$856.99	\$856.99	\$754.88	\$754.88	\$924.73	\$924.73	\$740.37	\$740.37	\$690.17	\$690.17
53	\$1,106.66	\$1,106.66	\$913.19	\$913.19	\$895.62	\$895.62	\$788.91	\$788.91	\$966.41	\$966.41	\$773.75	\$773.75	\$721.28	\$721.28
54	\$1,158.19	\$1,158.19	\$955.71	\$955.71	\$937.33	\$937.33	\$825.65	\$825.65	\$1,011.42	\$1,011.42	\$809.78	\$809.78	\$769.67	\$769.67
55	\$1,209.73	\$1,209.73	\$998.24	\$998.24	\$979.04	\$979.04	\$862.39	\$862.39	\$1,056.43	\$1,056.43	\$845.82	\$845.82	\$788.46	\$788.46
56	\$1,265.61	\$1,265.61	\$1,044.34	\$1,044.34	\$1,024.26	\$1,024.26	\$902.22	\$902.22	\$1,105.22	\$1,105.22	\$884.88	\$884.88	\$824.88	\$824.88
57	\$1,322.02	\$1,322.02	\$1,090.90	\$1,090.90	\$1,069.92	\$1,069.92	\$942.44	\$942.44	\$1,154.49	\$1,154.49	\$924.33	\$924.33	\$861.65	\$861.65
58	\$1,382.24	\$1,382.24	\$1,140.59	\$1,140.59	\$1,118.65	\$1,118.65	\$985.36	\$985.36	\$1,207.07	\$1,207.07	\$966.43	\$966.43	\$900.90	\$900.90
59	\$1,412.08	\$1,412.08	\$1,165.21	\$1,165.21	\$1,142.80	\$1,142.80	\$1,006.63	\$1,006.63	\$1,233.12	\$1,233.12	\$987.29	\$987.29	\$920.34	\$920.34
60	\$1,472.29	\$1,472.29	\$1,214.89	\$1,214.89	\$1,191.53	\$1,191.53	\$1,049.56	\$1,049.56	\$1,285.71	\$1,285.71	\$1,029.39	\$1,029.39	\$959.59	\$959.59
61	\$1,524.37	\$1,524.37	\$1,257.87	\$1,257.87	\$1,233.67	\$1,233.67	\$1,096.68	\$1,096.68	\$1,331.18	\$1,331.18	\$1,065.80	\$1,065.80	\$1,000.00	\$1,000.00
62	\$1,558.55	\$1,558.55	\$1,286.07	\$1,286.07	\$1,261.33	\$1,261.33	\$1,111.05	\$1,111.05	\$1,361.04	\$1,361.04	\$1,089.70	\$1,089.70	\$1,024.37	\$1,024.37
63	\$1,601.40	\$1,601.40	\$1,321.43	\$1,321.43	\$1,296.02	\$1,296.02	\$1,141.60	\$1,141.60	\$1,398.46	\$1,398.46	\$1,119.66	\$1,119.66	\$1,047.74	\$1,047.74
64	\$1,627.44	\$1,627.44	\$1,342.92	\$1,342.92	\$1,317.09	\$1,317.09	\$1,160.16	\$1,160.16	\$1,421.20	\$1,421.20	\$1,137.87	\$1,137.87	\$1,060.71	\$1,060.71
65+	\$1,627.44	\$1,627.44	\$1,342.92	\$1,342.92	\$1,317.09	\$1,317.09	\$1,160.16	\$1,160.16	\$1,421.20	\$1,421.20	\$1,137.87	\$1,137.87	\$1,060.71	\$1,060.71

Company Name: HM Health Insurance Company d/b/a Highmark Health Insurance Company

Market: Individual

Product(s): PPO, EPO

Effective Date of Rates: January 1, 2018 - December 31, 2018

HIOS Plan ID (On Exchange) =>	70194PA0560001	70194PA0560001	70194PA0540001	70194PA0540002	70194PA0540004	70194PA0580001	70194PA0540006							
HIOS Plan ID (Off Exchange) =>	70194PA0560001	70194PA0560001	70194PA0540001	70194PA0540002	70194PA0540004	70194PA0580001	70194PA0540006							
Plan Marketing Name =>	my Direct Blue Major Events EPO 7350	my Direct Blue Major Events EPO 7350	my Direct Blue Lehigh Valley EPO 1000G	my Direct Blue Lehigh Valley EPO 3750S	my Direct Blue Lehigh Valley EPO 7150S	my Direct Blue Lehigh Valley EPO 2750SQE	my Direct Blue Lehigh Valley EPO 7000B							
Form # =>	CAT/EPO/HHIC/DP	CAT/EPO/HHIC/DP	DB/EPO/HHIC/DP	DB/EPO/HHIC/DP	DB/EPO/HHIC/DP	DB/EPO/HHIC/DP	DB/EPO/HHIC/DP							
Rating Area =>	Area 7	Area 9	Area 6	Area 6	Area 6	Area 6	Area 6							
Network / Service Zone =>	O	O	N	N	N	N	N							
Metal =>	Catastrophic	Catastrophic	Gold	Silver	Silver	Silver	Bronze							
Deductible =>	\$7,350	\$7,350	\$1,000	\$3,750	\$7,150	\$2,750	\$7,000							
Coinurance =>	100%	100%	80%	80%	70%	80%	70%							
Copays =>	N/A	N/A	\$20 PCP	\$0 PCP	\$70 PCP	N/A	\$60 PCP							
OOP Maximum =>	\$7,350	\$7,350	\$5,000	\$7,350	\$7,350	\$6,000	\$7,350							
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes							
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$240.27	\$240.27	\$235.65	\$235.65	\$433.51	\$433.51	\$359.46	\$359.46	\$440.07	\$440.07	\$356.15	\$356.15	\$307.68	\$307.68
15	\$261.63	\$261.63	\$256.60	\$256.60	\$472.04	\$472.04	\$391.41	\$391.41	\$479.18	\$479.18	\$387.80	\$387.80	\$335.03	\$335.03
16	\$269.79	\$269.79	\$264.61	\$264.61	\$486.78	\$486.78	\$403.63	\$403.63	\$494.14	\$494.14	\$399.91	\$399.91	\$345.49	\$345.49
17	\$277.96	\$277.96	\$272.62	\$272.62	\$501.51	\$501.51	\$415.84	\$415.84	\$509.10	\$509.10	\$412.01	\$412.01	\$355.95	\$355.95
18	\$286.76	\$286.76	\$281.24	\$281.24	\$517.38	\$517.38	\$429.00	\$429.00	\$525.20	\$525.20	\$425.05	\$425.05	\$367.21	\$367.21
19	\$295.55	\$295.55	\$289.87	\$289.87	\$533.25	\$533.25	\$442.16	\$442.16	\$541.31	\$541.31	\$438.08	\$438.08	\$378.47	\$378.47
20	\$304.66	\$304.66	\$298.80	\$298.80	\$549.68	\$549.68	\$455.78	\$455.78	\$557.99	\$557.99	\$451.58	\$451.58	\$390.13	\$390.13
21	\$314.08	\$314.08	\$308.04	\$308.04	\$566.68	\$566.68	\$469.88	\$469.88	\$575.25	\$575.25	\$465.55	\$465.55	\$402.20	\$402.20
22	\$314.08	\$314.08	\$308.04	\$308.04	\$566.68	\$566.68	\$469.88	\$469.88	\$575.25	\$575.25	\$465.55	\$465.55	\$402.20	\$402.20
23	\$314.08	\$314.08	\$308.04	\$308.04	\$566.68	\$566.68	\$469.88	\$469.88	\$575.25	\$575.25	\$465.55	\$465.55	\$402.20	\$402.20
24	\$314.08	\$314.08	\$308.04	\$308.04	\$566.68	\$566.68	\$469.88	\$469.88	\$575.25	\$575.25	\$465.55	\$465.55	\$402.20	\$402.20
25	\$315.34	\$315.34	\$309.27	\$309.27	\$568.95	\$568.95	\$471.76	\$471.76	\$583.55	\$583.55	\$467.41	\$467.41	\$403.81	\$403.81
26	\$321.62	\$321.62	\$315.43	\$315.43	\$580.28	\$580.28	\$481.16	\$481.16	\$589.06	\$589.06	\$476.72	\$476.72	\$411.85	\$411.85
27	\$329.16	\$329.16	\$322.83	\$322.83	\$593.88	\$593.88	\$492.43	\$492.43	\$602.86	\$602.86	\$487.90	\$487.90	\$421.51	\$421.51
28	\$341.40	\$341.40	\$334.84	\$334.84	\$615.98	\$615.98	\$510.76	\$510.76	\$625.30	\$625.30	\$506.05	\$506.05	\$437.19	\$437.19
29	\$351.46	\$351.46	\$343.70	\$343.70	\$634.11	\$634.11	\$525.80	\$525.80	\$643.70	\$643.70	\$520.95	\$520.95	\$450.06	\$450.06
30	\$356.48	\$356.48	\$349.63	\$349.63	\$643.18	\$643.18	\$533.31	\$533.31	\$652.91	\$652.91	\$528.40	\$528.40	\$456.50	\$456.50
31	\$364.02	\$364.02	\$357.02	\$357.02	\$656.78	\$656.78	\$544.59	\$544.59	\$666.71	\$666.71	\$539.57	\$539.57	\$466.15	\$466.15
32	\$371.56	\$371.56	\$364.41	\$364.41	\$670.38	\$670.38	\$555.87	\$555.87	\$680.52	\$680.52	\$550.75	\$550.75	\$475.80	\$475.80
33	\$376.27	\$376.27	\$369.03	\$369.03	\$678.88	\$678.88	\$562.92	\$562.92	\$689.15	\$689.15	\$557.73	\$557.73	\$481.84	\$481.84
34	\$381.29	\$381.29	\$373.96	\$373.96	\$687.95	\$687.95	\$570.43	\$570.43	\$698.35	\$698.35	\$565.18	\$565.18	\$488.27	\$488.27
35	\$383.81	\$383.81	\$376.42	\$376.42	\$692.48	\$692.48	\$574.19	\$574.19	\$702.96	\$702.96	\$568.90	\$568.90	\$491.49	\$491.49
36	\$386.32	\$386.32	\$378.89	\$378.89	\$697.02	\$697.02	\$577.95	\$577.95	\$707.56	\$707.56	\$572.63	\$572.63	\$494.71	\$494.71
37	\$388.83	\$388.83	\$381.35	\$381.35	\$701.55	\$701.55	\$581.71	\$581.71	\$716.16	\$716.16	\$576.35	\$576.35	\$497.92	\$497.92
38	\$391.34	\$391.34	\$383.82	\$383.82	\$706.08	\$706.08	\$585.47	\$585.47	\$723.73	\$723.73	\$580.08	\$580.08	\$501.14	\$501.14
39	\$396.37	\$396.37	\$388.75	\$388.75	\$715.15	\$715.15	\$592.99	\$592.99	\$725.97	\$725.97	\$587.52	\$587.52	\$507.58	\$507.58
40	\$401.39	\$401.39	\$393.68	\$393.68	\$724.22	\$724.22	\$596.64	\$596.64	\$735.17	\$735.17	\$590.69	\$590.69	\$514.01	\$514.01
41	\$408.93	\$408.93	\$401.07	\$401.07	\$737.82	\$737.82	\$611.78	\$611.78	\$748.98	\$748.98	\$606.15	\$606.15	\$523.66	\$523.66
42	\$416.16	\$416.16	\$408.15	\$408.15	\$750.85	\$750.85	\$622.59	\$622.59	\$762.21	\$762.21	\$616.85	\$616.85	\$532.92	\$532.92
43	\$426.21	\$426.21	\$418.01	\$418.01	\$768.98	\$768.98	\$637.63	\$637.63	\$774.78	\$774.78	\$631.75	\$631.75	\$545.79	\$545.79
44	\$438.77	\$438.77	\$430.33	\$430.33	\$791.65	\$791.65	\$656.42	\$656.42	\$793.07	\$793.07	\$650.37	\$650.37	\$561.87	\$561.87
45	\$453.53	\$453.53	\$444.81	\$444.81	\$819.29	\$819.29	\$678.51	\$678.51	\$806.66	\$806.66	\$672.25	\$672.25	\$580.78	\$580.78
46	\$471.12	\$471.12	\$462.06	\$462.06	\$850.02	\$850.02	\$704.82	\$704.82	\$817.59	\$817.59	\$700.94	\$700.94	\$603.30	\$603.30
47	\$490.91	\$490.91	\$481.47	\$481.47	\$885.72	\$885.72	\$1,042.49	\$1,042.49	\$864.41	\$864.41	\$899.12	\$899.12	\$628.64	\$628.64
48	\$513.52	\$513.52	\$503.65	\$503.65	\$926.52	\$926.52	\$1,108.12	\$1,108.12	\$918.83	\$918.83	\$940.53	\$940.53	\$657.60	\$657.60
49	\$535.82	\$535.82	\$525.09	\$525.09	\$966.76	\$966.76	\$1,176.55	\$1,176.55	\$981.62	\$981.62	\$1,194.34	\$1,194.34	\$686.15	\$686.15
50	\$560.95	\$560.95	\$550.16	\$550.16	\$1,012.09	\$1,012.09	\$1,239.81	\$1,239.81	\$1,028.03	\$1,028.03	\$1,027.40	\$1,027.40	\$718.33	\$718.33
51	\$585.76	\$585.76	\$574.49	\$574.49	\$1,056.86	\$1,056.86	\$1,294.65	\$1,294.65	\$1,073.50	\$1,073.50	\$1,314.23	\$1,314.23	\$750.10	\$750.10
52	\$613.08	\$613.08	\$601.29	\$601.29	\$1,106.16	\$1,106.16	\$1,355.05	\$1,355.05	\$1,123.58	\$1,123.58	\$1,122.89	\$1,122.89	\$785.09	\$785.09
53	\$640.72	\$640.72	\$628.40	\$628.40	\$1,156.03	\$1,156.03	\$1,416.14	\$1,416.14	\$958.56	\$958.56	\$1,173.51	\$1,173.51	\$820.49	\$820.49
54	\$670.56	\$670.56	\$667.67	\$667.67	\$1,209.86	\$1,209.86	\$1,482.08	\$1,482.08	\$1,003.19	\$1,003.19	\$1,228.91	\$1,228.91	\$858.70	\$858.70
55	\$700.40	\$700.40	\$686.93	\$686.93	\$1,263.70	\$1,263.70	\$1,548.03	\$1,548.03	\$1,047.83	\$1,047.83	\$1,283.59	\$1,283.59	\$896.91	\$896.91
56	\$732.75	\$732.75	\$718.66	\$718.66	\$1,322.06	\$1,322.06	\$1,619.52	\$1,619.52	\$1,096.23	\$1,096.23	\$1,342.88	\$1,342.88	\$1,098.71	\$1,098.71
57	\$765.41	\$765.41	\$750.69	\$750.69	\$1,381.00	\$1,381.00	\$1,691.73	\$1,691.73	\$1,145.10	\$1,145.10	\$1,402.75	\$1,402.75	\$1,200.70	\$1,200.70
58	\$800.28	\$800.28	\$784.89	\$784.89	\$1,443.90	\$1,443.90	\$1,768.78	\$1,768.78	\$1,197.25	\$1,197.25	\$1,466.63	\$1,466.63	\$1,255.39	\$1,255.39
59	\$817.55	\$817.55	\$801.83	\$801.83	\$1,475.07	\$1,475.07	\$1,806.96	\$1,806.96	\$1,223.10	\$1,223.10	\$1,498.30	\$1,498.30	\$1,282.49	\$1,282.49
60	\$852.41	\$852.41	\$836.02	\$836.02	\$1,537.97	\$1,537.97	\$1,884.01	\$1,884.01	\$1,275.25	\$1,275.25	\$1,562.18	\$1,562.18	\$1,337.17	\$1,337.17
61	\$882.56	\$882.56	\$1,081.14	\$1,081.14	\$1,592.37	\$1,592.37	\$1,950.65	\$1,950.65	\$1,320.36	\$1,320.36	\$1,617.44	\$1,617.44	\$1,384.47	\$1,384.47
62	\$902.35	\$902.35	\$1,105.38	\$1,105.38	\$1,628.07	\$1,628.07	\$1,994.39	\$1,994.39	\$1,349.97	\$1,349.97	\$1,653.71	\$1,653.71	\$1,415.51	\$1,415.51
63	\$927.16	\$927.16	\$1,135.77	\$1,135.77	\$1,672.84	\$1,672.84	\$2,049.23	\$2,049.23	\$1,387.09	\$1,387.09	\$1,699.19	\$1,699.19	\$1,454.43	\$1,454.43
64	\$942.24	\$942.24	\$1,154.24	\$1,154.24	\$1,700.04	\$1,700.04	\$2,082.55	\$2,082.55	\$1,409.64	\$1,409.64	\$1,726.81	\$1,726.81	\$1,478.09	\$1,478.09
65+	\$942.24	\$942.24	\$1,154.24	\$1,154.24	\$1,700.04	\$1,700.04	\$2,082.55	\$2,082.55	\$1,409.64	\$1,409.64	\$1,726.81	\$1,726.81	\$1,478.09	\$1,478.09

HIOS Plan ID (On Exchange) =>	70194PA0540007	70194PA0550001		
HIOS Plan ID (Off Exchange) =>	70194PA0540007	70194PA0550001		
Plan Marketing Name =>	my Direct Blue Lehigh Valley EPO 6950B	my Direct Blue Lehigh Valley Major Events EPO 7350		
Form # =>	DB/EPO/HHIC/DP	CAT/EPO/HHIC/DP		
Rating Area =>	Area 6	Area 6		
Network / Service Zone =>	N	N		
Metal =>	Bronze	Catastrophic		
Deductible =>	\$6,950	\$7,350		
Coinsurance =>	100%	100%		
Copays =>	\$50 PCP	N/A		
OOP Maximum =>	\$7,350	\$7,350		
Pediatric Dental (Yes/No) =>	Yes	Yes		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$286.82	\$286.82	\$249.89	\$249.89
15	\$312.32	\$312.32	\$272.10	\$272.10
16	\$322.06	\$322.06	\$280.59	\$280.59
17	\$331.81	\$331.81	\$289.09	\$289.09
18	\$342.31	\$342.31	\$298.23	\$298.23
19	\$352.81	\$352.81	\$307.38	\$307.38
20	\$363.68	\$363.68	\$316.85	\$316.85
21	\$374.93	\$384.30	\$326.65	\$334.82
22	\$374.93	\$384.30	\$326.65	\$334.82
23	\$374.93	\$384.30	\$326.65	\$334.82
24	\$374.93	\$384.30	\$326.65	\$334.82
25	\$376.43	\$385.84	\$327.96	\$336.16
26	\$383.93	\$393.53	\$334.49	\$342.85
27	\$392.93	\$402.75	\$342.33	\$350.89
28	\$407.55	\$417.74	\$355.07	\$363.95
29	\$419.55	\$430.04	\$365.52	\$374.66
30	\$425.55	\$436.19	\$370.75	\$380.02
31	\$434.54	\$445.40	\$378.59	\$388.05
32	\$443.54	\$454.63	\$386.43	\$396.09
33	\$449.17	\$460.40	\$391.33	\$401.11
34	\$455.17	\$466.55	\$396.55	\$406.46
35	\$458.16	\$469.61	\$399.17	\$409.15
36	\$461.16	\$472.69	\$401.78	\$411.82
37	\$464.16	\$475.76	\$404.39	\$414.50
38	\$467.16	\$478.84	\$407.01	\$417.19
39	\$473.16	\$484.99	\$412.23	\$422.54
40	\$479.16	\$527.08	\$417.46	\$459.21
41	\$488.16	\$539.42	\$425.30	\$469.96
42	\$496.78	\$552.42	\$432.81	\$481.28
43	\$508.78	\$570.34	\$443.26	\$496.89
44	\$523.78	\$592.92	\$456.33	\$516.57
45	\$541.40	\$619.90	\$471.68	\$540.07
46	\$562.40	\$652.38	\$489.98	\$568.38
47	\$586.02	\$689.75	\$510.55	\$600.92
48	\$613.01	\$733.16	\$534.07	\$638.75
49	\$639.63	\$778.43	\$557.26	\$678.19
50	\$669.62	\$820.28	\$583.40	\$714.67
51	\$699.24	\$856.57	\$609.20	\$746.27
52	\$731.86	\$896.53	\$637.62	\$781.08
53	\$764.86	\$936.95	\$666.37	\$816.30
54	\$800.48	\$980.59	\$697.40	\$854.32
55	\$836.09	\$1,024.21	\$728.43	\$892.33
56	\$874.71	\$1,071.52	\$762.07	\$933.54
57	\$913.70	\$1,119.28	\$796.05	\$975.16
58	\$955.32	\$1,170.27	\$832.30	\$1,019.57
59	\$975.94	\$1,195.53	\$850.27	\$1,041.58
60	\$1,017.56	\$1,246.51	\$886.53	\$1,086.00
61	\$1,053.55	\$1,290.60	\$917.89	\$1,124.42
62	\$1,077.17	\$1,319.53	\$938.47	\$1,149.63
63	\$1,106.79	\$1,355.82	\$964.27	\$1,181.23
64	\$1,124.79	\$1,377.87	\$979.95	\$1,200.44
65+	\$1,124.79	\$1,377.87	\$979.95	\$1,200.44

Company Name: HM Health Insurance Company d/b/a Highmark Health Insurance Company
 Market: Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 1

RATING AREA 2

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	RATING AREA 1							RATING AREA 2					
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter		
70194PA0150005	Health Savings Flex Blue PPO Embedded 1700	PPO	Gold	On/Off	\$557.58		\$557.58										
70194PA0270003	Health Savings Flex Blue PPO Embedded 1700	PPO	Gold	Off	\$557.58		\$557.58										
70194PA0150003	Health Savings Flex Blue PPO Embedded 2850	PPO	Silver	On/Off	\$606.29		\$606.29										
70194PA0270002	Health Savings Flex Blue PPO Embedded 2850	PPO	Silver	Off	\$606.29		\$606.29										
70194PA0260001	Shared Cost Blue PPO 7000	PPO	Bronze	Off	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95
70194PA0300001	Shared Cost Blue PPO 7000	PPO	Bronze	Off													
70194PA0530001	my Direct Blue EPO 1000G	EPO	Gold	On/Off													
70194PA0530002	my Direct Blue EPO 3750S	EPO	Silver	On/Off													
70194PA0530004	my Direct Blue EPO 7150S	EPO	Silver	On/Off													
70194PA0570001	my Direct Blue EPO 2750SQE	EPO	Silver	On/Off													
70194PA0530006	my Direct Blue EPO 7000B	EPO	Bronze	On/Off													
70194PA0530007	my Direct Blue EPO 6950B	EPO	Bronze	On/Off													
70194PA0560001	my Direct Blue Major Events EPO 7350	EPO	Catastrophic	On/Off													
70194PA0540001	my Direct Blue Lehigh Valley EPO 1000G	EPO	Gold	On/Off													
70194PA0540002	my Direct Blue Lehigh Valley EPO 3750S	EPO	Silver	On/Off													
70194PA0540004	my Direct Blue Lehigh Valley EPO 7150S	EPO	Silver	On/Off													
70194PA0580001	my Direct Blue Lehigh Valley EPO 2750SQE	EPO	Silver	On/Off													
70194PA0540006	my Direct Blue Lehigh Valley EPO 7000B	EPO	Bronze	On/Off													
70194PA0540007	my Direct Blue Lehigh Valley EPO 6950B	EPO	Bronze	On/Off													
70194PA0550001	my Direct Blue Lehigh Valley Major Events EPO 7350	EPO	Catastrophic	On/Off													

Company Name: HM Health Insurance Company d/b/a Highmark Health Insurance Company
 Market: Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 3

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
70194PA0150005	Health Savings Flex Blue PPO Embedded 1700	PPO	Gold	On/Off													
70194PA0270003	Health Savings Flex Blue PPO Embedded 1700	PPO	Gold	Off													
70194PA0150003	Health Savings Flex Blue PPO Embedded 2850	PPO	Silver	On/Off													
70194PA0270002	Health Savings Flex Blue PPO Embedded 2850	PPO	Silver	Off													
70194PA0260001	Shared Cost Blue PPO 7000	PPO	Bronze	Off													
70194PA0300001	Shared Cost Blue PPO 7000	PPO	Bronze	Off													
70194PA0530001	my Direct Blue EPO 1000G	EPO	Gold	On/Off													
70194PA0530002	my Direct Blue EPO 3750S	EPO	Silver	On/Off													
70194PA0530004	my Direct Blue EPO 7150S	EPO	Silver	On/Off													
70194PA0570001	my Direct Blue EPO 2750SQE	EPO	Silver	On/Off													
70194PA0530006	my Direct Blue EPO 7000B	EPO	Bronze	On/Off													
70194PA0530007	my Direct Blue EPO 6950B	EPO	Bronze	On/Off													
70194PA0560001	my Direct Blue Major Events EPO 7350	EPO	Catastrophic	On/Off													
70194PA0540001	my Direct Blue Lehigh Valley EPO 1000G	EPO	Gold	On/Off													
70194PA0540002	my Direct Blue Lehigh Valley EPO 3750S	EPO	Silver	On/Off													
70194PA0540004	my Direct Blue Lehigh Valley EPO 7150S	EPO	Silver	On/Off													
70194PA0580001	my Direct Blue Lehigh Valley EPO 2750SQE	EPO	Silver	On/Off													
70194PA0540006	my Direct Blue Lehigh Valley EPO 7000B	EPO	Bronze	On/Off													
70194PA0540007	my Direct Blue Lehigh Valley EPO 6950B	EPO	Bronze	On/Off													
70194PA0550001	my Direct Blue Lehigh Valley Major Events EPO 7350	EPO	Catastrophic	On/Off													

Company Name: HM Health Insurance Company d/b/a Highmark Health Insurance Company

Market: Individual

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 4

RATING AREA 5

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	
70194PA0150005	Health Savings Flex Blue PPO Embedded 1700	PPO	Gold	On/Off	\$557.58		\$557.58	\$557.58					\$557.58	\$557.58		\$557.58		\$557.58				\$557.58
70194PA0270003	Health Savings Flex Blue PPO Embedded 1700	PPO	Gold	Off	\$557.58		\$557.58	\$557.58					\$557.58	\$557.58		\$557.58		\$557.58				\$557.58
70194PA0150003	Health Savings Flex Blue PPO Embedded 2850	PPO	Silver	On/Off	\$606.29		\$606.29	\$606.29					\$606.29	\$606.29		\$606.29		\$606.29				\$606.29
70194PA0270002	Health Savings Flex Blue PPO Embedded 2850	PPO	Silver	Off	\$606.29		\$606.29	\$606.29					\$606.29	\$606.29		\$606.29		\$606.29				\$606.29
70194PA0260001	Shared Cost Blue PPO 7000	PPO	Bronze	Off	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95	\$370.95
70194PA0300001	Shared Cost Blue PPO 7000	PPO	Bronze	Off																		
70194PA0530001	my Direct Blue EPO 1000G	EPO	Gold	On/Off																		
70194PA0530002	my Direct Blue EPO 3750S	EPO	Silver	On/Off																		
70194PA0530004	my Direct Blue EPO 7150S	EPO	Silver	On/Off																		
70194PA0570001	my Direct Blue EPO 2750SQE	EPO	Silver	On/Off																		
70194PA0530006	my Direct Blue EPO 7000B	EPO	Bronze	On/Off																		
70194PA0530007	my Direct Blue EPO 6950B	EPO	Bronze	On/Off																		
70194PA0560001	my Direct Blue Major Events EPO 7350	EPO	Catastrophic	On/Off																		
70194PA0540001	my Direct Blue Lehigh Valley EPO 1000G	EPO	Gold	On/Off																		
70194PA0540002	my Direct Blue Lehigh Valley EPO 3750S	EPO	Silver	On/Off																		
70194PA0540004	my Direct Blue Lehigh Valley EPO 7150S	EPO	Silver	On/Off																		
70194PA0580001	my Direct Blue Lehigh Valley EPO 2750SQE	EPO	Silver	On/Off																		
70194PA0540006	my Direct Blue Lehigh Valley EPO 7000B	EPO	Bronze	On/Off																		
70194PA0540007	my Direct Blue Lehigh Valley EPO 6950B	EPO	Bronze	On/Off																		
70194PA0550001	my Direct Blue Lehigh Valley Major Events EPO 7350	EPO	Catastrophic	On/Off																		

Company Name: HM Health Insurance Company d/b/a Highmark Health Insurance Company

Market: Individual

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 8

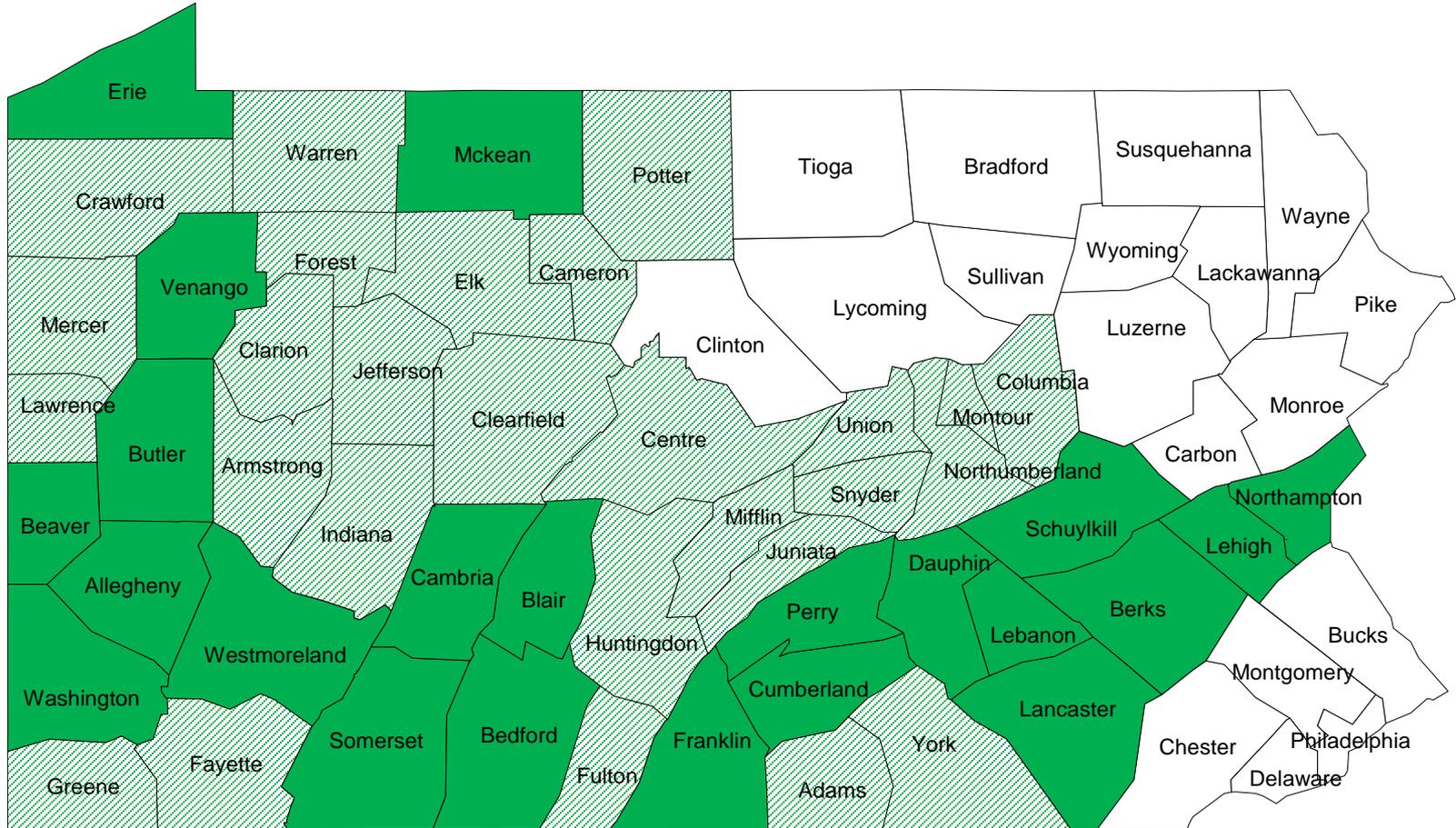
RATING AREA 9

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	RATING AREA 8					RATING AREA 9								
					Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry		
70194PA0150005	Health Savings Flex Blue PPO Embedded 1700	PPO	Gold	On/Off														
70194PA0270003	Health Savings Flex Blue PPO Embedded 1700	PPO	Gold	Off														
70194PA0150003	Health Savings Flex Blue PPO Embedded 2850	PPO	Silver	On/Off														
70194PA0270002	Health Savings Flex Blue PPO Embedded 2850	PPO	Silver	Off														
70194PA0260001	Shared Cost Blue PPO 7000	PPO	Bronze	Off														
70194PA0300001	Shared Cost Blue PPO 7000	PPO	Bronze	Off														
70194PA0530001	my Direct Blue EPO 1000G	EPO	Gold	On/Off									\$360.48	\$360.48	\$360.48			
70194PA0530002	my Direct Blue EPO 3750S	EPO	Silver	On/Off							\$534.39	\$534.39	\$534.39					\$534.39
70194PA0530004	my Direct Blue EPO 7150S	EPO	Silver	On/Off							\$443.11	\$443.11	\$443.11					\$443.11
70194PA0570001	my Direct Blue EPO 2750SQE	EPO	Silver	On/Off							\$542.48	\$542.48	\$542.48					\$542.48
70194PA0530006	my Direct Blue EPO 7000B	EPO	Bronze	On/Off							\$439.03	\$439.03	\$439.03					\$439.03
70194PA0530007	my Direct Blue EPO 6950B	EPO	Bronze	On/Off							\$379.29	\$379.29	\$379.29					\$379.29
70194PA0560001	my Direct Blue Major Events EPO 7350	EPO	Catastrophic	On/Off							\$353.57	\$353.57	\$353.57					\$353.57
70194PA0540001	my Direct Blue Lehigh Valley EPO 1000G	EPO	Gold	On/Off							\$308.04	\$308.04	\$308.04					\$308.04
70194PA0540002	my Direct Blue Lehigh Valley EPO 3750S	EPO	Silver	On/Off														
70194PA0540004	my Direct Blue Lehigh Valley EPO 7150S	EPO	Silver	On/Off														
70194PA0580001	my Direct Blue Lehigh Valley EPO 2750SQE	EPO	Silver	On/Off														
70194PA0540006	my Direct Blue Lehigh Valley EPO 7000B	EPO	Bronze	On/Off														
70194PA0540007	my Direct Blue Lehigh Valley EPO 6950B	EPO	Bronze	On/Off														
70194PA0550001	my Direct Blue Lehigh Valley Major Events EPO 7350	EPO	Catastrophic	On/Off														

2017 Service Area

Issuer: Highmark Health Insurance Company (HHIC)

Market: Individual



Key (*modify as needed*)

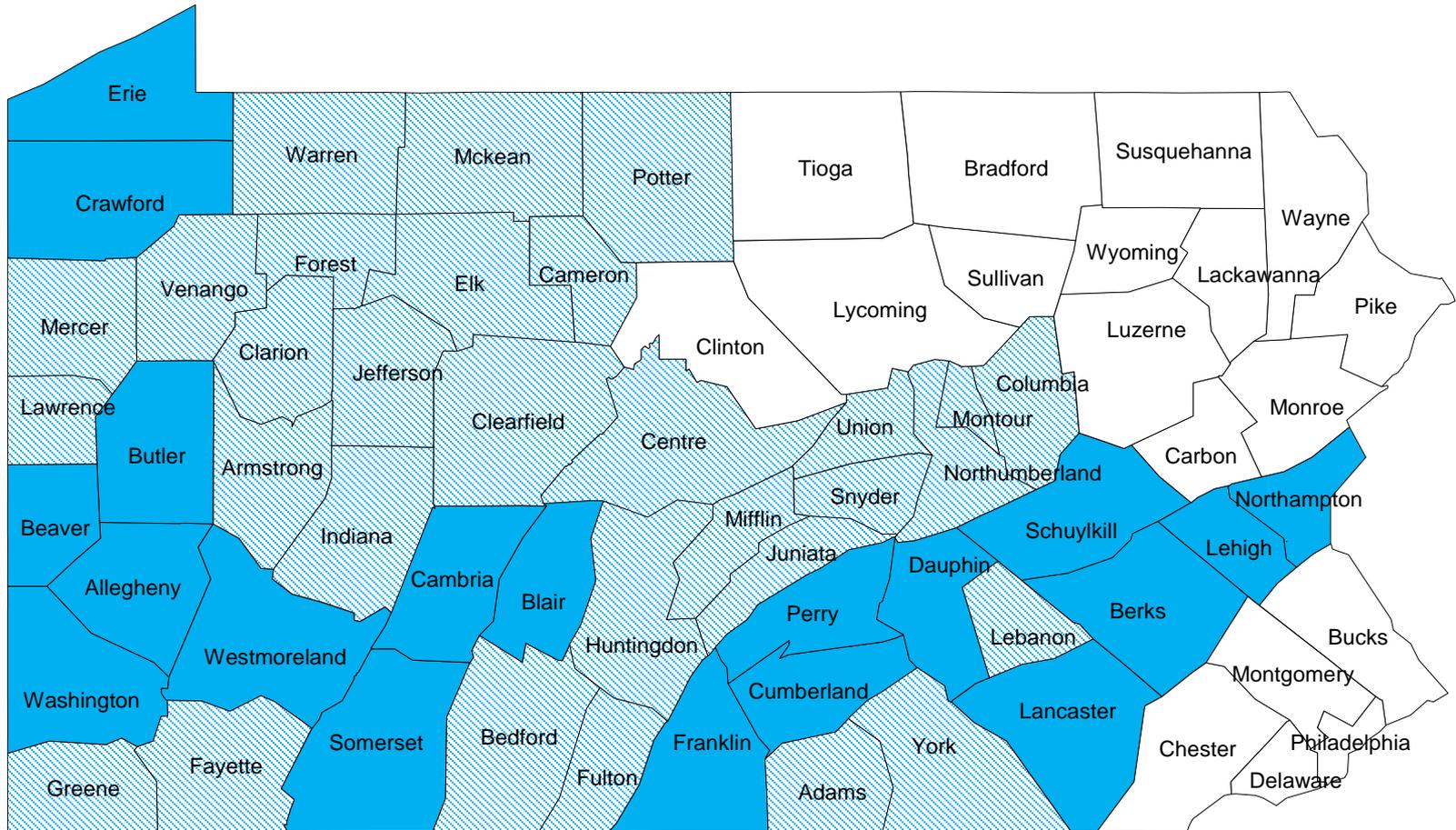
 : 2017 on-exchange service area

 : 2017 off-exchange only service area

2018 Service Area

Issuer: Highmark Health Insurance Company (HHIC)

Market: Individual



Key (*modify as needed*)

-  : 2018 on-exchange service area
-  : 2018 off-exchange only service area

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	X	Y
1	Unified Rate Review v4.2																						
2																							
3	Company Legal Name:	HHIC	State:	PA																			
4	HIOS Issuer ID:	70194	Market:	Individual																			
5	Effective Date of Rate Change(s):	01/01/2018																					
6																							
7																							
8	Market Level Calculations (Same for all Plans)																						
9																							
10																							
11	Section I: Experience period data																						
12	Experience Period:	01/01/2016	to	12/31/2016																			
13		<u>Experience Period</u>																					
14		<u>Aggregate Amount</u>	<u>PMPM</u>	<u>% of Prem</u>																			
15	Premiums (net of MLR Rebate) in Experience Period:	\$156,793,446	\$486.43	100.00%																			
16	Incurred Claims in Experience Period	\$224,799,783	697.41	143.37%																			
17	Allowed Claims:	\$270,946,932	840.58	172.81%																			
18	Index Rate of Experience Period		\$838.71																				
19	Experience Period Member Months	322,335																					
20	Section II: Allowed Claims, PMPM basis																						
21		<u>Experience Period</u>			<u>Projection Period: 01/01/2018 to 12/31/2018</u>		<u>Mid-point to Mid-point, Experience to Projection: 24 months</u>																
22		<u>on Actual Experience Allowed</u>			<u>Adj't. from Experience to Projection Period</u>				<u>Annualized Trend Factors</u>				<u>Projections, before credibility Adjustment</u>				<u>Credibility Manual</u>						
23	<u>Benefit Category</u>	<u>Utilization Description</u>	<u>Utilization per 1,000</u>	<u>Average Cost/Service</u>	<u>PMPM</u>	<u>Pop'l risk</u>		<u>Utilization per 1,000</u>		<u>Average Cost/Service</u>		<u>PMPM</u>	<u>Utilization per 1,000</u>	<u>Average Cost/Service</u>		<u>PMPM</u>							
24	Inpatient Hospital	Admits	110.30	\$18,603.29	\$171.00	0.994	0.953	1.050	1.052	121.31	\$19,544.56	\$197.59	0.00	\$0.00	\$0.00								
25	Outpatient Hospital	Visits	5,074.70	670.49	283.55	0.994	0.953	1.050	1.052	5,581.45	704.42	327.64	0.00	0.00	0.00								
26	Professional	Visits	19,976.30	109.15	181.70	0.994	0.953	1.050	1.052	21,971.11	114.67	209.96	0.00	0.00	0.00								
27	Other Medical	Visits	1,206.10	223.83	22.50	0.994	0.953	1.050	1.052	1,326.54	235.15	26.00	0.00	0.00	0.00								
28	Capitation	Benefit Period	12,000.00	2.21	2.21	1.000	1.000	0.864	1.000	12,000.00	1.65	1.65	0.00	0.00	0.00								
29	Prescription Drug	Prescriptions	18,712.27	115.19	179.63	0.994	0.953	1.050	1.052	20,580.85	121.02	207.56	0.00	0.00	0.00								
30	Total				\$840.58							\$970.39			\$0.00								
31																<u>After Credibility</u>	<u>Projected Period Totals</u>						
32	Section III: Projected Experience:															100.00%	0.00%	\$970.39	\$282,965,344				
33	Projected Allowed Claims PMPM (w/applied credibility if applicable)																	0.724					
34	Paid to Allowed Average Factor in Projection Period																	\$702.52	\$204,854,975				
35	Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM																	15.98	4,658,629				
36	Projected Risk Adjustments PMPM																	\$686.54	\$200,196,346				
37	Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM																	0.00	0				
38	Projected ACA reinsurance recoveries, net of rein prem, PMPM																	\$686.54	\$200,196,346				
39	Projected Incurred Claims																						
40	Administrative Expense Load																	6.74%	54.40	15,863,040			
41	Profit & Risk Load																	0.00%	0.00	0			
42	Taxes & Fees																	8.14%	65.70	19,158,352			
43	Single Risk Pool Gross Premium Avg. Rate, PMPM																		\$806.65	\$235,217,738			
44	Index Rate for Projection Period																		\$969.08				
45	% increase over Experience Period																		65.83%				
46	% Increase, annualized:																		28.77%				
47	Projected Member Months																			291,600			
48																							
49	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																						
50																							



Care Blue PPO PA028	Health Savings Blue PPO 70194PA027				ared Cost Blue PP 70194PA026	Health Savings Blue PPO 70194PA018				ared Cost Blue PP 70194PA017	Health Savings Blue PPO 70194PA031				ared Cost Blue PP 70194PA030	
	Silver	Gold	Silver	Bronze		Bronze	Gold	Silver	Bronze		Bronze	Gold	Silver	Bronze		
0.699 0.010 Terminated PPO Comprehensive Care Blue PPO 1500	0.780 1.102 Renewing PPO Health Savings Flex Blue PPO Embedded 1700	0.681 1.199 Renewing PPO Health Savings Flex Blue PPO Embedded 2850	0.617 0.010 Terminated PPO Health Savings Flex Blue PPO Embedded 4500	0.649 0.733 Renewing PPO Shared Cost Blue PPO 7000	0.807 0.010 Terminated PPO Health Savings Blue PPO 1400	0.708 0.010 Terminated PPO Health Savings Blue PPO Embedded 2700	0.617 0.010 Terminated PPO Health Savings Blue PPO Embedded 4500	0.620 0.010 Terminated PPO Shared Cost Blue PPO 6000	0.807 0.010 Terminated PPO Health Savings Blue PPO 1400	0.708 0.010 Terminated PPO Health Savings Blue PPO Embedded 2700	0.617 0.010 Terminated PPO Health Savings Blue PPO Embedded 4500	0.586 0.678 Renewing PPO Shared Cost Blue PPO 7000	0.809 1.005 New EPO my Direct Blue EPO 1000G			
70194PA0280001	70194PA0270003	70194PA0270002	70194PA0270001	70194PA0260001	70194PA0180005	70194PA0180003	70194PA0180001	70194PA0170001	70194PA0310003	70194PA0310002	70194PA0310001	70194PA0300001	70194PA0530001			
No	No	No	No	No	No	No	No	No	No	No	No	No	Yes			
30%		15.00%		15.00%		15.00%		15.00%		15.00%		15.00%				
59%		22.86%		19.17%		24.50%		20.90%		24.73%		20.90%				
37%		53.45%		50.28%		0.00%		0.00%		0.00%		49.21%				
01/01/2016	01/01/2018	01/01/2018	01/01/2016	01/01/2018	01/01/2016	01/01/2016	01/01/2016	01/01/2016	01/01/2016	01/01/2016	01/01/2016	01/01/2018	01/01/2018			
0.00%	12.47%	48.43%	0.00%	13.76%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.37%	9.04%			
0.00%	12.47%	48.43%	0.00%	13.76%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.37%	9.04%			
-100.00%	94.48%	159.67%	-100.00%	93.65%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	76.40%	#DIV/0!			
0%		24.59%		13.76%		0.00%		0.00%		0.00%		4.37%				

\$0.00	\$0.00	\$0.00	\$0.00	\$6.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4.23	\$1.46
\$0.00	\$30.18	\$108.33	\$0.00	\$22.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4.89	\$19.30
\$0.00	-\$29.96	\$28.80	\$0.00	-\$18.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$29.53	-\$33.98
\$0.00	-\$22.40	\$34.42	\$0.00	-\$13.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$24.41	-\$26.81
\$0.00	-\$0.66	\$6.08	\$0.00	-\$0.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1.64	-\$1.34
\$0.00	\$1.27	\$1.46	\$0.00	\$0.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.76	\$1.15
\$0.00	\$5.48	\$23.65	\$0.00	\$4.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.16	\$3.07
\$0.00	\$128.15	\$123.08	\$0.00	\$84.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$81.73	\$118.57
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$119.43	\$382.22	\$0.00	\$86.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$27.73	\$81.42
\$0.00	-\$17.37	-\$4.27	\$0.00	\$1.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$52.74	-\$9.62

\$514.27	\$957.93	\$789.26	\$398.24	\$630.07	\$637.71	\$520.10	\$404.69	\$425.34	\$637.71	\$520.10	\$404.69	\$634.65	\$900.53
0	831	513	0	3,030	0	0	0	0	0	0	0	10,754	21,932

\$454.01	\$553.98	\$451.14	\$351.57	\$370.13	\$562.98	\$459.15	\$357.26	\$375.49	\$562.98	\$459.15	\$357.26	\$375.49	\$0.00
11,007	5,518	3,708	1,936	4,345	7,449	7,928	32,512	7,171	16,875	15,638	39,093	16,150	0
\$4,810,640	\$3,057,262	\$1,799,831	\$694,572	\$1,531,729	\$4,095,773	\$4,128,500	\$13,728,635	\$3,138,866	\$9,440,066	\$7,617,981	\$15,003,114	\$5,853,273	\$0
99.54%	99.61%	99.57%	99.44%	99.61%	99.60%	99.52%	99.53%	99.61%	99.57%	99.47%	99.44%	100.00%	
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
0.46%	0.39%	0.43%	0.56%	0.57%	0.39%	0.40%	0.48%	0.47%	0.39%	0.43%	0.53%	0.56%	0.00%
\$5,957,428	\$6,460,151	\$2,843,832	\$474,451	\$1,676,860	\$16,462,214	\$8,252,213	\$13,395,447	\$2,507,874	\$25,798,658	\$11,096,914	\$11,807,289	\$5,245,446	\$0
99.66%	99.84%	99.76%	99.26%	99.53%	99.91%	99.82%	99.55%	99.47%	99.87%	99.74%	99.39%	99.43%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.34%	0.16%	0.24%	0.74%	0.47%	0.09%	0.18%	0.45%	0.53%	0.13%	0.26%	0.61%	0.78%	0.00%
\$2,084,155	\$2,367,784	\$894,580	-\$109,724	\$727,440	\$7,964,343	\$3,562,911	\$904,241	-\$134,481	\$10,503,457	\$3,076,730	-\$1,328,902	\$453,992	\$0
													\$0
													#DIV/0!
\$3,873,274	\$4,092,367	\$1,949,252	\$584,175	\$949,420	\$8,497,872	\$4,689,302	\$12,491,206	\$2,642,355	\$15,295,201	\$8,020,184	\$13,136,191	\$4,791,455	\$0
\$83,744.76	\$305,683.53	\$185,869.74	-\$4,356.00	\$82,811.38	\$1,495,622.21	\$563,285.24	\$582,131.74	\$90,045.56	\$1,552,275.34	\$494,367.67	\$216,519.37	\$81,147.12	\$0.00
\$395,723.29	\$1,388,272.69	\$170,831.52	-\$310,835.71	\$110,345.22	\$5,292,499.98	\$1,629,470.38	\$3,939,600.85	-\$1,026,989.79	\$6,449,678.91	\$173,436.53	-\$6,161,170.56	-\$1,465,251.05	\$0.00

\$351.89	\$741.64	\$525.69	\$301.74	\$218.51	\$1,140.81	\$591.49	\$384.20	\$368.48	\$906.38	\$512.87	\$336.02	\$296.68	#DIV/0!
\$541.24	\$1,170.74	\$766.94	\$245.07	\$385.93	\$2,209.99	\$1,040.89	\$412.02	\$349.72	\$1,528.81	\$709.61	\$302.03	\$324.80	#DIV/0!
\$539.40	\$1,168.87	\$765.10	\$243.25	\$384.11	\$2,208.00	\$1,039.02	\$410.16	\$347.87	\$1,526.82	\$707.77	\$300.19	\$322.94	#DIV/0!

\$0.00	\$1,077.36	\$1,171.48	\$0.00	\$716.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$662.38	\$981.94
-	831	513	-	3,030	-	-	-	-	-	-	-	10,754	21,932
\$0	\$895,286	\$600,971	\$0	\$2,171,773	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,123,234	\$21,535,359
0.00%	99.84%	99.86%	0.00%	99.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	99.77%	99.84%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
100.00%	0.16%	0.14%	100.00%	0.22%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.23%	0.16%
\$0	\$920,040	\$541,672	\$0	\$3,106,164	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,455,649	\$22,143,125
0.00%	99.87%	99.87%	0.00%	99.87%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	99.87%	99.87%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
100.00%	0.13%	0.13%	100.00%	0.13%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.13%	0.13%
\$0	\$155,059	\$162,249	\$0	\$1,250,484	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,369,172	\$3,741,636
													\$0
													0.00%
\$0	\$764,981	\$379,423	\$0	\$1,855,680	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,086,477	\$18,401,489
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$17,225	\$11,569	\$0	\$41,643	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$136,471	\$414,080

#DIV/0!	\$920.55	\$739.62	#DIV/0!	\$612.44	#DIV/0!	\$565.97	\$839.02						
#DIV/0!	\$1,107.15	\$1,055.89	#DIV/0!	\$1,025.14	#DIV/0!	\$972.26	\$1,009.63						
#DIV/0!	\$1,105.71	\$1,054.52	#DIV/0!	\$1,023.80	#DIV/0!	\$970.99	\$1,008.31						

my Direct Blue EPO 70194PA053				Direct Blue HDHP 70194PA057		my Direct Blue Lehigh Valley EPO 70194PA054					Blue Lehigh Valley 70194PA058		Major Events Blue EPO 70194PA056	Major Events Blue EPO 70194PA055
Silver	Silver	Bronze	Bronze	Silver	Gold	Silver	Silver	Bronze	Bronze	Silver	Silver	Catastrophic	Catastrophic	
0.720	0.662	0.649	0.614	0.690	0.809	0.720	0.662	0.649	0.614	0.690	0.690	0.575	0.575	
0.833	1.020	0.713	0.665	0.825	1.045	0.866	1.061	0.742	0.691	0.858	0.579	0.602	0.602	
New EPO	New EPO	New EPO	New EPO	New EPO	New EPO	New EPO	New EPO	New EPO	New EPO	New EPO	New EPO	New EPO	New EPO	
my Direct Blue EPO 3750S	my Direct Blue EPO 7150S	my Direct Blue EPO 7000B	my Direct Blue EPO 6950B	my Direct Blue EPO 2750SQE	my Direct Blue Lehigh Valley EPO 1000G	my Direct Blue Lehigh Valley EPO 3750S	my Direct Blue Lehigh Valley EPO 7150S	my Direct Blue Lehigh Valley EPO 7000B	my Direct Blue Lehigh Valley EPO 6950B	my Direct Blue Lehigh Valley EPO 2750SQE	my Direct Blue Major Events EPO 7350	my Direct Blue Major Events EPO 7350	Lehigh Valley Major Events EPO 7350	
70194PA0530002	70194PA0530004	70194PA0530006	70194PA0530007	70194PA0570001	70194PA0540001	70194PA0540002	70194PA0540004	70194PA0540006	70194PA0540007	70194PA0580001	70194PA0560001	70194PA0550001		
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018		
8.53%	0.00%	9.70%	0.00%	3.41%	15.72%	12.87%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
8.53%	0.00%	9.70%	0.00%	3.41%	15.72%	12.87%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		

70194PA0530002	70194PA0530004	70194PA0530006	70194PA0530007	70194PA0570001	70194PA0540001	70194PA0540002	70194PA0540004	70194PA0540006	70194PA0540007	70194PA0580001	70194PA0560001	70194PA0550001
\$0.54	\$0.00	\$1.77	\$0.00	\$6.53	\$11.88	\$6.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$14.95	\$0.00	\$14.84	\$0.00	\$3.81	\$36.24	\$24.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-\$29.03	\$0.00	-\$23.19	\$0.00	-\$37.71	-\$22.19	-\$22.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-\$23.04	\$0.00	-\$18.14	\$0.00	-\$31.40	-\$15.29	-\$16.97	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-\$1.21	\$0.00	-\$0.85	\$0.00	-\$2.19	\$0.06	-\$0.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.95	\$0.00	\$0.81	\$0.00	\$0.93	\$1.21	\$1.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$2.30	\$0.00	\$2.44	\$0.00	-\$0.31	\$6.98	\$4.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$98.54	\$0.00	\$83.91	\$0.00	\$100.01	\$119.83	\$100.55	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$64.00	\$0.00	\$61.60	\$0.00	\$26.61	\$138.72	\$96.59	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-\$3.85	\$0.00	-\$40.68	\$0.00	\$5.06	-\$14.93	\$6.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\$750.21		\$635.33		\$780.11	\$882.53	\$750.21						
124,176	31,044	31,790	13,170	11,513	8,233	8,913	6,147	4,610	4,610	6,147	454	307

70194PA0530002	70194PA0530004	70194PA0530006	70194PA0530007	70194PA0570001	70194PA0540001	70194PA0540002	70194PA0540004	70194PA0540006	70194PA0540007	70194PA0580001	70194PA0560001	70194PA0550001
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0	0	0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
#DIV/0!												
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

#DIV/0!												
#DIV/0!												
#DIV/0!												

70194PA0530002	70194PA0530004	70194PA0530006	70194PA0530007	70194PA0570001	70194PA0540001	70194PA0540002	70194PA0540004	70194PA0540006	70194PA0540007	70194PA0580001	70194PA0560001	70194PA0550001
\$814.21	\$996.80	\$696.93	\$649.68	\$806.71	\$1,021.25	\$846.80	\$1,036.70	\$724.83	\$675.69	\$839.00	\$566.01	\$588.67
124,176	31,044	31,790	13,170	11,513	8,233	8,913	6,147	4,610	4,610	6,147	454	307
\$101,104,944	\$30,944,653	\$22,155,557	\$8,556,351	\$9,287,693	\$8,407,911	\$7,547,492	\$6,372,578	\$3,341,466	\$3,114,926	\$5,157,350	\$256,970	\$180,721
99.82%	99.85%	99.79%	99.78%	99.82%	99.84%	99.82%	99.85%	99.79%	99.78%	99.82%	99.77%	99.77%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.18%	0.15%	0.21%	0.22%	0.18%	0.16%	0.18%	0.15%	0.21%	0.22%	0.18%	0.23%	0.23%
\$119,567,132	\$29,891,783	\$29,718,539	\$12,311,832	\$11,085,688	\$8,644,957	\$8,925,696	\$6,155,756	\$4,482,103	\$4,482,103	\$6,155,756	\$390,464	\$274,604
99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%	99.87%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
\$33,177,598	\$10,354,874	\$10,787,632	\$5,000,823	\$3,149,780	\$1,460,782	\$2,476,710	\$2,132,428	\$1,626,974	\$1,820,542	\$1,749,037	\$170,894	\$120,186
\$9,807,180	\$3,001,631	\$0	\$0	\$900,906	\$0	\$732,107	\$618,140	\$0	\$0	\$500,263	\$0	\$0
29.56%	28.99%	0.00%	0.00%	28.60%	0.00%	29.56%	28.99%	0.00%	0.00%	28.60%	0.00%	0.00%
\$86,389,535	\$19,536,909	\$18,930,907	\$7,311,009	\$7,935,908	\$7,184,174	\$6,448,985	\$4,023,328	\$2,855,130	\$2,661,562	\$4,406,719	\$219,569	\$154,418
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$1,941,011	\$595,050	\$424,701	\$163,892	\$178,290	\$161,708	\$144,947	\$122,576	\$64,079	\$59,691	\$99,037	\$4,914	\$3,458
\$695.70	\$629.33	\$595.50	\$555.13	\$689.30	\$872.61	\$723.55	\$654.52	\$619.33	\$577.35	\$716.89	\$483.63	\$502.99
\$962.88	\$962.88	\$934.84	\$962.88	\$962.88	\$1,050.04	\$1,001.42	\$1,001.42	\$972.26	\$972.26	\$1,001.42	\$860.05	\$894.48
\$961.63	\$961.63	\$933.62	\$933.62	\$961.63	\$1,048.67	\$1,000.12	\$1,000.12	\$970.99	\$970.99	\$1,000.12	\$858.93	\$893.31

Part II of the Preliminary Justification

Highmark Health Insurance Company – Individual Market

Scope and Range:

Highmark Health Insurance Company (HHIC) is requesting an average rate increase of 9.2% ranging from 3.4% to 48.4% for the 2018 ACA-qualifying individual products with effective dates from January 1, 2018 to December 31, 2018. This is projected to affect 18,759 members.

These premium rates are being set at a level that is required to adequately cover rising costs, primarily due to increasing medical and pharmacy services in the Individual market and the re-introduction of the federal insurer fee. In addition, rates are being increased to reflect uncertainties for the Individual market at the time of this filing related to the health insurance coverage mandate and the payment of cost sharing reduction (CSR) payments.

Historical Financial Experience:

HHIC incurred a substantial underwriting loss in its Individual ACA programs in 2016. This loss is net of the expected risk adjustment and federal reinsurance programs.

Change in Medical Service Costs:

The projected average cost of medical care for the projected population is expected to increase. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

Change in Benefits and Cost Sharing:

Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

Administrative Costs and Anticipated Operating Results:

Overall, administrative costs as a percentage of premium is less in 2018 than 2017. 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
HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Rate Filing
Effective January 1, 2018

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Health Insurance Company's (HHIC) individual block of business rate filing, for products with an effective date of January 1, 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 Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of HHIC's rate filing. However, we recognize that this certification may become a public document. HHIC 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 that would result in the creation of any duty or liability under any theory of law by HHIC.

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 Health Insurance Company.
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 70194
- Market: Individual
- Effective Date: January 1, 2018

I.2 Company Contact Information:

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

II. Proposed Rate Increase(s)

For all rate increases by plan see the 'Cum'tive Rate Change % (over 12 mos prior)' found in Worksheet 2 Row 27 of the URRT. The rate increase varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act as well as mappings between discontinued and new plans.

The primary drivers of the rate increase are increasing medical and pharmacy services in the Individual market and the re-introduction of the federal insurer fee. In addition, rates are being increased to reflect uncertainties for the Individual market at the time of this filing related to the health insurance coverage mandate and the payment of cost sharing reduction (CSR) payments. The impact of the uncertainty related to the coverage mandate is discussed in section V.1 below. The impact of the CSR payments is discussed in section XIX below.

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. In accordance with the Department's guidance, we have assumed that the ACA health insurance coverage mandate will be eliminated, and that cost sharing reduction (CSR) payments will cease for 2018. Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2018, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2018. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. 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, HHIC reserves the right to submit a revised filing.

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. This includes 2016 experience in Affordable Care Act compliant plans. HHIC did not offer any transitional plans in 2016.

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

The premiums shown for the experience period were based on calendar year 2016 actual revenues.

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 Paid Claims Incurred During the Experience Period:

- **Historical Experience:** We chose HHIC's current experience for the individual 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 individual market pricing.
- **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 HHIC's individual book-of-business. This section includes:
 - The amount of claims which were processed through Company's claims system,
 - Claims processed outside of the Company's claims system, 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 HHIC's detailed claim-level historical data. This experience includes 2016 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
- **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:** HHIC is using a completion factor of 0.962 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for HHIC's individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

IV. Benefit Categories

Historical cost and utilization data was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT. This data was used to allocate 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 drugs utilization were converted to a “per 30-day” script count.

V. Projection Factors

V.1 Changes in the Morbidity of the Population Insured

We applied an adjustment of approximately -0.6% to reflect the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors). This morbidity adjustment reflects multiple changes including blending of the ACA business with new members from multiple sources including uninsured and the employer markets and a change in the footprint in which HHIC will be offering plans.

Impact of Health Insurance Coverage Mandate

In accordance with the Department’s guidance, the morbidity adjustment above includes an additive factor of 0.06 to reflect the market uncertainty that the health insurance coverage mandate may be eliminated. If this mandate is eliminated, there would no longer be a financial penalty for individuals who forego purchasing health insurance coverage and would result in some deterioration of the risk pool. This deterioration is reflected in this filing through this 0.06 morbidity adjustment, which as noted by the Department would represent 50% of the average morbidity impact expected by Individual market insurers.

V.2 Changes in Benefits

HHIC provided a Non-EHB Adult Vision benefit in 2016. This benefit was removed in 2017 and will not be offered in 2018. The removal of this benefit was captured in the capitation portion of trend and thus not captured in the change in benefits factor.

V.3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will increase by about 6.2% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly older than the population in the underlying experience. This increases the projected allowed claims (utilization) by the same amount.

V.4 Trend Factors (cost/utilization)

This development of the CY2018 rates reflects an annual trend rate of 11.0% (5% cost, 5.7% utilization). These trends reflect HHIC’s expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of trends in 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.

Please note that while the underlying utilization trend is expected to be 5.7% HHIC has included the anticipated change in utilization due to cost sharing requirements in the utilization trend column as instructed. The utilization adjustment is -0.49% per year. This brings the final utilization trend to 5.2% as found in the URRT.

VI. Credibility Manual Rate Development

VI.1 Source and Appropriateness of Experience Data Used

HHIC's individual experience is fully credible. No manual rate is developed or used in this projection. The Credibility Manual section of the URRT has been populated with zeroes to allow for finalization of the URRT Workbook.

VII. Credibility of Experience

The experience is from HHIC's individual book of business in 2016. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

VIII. Paid to Allowed Ratio

The paid to allowed ratio of 0.724 is a weighted average of the 2018 plan level paid to allowed ratios. Plan level paid to allowed factors were developed using an internal model based on HHIC individual claims experience.

IX. Risk Adjustment and Reinsurance

IX.1 Projected Risk Adjustments PMPM:

The estimated average risk score for HHIC's projected 2018 population was developed by using HHIC's 2016 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, allowable rating factors, actuarial value factors and induced demand factors were estimated for HHIC based upon its projected 2018 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2018.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in HHIC receiving from the risk adjustment pool. This value is reflected in worksheet 1 net of the risk adjuster fee (\$0.14 PMPM) consistent with the single risk pool regulations

IX.2 Projected ACA Reinsurance Recoveries Net of Reinsurance:

The Federal Reinsurance Program was terminated in 2017 resulting in projected 2018 reinsurance of \$0.

X. Non-Benefit Expenses and Profit & Risk

X.1 Administrative Expense Load:

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

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

HHIC has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HHIC is not waiving any right to include a risk and contingency factor which HHIC believes is consistent with historical and legal interpretations of HHIC and the Pennsylvania Insurance Department.

X.3 Taxes and Fees:

The following fees were added:

- \$0.21 Per Member Per Month for the Patient Centered Outcomes Research Fee.
- 3.4% for the Health Insurance Provider Fee
- 2.0% for the PA Premium Tax
- 3.5% Exchange Fee x 77.7% assumed on exchange percentage (= 2.7% included in the single risk pool base rate)

XI. Projected Loss Ratio

The anticipated medical loss ratio is about 92.7% relative to total premium less taxes and fees. This loss ratio is calculated consistently with the federally prescribed MLR methodology.

XII. Single Risk Pool

As described above, the base experience used includes all HHIC individual 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.

XIII. Index Rate

Please see Exhibit I for the numerical development of the projected index rate. The index rates as shown on Worksheet I of the URRRT are simply the average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for HHIC. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

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, reinsurance, and the exchange fee. The Risk Adjustment factor is developed by taking one minus the expected risk transfer (net of the fee) and dividing by the projected incurred claims before reinsurance and risk adjustment. The Federal Reinsurance Program factor is developed by taking one minus the expected reinsurance recovery (net of the reinsurance premium) and dividing by the projected incurred claims, before reinsurance recoveries, net of reinsurance premium. The Exchange User Fee factor is developed by adding the expected average exchange fee PMPM and the projected incurred claims after risk adjuster and reinsurance, then dividing by the projected incurred claims after risk adjuster and reinsurance. These adjustments were developed as factors in accordance with the Part III instructions.

XV. Plan Adjusted Index Rates

A Plan Adjusted Index Rate is developed by taking the Market Adjusted Index Rate and adding a plan's actuarial value, relative benefit richness, relative network, any non EHB benefits, and retention. Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan.

XVI. Calibration

XVI.1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.804. This factor is calculated by dividing the all members age factor of 1.809 by the ratio of all members to billable members (1.003). Each Plan Adjusted Index Rate represents the rate for an average member with an age factor of 1.804. Please note that no member will pay these rates because

the age factor of 1.804 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. The nearest age to that factor is for age 50, which has a factor of 1.786. Please see Exhibit I for the development of the calibration factor.

XVI.2 Geographic Factor Calibration:

The projected weighted average geographic factor is 1.031. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.031. Please see Exhibit I for the development of the calibration factor.

XVI.3 Tobacco Factor Calibration:

The projected weighted average tobacco factor is 1.007. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.007. Please see Exhibit I for the development of the calibration factor.

XVII. Consumer Adjusted Premium Rate Development

The plan adjusted index rate represents the rate for an average age and average geographic member with a mix of tobacco users and non-tobacco users. Multiplying by the Combined Calibration Factor found in Exhibit I results in the value for a 50 year old non-tobacco user in a 1.0 geographical area. The standard HHS Age Curve along with the filed tobacco factors and geography factors 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 the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of HHIC's QHP application.

XIX. AV Pricing Values

Please see Exhibit II for the portion of each AV pricing value that is attributable to each of the allowable modifiers. The utilization due to differences in cost-sharing is based on the factors adopted by the risk adjustment methodology. No differences due to health status are in these adjustments.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 0.94/0.70, or about 1.3429, and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment factor was reflected in Column (v) of Exhibit II for the impacted plans.

Please note that HHIC did not make this adjustment to the following Silver plans:

HIOS Plan ID #70194PA0530002
HIOS Plan ID #70194PA0540002
HIOS Plan ID #70194PA0570001
HIOS Plan ID #70194PA0580001

Each of these plans is currently filed as both an on-exchange and off-exchange Silver plan. In the event that there are still CSR uncertainties at the time of the QHP certification, HHIC intends to remove the on-exchange offering from each of these plans.

XX. Membership Projections

Membership projections reflect HHIC's expectations for 2018. These projections reflect expected changes in market share due to market competition and changes in HHIC's plan offerings.

HHIC expects membership in 2018 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

CSR Silver Plan Membership Distribution			
FPL	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%	17.5%	10.8%
150%-200%	87%	27.2%	16.8%
200%-250%	73%	16.5%	10.2%
>250%	70%	<u>38.8%</u>	<u>24.0%</u>
Total		100.0%	61.8%

XXI. Terminated Plans and Products

Plans in the 2016 experience period that will no longer be available in 2018 can be found in Exhibit III. HHIC has a HIOS IDs in 2016 with some members mapping to another renewing plan and others who will be discontinued, depending on the county in which they live.

HHIC also has some plans that were offered only in 2017 (not offered in the experience period or in the projection period.) These plans are shown in Exhibit III. In instances where there are multiple plans being mapped to a single HIOS ID, the increases are weighted by the mapped members. The experience period information is populated with zeros.

XXII. Plan Type

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

XXIII. Warning Alerts

Section III – Experience Period Total Incurred Claims Payable with Issuer Funds and the Incurred Claims PMPM do not match Worksheet1: Worksheet2 removes reinsurance and risk adjustment from paid claims. The cell it points to in Worksheet1 does not.

XXIV. Actuarial Certification

I, [REDACTED], 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 to accompany HHIC's rate filing for the individual 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.
- With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

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 HHIC's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the Commonwealth 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 Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

I certify that the geographic rating 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 HHIC 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]

Title: [REDACTED]

Date: August 10, 2017

Exhibit I
HM Health Insurance Company
d/b/a Highmark Health Insurance Company

Market Adjusted Index Rate Development

CY2018 Projected Period Average Members	24,300
CY2018 Projected Allowed Claims	\$970.39
Non-EHB Allowed Claims	\$1.31
CY2018 Index Rate (Allowed Claims for EHB Only)	\$969.08
Market-Wide Adjustment	
Risk Adjustment (Net of Risk Adjuster Fee)	0.977
Transitional Reinsurance Program (Net of Reinsurance Premium)	1.000
Exchange User Fee	1.032
CY2018 Market Adjusted Index Rate	\$977.32
Calibration	
Calibration from Plan Adjusted Index Rate to Age 50, 1.0 Area, Non-Smoker	
(a) Average Age Factor	1.804
(b) Age 50 (Nearest Age on HHS Age Curve) Age Factor	1.786
(c) Average Geographic Factor	1.031
(c) Average Tobacco Load Factor	1.007
Combined Calibration Factor $1/[(a/b)*c*d]$	0.953

Exhibit II
HM Health Insurance Company
d/b/a Highmark Health Insurance Company

Unified Rate Review Template (URRT) AV Pricing Value Development
Market Adjusted Index Rate PMPM = \$977.32

HIOS Plan ID	Exchange Status	Metal Level	Plan Design Marketing Name	Plan Adjusted Index Rate	AV Value	Portion of URRT AV Pricing Value ⁽¹⁾				
						(i)	(ii)	(iii)	(iv)	(v) ⁽²⁾
70194PA0150005	On/Off	Gold	Health Savings Flex Blue PPO Embedded 1700	\$1,077.36	1.102	0.893	1.082	1.002	1.139	1.000
70194PA0270003	Off	Gold	Health Savings Flex Blue PPO Embedded 1700	\$1,077.36	1.102	0.893	1.082	1.002	1.139	1.000
70194PA0150003	On/Off	Silver	Health Savings Flex Blue PPO Embedded 2850	\$1,171.48	1.199	0.723	1.082	1.002	1.139	1.343
70194PA0270002	Off	Silver	Health Savings Flex Blue PPO Embedded 2850	\$1,171.48	1.199	0.723	1.082	1.002	1.139	1.343
70194PA0260001	Off	Bronze	Shared Cost Blue PPO 7000	\$716.76	0.733	0.594	1.082	1.002	1.139	1.000
70194PA0530001	On/Off	Gold	my Direct Blue EPO 1000G	\$981.94	1.005	0.893	0.987	1.002	1.139	1.000
70194PA0530002	On/Off	Silver	my Direct Blue EPO 3750S	\$814.21	0.833	0.740	0.987	1.002	1.139	1.000
70194PA0530004	On/Off	Silver	my Direct Blue EPO 7150S	\$996.80	1.020	0.675	0.987	1.002	1.139	1.343
70194PA0570001	On/Off	Silver	my Direct Blue EPO 2750SQE	\$806.71	0.825	0.733	0.987	1.002	1.139	1.000
70194PA0530006	On/Off	Bronze	my Direct Blue EPO 7000B	\$696.93	0.713	0.633	0.987	1.002	1.139	1.000
70194PA0530007	On/Off	Bronze	my Direct Blue EPO 6950B	\$649.68	0.665	0.591	0.987	1.002	1.139	1.000
70194PA0560001	On/Off	Catastrophic	my Direct Blue Major Events EPO 7350	\$566.01	0.579	0.559	0.987	1.002	1.139	0.920
70194PA0540001	On/Off	Gold	my Direct Blue Lehigh Valley EPO 1000G	\$1,021.25	1.045	0.893	1.026	1.002	1.139	1.000
70194PA0540002	On/Off	Silver	my Direct Blue Lehigh Valley EPO 3750S	\$846.80	0.866	0.740	1.026	1.002	1.139	1.000
70194PA0540004	On/Off	Silver	my Direct Blue Lehigh Valley EPO 7150S	\$1,036.70	1.061	0.675	1.026	1.002	1.139	1.343
70194PA0580001	On/Off	Silver	my Direct Blue Lehigh Valley EPO 2750SQE	\$839.00	0.858	0.733	1.026	1.002	1.139	1.000
70194PA0540006	On/Off	Bronze	my Direct Blue Lehigh Valley EPO 7000B	\$724.83	0.742	0.633	1.026	1.002	1.139	1.000
70194PA0540007	On/Off	Bronze	my Direct Blue Lehigh Valley EPO 6950B	\$675.69	0.691	0.591	1.026	1.002	1.139	1.000
70194PA0550001	On/Off	Catastrophic	my Direct Blue Lehigh Valley Major Events EPO 7350	\$588.67	0.602	0.559	1.026	1.002	1.139	0.920
70194PA0300001	Off	Bronze	Shared Cost Blue PPO 7000	\$662.38	0.678	0.579	1.026	1.002	1.139	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.

⁽²⁾ Per PA Insurance Department guidance, includes the 1.343 (0.94/0.70) load for non-payment of CSRs on applicable silver plans.

Exhibit III
HM Health Insurance Company
d/b/a Highmark Health Insurance Company

Terminated Experience Period Plans

HIOS ID	Metal	Plan Name	2018 Mapping
70194PA0160001	Silver	Comprehensive Care Blue PPO 1500	NA
70194PA0280001	Silver	Comprehensive Care Blue PPO 1500	NA
70194PA0140001	Bronze	Shared Cost Blue PPO 6000	NA
70194PA0150001	Bronze	Health Savings Blue PPO Embedded 4500	NA
70194PA0270001	Bronze	Health Savings Blue PPO Embedded 4500	NA
70194PA0130002	Gold	Blue Cross Blue Shield Shared Cost 1500 (MSP)	NA
70194PA0130001	Silver	Blue Cross Blue Shield Shared Cost 3200 (MSP)	NA
70194PA0130004	Gold	Blue Shield Shared Cost 1500 (MSP)	NA
70194PA0130003	Silver	Blue Shield Shared Cost 3200 (MSP)	NA
70194PA0180005	Gold	Health Savings Blue PPO 1400	NA
70194PA0310003	Gold	Health Savings Blue PPO 1400	NA
70194PA0180003	Silver	Health Savings Blue PPO Embedded 2700	NA
70194PA0310002	Silver	Health Savings Blue PPO Embedded 2700	NA
70194PA0170001	Bronze	Shared Cost Blue PPO 6000	NA
70194PA0180001	Bronze	Health Savings Blue PPO Embedded 4500	NA
70194PA0310001	Bronze	Health Savings Blue PPO Embedded 4500	NA
70194PA0160003	Platinum	Comprehensive Care Flex Blue PPO 500	70194PA0150005 (Partial)
70194PA0280002	Platinum	Comprehensive Care Flex Blue PPO 500	NA

Terminated Plans Offered in 2017 Only

HIOS ID	Metal	Plan Name	2018 Mapping
70194PA0500001	Gold	Alliance Flex Blue PPO 1000	70194PA0530001 (Partial)
70194PA0500002	Silver	Alliance Flex Blue PPO 2300	70194PA0530002 (Partial)
70194PA0510001	Gold	my Premier Blue Flex PPO 1700GQ	70194PA0530001
70194PA0510002	Silver	my Premier Blue Flex PPO 2700SQE	70194PA0570001
70194PA0510003	Silver	my Premier Blue Flex PPO 3200S	70194PA0530002
70194PA0510004	Bronze	my Premier Blue Flex PPO 6000BQE	70194PA0530006
70194PA0520001	Gold	my Lehigh Valley Flex Blue PPO 1000G	70194PA0540001
70194PA0520002	Silver	my Lehigh Valley Flex Blue PPO 2900S	70194PA0540002

ACTUARIAL MEMORANDUM**Highmark Health Insurance Company****Revised Individual Rate Filing - January 1, 2018**

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Health Insurance Company ("HHIC") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2018. The rates are guaranteed until December 31, 2018.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80(d)(1)).
3. The rating factors and rating methodology are reasonable and consistent with HHIC's revised business plan at the time of the filing.

[REDACTED]

[REDACTED]
Fellow, Society of Actuaries
Member, American Academy of Actuaries
August 10, 2017

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*	70194					
Federal TIN*	54-1637426					
Rate Effective Date*	01/01/2018					
Rate Expiration Date*	12/31/2018					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	426.55	426.55	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	15	464.46	464.46	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	16	478.96	478.96	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	17	493.46	493.46	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	18	509.07	509.07	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	19	524.68	524.68	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	20	540.85	540.85	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	21	557.58	571.52	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	22	557.58	571.52	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	23	557.58	571.52	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	24	557.58	571.52	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	25	559.81	573.81	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	26	570.96	585.23	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	27	584.34	598.95	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	28	606.09	621.24	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	29	623.93	639.53	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	30	632.85	648.67	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	31	646.24	662.40	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	32	659.62	676.11	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	33	667.98	684.68	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	34	676.90	693.82	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	35	681.36	698.39	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	36	685.82	702.97	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	37	690.28	707.54	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	38	694.74	712.11	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	39	703.67	721.26	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	40	712.59	783.85	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	41	725.97	802.20	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	42	738.79	821.53	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	43	756.64	848.19	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	44	778.94	881.76	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	45	805.15	921.90	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	46	836.37	970.19	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	47	871.50	1025.76	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	48	911.64	1090.32	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	49	951.23	1157.65	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	50	995.84	1219.90	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	51	1039.89	1273.87	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	52	1088.40	1333.29	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	53	1137.46	1393.39	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	54	1190.43	1458.28	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	55	1243.40	1523.17	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	56	1300.83	1593.52	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	57	1358.82	1664.55	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	58	1420.71	1740.37	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	59	1451.38	1777.94	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	60	1513.27	1853.76	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	61	1566.80	1919.33	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	62	1601.93	1962.36	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	63	1645.98	2016.33	
70194PA0150005	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1672.74	2049.11	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	426.55	426.55	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	15	464.46	464.46	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	16	478.96	478.96	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	17	493.46	493.46	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	18	509.07	509.07	
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70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	21	557.58	571.52	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	22	557.58	571.52	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	23	557.58	571.52	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	24	557.58	571.52	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	25	559.81	573.81	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	26	570.96	585.23	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	27	584.34	598.95	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	28	606.09	621.24	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	29	623.93	639.53	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	30	632.85	648.67	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	31	646.24	662.40	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	32	659.62	676.11	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	33	667.98	684.68	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	34	676.90	693.82	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	35	681.36	698.39	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	36	685.82	702.97	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	37	690.28	707.54	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	38	694.74	712.11	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	39	703.67	721.26	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	40	712.59	783.85	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	41	725.97	802.20	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	42	738.79	821.53	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	43	756.64	848.19	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	44	778.94	881.76	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	45	805.15	921.90	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	46	836.37	970.19	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	47	871.50	1025.76	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	48	911.64	1090.32	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	49	951.23	1157.65	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	50	995.84	1219.90	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	51	1039.89	1273.87	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	52	1088.40	1333.29	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	53	1137.46	1393.39	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	54	1190.43	1458.28	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	55	1243.40	1523.17	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	56	1300.83	1593.52	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	57	1358.82	1664.55	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	58	1420.71	1740.37	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	59	1451.38	1777.94	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	60	1513.27	1853.76	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	61	1566.80	1919.33	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	62	1601.93	1962.36	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	63	1645.98	2016.33	
70194PA0150005	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1672.74	2049.11	
70194PA0150005	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	426.55	426.55	
70194PA0150005	Rating Area 5	Tobacco User/Non-Tobacco User	15	464.46	464.46	
70194PA0150005	Rating Area 5	Tobacco User/Non-Tobacco User	16	478.96	478.96	
70194PA0150005	Rating Area 5	Tobacco User/Non-Tobacco User	17	493.46	493.46	
70194PA0150005	Rating Area 5	Tobacco User/Non-Tobacco User	18	509.07	509.07	
70194PA0150005	Rating Area 5	Tobacco User/Non-Tobacco User	19	524.68	524.68	
70194PA0150005	Rating Area 5	Tobacco User/Non-Tobacco User	20	540.85	540.85	
70194PA0150005	Rating Area 5	Tobacco User/Non-Tobacco User	21	557.58	571.52	
70194PA0150005	Rating Area 5	Tobacco User/Non-Tobacco User	22	557.58	571.52	
70194PA0150005	Rating Area 5	Tobacco User/Non-Tobacco User	23	557.58	571.52	

70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	34	676.90	693.82
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	35	681.36	698.39
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	36	685.82	702.97
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	37	690.28	707.54
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	38	694.74	712.11
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	39	703.67	721.26
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	40	712.59	783.85
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	41	725.97	802.20
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	42	738.79	821.53
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	43	756.64	848.19
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	44	778.94	881.76
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	45	805.15	921.90
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	46	836.37	970.19
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	47	871.50	1025.76
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	48	911.64	1090.32
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	49	951.23	1157.65
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	50	995.84	1219.90
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	51	1039.89	1273.87
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	52	1088.40	1333.29
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	53	1137.46	1393.39
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	54	1190.43	1458.28
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	55	1243.40	1523.17
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	56	1300.83	1593.52
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	57	1358.82	1664.55
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	58	1420.71	1740.37
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	59	1451.38	1777.94
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	60	1513.27	1853.76
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	61	1566.80	1919.33
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	62	1601.93	1962.36
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	63	1645.98	2016.33
70194PA0270003 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1672.74	2049.11
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	426.55	426.55
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	15	464.46	464.46
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	16	478.96	478.96
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	17	493.46	493.46
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	18	509.07	509.07
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	19	524.68	524.68
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	20	540.85	540.85
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	21	557.58	571.52
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	22	557.58	571.52
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	23	557.58	571.52
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	24	557.58	571.52
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	25	559.81	573.81
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	26	570.96	585.23
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	27	584.34	598.95
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	28	606.09	621.24
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	29	623.93	639.53
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	30	632.85	648.67
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	31	646.24	662.40
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	32	659.62	676.11
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	33	667.98	684.68
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	34	676.90	693.82
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	35	681.36	698.39
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	36	685.82	702.97
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	37	690.28	707.54
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	38	694.74	712.11
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	39	703.67	721.26
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	40	712.59	783.85
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	41	725.97	802.20
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	42	738.79	821.53
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	43	756.64	848.19
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	44	778.94	881.76
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	45	805.15	921.90
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	46	836.37	970.19
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	47	871.50	1025.76
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	48	911.64	1090.32

70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	49	951.23	1157.65
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	50	995.84	1219.90
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	51	1039.89	1273.87
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	52	1088.40	1333.29
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	53	1137.46	1393.39
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	54	1190.43	1458.28
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	55	1243.40	1523.17
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	56	1300.83	1593.52
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	57	1358.82	1664.55
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	58	1420.71	1740.37
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	59	1451.38	1777.94
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	60	1513.27	1853.76
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	61	1566.80	1919.33
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	62	1601.93	1962.36
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	63	1645.98	2016.33
70194PA0270003 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1672.74	2049.11
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	463.81	463.81
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	15	505.04	505.04
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	16	520.80	520.80
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	17	536.57	536.57
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	18	553.54	553.54
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	19	570.52	570.52
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	20	588.10	588.10
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	21	606.29	621.45
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	22	606.29	621.45
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	23	606.29	621.45
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	24	606.29	621.45
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	25	608.72	623.94
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	26	620.84	636.36
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	27	635.39	651.27
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	28	659.04	675.52
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	29	678.44	695.40
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	30	688.14	705.34
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	31	702.69	720.26
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	32	717.24	735.17
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	33	726.34	744.50
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	34	736.04	754.44
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	35	740.89	759.41
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	36	745.74	764.38
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	37	750.59	769.35
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	38	755.44	774.33
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	39	765.14	784.27
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	40	774.84	852.32
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	41	789.39	872.28
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	42	803.33	893.30
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	43	822.74	922.29
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	44	846.99	958.79
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	45	875.48	1002.42
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	46	909.44	1054.95
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	47	947.63	1115.36
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	48	991.28	1185.57
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	49	1034.33	1258.78
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	50	1082.83	1326.47
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	51	1130.73	1385.14
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	52	1183.48	1449.76
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	53	1236.83	1515.12
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	54	1294.43	1585.68
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	55	1352.03	1656.24
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	56	1414.47	1732.73
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	57	1477.53	1809.97
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	58	1544.83	1892.42
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	59	1578.17	1933.26
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	60	1645.47	2015.70
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	61	1703.67	2087.00
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	62	1741.87	2133.79
70194PA0150003 Rating Area 1	Tobacco User/Non-Tobacco User	63	1789.77	2192.47

70194PA0150003	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1818.87	2228.12
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	463.81	463.81
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	15	505.04	505.04
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	16	520.80	520.80
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	17	536.57	536.57
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	18	553.54	553.54
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	19	570.52	570.52
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	20	588.10	588.10
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	21	606.29	621.45
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	22	606.29	621.45
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	23	606.29	621.45
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	24	606.29	621.45
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	25	608.72	623.94
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	26	620.84	636.36
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	27	635.39	651.27
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	28	659.04	675.52
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	29	678.44	695.40
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	30	688.14	705.34
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	31	702.69	720.26
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	32	717.24	735.17
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	33	726.34	744.50
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	34	736.04	754.44
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	35	740.89	759.41
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	36	745.74	764.38
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	37	750.59	769.35
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	38	755.44	774.33
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	39	765.14	784.27
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	40	774.84	852.32
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	41	789.39	872.28
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	42	803.33	893.30
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	43	822.74	922.29
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	44	846.99	958.79
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	45	875.48	1002.42
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	46	909.44	1054.95
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	47	947.63	1115.36
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	48	991.28	1185.57
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	49	1034.33	1258.78
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	50	1082.83	1326.47
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	51	1130.73	1385.14
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	52	1183.48	1449.76
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	53	1236.83	1515.12
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	54	1294.43	1585.68
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	55	1352.03	1656.24
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	56	1414.47	1732.73
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	57	1477.53	1809.97
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	58	1544.83	1892.42
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	59	1578.17	1933.26
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	60	1645.47	2015.70
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	61	1703.67	2087.00
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	62	1741.87	2133.79
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	63	1789.77	2192.47
70194PA0150003	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1818.87	2228.12
70194PA0150003	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	463.81	463.81
70194PA0150003	Rating Area 5	Tobacco User/Non-Tobacco User	15	505.04	505.04
70194PA0150003	Rating Area 5	Tobacco User/Non-Tobacco User	16	520.80	520.80
70194PA0150003	Rating Area 5	Tobacco User/Non-Tobacco User	17	536.57	536.57
70194PA0150003	Rating Area 5	Tobacco User/Non-Tobacco User	18	553.54	553.54
70194PA0150003	Rating Area 5	Tobacco User/Non-Tobacco User	19	570.52	570.52
70194PA0150003	Rating Area 5	Tobacco User/Non-Tobacco User	20	588.10	588.10
70194PA0150003	Rating Area 5	Tobacco User/Non-Tobacco User	21	606.29	621.45
70194PA0150003	Rating Area 5	Tobacco User/Non-Tobacco User	22	606.29	621.45
70194PA0150003	Rating Area 5	Tobacco User/Non-Tobacco User	23	606.29	621.45
70194PA0150003	Rating Area 5	Tobacco User/Non-Tobacco User	24	606.29	621.45
70194PA0150003	Rating Area 5	Tobacco User/Non-Tobacco User	25	608.72	623.94
70194PA0150003	Rating Area 5	Tobacco User/Non-Tobacco User	26	620.84	636.36
70194PA0150003	Rating Area 5	Tobacco User/Non-Tobacco User	27	635.39	651.27

70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	28	659.04	675.52
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	29	678.44	695.40
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	30	688.14	705.34
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	31	702.69	720.26
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	32	717.24	735.17
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	33	726.34	744.50
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	34	736.04	754.44
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	35	740.89	759.41
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	36	745.74	764.38
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	37	750.59	769.35
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	38	755.44	774.33
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	39	765.14	784.27
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	40	774.84	852.32
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	41	789.39	872.28
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	42	803.33	893.30
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	43	822.74	922.29
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	44	846.99	958.79
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	45	875.48	1002.42
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	46	909.44	1054.95
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	47	947.63	1115.36
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	48	991.28	1185.57
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	49	1034.33	1258.78
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	50	1082.83	1326.47
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	51	1130.73	1385.14
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	52	1183.48	1449.76
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	53	1236.83	1515.12
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	54	1294.43	1585.68
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	55	1352.03	1656.24
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	56	1414.47	1732.73
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	57	1477.53	1809.97
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	58	1544.83	1892.42
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	59	1578.17	1933.26
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	60	1645.47	2015.70
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	61	1703.67	2087.00
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	62	1741.87	2133.79
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	63	1789.77	2192.47
70194PA0150003 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1818.87	2228.12
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	463.81	463.81
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	15	505.04	505.04
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	16	520.80	520.80
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	17	536.57	536.57
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	18	553.54	553.54
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	19	570.52	570.52
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	20	588.10	588.10
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	21	606.29	621.45
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	22	606.29	621.45
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	23	606.29	621.45
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	24	606.29	621.45
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	25	608.72	623.94
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	26	620.84	636.36
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	27	635.39	651.27
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	28	659.04	675.52
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	29	678.44	695.40
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	30	688.14	705.34
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	31	702.69	720.26
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	32	717.24	735.17
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	33	726.34	744.50
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	34	736.04	754.44
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	35	740.89	759.41
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	36	745.74	764.38
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	37	750.59	769.35
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	38	755.44	774.33
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	39	765.14	784.27
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	40	774.84	852.32
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	41	789.39	872.28
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	42	803.33	893.30

70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	43	822.74	922.29
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	44	846.99	958.79
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	45	875.48	1002.42
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	46	909.44	1054.95
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	47	947.63	1115.36
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	48	991.28	1185.57
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	49	1034.33	1258.78
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	50	1082.83	1326.47
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	51	1130.73	1385.14
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	52	1183.48	1449.76
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	53	1236.83	1515.12
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	54	1294.43	1585.68
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	55	1352.03	1656.24
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	56	1414.47	1732.73
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	57	1477.53	1809.97
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	58	1544.83	1892.42
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	59	1578.17	1933.26
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	60	1645.47	2015.70
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	61	1703.67	2087.00
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	62	1741.87	2133.79
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	63	1789.77	2192.47
70194PA0270002 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1818.87	2228.12
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	463.81	463.81
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	15	505.04	505.04
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	16	520.80	520.80
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	17	536.57	536.57
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	18	553.54	553.54
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	19	570.52	570.52
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	20	588.10	588.10
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	21	606.29	621.45
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	22	606.29	621.45
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	23	606.29	621.45
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	24	606.29	621.45
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	25	608.72	623.94
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	26	620.84	636.36
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	27	635.39	651.27
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	28	659.04	675.52
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	29	678.44	695.40
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	30	688.14	705.34
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	31	702.69	720.26
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	32	717.24	735.17
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	33	726.34	744.50
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	34	736.04	754.44
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	35	740.89	759.41
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	36	745.74	764.38
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	37	750.59	769.35
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	38	755.44	774.33
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	39	765.14	784.27
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	40	774.84	852.32
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	41	789.39	872.28
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	42	803.33	893.30
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	43	822.74	922.29
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	44	846.99	958.79
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	45	875.48	1002.42
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	46	909.44	1054.95
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	47	947.63	1115.36
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	48	991.28	1185.57
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	49	1034.33	1258.78
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	50	1082.83	1326.47
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	51	1130.73	1385.14
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	52	1183.48	1449.76
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	53	1236.83	1515.12
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	54	1294.43	1585.68
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	55	1352.03	1656.24
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	56	1414.47	1732.73
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	57	1477.53	1809.97

70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	58	1544.83	1892.42
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	59	1578.17	1933.26
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	60	1645.47	2015.70
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	61	1703.67	2087.00
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	62	1741.87	2133.79
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	63	1789.77	2192.47
70194PA0270002 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1818.87	2228.12
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	463.81	463.81
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	15	505.04	505.04
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	16	520.80	520.80
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	17	536.57	536.57
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	18	553.54	553.54
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	19	570.52	570.52
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	20	588.10	588.10
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	21	606.29	621.45
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	22	606.29	621.45
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	23	606.29	621.45
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	24	606.29	621.45
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	25	608.72	623.94
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	26	620.84	636.36
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	27	635.39	651.27
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	28	659.04	675.52
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	29	678.44	695.40
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	30	688.14	705.34
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	31	702.69	720.26
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	32	717.24	735.17
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	33	726.34	744.50
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	34	736.04	754.44
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	35	740.89	759.41
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	36	745.74	764.38
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	37	750.59	769.35
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	38	755.44	774.33
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	39	765.14	784.27
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	40	774.84	852.32
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	41	789.39	872.28
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	42	803.33	893.30
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	43	822.74	922.29
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	44	846.99	958.79
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	45	875.48	1002.42
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	46	909.44	1054.95
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	47	947.63	1115.36
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	48	991.28	1185.57
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	49	1034.33	1258.78
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	50	1082.83	1326.47
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	51	1130.73	1385.14
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	52	1183.48	1449.76
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	53	1236.83	1515.12
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	54	1294.43	1585.68
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	55	1352.03	1656.24
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	56	1414.47	1732.73
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	57	1477.53	1809.97
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	58	1544.83	1892.42
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	59	1578.17	1933.26
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	60	1645.47	2015.70
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	61	1703.67	2087.00
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	62	1741.87	2133.79
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	63	1789.77	2192.47
70194PA0270002 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1818.87	2228.12
70194PA0260001 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	283.78	283.78
70194PA0260001 Rating Area 1	Tobacco User/Non-Tobacco User	15	309.00	309.00
70194PA0260001 Rating Area 1	Tobacco User/Non-Tobacco User	16	318.65	318.65
70194PA0260001 Rating Area 1	Tobacco User/Non-Tobacco User	17	328.29	328.29
70194PA0260001 Rating Area 1	Tobacco User/Non-Tobacco User	18	338.68	338.68
70194PA0260001 Rating Area 1	Tobacco User/Non-Tobacco User	19	349.06	349.06
70194PA0260001 Rating Area 1	Tobacco User/Non-Tobacco User	20	359.82	359.82
70194PA0260001 Rating Area 1	Tobacco User/Non-Tobacco User	21	370.95	380.22

70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	22	370.95	380.22
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	23	370.95	380.22
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	24	370.95	380.22
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	25	372.43	381.74
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	26	379.85	389.35
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	27	388.76	398.48
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	28	403.22	413.30
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	29	415.09	425.47
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	30	421.03	431.56
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	31	429.93	440.68
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	32	438.83	449.80
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	33	444.40	455.51
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	34	450.33	461.59
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	35	453.30	464.63
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	36	456.27	467.68
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	37	459.24	470.72
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	38	462.20	473.76
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	39	468.14	479.84
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	40	474.07	521.48
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	41	482.98	533.69
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	42	491.51	546.56
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	43	503.38	564.29
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	44	518.22	586.63
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	45	535.65	613.32
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	46	556.43	645.46
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	47	579.79	682.41
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	48	606.50	725.37
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	49	632.84	770.17
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	50	662.52	811.59
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	51	691.82	847.48
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	52	724.09	887.01
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	53	756.74	927.01
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	54	791.98	970.18
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	55	827.22	1013.34
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	56	865.43	1060.15
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	57	904.01	1107.41
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	58	945.18	1157.85
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	59	965.58	1182.84
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	60	1006.76	1233.28
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1042.37	1276.90
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	62	1065.74	1305.53
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1095.04	1341.42
70194PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1112.85	1363.24
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	283.78	283.78
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	15	309.00	309.00
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	16	318.65	318.65
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	17	328.29	328.29
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	18	338.68	338.68
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	19	349.06	349.06
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	20	359.82	359.82
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	21	370.95	380.22
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	22	370.95	380.22
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	23	370.95	380.22
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	24	370.95	380.22
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	25	372.43	381.74
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	26	379.85	389.35
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	27	388.76	398.48
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	28	403.22	413.30
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	29	415.09	425.47
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	30	421.03	431.56
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	31	429.93	440.68
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	32	438.83	449.80
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	33	444.40	455.51
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	34	450.33	461.59
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	35	453.30	464.63
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	36	456.27	467.68

70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	37	459.24	470.72
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	38	462.20	473.76
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	39	468.14	479.84
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	40	474.07	521.48
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	41	482.98	533.69
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	42	491.51	546.56
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	43	503.38	564.29
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	44	518.22	586.63
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	45	535.65	613.32
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	46	556.43	645.46
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	47	579.79	682.41
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	48	606.50	725.37
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	49	632.84	770.17
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	50	662.52	811.59
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	51	691.82	847.48
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	52	724.09	887.01
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	53	756.74	927.01
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	54	791.98	970.18
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	55	827.22	1013.34
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	56	865.43	1060.15
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	57	904.01	1107.41
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	58	945.18	1157.85
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	59	965.58	1182.84
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	60	1006.76	1233.28
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	61	1042.37	1276.90
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1065.74	1305.53
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1095.04	1341.42
70194PA0260001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1112.85	1363.24
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	283.78	283.78
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	15	309.00	309.00
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	16	318.65	318.65
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	17	328.29	328.29
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	18	338.68	338.68
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	19	349.06	349.06
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	20	359.82	359.82
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	21	370.95	380.22
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	22	370.95	380.22
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	23	370.95	380.22
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	24	370.95	380.22
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	25	372.43	381.74
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	26	379.85	389.35
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	27	388.76	398.48
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	28	403.22	413.30
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	29	415.09	425.47
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	30	421.03	431.56
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	31	429.93	440.68
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	32	438.83	449.80
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	33	444.40	455.51
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	34	450.33	461.59
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	35	453.30	464.63
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	36	456.27	467.68
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	37	459.24	470.72
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	38	462.20	473.76
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	39	468.14	479.84
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	40	474.07	521.48
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	41	482.98	533.69
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	42	491.51	546.56
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	43	503.38	564.29
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	44	518.22	586.63
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	45	535.65	613.32
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	46	556.43	645.46
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	47	579.79	682.41
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	48	606.50	725.37
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	49	632.84	770.17
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	50	662.52	811.59
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	51	691.82	847.48

70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	52	724.09	887.01
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	53	756.74	927.01
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	54	791.98	970.18
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	55	827.22	1013.34
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	56	865.43	1060.15
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	57	904.01	1107.41
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	58	945.18	1157.85
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	59	965.58	1182.84
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	60	1006.76	1233.28
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	61	1042.37	1276.90
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	62	1065.74	1305.53
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	63	1095.04	1341.42
70194PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1112.85	1363.24
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	283.78	283.78
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	15	309.00	309.00
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	16	318.65	318.65
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	17	328.29	328.29
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	18	338.68	338.68
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	19	349.06	349.06
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	20	359.82	359.82
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	21	370.95	380.22
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	22	370.95	380.22
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	23	370.95	380.22
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	24	370.95	380.22
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	25	372.43	381.74
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	26	379.85	389.35
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	27	388.76	398.48
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	28	403.22	413.30
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	29	415.09	425.47
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	30	421.03	431.56
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	31	429.93	440.68
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	32	438.83	449.80
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	33	444.40	455.51
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	34	450.33	461.59
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	35	453.30	464.63
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	36	456.27	467.68
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	37	459.24	470.72
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	38	462.20	473.76
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	39	468.14	479.84
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	40	474.07	521.48
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	41	482.98	533.69
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	42	491.51	546.56
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	43	503.38	564.29
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	44	518.22	586.63
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	45	535.65	613.32
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	46	556.43	645.46
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	47	579.79	682.41
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	48	606.50	725.37
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	49	632.84	770.17
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	50	662.52	811.59
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	51	691.82	847.48
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	52	724.09	887.01
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	53	756.74	927.01
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	54	791.98	970.18
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	55	827.22	1013.34
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	56	865.43	1060.15
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	57	904.01	1107.41
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	58	945.18	1157.85
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	59	965.58	1182.84
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1006.76	1233.28
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1042.37	1276.90
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1065.74	1305.53
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1095.04	1341.42
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1112.85	1363.24
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	304.26	304.26
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	15	331.30	331.30

70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	16	341.64	341.64
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	17	351.98	351.98
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	18	363.12	363.12
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	19	374.25	374.25
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	20	385.79	385.79
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	21	397.72	407.66
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	22	397.72	407.66
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	23	397.72	407.66
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	24	397.72	407.66
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	25	399.31	409.29
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	26	407.27	417.45
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	27	416.81	427.23
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	28	432.32	443.13
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	29	445.05	456.18
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	30	451.41	462.70
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	31	460.96	472.48
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	32	470.50	482.26
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	33	476.47	488.38
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	34	482.83	494.90
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	35	486.01	498.16
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	36	489.20	501.43
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	37	492.38	504.69
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	38	495.56	507.95
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	39	501.92	514.47
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	40	508.29	559.12
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	41	517.83	572.20
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	42	526.98	586.00
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	43	539.71	605.01
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	44	555.61	628.95
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	45	574.31	657.58
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	46	596.58	692.03
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	47	621.64	731.67
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	48	650.27	777.72
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	49	678.51	825.75
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	50	710.33	870.15
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	51	741.75	908.64
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	52	776.35	951.03
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	53	811.35	993.90
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	54	849.13	1040.18
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	55	886.92	1086.48
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	56	927.88	1136.65
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	57	969.24	1187.32
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1013.39	1241.40
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1035.27	1268.21
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1079.41	1322.28
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1117.59	1369.05
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1142.65	1399.75
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1174.07	1438.24
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1193.16	1461.62
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	281.18	281.18
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	15	306.17	306.17
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	16	315.73	315.73
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	17	325.28	325.28
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	18	335.57	335.57
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	19	345.86	345.86
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	20	356.52	356.52
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	21	367.55	376.74
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	22	367.55	376.74
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	23	367.55	376.74
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	24	367.55	376.74
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	25	369.02	378.25
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	26	376.37	385.78
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	27	385.19	394.82
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	28	399.53	409.52
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	29	411.29	421.57
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	30	417.17	427.60

70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	31	425.99	436.64
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	32	434.81	445.68
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	33	440.32	451.33
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	34	446.21	457.37
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	35	449.15	460.38
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	36	452.09	463.39
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	37	455.03	466.41
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	38	457.97	469.42
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	39	463.85	475.45
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	40	469.73	516.70
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	41	478.55	528.80
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	42	487.00	541.54
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	43	498.77	559.12
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	44	513.47	581.25
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	45	530.74	607.70
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	46	551.33	639.54
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	47	574.48	676.16
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	48	600.94	718.72
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	49	627.04	763.11
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	50	656.44	804.14
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	51	685.48	839.71
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	52	717.46	878.89
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	53	749.80	918.51
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	54	784.72	961.28
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	55	819.64	1004.06
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	56	857.49	1050.43
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	57	895.72	1097.26
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	58	936.52	1147.24
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	59	956.73	1171.99
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	60	997.53	1221.97
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1032.82	1265.20
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1055.97	1293.56
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1085.01	1329.14
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1102.65	1350.75
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	281.18	281.18
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	15	306.17	306.17
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	16	315.73	315.73
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	17	325.28	325.28
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	18	335.57	335.57
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	19	345.86	345.86
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	20	356.52	356.52
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	21	367.55	376.74
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	22	367.55	376.74
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	23	367.55	376.74
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	24	367.55	376.74
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	25	369.02	378.25
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	26	376.37	385.78
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	27	385.19	394.82
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	28	399.53	409.52
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	29	411.29	421.57
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	30	417.17	427.60
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	31	425.99	436.64
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	32	434.81	445.68
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	33	440.32	451.33
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	34	446.21	457.37
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	35	449.15	460.38
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	36	452.09	463.39
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	37	455.03	466.41
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	38	457.97	469.42
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	39	463.85	475.45
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	40	469.73	516.70
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	41	478.55	528.80
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	42	487.00	541.54
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	43	498.77	559.12
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	44	513.47	581.25
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	45	530.74	607.70

70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	46	551.33	639.54
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	47	574.48	676.16
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	48	600.94	718.72
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	49	627.04	763.11
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	50	656.44	804.14
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	51	685.48	839.71
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	52	717.46	878.89
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	53	749.80	918.51
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	54	784.72	961.28
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	55	819.64	1004.06
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	56	857.49	1050.43
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	57	895.72	1097.26
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	58	936.52	1147.24
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	59	956.73	1171.99
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	60	997.53	1221.97
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1032.82	1265.20
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1055.97	1293.56
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1085.01	1329.14
70194PA0300001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1102.65	1350.75
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	275.77	275.77
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	15	300.28	300.28
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	16	309.65	309.65
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	17	319.02	319.02
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	18	329.12	329.12
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	19	339.21	339.21
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	20	349.67	349.67
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	21	360.48	369.49
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	22	360.48	369.49
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	23	360.48	369.49
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	24	360.48	369.49
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	25	361.92	370.97
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	26	369.13	378.36
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	27	377.78	387.22
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	28	391.84	401.64
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	29	403.38	413.46
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	30	409.14	419.37
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	31	417.80	428.25
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	32	426.45	437.11
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	33	431.86	442.66
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	34	437.62	448.56
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	35	440.51	451.52
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	36	443.39	454.47
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	37	446.27	457.43
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	38	449.16	460.39
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	39	454.93	466.30
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	40	460.69	506.76
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	41	469.34	518.62
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	42	477.64	531.14
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	43	489.17	548.36
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	44	503.59	570.06
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	45	520.53	596.01
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	46	540.72	627.24
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	47	563.43	663.16
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	48	589.38	704.90
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	49	614.98	748.43
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	50	643.82	788.68
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	51	672.30	823.57
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	52	703.66	861.98
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	53	735.38	900.84
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	54	769.62	942.78
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	55	803.87	984.74
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	56	841.00	1030.23
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	57	878.49	1076.15
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	58	918.50	1125.16
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	59	938.33	1149.45
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	60	978.34	1198.47

70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1012.95	1240.86
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1035.66	1268.68
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1064.14	1303.57
70194PA0300001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1081.44	1324.76
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	416.83	416.83
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	15	453.88	453.88
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	16	468.04	468.04
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	17	482.21	482.21
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	18	497.47	497.47
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	19	512.72	512.72
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	20	528.52	528.52
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	21	544.87	558.49
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	22	544.87	558.49
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	23	544.87	558.49
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	24	544.87	558.49
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	25	547.05	560.73
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	26	557.95	571.90
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	27	571.02	585.30
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	28	592.27	607.08
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	29	609.71	624.95
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	30	618.43	633.89
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	31	631.50	647.29
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	32	644.58	660.69
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	33	652.75	669.07
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	34	661.47	678.01
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	35	665.83	682.48
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	36	670.19	686.94
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	37	674.55	691.41
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	38	678.91	695.88
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	39	687.63	704.82
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	40	696.34	765.97
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	41	709.42	783.91
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	42	721.95	802.81
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	43	739.39	828.86
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	44	761.18	861.66
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	45	786.79	900.87
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	46	817.31	948.08
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	47	851.63	1002.37
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	48	890.86	1065.47
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	49	929.55	1131.26
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	50	973.14	1192.10
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	51	1016.18	1244.82
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	52	1063.59	1302.90
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	53	1111.53	1361.62
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1163.30	1425.04
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1215.06	1488.45
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1271.18	1557.20
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1327.85	1626.62
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1388.33	1700.70
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1418.30	1737.42
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1478.78	1811.51
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1531.08	1875.57
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1565.41	1917.63
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1608.46	1970.36
70194PA0530001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1634.61	2002.40
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	408.81	408.81
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	15	445.15	445.15
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	16	459.04	459.04
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	17	472.94	472.94
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	18	487.90	487.90
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	19	502.86	502.86
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	20	518.36	518.36
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	21	534.39	547.75
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	22	534.39	547.75
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	23	534.39	547.75
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	24	534.39	547.75

70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	25	536.53	549.94
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	26	547.22	560.90
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	27	560.04	574.04
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	28	580.88	595.40
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	29	597.98	612.93
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	30	606.53	621.69
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	31	619.36	634.84
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	32	632.18	647.98
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	33	640.20	656.21
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	34	648.75	664.97
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	35	653.02	669.35
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	36	657.30	673.73
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	37	661.57	678.11
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	38	665.85	682.50
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	39	674.40	691.26
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	40	682.95	751.25
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	41	695.78	768.84
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	42	708.07	787.37
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	43	725.17	812.92
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	44	746.54	845.08
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	45	771.66	883.55
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	46	801.59	929.84
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	47	835.25	983.09
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	48	873.73	1044.98
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	49	911.67	1109.50
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	50	954.42	1169.16
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	51	996.64	1220.88
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	52	1043.13	1277.83
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	53	1090.16	1335.45
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	54	1140.92	1397.63
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	55	1191.69	1459.82
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	56	1246.73	1527.24
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	57	1302.31	1595.33
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1361.63	1668.00
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1391.02	1704.00
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1450.33	1776.65
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1501.64	1839.51
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1535.30	1880.74
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1577.52	1932.46
70194PA0530001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1603.17	1963.88
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	345.63	345.63
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	15	376.35	376.35
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	16	388.10	388.10
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	17	399.84	399.84
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	18	412.49	412.49
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	19	425.14	425.14
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	20	438.25	438.25
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	21	451.80	463.10
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	22	451.80	463.10
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	23	451.80	463.10
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	24	451.80	463.10
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	25	453.61	464.95
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	26	462.64	474.21
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	27	473.49	485.33
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	28	491.11	503.39
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	29	505.56	518.20
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	30	512.79	525.61
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	31	523.64	536.73
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	32	534.48	547.84
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	33	541.26	554.79
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	34	548.49	562.20
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	35	552.10	565.90
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	36	555.71	569.60
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	37	559.33	573.31
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	38	562.94	577.01
70194PA0530002	Rating Area 7	Tobacco User/Non-Tobacco User	39	570.17	584.42

70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	40	577.40	635.14
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	41	588.24	650.01
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	42	598.64	665.69
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	43	613.09	687.27
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	44	631.16	714.47
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	45	652.40	747.00
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	46	677.70	786.13
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	47	706.16	831.15
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	48	738.69	883.47
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	49	770.77	938.03
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	50	806.91	988.46
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	51	842.61	1032.20
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	52	881.91	1080.34
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	53	921.67	1129.05
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	54	964.59	1181.62
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	55	1007.51	1234.20
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	56	1054.05	1291.21
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	57	1101.04	1348.77
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	58	1151.19	1410.21
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	59	1176.04	1440.65
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	60	1226.19	1502.08
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	61	1269.56	1555.21
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	62	1298.02	1590.07
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	63	1333.71	1633.79
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1355.40	1660.37
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	338.98	338.98
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	15	369.11	369.11
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	16	380.63	380.63
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	17	392.15	392.15
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	18	404.56	404.56
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	19	416.97	416.97
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	20	429.82	429.82
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	21	443.11	454.19
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	22	443.11	454.19
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	23	443.11	454.19
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	24	443.11	454.19
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	25	444.88	456.00
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	26	453.74	465.08
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	27	464.38	475.99
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	28	481.66	493.70
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	29	495.84	508.24
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	30	502.93	515.50
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	31	513.56	526.40
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	32	524.20	537.31
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	33	530.85	544.12
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	34	537.94	551.39
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	35	541.48	555.02
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	36	545.03	558.66
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	37	548.57	562.28
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	38	552.12	565.92
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	39	559.20	573.18
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	40	566.29	622.92
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	41	576.93	637.51
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	42	587.12	652.88
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	43	601.30	674.06
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	44	619.02	700.73
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	45	639.85	732.63
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	46	664.67	771.02
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	47	692.58	815.17
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	48	724.48	866.48
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	49	755.95	919.99
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	50	791.39	969.45
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	51	826.40	1012.34
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	52	864.95	1059.56
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	53	903.94	1107.33
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	54	946.04	1158.90

70194PA0530002	Rating Area 9	Tobacco User/Non-Tobacco User	55	988.14	1210.47
70194PA0530002	Rating Area 9	Tobacco User/Non-Tobacco User	56	1033.78	1266.38
70194PA0530002	Rating Area 9	Tobacco User/Non-Tobacco User	57	1079.86	1322.83
70194PA0530002	Rating Area 9	Tobacco User/Non-Tobacco User	58	1129.04	1383.07
70194PA0530002	Rating Area 9	Tobacco User/Non-Tobacco User	59	1153.42	1412.94
70194PA0530002	Rating Area 9	Tobacco User/Non-Tobacco User	60	1202.60	1473.19
70194PA0530002	Rating Area 9	Tobacco User/Non-Tobacco User	61	1245.14	1525.30
70194PA0530002	Rating Area 9	Tobacco User/Non-Tobacco User	62	1273.06	1559.50
70194PA0530002	Rating Area 9	Tobacco User/Non-Tobacco User	63	1308.06	1602.37
70194PA0530002	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1329.33	1628.43
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	423.13	423.13
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	15	460.74	460.74
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	16	475.12	475.12
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	17	489.50	489.50
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	18	504.99	504.99
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	19	520.48	520.48
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	20	536.52	536.52
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	21	553.11	566.94
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	22	553.11	566.94
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	23	553.11	566.94
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	24	553.11	566.94
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	25	555.32	569.20
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	26	566.38	580.54
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	27	579.66	594.15
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	28	601.23	616.26
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	29	618.93	634.40
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	30	627.78	643.47
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	31	641.05	657.08
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	32	654.33	670.69
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	33	662.63	679.20
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	34	671.48	688.27
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	35	675.90	692.80
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	36	680.33	697.34
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	37	684.75	701.87
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	38	689.18	706.41
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	39	698.02	715.47
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	40	706.87	777.56
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	41	720.15	795.77
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	42	732.87	814.95
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	43	750.57	841.39
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	44	772.69	874.69
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	45	798.69	914.50
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	46	829.67	962.42
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	47	864.51	1017.53
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	48	904.33	1081.58
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	49	943.61	1148.37
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	50	987.85	1210.12
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	51	1031.55	1263.65
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	52	1079.67	1322.60
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	53	1128.34	1382.22
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	54	1180.89	1446.59
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	55	1233.44	1510.96
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	56	1290.41	1580.75
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	57	1347.93	1651.21
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	58	1409.32	1726.42
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	59	1439.75	1763.69
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	60	1501.14	1838.90
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	61	1554.24	1903.94
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	62	1589.09	1946.64
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	63	1632.78	2000.16
70194PA0530004	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1659.33	2032.68
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	415.00	415.00
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	15	451.89	451.89
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	16	465.99	465.99
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	17	480.09	480.09
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	18	495.28	495.28

70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	19	510.47	510.47
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	20	526.21	526.21
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	21	542.48	556.04
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	22	542.48	556.04
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	23	542.48	556.04
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	24	542.48	556.04
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	25	544.65	558.27
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	26	555.50	569.39
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	27	568.52	582.73
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	28	589.68	604.42
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	29	607.04	622.22
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	30	615.71	631.10
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	31	628.73	644.45
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	32	641.75	657.79
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	33	649.89	666.14
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	34	658.57	675.03
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	35	662.91	679.48
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	36	667.25	683.93
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	37	671.59	688.38
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	38	675.93	692.83
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	39	684.61	701.73
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	40	693.29	762.62
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	41	706.31	780.47
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	42	718.79	799.29
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	43	736.15	825.22
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	44	757.84	857.87
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	45	783.34	896.92
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	46	813.72	943.92
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	47	847.90	997.98
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	48	886.95	1060.79
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	49	925.47	1126.30
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	50	968.87	1186.87
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	51	1011.73	1239.37
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	52	1058.92	1297.18
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	53	1106.66	1355.66
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	54	1158.19	1418.78
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	55	1209.73	1481.92
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	56	1265.61	1550.37
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	57	1322.02	1619.47
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	58	1382.24	1693.24
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	59	1412.08	1729.80
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	60	1472.29	1803.56
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	61	1524.37	1867.35
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	62	1558.55	1909.22
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	63	1601.40	1961.72
70194PA0530004	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1627.44	1993.61
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	342.44	342.44
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	15	372.88	372.88
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	16	384.52	384.52
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	17	396.16	396.16
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	18	408.70	408.70
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	19	421.23	421.23
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	20	434.21	434.21
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	21	447.64	458.83
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	22	447.64	458.83
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	23	447.64	458.83
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	24	447.64	458.83
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	25	449.43	460.67
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	26	458.38	469.84
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	27	469.13	480.86
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	28	486.58	498.74
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	29	500.91	513.43
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	30	508.07	520.77
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	31	518.81	531.78
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	32	529.56	542.80
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	33	536.27	549.68

70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	34	543.43	557.02
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	35	547.02	560.70
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	36	550.60	564.37
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	37	554.18	568.03
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	38	557.76	571.70
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	39	564.92	579.04
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	40	572.08	629.29
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	41	582.83	644.03
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	42	593.12	659.55
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	43	607.45	680.95
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	44	625.35	707.90
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	45	646.39	740.12
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	46	671.46	778.89
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	47	699.66	823.50
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	48	731.89	875.34
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	49	763.67	929.39
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	50	799.49	979.38
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	51	834.85	1022.69
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	52	873.79	1070.39
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	53	913.19	1118.66
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	54	955.71	1170.74
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	55	998.24	1222.84
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1044.34	1279.32
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1090.90	1336.35
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1140.59	1397.22
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1165.21	1427.38
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1214.89	1488.24
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1257.87	1540.89
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1286.07	1575.44
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1321.43	1618.75
70194PA0570001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1342.92	1645.08
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	335.86	335.86
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	15	365.71	365.71
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	16	377.13	377.13
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	17	388.54	388.54
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	18	400.83	400.83
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	19	413.13	413.13
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	20	425.86	425.86
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	21	439.03	450.01
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	22	439.03	450.01
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	23	439.03	450.01
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	24	439.03	450.01
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	25	440.79	451.81
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	26	449.57	460.81
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	27	460.10	471.60
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	28	477.23	489.16
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	29	491.27	503.55
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	30	498.30	510.76
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	31	508.84	521.56
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	32	519.37	532.35
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	33	525.96	539.11
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	34	532.98	546.30
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	35	536.49	549.90
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	36	540.01	553.51
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	37	543.52	557.11
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	38	547.03	560.71
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	39	554.06	567.91
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	40	561.08	617.19
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	41	571.62	631.64
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	42	581.71	646.86
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	43	595.76	667.85
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	44	613.32	694.28
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	45	633.96	725.88
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	46	658.55	763.92
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	47	686.20	807.66
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	48	717.81	858.50

70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	49	748.99	911.52
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	50	784.11	960.53
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	51	818.79	1003.02
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	52	856.99	1049.81
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	53	895.62	1097.13
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	54	937.33	1148.23
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	55	979.04	1199.32
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	56	1024.26	1254.72
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	57	1069.92	1310.65
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1118.65	1370.35
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1142.80	1399.93
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1191.53	1459.62
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1233.67	1511.25
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1261.33	1545.13
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1296.02	1587.62
70194PA0570001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1317.09	1613.44
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	295.84	295.84
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	15	322.14	322.14
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	16	332.19	332.19
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	17	342.25	342.25
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	18	353.08	353.08
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	19	363.90	363.90
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	20	375.12	375.12
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	21	386.72	396.39
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	22	386.72	396.39
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	23	386.72	396.39
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	24	386.72	396.39
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	25	388.27	397.98
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	26	396.00	405.90
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	27	405.28	415.41
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	28	420.36	430.87
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	29	432.74	443.56
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	30	438.93	449.90
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	31	448.21	459.42
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	32	457.49	468.93
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	33	463.29	474.87
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	34	469.48	481.22
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	35	472.57	484.38
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	36	475.67	487.56
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	37	478.76	490.73
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	38	481.85	493.90
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	39	488.04	500.24
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	40	494.23	543.65
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	41	503.51	556.38
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	42	512.40	569.79
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	43	524.78	588.28
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	44	540.25	611.56
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	45	558.42	639.39
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	46	580.08	672.89
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	47	604.44	711.43
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	48	632.29	756.22
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	49	659.74	802.90
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	50	690.68	846.08
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	51	721.23	883.51
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	52	754.88	924.73
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	53	788.91	966.41
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	54	825.65	1011.42
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	55	862.39	1056.43
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	56	902.22	1105.22
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	57	942.44	1154.49
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	58	985.36	1207.07
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	59	1006.63	1233.12
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	60	1049.56	1285.71
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	61	1086.68	1331.18
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	62	1111.05	1361.04
70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	63	1141.60	1398.46

70194PA0530006	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1160.16	1421.20
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	290.16	290.16
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	15	315.95	315.95
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	16	325.81	325.81
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	17	335.67	335.67
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	18	346.29	346.29
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	19	356.91	356.91
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	20	367.91	367.91
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	21	379.29	388.77
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	22	379.29	388.77
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	23	379.29	388.77
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	24	379.29	388.77
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	25	380.81	390.33
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	26	388.39	398.10
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	27	397.50	407.44
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	28	412.29	422.60
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	29	424.43	435.04
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	30	430.49	441.25
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	31	439.60	450.59
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	32	448.70	459.92
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	33	454.39	465.75
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	34	460.46	471.97
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	35	463.49	475.08
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	36	466.53	478.19
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	37	469.56	481.30
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	38	472.60	484.42
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	39	478.66	490.63
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	40	484.73	533.20
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	41	493.84	545.69
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	42	502.56	558.85
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	43	514.70	576.98
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	44	529.87	599.81
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	45	547.69	627.11
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	46	568.94	659.97
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	47	592.83	697.76
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	48	620.14	741.69
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	49	647.07	787.48
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	50	677.41	829.83
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	51	707.38	866.54
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	52	740.37	906.95
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	53	773.75	947.84
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	54	809.78	991.98
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	55	845.82	1036.13
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	56	884.88	1083.98
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	57	924.33	1132.30
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	58	966.43	1183.88
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	59	987.29	1209.43
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	60	1029.39	1261.00
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	61	1065.80	1305.61
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	62	1089.70	1334.88
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	63	1119.66	1371.58
70194PA0530006	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1137.87	1393.89
70194PA0530007	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	275.78	275.78
70194PA0530007	Rating Area 7	Tobacco User/Non-Tobacco User	15	300.30	300.30
70194PA0530007	Rating Area 7	Tobacco User/Non-Tobacco User	16	309.67	309.67
70194PA0530007	Rating Area 7	Tobacco User/Non-Tobacco User	17	319.04	319.04
70194PA0530007	Rating Area 7	Tobacco User/Non-Tobacco User	18	329.14	329.14
70194PA0530007	Rating Area 7	Tobacco User/Non-Tobacco User	19	339.23	339.23
70194PA0530007	Rating Area 7	Tobacco User/Non-Tobacco User	20	349.69	349.69
70194PA0530007	Rating Area 7	Tobacco User/Non-Tobacco User	21	360.50	369.51
70194PA0530007	Rating Area 7	Tobacco User/Non-Tobacco User	22	360.50	369.51
70194PA0530007	Rating Area 7	Tobacco User/Non-Tobacco User	23	360.50	369.51
70194PA0530007	Rating Area 7	Tobacco User/Non-Tobacco User	24	360.50	369.51
70194PA0530007	Rating Area 7	Tobacco User/Non-Tobacco User	25	361.94	370.99
70194PA0530007	Rating Area 7	Tobacco User/Non-Tobacco User	26	369.15	378.38
70194PA0530007	Rating Area 7	Tobacco User/Non-Tobacco User	27	377.80	387.25

70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	28	391.86	401.66
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	29	403.40	413.49
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	30	409.17	419.40
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	31	417.82	428.27
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	32	426.47	437.13
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	33	431.88	442.68
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	34	437.65	448.59
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	35	440.53	451.54
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	36	443.42	454.51
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	37	446.30	457.46
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	38	449.18	460.41
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	39	454.95	466.32
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	40	460.72	506.79
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	41	469.37	518.65
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	42	477.66	531.16
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	43	489.20	548.39
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	44	503.62	570.10
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	45	520.56	596.04
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	46	540.75	627.27
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	47	563.46	663.19
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	48	589.42	704.95
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	49	615.01	748.47
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	50	643.85	788.72
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	51	672.33	823.60
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	52	703.70	862.03
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	53	735.42	900.89
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	54	769.67	942.85
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	55	803.92	984.80
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	56	841.05	1030.29
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	57	878.54	1076.21
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	58	918.55	1125.22
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	59	938.38	1149.52
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	60	978.40	1198.54
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	61	1013.01	1240.94
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	62	1035.72	1268.76
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	63	1064.20	1303.65
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1081.50	1324.84
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	270.48	270.48
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	15	294.52	294.52
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	16	303.72	303.72
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	17	312.91	312.91
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	18	322.81	322.81
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	19	332.71	332.71
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	20	342.96	342.96
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	21	353.57	362.41
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	22	353.57	362.41
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	23	353.57	362.41
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	24	353.57	362.41
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	25	354.98	363.85
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	26	362.06	371.11
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	27	370.54	379.80
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	28	384.33	393.94
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	29	395.64	405.53
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	30	401.30	411.33
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	31	409.79	420.03
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	32	418.27	428.73
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	33	423.58	434.17
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	34	429.23	439.96
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	35	432.06	442.86
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	36	434.89	445.76
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	37	437.72	448.66
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	38	440.55	451.56
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	39	446.21	457.37
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	40	451.86	497.05
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	41	460.35	508.69
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	42	468.48	520.95

70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	43	479.79	537.84
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	44	493.94	559.14
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	45	510.56	584.59
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	46	530.36	615.22
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	47	552.63	650.45
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	48	578.09	691.40
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	49	603.19	734.08
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	50	631.48	773.56
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	51	659.41	807.78
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	52	690.17	845.46
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	53	721.28	883.57
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	54	754.87	924.72
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	55	788.46	965.86
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	56	824.88	1010.48
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	57	861.65	1055.52
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	58	900.90	1103.60
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	59	920.34	1127.42
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	60	959.59	1175.50
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	61	993.53	1217.07
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	62	1015.81	1244.37
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	63	1043.74	1278.58
70194PA0530007	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1060.71	1299.37
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	240.27	240.27
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	15	261.63	261.63
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	16	269.79	269.79
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	17	277.96	277.96
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	18	286.76	286.76
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	19	295.55	295.55
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	20	304.66	304.66
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	21	314.08	321.93
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	22	314.08	321.93
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	23	314.08	321.93
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	24	314.08	321.93
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	25	315.34	323.22
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	26	321.62	329.66
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	27	329.16	337.39
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	28	341.40	349.94
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	29	351.46	360.25
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	30	356.48	365.39
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	31	364.02	373.12
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	32	371.56	380.85
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	33	376.27	385.68
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	34	381.29	390.82
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	35	383.81	393.41
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	36	386.32	395.98
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	37	388.83	398.55
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	38	391.34	401.12
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	39	396.37	406.28
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	40	401.39	441.53
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	41	408.93	451.87
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	42	416.16	462.77
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	43	426.21	477.78
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	44	438.77	496.69
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	45	453.53	519.29
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	46	471.12	546.50
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	47	490.91	577.80
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	48	513.52	614.17
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	49	535.82	652.09
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	50	560.95	687.16
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	51	585.76	717.56
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	52	613.08	751.02
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	53	640.72	784.88
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	54	670.56	821.44
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	55	700.40	857.99
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	56	732.75	897.62
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	57	765.41	937.63

70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	58	800.28	980.34
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	59	817.55	1001.50
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	60	852.41	1044.20
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	61	882.56	1081.14
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	62	902.35	1105.38
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	63	927.16	1135.77
70194PA0560001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	942.24	1154.24
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	235.65	235.65
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	15	256.60	256.60
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	16	264.61	264.61
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	17	272.62	272.62
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	18	281.24	281.24
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	19	289.87	289.87
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	20	298.80	298.80
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	21	308.04	315.74
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	22	308.04	315.74
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	23	308.04	315.74
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	24	308.04	315.74
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	25	309.27	317.00
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	26	315.43	323.32
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	27	322.83	330.90
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	28	334.84	343.21
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	29	344.70	353.32
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	30	349.63	358.37
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	31	357.02	365.95
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	32	364.41	373.52
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	33	369.03	378.26
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	34	373.96	383.31
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	35	376.42	385.83
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	36	378.89	388.36
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	37	381.35	390.88
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	38	383.82	393.42
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	39	388.75	398.47
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	40	393.68	433.05
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	41	401.07	443.18
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	42	408.15	453.86
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	43	418.01	468.59
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	44	430.33	487.13
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	45	444.81	509.31
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	46	462.06	535.99
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	47	481.47	566.69
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	48	503.65	602.37
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	49	525.52	639.56
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	50	550.16	673.95
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	51	574.49	703.75
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	52	601.29	736.58
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	53	628.40	769.79
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	54	657.67	805.65
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	55	686.93	841.49
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	56	718.66	880.36
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	57	750.69	919.60
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	58	784.89	961.49
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	59	801.83	982.24
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	60	836.02	1024.12
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	61	865.59	1060.35
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	62	885.00	1084.13
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	63	909.33	1113.93
70194PA0560001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	924.12	1132.05
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	433.51	433.51
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	15	472.04	472.04
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	16	486.78	486.78
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	17	501.51	501.51
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	18	517.38	517.38
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	19	533.25	533.25
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	20	549.68	549.68
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	21	566.68	580.85

70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	22	566.68	580.85
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	23	566.68	580.85
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	24	566.68	580.85
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	25	568.95	583.17
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	26	580.28	594.79
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	27	593.88	608.73
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	28	615.98	631.38
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	29	634.11	649.96
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	30	643.18	659.26
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	31	656.78	673.20
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	32	670.38	687.14
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	33	678.88	695.85
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	34	687.95	705.15
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	35	692.48	709.79
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	36	697.02	714.45
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	37	701.55	719.09
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	38	706.08	723.73
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	39	715.15	733.03
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	40	724.22	796.64
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	41	737.82	815.29
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	42	750.85	834.95
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	43	768.98	862.03
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	44	791.65	896.15
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	45	818.29	936.94
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	46	850.02	986.02
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	47	885.72	1042.49
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	48	926.52	1108.12
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	49	966.76	1176.55
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	50	1012.09	1239.81
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	51	1056.86	1294.65
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	52	1106.16	1355.05
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	53	1156.03	1416.14
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1209.86	1482.08
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1263.70	1548.03
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1322.06	1619.52
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1381.00	1691.73
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1443.90	1768.78
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1475.07	1806.96
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1537.97	1884.01
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1592.37	1950.65
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1628.07	1994.39
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1672.84	2049.23
70194PA0540001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1700.04	2082.55
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	359.46	359.46
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	15	391.41	391.41
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	16	403.63	403.63
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	17	415.84	415.84
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	18	429.00	429.00
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	19	442.16	442.16
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	20	455.78	455.78
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	21	469.88	481.63
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	22	469.88	481.63
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	23	469.88	481.63
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	24	469.88	481.63
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	25	471.76	483.55
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	26	481.16	493.19
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	27	492.43	504.74
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	28	510.76	523.53
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	29	525.80	538.95
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	30	533.31	546.64
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	31	544.59	558.20
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	32	555.87	569.77
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	33	562.92	576.99
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	34	570.43	584.69
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	35	574.19	588.54
70194PA0540002	Rating Area 6	Tobacco User/Non-Tobacco User	36	577.95	592.40

70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	37	581.71	596.25
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	38	585.47	600.11
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	39	592.99	607.81
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	40	600.51	660.56
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	41	611.78	676.02
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	42	622.59	692.32
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	43	637.63	714.78
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	44	656.42	743.07
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	45	678.51	776.89
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	46	704.82	817.59
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	47	734.42	864.41
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	48	768.25	918.83
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	49	801.62	975.57
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	50	839.21	1028.03
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	51	876.33	1073.50
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	52	917.21	1123.58
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	53	958.56	1174.24
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	54	1003.19	1228.91
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	55	1047.83	1283.59
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	56	1096.23	1342.88
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	57	1145.10	1402.75
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	58	1197.25	1466.63
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	59	1223.10	1498.30
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	60	1275.25	1562.18
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	61	1320.36	1617.44
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	62	1349.97	1653.71
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	63	1387.09	1699.19
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1409.64	1726.81
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	440.07	440.07
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	15	479.18	479.18
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	16	494.14	494.14
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	17	509.10	509.10
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	18	525.20	525.20
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	19	541.31	541.31
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	20	557.99	557.99
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	21	575.25	589.63
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	22	575.25	589.63
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	23	575.25	589.63
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	24	575.25	589.63
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	25	577.55	591.99
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	26	589.06	603.79
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	27	602.86	617.93
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	28	625.30	640.93
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	29	643.70	659.79
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	30	652.91	669.23
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	31	666.71	683.38
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	32	680.52	697.53
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	33	689.15	706.38
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	34	698.35	715.81
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	35	702.96	720.53
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	36	707.56	725.25
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	37	712.16	729.96
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	38	716.76	734.68
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	39	725.97	744.12
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	40	735.17	808.69
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	41	748.98	827.62
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	42	762.21	847.58
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	43	780.61	875.06
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	44	803.62	909.70
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	45	830.66	951.11
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	46	862.88	1000.94
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	47	899.12	1058.26
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	48	940.53	1124.87
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	49	981.38	1194.34
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	50	1027.40	1258.57
70194PA0540004 Rating Area 6	Tobacco User/Non-Tobacco User	51	1072.84	1314.23

70194PA0540004	Rating Area 6	Tobacco User/Non-Tobacco User	52	1122.89	1375.54
70194PA0540004	Rating Area 6	Tobacco User/Non-Tobacco User	53	1173.51	1437.55
70194PA0540004	Rating Area 6	Tobacco User/Non-Tobacco User	54	1228.16	1504.50
70194PA0540004	Rating Area 6	Tobacco User/Non-Tobacco User	55	1282.81	1571.44
70194PA0540004	Rating Area 6	Tobacco User/Non-Tobacco User	56	1342.06	1644.02
70194PA0540004	Rating Area 6	Tobacco User/Non-Tobacco User	57	1401.88	1717.30
70194PA0540004	Rating Area 6	Tobacco User/Non-Tobacco User	58	1465.74	1795.53
70194PA0540004	Rating Area 6	Tobacco User/Non-Tobacco User	59	1497.38	1834.29
70194PA0540004	Rating Area 6	Tobacco User/Non-Tobacco User	60	1561.23	1912.51
70194PA0540004	Rating Area 6	Tobacco User/Non-Tobacco User	61	1616.45	1980.15
70194PA0540004	Rating Area 6	Tobacco User/Non-Tobacco User	62	1652.69	2024.55
70194PA0540004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1698.14	2080.22
70194PA0540004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1725.75	2114.04
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	356.15	356.15
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	15	387.80	387.80
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	16	399.91	399.91
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	17	412.01	412.01
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	18	425.05	425.05
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	19	438.08	438.08
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	20	451.58	451.58
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	21	465.55	477.19
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	22	465.55	477.19
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	23	465.55	477.19
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	24	465.55	477.19
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	25	467.41	479.10
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	26	476.72	488.64
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	27	487.90	500.10
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	28	506.05	518.70
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	29	520.95	533.97
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	30	528.40	541.61
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	31	539.57	553.06
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	32	550.75	564.52
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	33	557.73	571.67
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	34	565.18	579.31
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	35	568.90	583.12
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	36	572.63	586.95
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	37	576.35	590.76
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	38	580.08	594.58
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	39	587.52	602.21
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	40	594.97	654.47
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	41	606.15	669.80
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	42	616.85	685.94
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	43	631.75	708.19
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	44	650.37	736.22
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	45	672.25	769.73
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	46	698.33	810.06
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	47	727.65	856.44
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	48	761.17	910.36
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	49	794.23	966.58
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	50	831.47	1018.55
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	51	868.25	1063.61
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	52	908.75	1113.22
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	53	949.72	1163.41
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	54	993.95	1217.59
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1038.18	1271.77
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1086.13	1330.51
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1134.55	1389.82
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1186.22	1453.12
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1211.83	1484.49
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1263.50	1547.79
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1308.20	1602.55
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1337.53	1638.47
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1374.30	1683.52
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1396.65	1710.90
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	307.68	307.68
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	15	335.03	335.03

70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	16	345.49	345.49
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	17	355.95	355.95
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	18	367.21	367.21
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	19	378.47	378.47
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	20	390.13	390.13
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	21	402.20	412.26
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	22	402.20	412.26
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	23	402.20	412.26
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	24	402.20	412.26
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	25	403.81	413.91
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	26	411.85	422.15
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	27	421.51	432.05
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	28	437.19	448.12
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	29	450.06	461.31
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	30	456.50	467.91
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	31	466.15	477.80
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	32	475.80	487.70
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	33	481.84	493.89
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	34	488.27	500.48
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	35	491.49	503.78
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	36	494.71	507.08
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	37	497.92	510.37
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	38	501.14	513.67
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	39	507.58	520.27
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	40	514.01	565.41
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	41	523.66	578.64
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	42	532.92	592.61
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	43	545.79	611.83
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	44	561.87	636.04
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	45	580.78	664.99
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	46	603.30	699.83
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	47	628.64	739.91
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	48	657.60	786.49
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	49	686.15	835.04
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	50	718.33	879.95
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	51	750.10	918.87
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	52	785.09	961.74
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	53	820.49	1005.10
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	54	858.70	1051.91
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	55	896.91	1098.71
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	56	938.33	1149.45
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	57	980.16	1200.70
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	58	1024.81	1255.39
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	59	1046.93	1282.49
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	60	1091.57	1337.17
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	61	1130.18	1384.47
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	62	1155.52	1415.51
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	63	1187.29	1454.43
70194PA0540006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1206.60	1478.09
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	286.82	286.82
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	15	312.32	312.32
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	16	322.06	322.06
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	17	331.81	331.81
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	18	342.31	342.31
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	19	352.81	352.81
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	20	363.68	363.68
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	21	374.93	384.30
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	22	374.93	384.30
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	23	374.93	384.30
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	24	374.93	384.30
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	25	376.43	385.84
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	26	383.93	393.53
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	27	392.93	402.75
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	28	407.55	417.74
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	29	419.55	430.04
70194PA0540007	Rating Area 6	Tobacco User/Non-Tobacco User	30	425.55	436.19

70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	31	434.54	445.40
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	32	443.54	454.63
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	33	449.17	460.40
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	34	455.17	466.55
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	35	458.16	469.61
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	36	461.16	472.69
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	37	464.16	475.76
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	38	467.16	478.84
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	39	473.16	484.99
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	40	479.16	527.08
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	41	488.16	539.42
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	42	496.78	552.42
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	43	508.78	570.34
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	44	523.78	592.92
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	45	541.40	619.90
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	46	562.40	652.38
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	47	586.02	689.75
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	48	613.01	733.16
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	49	639.63	778.43
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	50	669.62	820.28
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	51	699.24	856.57
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	52	731.86	896.53
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	53	764.86	936.95
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	54	800.48	980.59
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	55	836.09	1024.21
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	56	874.71	1071.52
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	57	913.70	1119.28
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	58	955.32	1170.27
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	59	975.94	1195.53
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	60	1017.56	1246.51
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	61	1053.55	1290.60
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	62	1077.17	1319.53
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	63	1106.79	1355.82
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1124.79	1377.87
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	249.89	249.89
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	15	272.10	272.10
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	16	280.59	280.59
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	17	289.09	289.09
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	18	298.23	298.23
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	19	307.38	307.38
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	20	316.85	316.85
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	21	326.65	334.82
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	22	326.65	334.82
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	23	326.65	334.82
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	24	326.65	334.82
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	25	327.96	336.16
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	26	334.49	342.85
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	27	342.33	350.89
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	28	355.07	363.95
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	29	365.52	374.66
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	30	370.75	380.02
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	31	378.59	388.05
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	32	386.43	396.09
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	33	391.33	401.11
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	34	396.55	406.46
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	35	399.17	409.15
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	36	401.78	411.82
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	37	404.39	414.50
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	38	407.01	417.19
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	39	412.23	422.54
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	40	417.46	459.21
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	41	425.30	469.96
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	42	432.81	481.28
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	43	443.26	496.89
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	44	456.33	516.57
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	45	471.68	540.07

70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	46	489.98	568.38
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	47	510.55	600.92
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	48	534.07	638.75
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	49	557.26	678.19
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	50	583.40	714.67
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	51	609.20	746.27
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	52	637.62	781.08
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	53	666.37	816.30
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	54	697.40	854.32
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	55	728.43	892.33
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	56	762.07	933.54
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	57	796.05	975.16
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	58	832.30	1019.57
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	59	850.27	1041.58
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	60	886.53	1086.00
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	61	917.89	1124.42
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	62	938.47	1149.63
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	63	964.27	1181.23
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	979.95	1200.44

TO: Ms. Rashmi Mathur, ASA, MAAA, Actuary
Bureau of Life, Accident & Health Insurance
Pennsylvania Insurance Department

FROM: [REDACTED]
Highmark Inc.

DATE: June 26, 2017

SUBJECT: HM Health Insurance Company 2018 Individual Market Rates
Response to June 16, 2017 Objection Letter
Filing Number: 1A-DP-17-HHIC
SERFF Tracking Number: HGHM-131020572

Below are HHIC's responses to your objection letter dated June 16, 2017. We have included the questions along with the responses for your convenience.

1. The underlying annual trend supporting the filing is 11.0%, which is further adjusted by an induced utilization adjustment of -0.49% per year, to develop the overall trend assumption of 10.45% per year.

- a) Please provide quantitative support for the 11.0% trend assumption (e.g. demonstrate that it is reasonably consistent with recent historical changes in claim costs).
- b) Please provide quantitative support for the annual induced utilization adjustment of -0.49%.

Response:

- a) Due to the significant change in the make-up of the ACA population over the past few years, alternative approaches were necessary to develop the trend. A separate regression study was developed that analyzed the ACA trend levels of cohorts of PA ACA members that were continuously enrolled in 2015 and thru 2016 in the same metal level. The analysis took into consideration seasonality in order to determine a regression trend. Resulting r-squared levels were compared to determine confidence levels of the resulting regression trends to develop a reasonable range of trend assumptions. The assumed pricing trend of 11% fell within the range of the regression study. This assumed trend was further compared to the group business and any industry available ACA data for reasonability. The graphs from the regression study are included in the attachment (see worksheet name "PID Response – Q1a").
- b) Please see worksheet name "PID Response – Q1b" for the development of the induced utilization factor.

2. The actuarial memorandum states that "the \$15.98 PMPM projected risk adjustment assumption is comprised of an expected risk transfer receivable of \$16.12 PMPM, less the \$0.14 PMPM risk adjustment user fee."

- a) Please provide the sources for all risk adjustment input values provided in Attachment B.
- b) In calculating the \$16.12 PMPM expected receivable please demonstrate quantitatively how the prescribed 0.86 factor, which is to be applied to statewide average premium for 2018, was incorporated into the risk adjustment calculation.

Response:

- a) The projection of the 2018 risk adjustment transfer component of the rate development utilizes separate projections of the Pennsylvania Individual Market statewide factors and internal Highmark company factors. We are expecting the Individual ACA market to experience volatility between the experience period and the projection period. This volatility is caused by a changing competitive landscape, overall market contraction, membership churn between carriers, and changes in plan/service area offerings. As such, we have used historical market data, with adjustments where appropriate, and our internal company data to develop the risk adjustment transfer components used in the rate development.

The data sources for the market components include the PA Insurance Department's calculation of 2016 risk adjustment transfer amounts using the 5/1/2017 RATEE files and the PA Insurance Department's Q1 2017 Enrollment by Metal Level survey. These sources provided data on the size of the marketplace, the average actuarial value, the average induced demand, and the overall risk of the 2016 market. Given the aforementioned volatility, this data was supplemented with additional insights into the expected 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 used 2016 experience data for the Individual ACA risk pool and adjusted the experience results for anticipated lapses and new business.

- b) The Company calculated a statewide average premium assumption of [REDACTED] PMPM for the 2018 Pennsylvania Individual Non-Catastrophic market. The [REDACTED] PMPM was multiplied by the 0.86 factor to arrive at the [REDACTED] PMPM value shown in Attachment B.

3. With respect to the demographic adjustment equal to 1.062, 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:

The projected 2018 demographic factor is assumed to be similar to the 2017 ACA members in aggregate. Thus, the 2017 demographic factor is used as the best estimate or proxy for the 2018 ACA projected enrollment.

Please see worksheet name "PID Response – Q3" for the development of the 2017 and 2016 factors.

4. In developing the morbidity adjustment equal to 0.922, please describe how the 2018 Normalized Allowed PMPMs were calculated for each member segment (i.e. HHIC ACA, HHIC Medically Underwritten, Uninsured & Employer Markets) in Attachment A.

Response:

The morbidity adjustment as shown in cell C15 of the Actuarial Memorandum Rate Exhibits is 0.992 not 0.922. The development follows below.

For the HHIC 2018 projection, we assumed that the allowed PMPMs from the HHIC MU and the Uninsured & Employer Markets to be the same as the ACA retained segment itself since it represents the majority (almost 90%) of the enrollment.

See worksheet name "PID Response – Q4" for the PMPMs development.

The 2016 Normalized Allowed PMPM is calculated using the 2016 ACA BEP claims, adjusting the demographic factor and trend for the 2018 rating period.

The 2018 Normalized Allowed PMPM is calculated using the HHIC ACA 2017 February snapshot members that is expected to remain in the HHIC 2018 marketing counties. The demographic profile of this 2017 population is used as the proxy for the HHIC 2018 projection. The underlying 2016 claims are then adjusted for demographic factor, trend, and applicable change for the 2018 rating period.

The morbidity is then calculated by comparing the 2018 normalized allowed PMPM to the 2016 normalized allowed PMPM.

5. Please demonstrate how the proposed demographic and morbidity adjustments were taken into account in calculating the projected 2018 HHIC Non-Catastrophic Pool risk scores used in the development of the projected 2018 risk adjustment transfer.

Response:

HHIC used the same projected population that was used to develop the morbidity and demographic factors to develop the proposed 2018 risk score. Since this risk score already reflects the expected population, no explicit adjustments for morbidity or demographics are required.

6. Please demonstrate quantitatively how the CY2018 Network Factor in Attachment A equal to 0.887 was developed and describe what specific network contracting changes are expected to result in a 9.8% decrease in projected costs relative to the base experience.

Response:

The 9.8% change in network reflects the anticipated savings due to the change from a broad PPO network to an EPO network in the Central Pennsylvania region.

7. Please explain the discrepancy in the Paid-to-allowed ratio of 0.724 in Table 5, and 0.714 in Support Attachment C.

Responses:

In reviewing this question HHIC found an error in the membership shown in Attachment C as well as in Table 10 of the Actuarial Memorandum and Rate Exhibits. These exhibits have been updated accordingly as part of an amendment to the filing that has been submitted in SERFF. The new paid to allowed ratio on Attachment C is .718. Both paid to allowed values are correct as displayed:

1. The paid to allowed ratio of 0.724 in Table 5 is based on projected member months using the February 1 snapshot mix. The derivation of this factor can be found in the worksheet "PID Response – Q7."
2. The 0.718 factor in the updated Attachment C is calculated using the projected membership and expected mix in the projection period.

8. Please provide the workbook with support data and calculations for the following:

- a) Age calibration factor or 1.804
- b) Geographic calibration factor of 1.031
- c) Tobacco factor of 0.993

Response:

Please see worksheet name "PID Response – Q8" for the development.

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

Response:

The Prescription Drug Benefit Plan provides three major services, as defined on page 94142 of the Federal Register, of coverage that are less than or equal to 50% coinsurance and available prior to any deductible. These services include: generic drugs, specialty drugs, and preferred branded drugs. The coinsurance percentages corresponding to these categories can be found in the AV screenshots provided as part of the Actuarial Memorandum. A certification of the coinsurance values used can also be found in the Actuarial Memorandum.

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:

Please see worksheet named "PID Response – Q10" for the development.

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:

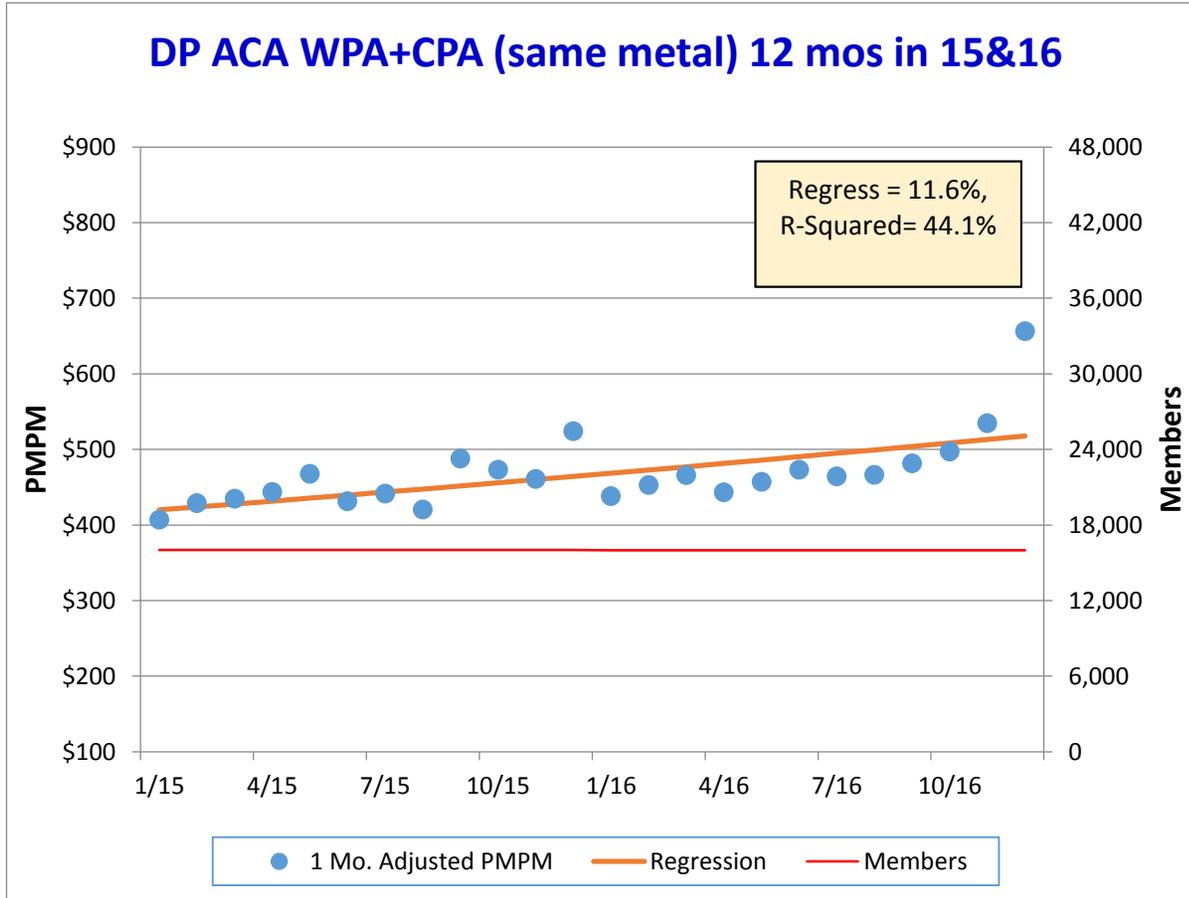
HHIC confirms that testing has been done to ensure that all presented rates are consistent.

Regression Analysis

DP ACA

Valuation Date: January 31, 2017

Incur Month	Memb	1 Mo. Adj. PMPM	Regress.
1/15	16,017	\$406.95	\$419.94
2/15	16,014	\$428.84	\$423.79
3/15	16,010	\$434.79	\$427.67
4/15	16,013	\$443.24	\$431.59
5/15	16,011	\$467.40	\$435.54
6/15	16,011	\$431.33	\$439.53
7/15	16,011	\$441.38	\$443.56
8/15	16,011	\$420.21	\$447.62
9/15	16,011	\$487.73	\$451.72
10/15	16,013	\$472.86	\$455.86
11/15	16,009	\$460.83	\$460.04
12/15	16,009	\$523.77	\$464.25
1/16	16,000	\$437.85	\$468.50
2/16	16,002	\$452.52	\$472.80
3/16	16,000	\$465.73	\$477.13
4/16	16,001	\$442.95	\$481.50
5/16	15,999	\$456.95	\$485.91
6/16	15,999	\$472.88	\$490.36
7/16	16,001	\$464.04	\$494.85
8/16	16,000	\$466.02	\$499.39
9/16	16,000	\$481.29	\$503.96
10/16	16,001	\$496.88	\$508.58
11/16	16,002	\$534.42	\$513.24
12/16	16,002	\$655.98	\$517.94



Notes:

PMPM scale (on left) is allowed charges. Enrollment scale (on right) is monthly membership.

Regression uses data from CY15 and CY16.

Cohorts, by segment, are all members with exactly 12 months in each of 2015 and 2016 and no metal level changes.

REGRESSION	
Slope:	1.009
Regress:	11.6%
R-Square	44.1%
Intercept:	\$372.99

Response to Objection 1 - Question 1b

CY2016 Benefit Richness	1.0385
CY2018 Benefit Richness	1.0284
Projected Change in Benefit Richness	0.9902
Induced Demand Factor Adjustment for URRT	-0.49%

HHS Age Curve and Tobacco Load Factors

Age Band	Age Factor 2018	Age Factor Pre2018	Tobacco Factor 2015	Non-Tobacco Member	Tobacco Member	All Members 2017	Billable Members 2017	Non-Tobacco Member	Tobacco Member	All Members 2016
0	0.765	0.635	1.000	0.39%	0.00%	0.39%	0.36%	0.78%	0.00%	0.78%
1	0.765	0.635	1.000	0.46%	0.00%	0.46%	0.44%	0.64%	0.00%	0.64%
2	0.765	0.635	1.000	0.48%	0.00%	0.48%	0.46%	0.58%	0.00%	0.58%
3	0.765	0.635	1.000	0.41%	0.00%	0.41%	0.40%	0.48%	0.00%	0.48%
4	0.765	0.635	1.000	0.42%	0.00%	0.42%	0.41%	0.63%	0.00%	0.63%
5	0.765	0.635	1.000	0.42%	0.00%	0.42%	0.41%	0.65%	0.00%	0.65%
6	0.765	0.635	1.000	0.48%	0.00%	0.48%	0.46%	0.71%	0.00%	0.71%
7	0.765	0.635	1.000	0.47%	0.00%	0.47%	0.46%	0.58%	0.00%	0.58%
8	0.765	0.635	1.000	0.49%	0.00%	0.49%	0.46%	0.68%	0.00%	0.68%
9	0.765	0.635	1.000	0.53%	0.00%	0.53%	0.50%	0.67%	0.00%	0.67%
10	0.765	0.635	1.000	0.44%	0.00%	0.44%	0.42%	0.80%	0.00%	0.80%
11	0.765	0.635	1.000	0.58%	0.00%	0.58%	0.57%	0.74%	0.00%	0.74%
12	0.765	0.635	1.000	0.49%	0.00%	0.49%	0.48%	0.80%	0.00%	0.80%
13	0.765	0.635	1.000	0.65%	0.00%	0.65%	0.63%	0.83%	0.00%	0.83%
14	0.765	0.635	1.000	0.64%	0.00%	0.64%	0.64%	0.76%	0.00%	0.76%
15	0.833	0.635	1.000	0.64%	0.00%	0.64%	0.64%	0.88%	0.00%	0.88%
16	0.859	0.635	1.000	0.66%	0.00%	0.66%	0.65%	0.93%	0.00%	0.93%
17	0.885	0.635	1.000	0.75%	0.00%	0.75%	0.75%	0.93%	0.00%	0.93%
18	0.913	0.635	1.000	0.69%	0.00%	0.69%	0.69%	1.06%	0.00%	1.06%
19	0.941	0.635	1.000	1.04%	0.02%	1.06%	1.05%	1.30%	0.00%	1.30%
20	0.970	0.635	1.000	1.15%	0.01%	1.16%	1.16%	1.32%	0.00%	1.32%
21	1.000	1.000	1.025	1.05%	0.02%	1.07%	1.07%	1.10%	0.03%	1.13%
22	1.000	1.000	1.025	0.98%	0.03%	1.02%	1.02%	1.12%	0.03%	1.15%
23	1.000	1.000	1.025	0.93%	0.05%	0.98%	0.98%	0.89%	0.07%	0.96%
24	1.000	1.000	1.025	0.74%	0.04%	0.78%	0.78%	0.86%	0.03%	0.89%
25	1.004	1.004	1.025	0.86%	0.05%	0.92%	0.92%	0.66%	0.04%	0.70%
26	1.024	1.024	1.025	1.46%	0.14%	1.59%	1.60%	1.31%	0.10%	1.41%
27	1.048	1.048	1.025	1.34%	0.11%	1.44%	1.45%	1.25%	0.11%	1.36%
28	1.087	1.087	1.025	1.44%	0.13%	1.58%	1.58%	1.17%	0.10%	1.27%
29	1.119	1.119	1.025	1.24%	0.13%	1.37%	1.38%	1.16%	0.08%	1.24%
30	1.135	1.135	1.025	1.25%	0.14%	1.39%	1.39%	0.98%	0.12%	1.10%
31	1.159	1.159	1.025	1.35%	0.16%	1.51%	1.51%	1.06%	0.12%	1.18%
32	1.183	1.183	1.025	1.22%	0.12%	1.34%	1.34%	1.05%	0.10%	1.16%
33	1.198	1.198	1.025	1.24%	0.12%	1.35%	1.36%	1.09%	0.11%	1.19%
34	1.214	1.214	1.025	1.26%	0.13%	1.39%	1.40%	1.12%	0.15%	1.27%
35	1.222	1.222	1.025	1.26%	0.17%	1.43%	1.44%	1.07%	0.14%	1.21%
36	1.230	1.230	1.025	1.23%	0.15%	1.38%	1.38%	1.14%	0.15%	1.28%
37	1.238	1.238	1.025	1.21%	0.13%	1.34%	1.34%	1.11%	0.10%	1.21%
38	1.246	1.246	1.025	1.23%	0.10%	1.33%	1.33%	1.00%	0.12%	1.11%
39	1.262	1.262	1.025	1.18%	0.10%	1.28%	1.28%	1.08%	0.12%	1.21%
40	1.278	1.278	1.100	1.18%	0.12%	1.30%	1.30%	1.17%	0.08%	1.25%
41	1.302	1.302	1.105	1.28%	0.09%	1.37%	1.38%	1.22%	0.08%	1.31%
42	1.325	1.325	1.112	1.26%	0.10%	1.36%	1.36%	1.20%	0.11%	1.31%
43	1.357	1.357	1.121	1.37%	0.09%	1.47%	1.47%	1.40%	0.12%	1.51%
44	1.397	1.397	1.132	1.47%	0.06%	1.53%	1.53%	1.45%	0.12%	1.57%
45	1.444	1.444	1.145	1.52%	0.09%	1.61%	1.61%	1.54%	0.11%	1.66%
46	1.500	1.500	1.160	1.65%	0.11%	1.77%	1.77%	1.58%	0.13%	1.71%
47	1.563	1.563	1.177	1.72%	0.12%	1.83%	1.84%	1.76%	0.11%	1.86%
48	1.635	1.635	1.196	1.69%	0.09%	1.78%	1.78%	1.75%	0.11%	1.86%
49	1.706	1.706	1.217	1.73%	0.06%	1.80%	1.80%	1.77%	0.13%	1.90%
50	1.786	1.786	1.225	1.86%	0.10%	1.96%	1.96%	1.83%	0.14%	1.96%
51	1.865	1.865	1.225	1.89%	0.12%	2.01%	2.02%	2.18%	0.14%	2.32%
52	1.952	1.952	1.225	2.26%	0.13%	2.39%	2.40%	2.21%	0.11%	2.32%
53	2.040	2.040	1.225	2.43%	0.15%	2.58%	2.58%	2.15%	0.16%	2.31%
54	2.135	2.135	1.225	2.28%	0.16%	2.44%	2.45%	2.42%	0.14%	2.56%
55	2.230	2.230	1.225	2.50%	0.14%	2.65%	2.66%	2.23%	0.14%	2.37%
56	2.333	2.333	1.225	2.65%	0.17%	2.82%	2.83%	2.62%	0.15%	2.77%
57	2.437	2.437	1.225	2.72%	0.16%	2.88%	2.88%	2.50%	0.11%	2.61%
58	2.548	2.548	1.225	2.61%	0.12%	2.73%	2.74%	2.83%	0.15%	2.98%
59	2.603	2.603	1.225	3.25%	0.12%	3.37%	3.38%	3.08%	0.15%	3.23%
60	2.714	2.714	1.225	3.18%	0.21%	3.38%	3.39%	3.25%	0.19%	3.44%
61	2.810	2.810	1.225	3.63%	0.20%	3.83%	3.84%	3.61%	0.19%	3.81%
62	2.873	2.873	1.225	4.19%	0.23%	4.42%	4.43%	4.13%	0.18%	4.32%
63	2.952	2.952	1.225	4.45%	0.24%	4.69%	4.71%	4.79%	0.24%	5.03%
64	3.000	3.000	1.225	5.02%	0.25%	5.26%	5.28%	3.16%	0.12%	3.27%
				94.51%	5.49%	100.00%	100.00%	94.77%	5.23%	100.00%
				27,737	1,610	29,347	29,258	30,805	1,698	32,503

Response to Objection 1 - Question 3

Projected for 2018	
Average Age Factor	1.809
Average Area Factor	1.031
Average Tobacco Factor	1.007
Average Demographic Factor	1.880
Currently inforce in 2017	
Average Age Factor	1.809
Average Area Factor	1.031
Average Tobacco Factor	1.007
Average Demographic Factor	1.880
2016 Base Experience	
Average Age Factor	1.727
Average Area Factor	1.017
Average Tobacco Factor	1.007
Average Demographic Factor	1.770
Projected vs Base Experience	1.062

Response to Objection 1 - Question 4

2016 PMPM Development	
BEP Member Months	322,335
Projected Normalized Allowed Claims	\$194,195,607
Projected Normalized Allowed PMPM	\$602.47
2018 PMPM Development	
Member Months (Feb 2017 Snapshot)	348,335
Projected Normalized Allowed Claims	\$208,180,127
Projected Normalized Allowed PMPM	\$597.64
2018 Morbidity Factor	0.992

Paid-to-Allowed Weighting

Plan ID	Metal Level	Projected Member Months*	Paid to Allowed Factor
70194PA0150005	Gold	9,290	0.850
70194PA0270003	Gold	1,471	0.850
70194PA0150003	Silver	3,388	0.722
70194PA0270002	Silver	904	0.722
70194PA0260001	Bronze	5,107	0.611
70194PA0300001	Bronze	28,169	0.595
70194PA0530001	Gold	19,535	0.850
70194PA0530002	Silver	138,304	0.739
70194PA0530004	Silver	-	0.674
70194PA0570001	Silver	10,254	0.732
70194PA0530006	Bronze	40,470	0.651
70194PA0530007	Bronze	-	0.607
70194PA0560001	Catastrophic	-	0.575
70194PA0540001	Gold	7,333	0.850
70194PA0540002	Silver	27,374	0.739
70194PA0540004	Silver	-	0.674
70194PA0580001	Silver	-	0.732
70194PA0540006	Bronze	-	0.651
70194PA0540007	Bronze	-	0.607
70194PA0550001	Catastrophic	-	0.575
Total		291,599	0.724

*Using Snapshot Enrollment Mix

Highmark Area Factors

Age Band	Age Factor 2018	Membership
1	0.970	0.93%
2	0.970	0.14%
4	0.970	4.85%
5	0.970	1.01%
6	1.040	14.72%
7	1.040	58.45%
9	1.020	19.91%
		100.00%
		29,347

Response to Objection 1 - Question 8

Part a)	
Average Age Factor	1.809
Child Cap Adjustment	1.003
Average Age Factor - Adjusted	1.804
Part b)	
Average Area Factor	1.031
Part c)	
Average Tobacco Factor	1.007
	0.993

HHS Age Curve

Age Band	Age Factor 2018	Age Factor Pre2018
0	0.765	0.635
1	0.765	0.635
2	0.765	0.635
3	0.765	0.635
4	0.765	0.635
5	0.765	0.635
6	0.765	0.635
7	0.765	0.635
8	0.765	0.635
9	0.765	0.635
10	0.765	0.635
11	0.765	0.635
12	0.765	0.635
13	0.765	0.635
14	0.765	0.635
15	0.833	0.635
16	0.859	0.635
17	0.885	0.635
18	0.913	0.635
19	0.941	0.635
20	0.970	0.635
21	1.000	1.000
22	1.000	1.000
23	1.000	1.000
24	1.000	1.000
25	1.004	1.004
26	1.024	1.024
27	1.048	1.048
28	1.087	1.087
29	1.119	1.119
30	1.135	1.135
31	1.159	1.159
32	1.183	1.183
33	1.198	1.198
34	1.214	1.214
35	1.222	1.222
36	1.230	1.230
37	1.238	1.238
38	1.246	1.246
39	1.262	1.262
40	1.278	1.278
41	1.302	1.302
42	1.325	1.325
43	1.357	1.357
44	1.397	1.397
45	1.444	1.444
46	1.500	1.500
47	1.563	1.563
48	1.635	1.635
49	1.706	1.706
50	1.786	1.786
51	1.865	1.865
52	1.952	1.952
53	2.040	2.040
54	2.135	2.135
55	2.230	2.230
56	2.333	2.333
57	2.437	2.437
58	2.548	2.548
59	2.603	2.603
60	2.714	2.714
61	2.810	2.810
62	2.873	2.873
63	2.952	2.952
64	3.000	3.000

Projection	Snapshot	Base Period
0.39%	0.56%	0.78%
0.46%	0.46%	0.64%
0.48%	0.42%	0.58%
0.41%	0.34%	0.48%
0.42%	0.45%	0.63%
0.42%	0.46%	0.65%
0.48%	0.51%	0.71%
0.47%	0.42%	0.58%
0.49%	0.49%	0.68%
0.53%	0.48%	0.67%
0.44%	0.58%	0.80%
0.58%	0.53%	0.74%
0.49%	0.57%	0.80%
0.65%	0.60%	0.83%
0.64%	0.54%	0.76%
0.64%	0.63%	0.88%
0.66%	0.67%	0.93%
0.75%	0.67%	0.93%
0.69%	0.91%	1.06%
1.06%	1.12%	1.30%
1.16%	1.14%	1.32%
1.07%	0.97%	1.13%
1.02%	0.99%	1.15%
0.98%	0.83%	0.96%
0.78%	0.76%	0.89%
0.92%	0.80%	0.70%
1.59%	1.61%	1.41%
1.44%	1.55%	1.36%
1.58%	1.45%	1.27%
1.37%	1.42%	1.24%
1.39%	1.30%	1.10%
1.51%	1.40%	1.18%
1.34%	1.37%	1.16%
1.35%	1.41%	1.19%
1.39%	1.49%	1.27%
1.43%	1.36%	1.21%
1.38%	1.44%	1.28%
1.34%	1.36%	1.21%
1.33%	1.25%	1.11%
1.28%	1.36%	1.21%
1.30%	1.27%	1.25%
1.37%	1.33%	1.31%
1.36%	1.33%	1.31%
1.47%	1.54%	1.51%
1.53%	1.60%	1.57%
1.61%	1.62%	1.66%
1.77%	1.67%	1.71%
1.83%	1.81%	1.86%
1.78%	1.81%	1.86%
1.80%	1.85%	1.90%
1.96%	1.95%	1.96%
2.01%	2.30%	2.32%
2.39%	2.30%	2.32%
2.58%	2.30%	2.31%
2.44%	2.55%	2.56%
2.65%	2.46%	2.37%
2.82%	2.86%	2.77%
2.88%	2.70%	2.61%
2.73%	3.09%	2.98%
3.37%	3.34%	3.23%
3.38%	3.38%	3.44%
3.83%	3.75%	3.81%
4.42%	4.25%	4.32%
4.69%	4.96%	5.03%
5.26%	5.28%	3.27%
100.00%	100.00%	100.00%
29,347	30,200	32,503

Response to Objection 1 - Question 12

Experience Period Average Age	42
Snapshot Average Age	44
Projected Average Age	44

TO: Ms. Rashmi Mathur, ASA, MAAA, Actuary
Bureau of Life, Accident & Health Insurance
Pennsylvania Insurance Department

FROM: ██████████, Actuarial Manager
Highmark Inc.

DATE: July 14, 2017

SUBJECT: HM Health Insurance Company 2018 Individual Market Rates
Response to July 7, 2017 Objection Letter
Filing Number: 1A-DP-17-HHIC
SERFF Tracking Number: HGHM-131020572

Below are HHIC's responses to your objection letter dated July 7, 2017. We have included the questions along with the responses for your convenience.

1. Regarding the response to Question 1:

a) The December 2016 estimated adjusted PMPM provided in the response to Question 1a appears quite high relative to the other months provided and appears to show a seasonality impact far greater than was observed in December 2015. Please provide updated estimated adjusted PMPMs by incurral month and regression results using at least three months of run-out (e.g. a Valuation Date equal to March 31, 2017 or later).

b) With respect to the December 2016 adjusted PMPM, please provide the component of the \$655.98 value which is associated with paid claims (as of January 31, 2017) and that which is associated with IBNR.

c) Please provide the development of the CY2016 and CY2018 Benefit Richness factors provided in the response to Question 1b.

a) We agree that December is the highest adjusted PMPM for both years and that a seasonality factor definitely occurs due to that. In general, the primary drivers include members reaching calendar year out-of-pockets, anticipated changes of coverage for the upcoming renewal year, anticipation changes in members switching markets, and the amount of retroactive cancellations that occur in the month of December.

Please see the exhibit named "Response Q1a – Exhibit 1" for the revised regression with run-out thru March. Additionally, "Response Q1a – Exhibit 2" was included as an additional regression based on CY2016 only rather than a two-year period for reference

b) The completion factor used in the original regression study for December was 0.835.

c) The CY2016 and CY2018 benefit richness factors were calculated by applying the metal level distribution of the each year to the following factors: Platinum = 1.15, Gold = 1.08, Silver = 1.03, Bronze = 1.00, and Catastrophic = 0.92.

2. Regarding the response to Question 3:

a) In the calculation being used to develop the demographic adjustment equal to 1.062, please explain why the 2016 Base Experience factors are calculated using the 2016 age factors instead of the 2018 age factors.

b) By using two different sets of rating factors for the calculation, the demographic adjustment appears to not only measure the anticipated impact to costs due to the change in projected demographic mix between the base period and 2018, but also the change in proposed rating factors. Please confirm and clarify why it is appropriate to incorporate the change in proposed rating factors (age and tobacco) in the development of the projected Index Rate.

Response:

- a) In order to capture the rate impact of all rating factors, the pre-2018 age curve was used in the base period and the 2018 age curve was used in the 2018 rating period.
- b) We agreed. The overall rate increase should reflected the impact of change in the age curve as well as the change in the demographic mixed.

3. Regarding the response to Question 4:

a) Please provide numerical support for the \$194,195,607 2016 "Projected Normalized Allowed Claims" and the \$208,180,127 2018 "Projected Normalized Allowed Claims" from the tab "PID Response - Q4" from the provided file "1A-DP-17-HHIC Objection 1 Response Exhibits.xlsx), including the following items for each of the two figures referenced in your response:

 Starting non-normalized allowed claims and membership volumes

 Demographic normalization factor

 Trend normalization factor

 Projected risk normalization factor

 Any other normalization factors which were applied

b) Please reconcile the 348,335 "Member Months (Feb 2017 Snapshot)" with the provided February 1, 2017 membership equal to 30,200.

Response:

- a) The development can be found in the "Response – Q3" tab of the attached worksheet.
- b) The February 1, 2017 membership of 30,200 represents the total number of members enrolled as of that point in time. The 348,335 member months was calculated by taking the snapshot membership by coverage effective date and deriving the total number of member months. Additionally, in instances where there were plan discontinuations and service area changes, only a subset of the total snapshot membership was used in the development of the morbidity factor.

4. 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.

5. 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 include that CSR payments and advance payment of premium credits (APTCs) will continue until the end of 2018, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout

2018. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. One of these uncertainties includes the prospective enforcement of the ACA individual mandate. 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.

6. 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

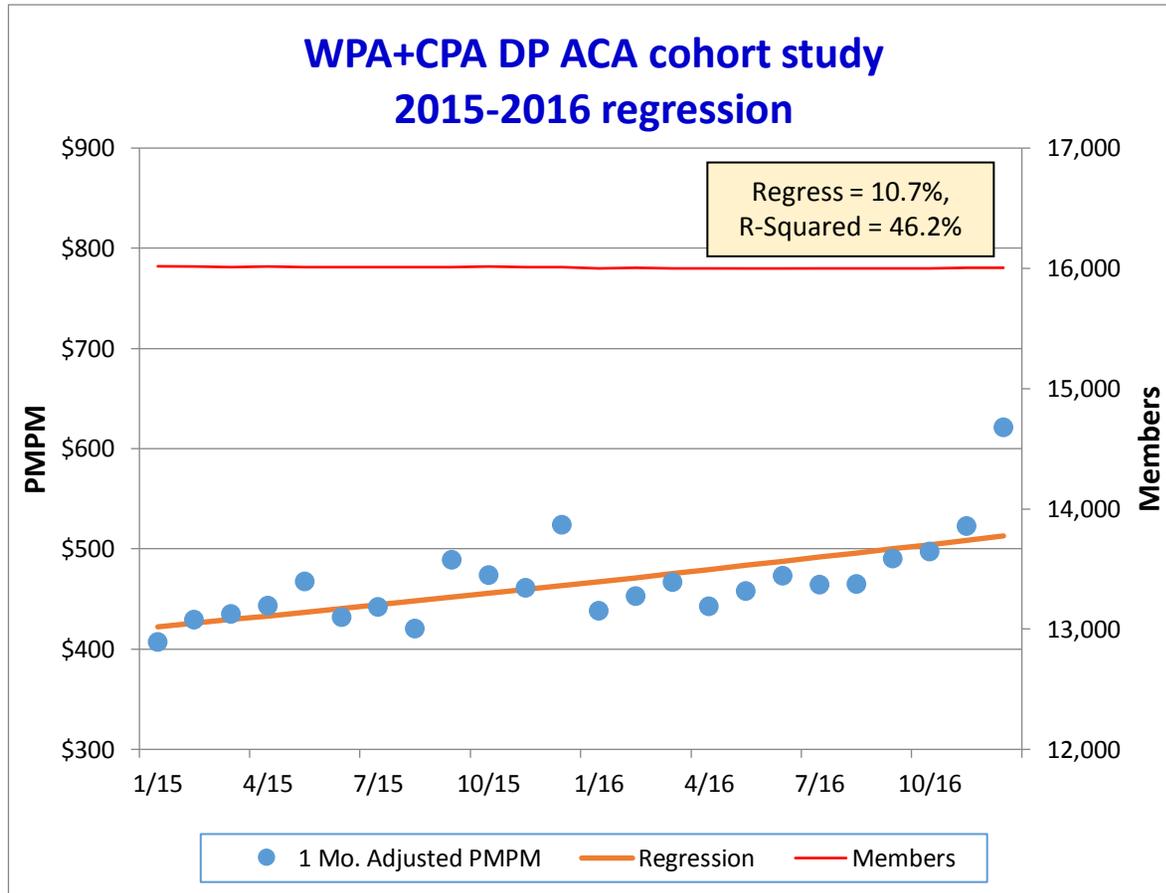
Please remain cognizant of the limited redactions as outlined on pages 3 and 4 of the 2018 Guidance. Only those specific items may be redacted. Since AV screenshots and commission schedules are proprietary, they should not be included in this public PDF. Additionally, please ensure that documents and 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, although due to SERFF file size limitations, the Public Rate Filing PDF may need to be split into two files. Please note that since Question #2 from the Department's Rate Filing Objection Letter dated 06/16/2017 pertained to relative risk levels (i.e. the risk adjustment development), the Company included a redacted response to the 06/16/2017 Rate Filing Objection Letter in its Public Rate Filing PDF.

Regression Analysis
DP ACA by region

Valuation Date: March 31, 2017



Incur Month	Memb	1 Mo. Adj. PMPM	Regress.
1/15	16,017	\$407.13	\$422.26
2/15	16,014	\$429.03	\$425.85
3/15	16,010	\$435.06	\$429.47
4/15	16,013	\$443.37	\$433.12
5/15	16,011	\$467.58	\$436.80
6/15	16,011	\$431.61	\$440.51
7/15	16,011	\$441.64	\$444.25
8/15	16,011	\$420.54	\$448.03
9/15	16,011	\$488.60	\$451.84
10/15	16,013	\$473.30	\$455.68
11/15	16,009	\$461.05	\$459.55
12/15	16,009	\$524.13	\$463.45
1/16	16,000	\$438.05	\$467.39
2/16	16,002	\$452.55	\$471.36
3/16	16,000	\$466.79	\$475.37
4/16	16,001	\$442.31	\$479.41
5/16	15,999	\$457.99	\$483.48
6/16	15,999	\$473.10	\$487.59
7/16	16,001	\$464.22	\$491.74
8/16	16,000	\$464.56	\$495.91
9/16	16,000	\$490.37	\$500.13
10/16	16,001	\$496.92	\$504.38
11/16	16,002	\$522.42	\$508.66
12/16	16,002	\$621.12	\$512.99

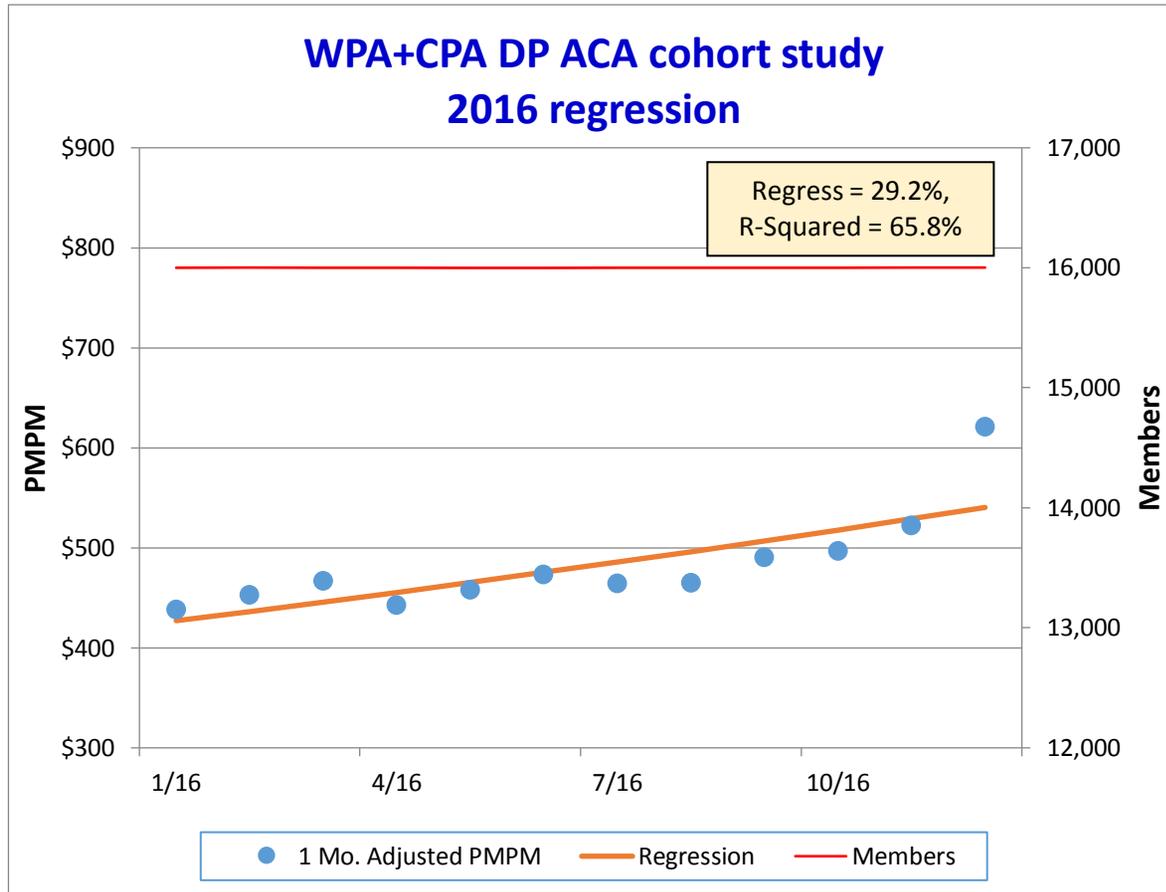
Notes:

PMPM scale (on left) is allowed charges. Enrollment scale (on right) is monthly membership. Regression uses data from CY15 and CY16. Cohorts, by segment, are all members with exactly 12 months in each of 2015 and 2016. Monthly PMPMs restated from Jan-17 valuation using an adjustment factor to make comparable to Mar-17 valuation.

REGRESSION	
Slope:	1.008
Regress:	10.7%
R-Square	46.2%
Intercept:	\$378.28

Regression Analysis
DP ACA by region

Valuation Date: March 31, 2017



Incur Month	Memb	1 Mo. Adj. PMPM	Regress.
1/16	16,000	\$438.05	\$427.17
2/16	16,002	\$452.55	\$436.39
3/16	16,000	\$466.79	\$445.82
4/16	16,001	\$442.31	\$455.45
5/16	15,999	\$457.99	\$465.28
6/16	15,999	\$473.10	\$475.33
7/16	16,001	\$464.22	\$485.59
8/16	16,000	\$464.56	\$496.08
9/16	16,000	\$490.37	\$506.79
10/16	16,001	\$496.92	\$517.74
11/16	16,002	\$522.42	\$528.92
12/16	16,002	\$621.12	\$540.34

Notes:

PMPM scale (on left) is allowed charges. Enrollment scale (on right) is monthly membership. Regression uses data from CY16. Cohorts, by segment, are all members with exactly 12 months in each of 2015 and 2016. Monthly PMPMs restated from Jan-17 valuation using an adjustment factor to make comparable to Mar-17 valuation.

REGRESSION	
Slope:	1.022
Regress:	29.2%
R-Square	65.8%
Intercept:	\$250.39

Morbidity Factor Development	2016	2018
Member Months	322,335	348,335
Medical Allowed Claims	\$278,971,648	\$303,950,311
2018 Morbidity Adjustment		1.0471
2018 Non-EHB		0.9980
2018 Trend Factor @ 11% Trend	1.2321	1.2321
Demographic Factor	1.7700	1.8798
Projected Normalized Allowed Claims	\$194,195,607	\$208,180,127
Projected Normalized Allowed PMPM	\$602.47	\$597.64
2018 Morbidity Factor		0.992

TO: Ms. Rashmi Mathur, ASA, MAAA, Actuary
Bureau of Life, Accident & Health Insurance
Pennsylvania Insurance Department

FROM: ██████████, Actuarial Manager
Highmark Inc.

DATE: July 20, 2017

SUBJECT: HM Health Insurance Company 2018 Individual Market Rates
Response to July 19, 2017 Objection Letter
Filing Number: 1A-DP-17-HHIC
SERFF Tracking Number: HGHM-131020572

Below are HHIC's responses to your objection letter dated July 19, 2017. We have included the questions along with the responses for your convenience.

1. In the most recent set of responses provided for each of the Individual rate filings, the quantitative development of the 2018 Change in Morbidity factor was provided in Excel. Based on our review of the calculations, the "2018 Morbidity Adjustment" factor varies for each filing as shown in the table below:

File Name "2018 Morbidity Adjustment"
FPH PID Objection 2 - PID 1.0646
FPLIC PID Objection 2 - PID 0.9561
1A-DP-17-HI Response 2 1.0774
HCC PID Objection 2 - PID 1.1589
HHIC PID Objection 2 - PID 1.0471
HSR PID Objection 2 - PID 1.0020

- a) Please clarify what the "2018 Morbidity Adjustment" factors are accounting for in the calculations provided.
- b) Additionally, describe how whatever is being accounted for by the "2018 Morbidity Adjustment" is different from what is already reflected in the comparison of the 2016 and 2018 PMPMs when using the values provided in cells C5:D7 of the Excel files.
- c) Please address why it is reasonable and appropriate that the "2018 Morbidity Adjustment" factors vary so significantly for each of the Individual filings (e.g. 0.9561 for FPLIC and 1.1589 for HHC).
- d) Please provide additional detail regarding the development of the "2018 Morbidity Adjustment" factors, including a specific description of their quantitative development.

Response

- a) The morbidity adjustment factor accounts for the anticipated population difference between the base period and the anticipated membership for 2018. The required 2016 base data does not align with either the 2017 or 2018 product offerings or expected insured population for the company. Therefore, an adjustment is necessary to arrive at the anticipated population for 2018. This adjustment factor took into consideration the 2017 open enrollment membership along with anticipated changes in 2018 offerings for the corresponding counties.

- b) Similar to the response to question 1a, the morbidity adjustment reflects the adjustment to the average 2016 county experience in order to account for anticipated population shifts in the market.
- c) Each filing is setting rates for different populations with varying product designs across different geographic areas. There has been considerable changes in those variables between 2016 and 2018, as outlined in the Actuarial Memorandum. The result is that each filing has a different relationship between the required base period experience and the anticipated ultimate 2018 experience.
- d) Similar to the responses to questions 1a, 1b and 1c, the adjustment was necessary to bring the required 2016 base period to an anticipated adequate claim level for the market.

2. The following questions are related to risk adjustment calculations:

- a) **Please provide the actual 2016 risk adjustment receipt PMPM for HHIC in the Individual market based on the Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers for the 2016 Benefit Year.**
- b) **Please describe how the proposed rate increase would change if the actual 2016 risk adjustment receipt PMPM had been assumed for 2018 rather than the current assumption (i.e. \$15.98 receipt PMPM).**
- c) **To the extent the projected risk adjustment receipt for HHIC in 2018 is significantly lower than the actual risk adjustment receipt for HHIC in 2016, please demonstrate quantitatively where in the development of the Index Rate that the 2016 HHIC base experience is being adjusted to reflect a morbidity level which is significantly more consistent with that of the statewide (Individual market) average.**

Response

- a) \$153.32 PMPM receivable. Please note that this number is not directly available in public documents.
- b) Changing the risk adjustment transfer payment assumption to reflect the actual 2016 transfers would result in a higher proposed rate increase. That would not be a valid assumption since the historical transfers would not be consistent with the expected risk level of the expected insured population in 2018.
- c) Theoretically, it is anticipated that changes in morbidity would have a corresponding change in risk transfer when all other factors affecting risk adjustment transfer payments remain the same. However, observed changes in market dynamics demonstrate that those other factors change annually and are likely to continue to change until the market reaches a steady state amongst the issuers. As such, we believe the combination of our risk adjustment and morbidity assumptions reasonably account for the expected insured population in 2018.