May 19, 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 (HHIC) 2018 ACA Rate Filing (Small Group Market)
HHIC Filing # 1A-SG-HHIC-2017 (SERFF Filing # HGHM-131014792)

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

Dear Ms. Fabian-Marks:

This Filing includes the Highmark Health Insurance Company (HHIC) (NAIC # 71768; HIOS Issuer ID # 70194) Small Group Market Off Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2018**.

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

1. Company Name & NAIC #: **Highmark Health Insurance Company NAIC # 71768 ("Company")**

2. Market: **Small Group ("Market")**

3. On or Off Exchange: This Company's products are offered **Off Exchange only**

4. Effective date of coverage: **January 1, 2018**

5. Average rate change requested: **3.28% increase**

6. Range of rate change requested: **-0.9% to 20.8%** (PA Actuarial Memorandum Exhibits); -0.47% to 7.23% (URRT Worksheet 2 Row 27 Cumulative Rate Change % (over 12 mos prior))

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

8. Rating Areas and the change from 2017: **Regions 1, 2, 4, 5, 6, 7, 9** (Western and Central PA)

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

9. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Gold and Bronze**

10. Current number of covered lives and of policyholders as of February 1, 2017: **859 covered lives; 542 policyholders**

11. Number of plans offered in 2018 and the change this represents from 2017: **4**

    The Company offered 12 plans in 2017. For 2018, the Company is removing its 8 On Exchange 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 number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA18-125072137** affecting the following Company products and forms:

Product Name / Type	**Contract Form & SERFF #**
Shared Cost PPO	HHIC/PPO-6; HGHM-131011613
Health Savings HDHP	HHIC/HDHP-6; HGHM-131016822

13. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 70194, Company Filing # 1A-SG-HHIC-2017 (SERFF Filing # HGHM-131014792)**

Additional Filing Disclosures

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. For the Department's benefit, the Excel files have retained their formulas to the extent possible.

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted to HIOS. CMS is requesting that only the initial URRT and the final URRT be submitted to HIOS.

Request for Confidentiality

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

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

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

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

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

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

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

Sincerely,

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

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

Highmark Insurance Company (HHIC) – Small Group Plans

Rate request filing ID # HGHM-131014792- 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:	3.28%[1]
Revised requested average rate change:	N/A[1]
Range of requested rate change:	-0.9% to 20.8%
Effective date:	January 1, 2018
People impacted:	859
Available in:	Regions 1, 2, 4, 5, 6, 7, 9

Key information

Jan. 2016-Dec. 2016 financial experience

Premiums	$397,342,319
Claims	$315,921,321
Administrative expenses	$39,246,466
Taxes & fees	$18,472,852
Company made (after taxes)	**$23,701,680**

The company expects its annual medical costs to increase **9.0%**.

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

Claims:	85.53**%**
Administrative:	9.03**%**
Taxes & fees:	5.44%
Profit:	0.00**%**

Explanation of requested rate change

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

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

Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file "PA Actuarial Memorandum Rate Exhibits 2018 - Final Annual Protected - HHIC - Final.xlsx" submitted with this filing containing the department's required tables.

Note that for the remainder of this document, "Company" refers to Highmark Health Insurance Company, "Market" refers to Small Group, and "Rating Area" refers to Pennsylvania Rating Regions 1, 2, 4, 5, 6, 7, and 9 (Western and Central, PA). No Service Area changes were made since the last approved filing.

B. Rate History and Proposed Variations in Rate Changes

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

Year	Avg. Increase	SERFF ID#
2017	-6.0%	HGHM-130535961
2016	9.1%	HGHM-130064390
2015	26.1%	HGHM-129610928

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

C. Average Rate Change

The average rate change from Table 10, column AC is a 3.28% increase. The rate change presented in this table reflects the average rate change over 2017 for the entire plan year, premium weighted based on the anticipated distribution of quarterly renewals.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, cell AN13, is a 5.9% increase. This rate change reflects the change for first quarter 2018 rates over first quarter 2017 rates. The first quarter rate change shown in Table 11 will be higher than the rate change for the entire 2018 plan year shown in Table 10 since the first quarter 2017 rate did not include the Health Insurance Provider Fee, and the second, third, and fourth quarter 2017 rates included a pro rata component for the 2018 Health Insurance Provider Fee while the 2018 quarterly rates include the same percentage of premium fee each quarter.

The Percent Increase over the Experience Period from the URRT Worksheet 1, cell V45, is 34.37%; and the Percent Increase, Annualized, from cell V46, is 15.92%.

As noted in the URR Part III Actuarial Memorandum, the average rate increase is 1.17% weighted on the projected enrollment for renewing plans in the URRT. Please note that the rate increases by plan design will differ between the PID's PA Actuarial Memorandum Rate Exhibits 2018 - Final Annual Protected.xlsx template and the URRT worksheet 2 row 27 since we maintained the 2017 quarterly distribution of enrollment as filed last year when calculating the average 2017 Calibrated Plan Adjusted Index Rate PMPMs in column Z of table 10 in the PA Rate Exhibits while the URRT utilizes a consistent enrollment distribution by quarter for both years based on the 2018 projected distribution.

D. Membership Count (Table 1)

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

E. Benefit Changes

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

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

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2016 calendar year results for all non-grandfathered policies (including transitional policies) in the single risk pool, with run out through January 2017. This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). As requested, the transitional policy experience is broken out in the "Supplemental Exhibits - HHIC - ver 2018.xlsx" file included in this filing, on the worksheet labeled "Table 4 Transitional".

The components of this exhibit were developed as follows:

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

  Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates, while Table 2 has the Prescription Drug Rebates separately

identified. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.

- There are no non-EHB benefits or costs in the experience period.
- There are no capitated claim services in the experience period.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period. This amount is developed based on an analysis of Company data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk transfer component profile. This Market-wide profile is developed from available Market data, including the Interim Summary Report for 2016 risk adjustment published by CMS, the PA Insurance Department's calculation of 2016 risk adjustment transfer amounts using the 2/10/2017 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.
- The Small Group Market is ineligible for Reinsurance Recoveries.

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

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

The experience period data for this Company is large enough to be fully credible. The results are based 100% on the experience period data, adjusted as described herein.

For the trend component development, the Company uses results from the combined experience of the following companies within the Highmark corporate structure: Highmark Inc., Highmark Choice Company, Highmark Health Insurance Company, Highmark Benefits Group, and Highmark Coverage Advantage. The combined experience used is limited to the Company's Rating Area and Market, and provides a more credible base to analyze the trend components impacting the business in the Company's Market.

Since the combined company experience is used in the trend analysis, the Company has provided Tables 3b and 4b within this filing submission.

H. Trend Identification (Table 3)

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

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

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

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2017 and 2018, an annual overall claim trend of 8.8% (5% cost; 3.62% utilization) was selected for the 2018 rate development. Please refer to the "Trend Support" exhibit in the "Supplemental Exhibits - HHIC - ver 2018.xlsx" file showing the historical and projected normalized claim values for the Company's trend determination, along with our proposed rate trend.

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

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

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

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

factors, and account for these in our rate development in the pricing under specific benefit designs.

I. Historical Experience (Table 4)

Table 4 presents the most recent 36 months (3 calendar years) of Company data with run-out through January 2017.

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

Since this table includes experience from transitional policies, the transitional policy experience by year is broken out in the "Supplemental Exhibits - HHIC - ver 2018.xlsx" file included in this filing, on the worksheet labeled "Table 4 Transitional".

2. Rate Development & Change

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

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

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

Please see the worksheet named "Table 5 Support" in the "Supplemental Exhibits - HHIC - ver 2018.xlsx" file for the calculation of these factors from our experience period data and projected rate results.

Our initial step in developing the index rates is to determine the expected covered membership for 2018. We estimate the covered member base by adjusting for those groups known to have lapsed

during 2016, and those that we expect will lapse in 2017. Then we add in expected new business from groups with current transitional coverage moving to ACA plans, and groups currently with another carrier.

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

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

- Pediatric Dental ($0.21) – The estimated cost to add the pediatric dental EHB services is $0.21 PMPM. Pediatric dental costs from the EHB package are included in our experience period claims for ACA business, but not for transitional business. Thus we need to add a charge for those transitional policies that we expect will move to ACA coverage by 2018. This $0.21 PMPM cost is determined from an estimated dental cost of $24.21 PMPM for members aged 0-18 (provided by our dental vendor and developed based on dental experience for members 0-18 priced at 2018 benefit levels for this Market and Rating Area). It was projected that approximately 21.3% of the Small Group members will be between the ages of 0-18, based upon the 2016 membership distribution, and that approximately 4.1% of the 2018 ACA business was in transitional coverage in the 2016 experience period. Therefore, the estimated cost of pediatric dental was calculated as follows: $24.21 x 21.3% x 4.1% = $0.21.
- Pediatric Vision ($0.62) – The pediatric vision cost of $0.62 was provided by our vision vendor, Davis Vision.
- Pharmacy Rebates (-$7.29) – The Company is expecting an increase in its Pharmacy rebates from the 2016 experience period to the 2018 rating period. This change in Pharmacy Rebates is due to new levels of negotiated rebates with our pharmaceutical vendor. For the Company, rebate savings are expected to increase from $9.21 PMPM in the experience period to $16.51 PMPM in the rating period. This increase in rebates reduces the 2018 projected costs by $7.29 PMPM.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the "Supplemental Exhibits - HHIC - ver 2018.xlsx" file in the "Table 5 Paid-to-Allowed" worksheet. As shown in this exhibit, the projected paid to allowed ratio from the membership projections by plan included in Worksheet 2 is consistent with the value shown in Worksheet 1, Section III.

Table 5 reflects that we are assuming a Projected Risk Adjustment receipt in the projection period of $0.68 PMPM. This amount reflects an anticipated risk transfer receipt of $0.80, less a monthly charge of $0.14 for the CMS stipulated Risk Adjustment User Fee in 2018 of $1.68 for the year. This value of $0.66 is trended by the average 2018 pricing trend to arrive at the value of $0.68 reflected in Table 5.

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

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

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

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

B. Retention Items (Table 6)

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

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

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

- $2.46 per member per annum for the Patient Centered Outcomes Research Fee (0.04% of premium);
- 2.0% for PA Premium Tax; and
- 3.4% for Health Insurance Providers Fee.

Note the following regarding plan level retention items:

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

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

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

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

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

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

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

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

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

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

- The 2-year trend shown in the URRT (Cost and Utilization components combined) would include the anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period. This trend component is removed from the URRT Trend (2-Year Trend Factor) shown in Table 9 to be consistent with the reporting from Table 3.
- The adjustment representing the anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period is included in the URRT "Other" factor shown in Table 9 (see preceding comment).
- The Risk Adjustment shown in Table 9 is the average risk adjustment charge for the projected experience year. In the URRT, the Projected Risk Adjustments represent the risk transfer adjustment for January 1 effective dates only.
- Taxes and Fees shown in Table 9 differ from the Taxes and Fees from the URRT as the Table 9 separates out the Exchange User Fee into a separate line item. In the URRT the Exchange User Fee is included in the Taxes and Fees line item.

The PA Insurance Department recently issued an updated "PA Actuarial Memorandum Rate Exhibits 2018" file correcting cell K72's formula to reference the "Total Applied Trend Projection factors" instead of the "Total Annual Trend factors." We would propose several additional formula updates to Table 9:

- Change Cell K76 from =C31 to =-C31
- Change Cell K80 to multiply by K53 (average Network)
- Change Cell K82 to multiply by K52 (average Richness)

Making these changes results in rates increases in cell F97 that are closer to F70, but they still do not match, possibly due to another formula that may need to be adjusted in the spreadsheet to account for small group quarterly rates and their application in the rate components in table 8.

3. Plan Rate Development (Table 10)

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

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and

Tobacco Surcharge Adjustment Factor in order to calculate the Pure Premium. The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate. Since each component of the Calibrated Plan Adjusted Index Rate is applied multiplicatively (including the Plan AV Pricing Value), plan premiums are in proportion to the Plan AV Pricing Values.

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

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

The requested Induced Utilization Exhibit was completed and it presented within the "Supplemental Exhibits - HHIC - ver 2018.xlsx" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.0711. In multiplying the Induced Utilization column (8) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization), which are the CMS-prescribed assumptions used in the risk adjustment transfer calculation. These factors have been unchanged since they were originally developed for the 2014 rating period.

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

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age factor in the base rate development. Support for the calibration factors is shown in the "Supplemental Exhibits - HHIC - ver 2018.xlsx" file on the worksheet named "Table 10 Calibration Factors".

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2018. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 5.9% increase, while the "percent rate change requested" from the SERFF Rate Review Detail Screen (and Table 10) is 3.28%. This difference in increases between the tables is due to the application of the prorated Health Insurance Providers Fee that was applied

quarterly to the 2017 rates. This causes the rate increases reflected in Table 10 to decrease in subsequent quarters, and the average rate increase for the entire plan year to be lower than the first quarter only increase that is shown in Table 11.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

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

B. Geographic Factors (Table 13)

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

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

C. Network Factors (Table 14)

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

D. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2017 service area and its proposed 2018 service area in the file "Pennsylvania Counties Map - 2018 Filings - HHIC.ppt" submitted with this filing. There are no proposed changes to the Company's service area from 2017 to 2018, although the Company will no longer be selling On Exchange products in 2018.

E. Composite Rating

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

6. Actuarial Certifications

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

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

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

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

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

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

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

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

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

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

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

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

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

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2018 Rate Filing Justification.

Signed: [Redacted]

Date: 05/19/2017

Highmark Health Insurance Co. (HHIC)
2018 Small Group Rate Filing
Transitional Policy Data by Year from Table 4
Company: HHIC

Year	Premium	Allowed Claims (Net of Rx Rebates)	Ultimate Incurred Claims (Net of Rx Rebates)	Member Months
2014	$ 689,390,951	$ 764,263,121	$ 664,025,484	1,980,653
2015	$ 476,999,173	$ 444,651,355	$ 379,326,758	1,223,922
2016	$ 392,410,696	$ 362,487,143	$ 312,756,288	950,604

Highmark Health Insurance Co. (HHIC)
2018 Small Group Rate Filing
Trend Exhibit
Western and Central, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-14	195,769	$ 457.42		
Feb-14	195,124	$ 441.71		
Mar-14	194,739	$ 468.66		
Apr-14	193,358	$ 483.63		
May-14	192,301	$ 460.61		
Jun-14	191,752	$ 451.83		
Jul-14	187,281	$ 480.25		
Aug-14	186,892	$ 455.69		
Sep-14	185,980	$ 467.95		
Oct-14	183,897	$ 536.51		
Nov-14	182,039	$ 482.87		
Dec-14	155,936	$ 481.58	$ 471.94	
Jan-15	148,910	$ 493.07	$ 474.66	
Feb-15	147,485	$ 458.21	$ 476.52	
Mar-15	146,458	$ 508.18	$ 479.46	
Apr-15	144,861	$ 474.88	$ 478.74	
May-15	144,318	$ 455.56	$ 478.81	
Jun-15	143,690	$ 476.97	$ 481.32	
Jul-15	141,240	$ 491.28	$ 482.16	
Aug-15	140,453	$ 455.89	$ 482.83	
Sep-15	139,786	$ 491.15	$ 484.99	
Oct-15	136,899	$ 515.77	$ 482.02	
Nov-15	135,529	$ 500.94	$ 483.42	
Dec-15	119,708	$ 483.80	$ 483.62	2.5%
Jan-16	115,351	$ 478.93	$ 482.44	1.6%
Feb-16	114,159	$ 518.97	$ 487.21	2.2%
Mar-16	112,315	$ 526.98	$ 488.09	1.8%
Apr-16	110,392	$ 497.12	$ 489.97	2.3%
May-16	108,518	$ 495.44	$ 493.63	3.1%
Jun-16	106,994	$ 533.17	$ 498.10	3.5%
Jul-16	104,072	$ 489.48	$ 498.15	3.3%
Aug-16	103,112	$ 561.16	$ 506.98	5.0%
Sep-16	102,092	$ 526.50	$ 510.06	5.2%
Oct-16	100,287	$ 538.60	$ 511.62	6.1%
Nov-16	99,299	$ 557.86	$ 516.28	6.8%
Dec-16	88,996	$ 555.18	$ 522.08	8.0%
Jan-17	89,006	$ 563.10	$ 529.05	9.7%
Feb-17	89,006	$ 540.05	$ 530.80	8.9%
Mar-17	89,006	$ 601.28	$ 536.43	9.9%
Apr-17	89,006	$ 533.47	$ 539.91	10.2%
May-17	89,006	$ 584.23	$ 547.54	10.9%
Jun-17	89,006	$ 577.17	$ 551.23	10.7%
Jul-17	89,006	$ 554.65	$ 557.26	11.9%
Aug-17	89,006	$ 601.73	$ 560.48	10.6%
Sep-17	89,006	$ 564.61	$ 564.00	10.6%
Oct-17	89,006	$ 608.44	$ 570.03	11.4%
Nov-17	89,006	$ 617.04	$ 575.08	11.4%
Dec-17	89,006	$ 568.74	$ 576.21	10.4%
Jan-18	89,006	$ 630.00	$ 581.79	10.0%
Feb-18	89,006	$ 585.44	$ 585.57	10.3%
Mar-18	89,006	$ 633.73	$ 588.27	9.7%
Apr-18	89,006	$ 597.79	$ 593.63	9.9%
May-18	89,006	$ 630.71	$ 597.51	9.1%
Jun-18	89,006	$ 607.41	$ 600.03	8.9%
Jul-18	89,006	$ 620.88	$ 605.54	8.7%
Aug-18	89,006	$ 649.04	$ 609.49	8.7%
Sep-18	89,006	$ 592.69	$ 611.83	8.5%
Oct-18	89,006	$ 678.98	$ 617.70	8.4%
Nov-18	89,006	$ 666.12	$ 621.79	8.1%
Dec-18	89,006	$ 621.36	$ 626.18	8.7%

Proposed Annual Trend (Cost & Utilization) **8.8%**

CONFIDENTIAL

Highmark Health Insurance Co. (HHIC)
2018 Small Group Rate Filing
Derivation of Change in Morbidity, Demographics, and Benefits

Change in Morbidity Calculation	Reference	Formula	Calculation
2016 Allowed Claims for those Members Expected to be Effective in 2018	(1)		$511.30
Calendar year 2016 allowed claims PMPM	(2)		$381.38
Change in Morbidity	**(3)**	**=(1)/(2)**	**1.341**

Change in Demographics Calculation	Reference	Formula	Calculation
2018 Age Factor for Members Expected to be Effective in 2018	(1)		1.473
2018 Area Factor for Members Expected to be Effective in 2018	(2)		0.991
Calendar Year 2016 Age Factor	(3)		1.446
Calendar Year 2016 Area Factor	(4)		0.991
Change in Demographics	**(5)**	**=[(1)*(2)]/[(3)*(4)]**	**1.0186**

Change in Benefits Calculation	
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	$ 619.46
EHB - Pediatric Benefits	$ 0.83
Change in Pharmacy Rebates	$ (7.29)
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	$ 613.00
Change in Benefits	**0.990**

Highmark Health Insurance Co. (HHIC)
2018 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan	$ 1,929,779	$ 2,514	$ 1,927,265	$ 1,500,404
Calculated Paid to Allowed Ratio				77.85%
URRT Worksheet I Value				77.84%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Gross Amount Risk Adjustment	Projected Allowed Claims	Projected Paid Claims
70194PA0220006	Gold	720	$ 445,583	$ 576	$ 445,007	$ 343,353
70194PA0230002	Bronze	60	$ 34,385	$ 48	$ 34,337	$ 20,400
70194PA0240006	Gold	2,076	$ 1,284,763	$ 1,660	$ 1,283,104	$ 1,030,606
70194PA0250002	Bronze	288	$ 165,048	$ 230	$ 164,817	$ 106,045

Highmark Health Insurance Co. (HHIC)
2018 Small Group Filing
Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To-Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
70194PA0220006	Gold	60	$ 445,007	$ 343,353	0.7716	0.7779	1.0083
70194PA0230002	Bronze	5	$ 34,337	$ 20,400	0.5941	0.5547	0.9336
70194PA0240006	Gold	173	$ 1,283,104	$ 1,030,606	0.8032	0.8099	1.0083
70194PA0250002	Bronze	24	$ 164,817	$ 106,045	0.6434	0.6007	0.9336
						Average	**1.0000**

Highmark Health Insurance Co. (HHIC)
2018 Small Group Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members (Region)	% of Members (PA)
Western PA			
Current ACA Book - EOY 2016	1.494	64.8%	44.1%
Movement to ACA Book (from Transitional and New Busines	1.486	35.2%	24.0%
Western PA	1.491	100.0%	68.1%
Central PA			
Current ACA Book - EOY 2016	1.437	44.7%	14.3%
Movement to ACA Book (from Transitional and New Busines	1.434	55.3%	17.6%
Central PA	1.435	100.0%	31.9%
Overall	**1.473**		**100.0%**

Child Capping Adjustment

Area	Average Child Capping Adjustment	% of Members
Western PA	1.005	68.1%
Central PA	1.007	31.9%
Overall	**1.005**	**100.0%**

Average Age Factor	**1.466**
Geographic Factor	**0.9907**
Tobacco Surcharge (Not Applicable)	**1.000**

Area Factors

State	County Code	County	Rating Area	Area Factor	% of PA Membership
PA	031	Clarion	R-PA001	0.97	0.9%
PA	039	Crawford	R-PA001	0.97	3.2%
PA	049	Erie	R-PA001	0.97	7.6%
PA	053	Forest	R-PA001	0.97	0.1%
PA	083	McKean	R-PA001	0.97	0.9%
PA	085	Mercer	R-PA001	0.97	2.9%
PA	121	Venango	R-PA001	0.97	1.0%
PA	123	Warren	R-PA001	0.97	1.1%
PA	023	Cameron	R-PA002	0.97	0.2%
PA	047	Elk	R-PA002	0.97	1.1%
PA	105	Potter	R-PA002	0.97	0.3%
PA	003	Allegheny	R-PA004	0.97	20.4%
PA	005	Armstrong	R-PA004	0.97	0.7%
PA	007	Beaver	R-PA004	0.97	1.8%
PA	019	Butler	R-PA004	0.97	3.5%
PA	051	Fayette	R-PA004	0.97	1.4%
PA	059	Greene	R-PA004	0.97	0.8%
PA	063	Indiana	R-PA004	0.97	1.5%
PA	073	Lawrence	R-PA004	0.97	1.5%
PA	125	Washington	R-PA004	0.97	4.5%
PA	129	Westmoreland	R-PA004	0.97	4.9%
PA	009	Bedford	R-PA005	0.97	0.6%
PA	013	Blair	R-PA005	0.97	2.0%
PA	021	Cambria	R-PA005	0.97	1.8%
PA	033	Clearfield	R-PA005	0.97	1.4%
PA	061	Huntingdon	R-PA005	0.97	0.5%
PA	065	Jefferson	R-PA005	0.97	0.7%
PA	111	Somerset	R-PA005	0.97	0.8%
PA	027	Centre	R-PA006	1.04	0.7%
PA	037	Columbia	R-PA006	1.04	0.1%
PA	077	Lehigh	R-PA006	1.04	2.0%
PA	087	Mifflin	R-PA006	1.04	0.2%
PA	093	Montour	R-PA006	1.04	0.0%
PA	095	Northampton	R-PA006	1.04	1.4%
PA	097	Northumberland	R-PA006	1.04	0.4%
PA	107	Schuylkill	R-PA006	1.04	0.9%
PA	109	Snyder	R-PA006	1.04	0.3%
PA	119	Union	R-PA006	1.04	0.2%
PA	001	Adams	R-PA007	1.04	0.8%
PA	011	Berks	R-PA007	1.04	5.2%
PA	071	Lancaster	R-PA007	1.04	7.4%
PA	133	York	R-PA007	1.04	4.2%
PA	041	Cumberland	R-PA009	1.02	2.5%
PA	043	Dauphin	R-PA009	1.02	3.5%
PA	055	Franklin	R-PA009	1.02	1.1%
PA	057	Fulton	R-PA009	1.02	0.0%
PA	067	Juniata	R-PA009	1.02	0.2%
PA	075	Lebanon	R-PA009	1.02	0.8%
PA	099	Perry	R-PA009	1.02	0.1%

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Health Insurance Co. (HHIC)		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2018	to	12/31/2018
Base Period Start Date	01/01/2016	to	12/31/2016
Date of Most Recent Membership	02/01/2017		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2017)	Projected Rating Period
Average Age	36	35	36
Total	960,691	859	3,144
<18	197,543	153	559
18-24	109,609	67	245
25-29	69,495	71	260
30-34	69,750	77	282
35-39	72,642	95	348
40-44	74,945	80	293
45-49	89,775	69	253
50-54	98,441	85	311
55-59	92,270	71	260
60-63	54,663	59	216
64+	31,558	32	117

*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
$ 398,084,820.72	$ 315,080,420.19	$ 324,776,641.76	960,691	$ 50,462,959.44	$ 375,239,601.20	$ -	$ (8,855,320.86)	$ -	$ -	$ (742,501.18)	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 381.38**
Loss Ratio											**79.51%**

**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%	3.62%	0.24%	9.06%	18.73%
Outpatient Hospital	5.00%	3.62%	0.24%	9.06%	31.40%
Professional	5.00%	3.62%	0.24%	9.06%	27.39%
Other Medical	5.00%	3.62%	0.24%	9.06%	2.59%
Capitation				0.00%	0.00%
Prescription Drugs	5.00%	3.62%	0.24%	9.06%	19.89%
Total Annual Trend				9.06%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.189	

** 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		$ 63,270,451.23	1.0000	$ 63,269,190.54	1,392	$ 45,452.00		$ (1,343,393.20)	$ 75,668,918.11	$ 54,359.85
Feb-14		$ 62,376,547.07	1.0000	$ 62,378,930.95	1,616	$ 38,600.82		$ (1,337,472.80)	$ 72,431,577.14	$ 44,821.52
Mar-14		$ 65,988,170.29	1.0000	$ 65,991,009.14	2,492	$ 26,481.14		$ (1,329,143.83)	$ 76,653,306.37	$ 30,759.75
Apr-14		$ 66,454,414.51	1.0000	$ 66,455,958.50	188,712	$ 352.16		$ (1,304,410.35)	$ 76,661,700.97	$ 406.24
May-14		$ 63,314,795.18	1.0000	$ 63,317,937.78	186,999	$ 338.60		$ (1,292,399.04)	$ 72,529,701.26	$ 387.86
Jun-14		$ 62,447,407.27	1.0000	$ 62,450,411.99	185,843	$ 336.04		$ (1,284,499.56)	$ 71,197,952.15	$ 383.11
Jul-14		$ 62,854,181.56	0.9999	$ 62,857,340.08	180,210	$ 348.80		$ (1,242,053.91)	$ 72,045,139.65	$ 399.78
Aug-14		$ 59,580,726.58	0.9999	$ 59,584,345.29	179,519	$ 331.91		$ (1,237,770.39)	$ 67,935,652.61	$ 378.43
Sep-14		$ 61,615,734.36	0.9999	$ 61,621,774.67	178,196	$ 345.81		$ (1,229,503.51)	$ 70,025,936.35	$ 392.97
Oct-14		$ 70,399,138.04	0.9999	$ 70,404,629.39	175,509	$ 401.15		$ (1,210,769.76)	$ 78,999,214.38	$ 450.11
Nov-14		$ 62,682,736.54	0.9999	$ 62,689,006.44	173,222	$ 361.90		$ (1,195,042.65)	$ 70,316,537.33	$ 405.93
Dec-14	$ 783,709,951.00	$ 45,434,900.83	0.9999	$ 45,440,240.60	139,472	$ 325.80	$ 113,463,892.60	$ (952,107.19)	$ 55,459,031.65	$ 397.64
Jan-15		$ 43,592,316.42	0.9999	$ 43,597,766.97	127,676	$ 341.47		$ (1,022,298.11)	$ 52,504,608.85	$ 411.23
Feb-15		$ 40,206,484.27	0.9998	$ 40,212,546.86	125,564	$ 320.26		$ (1,005,662.80)	$ 47,722,002.73	$ 380.06
Mar-15		$ 43,422,842.57	0.9998	$ 43,430,732.75	123,449	$ 351.81		$ (989,238.88)	$ 51,003,606.86	$ 413.16
Apr-15		$ 39,336,751.36	0.9998	$ 39,345,525.27	120,434	$ 326.70		$ (964,843.84)	$ 46,077,897.70	$ 382.60
May-15		$ 38,190,696.90	0.9997	$ 38,202,094.94	118,876	$ 321.36		$ (952,721.61)	$ 44,175,994.90	$ 371.61
Jun-15		$ 40,261,658.37	0.9996	$ 40,277,181.41	117,034	$ 344.15		$ (938,651.46)	$ 46,435,652.90	$ 396.77
Jul-15		$ 38,881,742.47	0.9994	$ 38,903,209.33	112,540	$ 345.68		$ (901,710.85)	$ 44,890,112.45	$ 398.88
Aug-15		$ 34,824,486.46	0.9992	$ 34,852,730.65	111,307	$ 313.12		$ (892,118.85)	$ 40,367,857.01	$ 362.67
Sep-15		$ 37,510,343.74	0.9991	$ 37,544,508.10	110,054	$ 341.15		$ (882,638.58)	$ 42,793,663.99	$ 388.84
Oct-15		$ 36,901,688.31	0.9989	$ 36,941,328.77	106,383	$ 347.25		$ (853,542.81)	$ 42,251,857.03	$ 397.17
Nov-15		$ 36,145,983.74	0.9986	$ 36,195,537.75	104,763	$ 345.50		$ (840,963.88)	$ 41,174,906.62	$ 393.03
Dec-15	$ 543,062,654.27	$ 24,553,078.70	0.9983	$ 24,594,057.26	87,092	$ 282.39	$ 76,274,998.43	$ (703,246.44)	$ 30,974,057.46	$ 355.65
Jan-16		$ 24,866,271.23	0.9967	$ 24,949,525.20	84,745	$ 294.41		$ (781,150.41)	$ 30,284,252.72	$ 357.36
Feb-16		$ 26,790,797.62	0.9956	$ 26,909,415.39	83,973	$ 320.45		$ (774,034.38)	$ 31,860,094.25	$ 379.41
Mar-16		$ 27,277,193.24	0.9938	$ 27,448,036.42	83,477	$ 328.81		$ (769,462.42)	$ 32,373,404.23	$ 387.81
Apr-16		$ 25,171,563.38	0.9927	$ 25,357,625.23	82,679	$ 306.70		$ (762,106.73)	$ 29,397,815.51	$ 355.57
May-16		$ 25,634,667.13	0.9898	$ 25,899,429.62	82,036	$ 315.71		$ (756,179.77)	$ 29,841,418.53	$ 363.76
Jun-16		$ 28,166,411.75	0.9882	$ 28,502,352.63	81,577	$ 349.39		$ (751,948.87)	$ 32,378,664.76	$ 396.91
Jul-16		$ 24,360,260.11	0.9859	$ 24,707,958.10	79,488	$ 310.84		$ (732,693.18)	$ 28,224,802.92	$ 355.08
Aug-16		$ 28,452,704.93	0.9793	$ 29,055,366.31	79,098	$ 367.33		$ (729,098.29)	$ 32,838,322.34	$ 415.16
Sep-16		$ 25,916,223.61	0.9723	$ 26,655,355.97	78,635	$ 338.98		$ (724,830.52)	$ 30,092,274.69	$ 382.68
Oct-16		$ 25,600,286.70	0.9566	$ 26,762,289.13	77,602	$ 344.87		$ (715,308.68)	$ 30,375,344.65	$ 391.42
Nov-16		$ 25,819,909.74	0.9314	$ 27,720,286.23	76,969	$ 360.15		$ (709,473.90)	$ 31,231,170.95	$ 405.76
Dec-16	$ 398,084,820.72	$ 18,168,809.89	0.8276	$ 21,953,680.66	70,412	$ 311.79	$ 50,462,959.44	$ (649,033.72)	$ 27,486,714.79	$ 390.37

** Express Completion Factor as a percentage*

Carrier Name:	Highmark Health Insurance Co. (HHIC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2018

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
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	5.00%	3.62%	0.24%	9.06%	18.73%
Outpatient Hospital	5.00%	3.62%	0.24%	9.06%	31.40%
Professional	5.00%	3.62%	0.24%	9.06%	27.39%
Other Medical	5.00%	3.62%	0.24%	9.06%	2.59%
Capitation				0.00%	0.00%
Prescription Drugs	5.00%	3.62%	0.24%	9.06%	19.89%
Total Annual Trend				9.06%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.189	

** 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		$ 63,941,455.52	1.0000	$ 63,940,208.88	195,769	$ 326.61		$ (1,356,137.60)	$ 76,425,344.10	$ 390.39
Feb-14		$ 63,127,614.76	1.0000	$ 63,130,025.03	195,124	$ 323.54		$ (1,351,885.75)	$ 73,310,757.79	$ 375.71
Mar-14		$ 66,897,739.20	1.0000	$ 66,900,621.32	194,739	$ 343.54		$ (1,350,163.03)	$ 77,712,628.97	$ 399.06
Apr-14		$ 67,937,581.88	1.0000	$ 67,939,158.09	193,358	$ 351.36		$ (1,339,487.65)	$ 78,425,908.91	$ 405.60
May-14		$ 64,695,923.69	1.0000	$ 64,699,146.57	192,301	$ 336.45		$ (1,332,429.14)	$ 74,193,498.31	$ 385.82
Jun-14		$ 64,144,162.88	1.0000	$ 64,147,250.75	191,752	$ 334.53		$ (1,329,112.51)	$ 73,194,752.46	$ 381.72
Jul-14		$ 65,330,187.78	0.9999	$ 65,333,492.97	187,281	$ 348.85		$ (1,295,439.96)	$ 74,945,747.68	$ 400.18
Aug-14		$ 62,136,187.93	0.9999	$ 62,139,966.50	186,892	$ 332.49		$ (1,293,436.54)	$ 70,917,233.20	$ 379.46
Sep-14		$ 63,828,365.05	0.9999	$ 63,834,615.85	185,980	$ 343.23		$ (1,288,272.71)	$ 72,662,919.36	$ 390.70
Oct-14		$ 73,619,330.59	0.9999	$ 73,625,089.38	183,897	$ 400.36		$ (1,274,099.16)	$ 82,710,784.08	$ 449.77
Nov-14		$ 65,423,312.09	0.9999	$ 65,429,866.37	182,039	$ 359.43		$ (1,261,611.00)	$ 73,489,476.47	$ 403.70
Dec-14	$ 812,034,612.95	$ 50,509,021.55	0.9999	$ 50,514,995.95	155,936	$ 323.95	$ 118,004,564.89	$ (1,076,410.39)	$ 61,649,951.22	$ 395.35
Jan-15		$ 50,299,506.10	0.9999	$ 50,305,766.78	148,910	$ 337.83		$ (1,198,800.07)	$ 60,728,600.39	$ 407.82
Feb-15		$ 46,941,660.07	0.9999	$ 46,948,651.16	147,485	$ 318.33		$ (1,187,373.20)	$ 55,878,924.31	$ 378.88
Mar-15		$ 52,243,703.37	0.9998	$ 52,253,085.82	146,458	$ 356.78		$ (1,179,193.80)	$ 61,536,362.04	$ 420.16
Apr-15		$ 48,555,119.55	0.9998	$ 48,565,851.47	144,861	$ 335.26		$ (1,166,181.17)	$ 56,989,787.16	$ 393.41
May-15		$ 46,795,316.83	0.9997	$ 46,809,101.43	144,318	$ 324.35		$ (1,161,771.49)	$ 54,369,238.18	$ 376.73
Jun-15		$ 48,990,550.34	0.9996	$ 49,009,204.99	143,690	$ 341.08		$ (1,156,986.70)	$ 56,901,173.21	$ 396.00
Jul-15		$ 49,398,471.97	0.9995	$ 49,425,471.25	141,240	$ 349.94		$ (1,136,715.38)	$ 57,359,036.33	$ 406.11
Aug-15		$ 45,298,780.54	0.9992	$ 45,334,981.68	140,453	$ 322.78		$ (1,130,481.58)	$ 52,536,245.95	$ 374.05
Sep-15		$ 49,204,969.14	0.9991	$ 49,249,652.12	139,786	$ 352.32		$ (1,125,476.66)	$ 56,261,319.30	$ 402.48
Oct-15		$ 50,343,185.61	0.9990	$ 50,395,775.03	136,899	$ 368.12		$ (1,102,666.03)	$ 57,648,343.67	$ 421.10
Nov-15		$ 48,434,109.71	0.9987	$ 48,499,365.71	135,529	$ 357.85		$ (1,092,087.90)	$ 55,279,086.25	$ 407.88
Dec-15	$ 672,154,095.30	$ 37,882,445.78	0.9984	$ 37,942,705.97	119,708	$ 316.96	$ 97,256,252.19	$ (968,513.87)	$ 46,507,748.82	$ 388.51
Jan-16		$ 35,851,012.54	0.9967	$ 35,970,402.08	115,355	$ 311.82		$ (1,059,753.41)	$ 43,216,878.35	$ 374.64
Feb-16		$ 39,096,921.17	0.9957	$ 39,266,208.74	114,159	$ 343.96		$ (1,049,341.76)	$ 46,213,492.33	$ 404.82
Mar-16		$ 39,271,994.81	0.9939	$ 39,512,693.03	112,315	$ 351.80		$ (1,033,281.70)	$ 46,475,063.82	$ 413.79
Apr-16		$ 36,906,088.95	0.9928	$ 37,174,742.72	110,392	$ 336.75		$ (1,015,751.61)	$ 42,912,024.23	$ 388.72
May-16		$ 36,035,090.28	0.9901	$ 36,395,700.27	108,518	$ 335.39		$ (999,675.37)	$ 41,937,321.61	$ 386.45
Jun-16		$ 38,618,369.54	0.9884	$ 39,070,338.09	106,994	$ 365.16		$ (986,642.43)	$ 44,465,153.33	$ 415.59
Jul-16		$ 33,983,924.56	0.9861	$ 34,462,901.29	104,072	$ 331.14		$ (959,357.32)	$ 39,322,193.31	$ 377.84
Aug-16		$ 38,740,821.57	0.9797	$ 39,542,202.61	103,112	$ 383.49		$ (950,941.30)	$ 44,828,081.40	$ 434.75
Sep-16		$ 35,616,267.57	0.9727	$ 36,614,550.36	102,092	$ 358.64		$ (942,268.87)	$ 41,410,500.25	$ 405.62
Oct-16		$ 35,156,572.70	0.9569	$ 36,738,505.89	100,287	$ 366.33		$ (926,210.35)	$ 41,596,501.73	$ 414.77
Nov-16		$ 35,224,728.06	0.9314	$ 37,819,996.57	99,299	$ 380.87		$ (917,595.89)	$ 42,549,962.56	$ 428.50
Dec-16	$ 541,452,302.85	$ 24,884,347.56	0.8308	$ 29,953,408.44	88,996	$ 336.57	$ 69,068,682.09	$ (824,964.71)	$ 36,663,159.26	$ 411.96

** Express Completion Factor as a percentage*

PA Rate Template Part II

Rate Development and Change

Carrier Name:	**Highmark Health Insurance Co. (HHIC)**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**01/01/2018**

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 381.38	$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.189	1.189	
Unadjusted Projected Allowed EHB Claims PMPM	$ 453.62	$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.341		<- See URRT Instructions
Change in Other	1.008	0.000	
Change in Demographics	1.019		<- See URRT Instructions
Change in Network	1.000		<- See URRT Instructions
Change in Benefits	0.990		<- See URRT Instructions
Change in Other	1.000		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 613.00	$ -	
Credibidility Factors	**100%**	**0%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 613.00**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 613.00	<- 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]	$ 634.14	<- Index Rate for Projection Period on URRT - Small Group	
Projected Paid to Allowed Ratio	0.778	<- Paid to Allowed Average Factor in Projection Period on URRT	
Projected Paid EHB Claims PMPM	$ 493.65		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	$ 0.68		
Projected Paid Exchange User Fees PMPM	$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 492.97		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 633.27	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ -		
Market-Adjusted Projected Paid Total Claims PMPM	$ 492.97		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 633.27		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 381.38	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 398,084,820.72**	
Blended Loss Ratio	**79.51%**	

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	961	478	588	1,117	3,144
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 613.00	$ 613.00	$ 613.00	$ 613.00	$ 613.00
Months of Trend	-	3	6	9	
Annual Trend	8.80%	8.80%	8.80%	8.80%	
Single Risk Pool Projected Allowed Claims	$ 613.00	$ 626.06	$ 639.40	$ 653.03	$ 634.14
Quarterly Trend Factor	100.0%	102.1%	104.3%	106.5%	103.4%
2018 Trend Factors by Quarter	0.966652776	0.987251327	1.008288816	1.029774596	

Table 6. Retention

Retention Items - *Express in percentages*	
Administrative Expenses	9.03%
General and Claims	5.84%
Agent/Broker Fees and Commissions	2.74%
Quality Improvement Initiatives	0.44%
Taxes and Fees	5.44%
PCORI Fees (Enter $ amount here: $ 2.46 PMPY)	0.04%
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	14.46%
Projected Required Revenue PMPM	$ 576.31 <- **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	1.466	1.473
Average Geographic Factor	0.999	0.991
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.056	1.071
Average Network Factor	0.993	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 620.35	$ 633.27
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 403.94	$ 405.06

Table 8. Components of Rate Change

Rate Components	2017	2018	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	384.2522979	396.8381656	$12.59	3.3%
B. Base period allowed claims before normalization	$ 387.47	$ 381.38	-$6.10	-2%
C. Normalization factor component of change	$ (135.17)	-137.4370319	-$2.26	-$0.01
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 252.30	$ 243.94	$ (8.36)	-2%
D2. URRT Trend	$ 47.36	$ 46.21	$ (1.15)	0%
D3. URRT Morbidity	$ 82.73	$ 98.85	$ 16.12	4%
D4. URRT Other	$ (5.39)	$ 3.09	$ 8.48	2%
D5. Normalized URRT RA/RI on an allowed basis	12.02662327	0.560590916	$ (11.47)	-3%
D6. Normalized Exchange User Fee on an allowed basis	$ 0.48	$ -	$ (0.48)	0%
D7. Subtotal - Sum(D1:D6)	$ 389.51	$ 392.65	$ 3.14	1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ (0.09)	0	$ 0.09	0%
E2. Pricing AV	$ (87.99)	$ (87.48)	$ 0.51	0%
E3. Benefit Richness	$ 20.34	$ (0.02)	$ (20.37)	-5%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0%
E5. Subtotal - Sum(E1:E4)	$ (67.74)	$ (87.50)	$ (19.76)	-5%
F. Change in Retention Components				
F1. Administrative Expenses	$ 38.22	$ 35.82	$ (2.40)	-1%
F2. Taxes and Fees	$ 13.50	$ 21.57	$ 8.07	2%
F3. Profit and/or Contingency	$ -	$ -	$ -	0%
F4. Subtotal - Sum(F1:F3)	$ 51.73	$ 57.39	$ 5.66	1%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 373.50	$ 362.54	$ (10.95)	-3%

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

	2017	2018	
Paid-to-Allowed	0.752	0.778	
URRT Trend (Total Applied Trend Factor)	1.188	1.189	<- URRT W1, S2
URRT Morbidity	1.276	1.341	<- URRT W1, S2
URRT "Other"	0.986	1.008	<- URRT W1, S2
Risk Adjustment	$ 13.89	$ 0.68	<- URRT W1, S3
Exchange User Fee	$ 0.56	$ -	<- URRT W1, S3
Capitation	$ -	$ -	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.774	0.777	
Benefit Richness	1.067	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	9.95%	9.03%	
Taxes and Fees	3.51%	5.44%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Highmark Health Insurance Co. (HHIC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2018
Base Period Start Date	01/01/2016
Date of Most Recent Membership	02/01/2017
Market Adjusted Index Rate	$ 633.27

Calibration	
Age Calibration Factor	1.466
Geographic Calibration Factor	0.991
Aggregate Calibration Factor	1.452

Total Covered Lives @ 02-01-2017
859

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2018	1/1/18 Plan HIOS Plan ID (If 1/1/17 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Tobacco Surcharge Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2018 Plans @ 02-01-2017	Total Policyholders @ 02-01-2017	2017 Calibrated Plan Adjusted Index Rate PMPM	2018 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months
Totals							**0.781**			**0.777**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**$ 492.90**	**9.0%**	**5.4%**	**0.0%**	**859**	**542**	**$ 384.25**	**$ 396.84**	**3.28%**
Plan 1	70194PA0220006	PPO	Shared Cost PPO $1500	M	70194PA0220006	Gold	0.80206043	Standard	Off	0.772	1.008	1.000	1.000	1.000	1.000	$492.65	8.9%	5.4%	0.0%	185	137	$ 399.84	$ 396.23	-0.9%
Plan 2	70194PA0230002	PPO	Health Savings PPO Embedded QS4750	M	70194PA0230002	Bronze	0.61401256	Standard	Off	0.594	0.934	1.000	1.000	1.000	1.000	$351.25	8.9%	5.4%	0.0%	16	11	$ 268.14	$ 282.51	5.4%
Plan 3	70194PA0240006	PPO	Shared Cost PPO $1500	M	70194PA0240006	Gold	0.80206043	Standard	Off	0.803	1.008	1.000	1.000	1.000	1.000	$512.85	9.1%	5.4%	0.0%	400	226	$ 411.77	$ 413.04	0.3%
Plan 4	70194PA0250002	PPO	Health Savings PPO Embedded QS4750	M	70194PA0250002	Bronze	0.61401256	Standard	Off	0.643	0.934	1.000	1.000	1.000	1.000	$380.39	9.1%	5.4%	0.0%	80	55	$ 286.95	$ 306.35	6.8%
Plan 5	70194PA0200002	EPO	Comprehensive Care EPO $2000 70% A Community Blue Plan	DM	70194PA0220006	Gold	0.80206043	Standard	Off	0.772	1.008	1.000	1.000	1.000	1.000	$492.65	8.9%	5.4%	0.0%	11	7	$ 329.22	$ 396.23	20.4%
Plan 6	70194PA0200004	EPO	Comprehensive Care EPO $2000 70% A Community Blue Plan	DM	70194PA0220006	Gold	0.80206043	Standard	Off	0.772	1.008	1.000	1.000	1.000	1.000	$492.65	8.9%	5.4%	0.0%	-	-	$ 330.88	$ 396.23	19.8%
Plan 7	70194PA0210002	EPO	FLEX EPO $1650 80%/70% A Community Blue Plan	DM	70194PA0240006	Gold	0.80206043	Standard	Off	0.803	1.008	1.000	1.000	1.000	1.000	$512.85	9.1%	5.4%	0.0%	13	7	$ 350.56	$ 413.04	17.8%
Plan 8	70194PA0210004	EPO	FLEX EPO $1650 80%/70% A Community Blue Plan	DM	70194PA0240006	Gold	0.80206043	Standard	Off	0.803	1.008	1.000	1.000	1.000	1.000	$512.85	9.1%	5.4%	0.0%	39	26	$ 353.85	$ 413.04	16.7%
Plan 9	70194PA0490001	PPO	Alliance Flex Blue PPO $500	DM	70194PA0240006	Gold	0.80206043	Standard	Off	0.803	1.008	1.000	1.000	1.000	1.000	$512.85	9.1%	5.4%	0.0%	42	29	$ 399.88	$ 413.04	3.3%
Plan 10	70194PA0490002	PPO	Alliance Flex Blue PPO $1250	DM	70194PA0240006	Gold	0.80206043	Standard	Off	0.803	1.008	1.000	1.000	1.000	1.000	$512.85	9.1%	5.4%	0.0%	2	2	$ 384.61	$ 413.04	7.4%
Plan 11	70194PA0490003	PPO	Alliance Flex Blue PPO $2500	DM	70194PA0240006	Gold	0.80206043	Standard	Off	0.803	1.008	1.000	1.000	1.000	1.000	$512.85	9.1%	5.4%	0.0%	63	38	$ 341.86	$ 413.04	20.8%
Plan 12	70194PA0490004	PPO	Alliance Flex Blue PPO $1600	DM	70194PA0240006	Gold	0.80206043	Standard	Off	0.803	1.008	1.000	1.000	1.000	1.000	$512.85	9.1%	5.4%	0.0%	8	4	$ 383.17	$ 413.04	7.8%

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Highmark Health Insurance Co. (HHIC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2018
Base Period Start Date	01/01/2016
Date of Most Recent Membership	02/01/2017
Market Adjusted Index Rate	$ 633.27

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2018	1/1/18 Plan HIOS Plan ID (If 1/1/17 Plan Discontinued & Mapped)	% of Total Covered Lives	02-01-2017 Number of Covered Lives by Rating Area										2018 Continued/ Discontined Plans Indicator
							1	2	3	4	5	6	7	8	9	Total	
Totals							52	13	-	132	15	178	280	-	189	**859**	
Plan 1	70194PA0220006	PPO	Shared Cost PPO $1500	M	70194PA0220006	21.5%	44	13	-	116	12	-	-	-	-	185	1
Plan 2	70194PA0230002	PPO	Health Savings PPO Embedded Q$4750	M	70194PA0230002	1.9%	-	-	-	13	3	-	-	-	-	16	1
Plan 3	70194PA0240006	PPO	Shared Cost PPO $1500	M	70194PA0240006	46.6%	-	-	-	-	-	133	150	-	117	400	1
Plan 4	70194PA0250002	PPO	Health Savings PPO Embedded Q$4750	M	70194PA0250002	9.3%	-	-	-	-	-	27	33	-	20	80	1
Plan 5	70194PA0200002	EPO	Comprehensive Care EPO $2000 70% A Community Blue Plan	DM	70194PA0220006	1.3%	8	-	-	3	-	-	-	-	-	11	1
Plan 6	70194PA0200004	EPO	Comprehensive Care EPO $2000 70% A Community Blue Plan	DM	70194PA0220006	0.0%	-	-	-	-	-	-	-	-	-	-	1
Plan 7	70194PA0210002	EPO	FLEX EPO $1650 80%/70% A Community Blue Plan	DM	70194PA0240006	1.5%	-	-	-	-	-	13	-	-	-	13	1
Plan 8	70194PA0210004	EPO	FLEX EPO $1650 80%/70% A Community Blue Plan	DM	70194PA0240006	4.5%	-	-	-	-	-	5	30	-	4	39	1
Plan 9	70194PA0490001	PPO	Alliance Flex Blue PPO $500	DM	70194PA0240006	4.9%	-	-	-	-	-	-	28	-	14	42	1
Plan 10	70194PA0490002	PPO	Alliance Flex Blue PPO $1250	DM	70194PA0240006	0.2%	-	-	-	-	-	-	2	-	-	2	1
Plan 11	70194PA0490003	PPO	Alliance Flex Blue PPO $2500	DM	70194PA0240006	7.3%	-	-	-	-	-	-	29	-	34	63	1
Plan 12	70194PA0490004	PPO	Alliance Flex Blue PPO $1600	DM	70194PA0240006	0.9%	-	-	-	-	-	-	8	-	-	8	1

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	Highmark Health Insurance Co. (HHIC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2018

Plan Number	HIOS Plan ID (Standard Component)	1/1/17 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2018	1/1/18 Plan HIOS PLAN ID (If 1/1/17 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off	Quarter 1 2017, 21-year-old Non-Tobacco Premium PMPM									
							1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
Totals	**These cells auto-fill using the data entered in Table 10.**						$ 357.16	$ 367.14	$ -	$ 353.76	$ 342.95	$ 380.73	$ 375.48	$ -	$ 370.64	$ 370.36
Plan 1	70194PA0220006	Shared Cost PPO $1500	M	70194PA0220006	Gold	Off	$ 367.14	$ 367.14	$ -	$ 367.14	$ 367.14	$ 393.63	$ -	$ -	$ -	$ 367.14
Plan 2	70194PA0230002	Health Savings PPO Embedded Q$4750	M	70194PA0230002	Bronze	Off	$ 246.21	$ 246.21	$ -	$ 246.21	$ 246.21	$ 263.97	$ -	$ -	$ -	$ 246.21
Plan 3	70194PA0240006	Shared Cost PPO $1500	M	70194PA0240006	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 405.37	$ 405.37	$ -	$ 397.58	$ 403.09
Plan 4	70194PA0250002	Health Savings PPO Embedded Q$4750	M	70194PA0250002	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 282.48	$ 282.48	$ -	$ 277.05	$ 281.12
Plan 5	70194PA0200002	Comprehensive Care EPO $2000 70% A Community Blue Plan	DM	70194PA0220006	Gold	Off	$ 302.29	$ -	$ -	$ 302.29	$ -	$ -	$ -	$ -	$ -	$ 302.29
Plan 6	70194PA0200004	Comprehensive Care EPO $2000 70% A Community Blue Plan	DM	70194PA0220006	Gold	Off	$ 303.82	$ 303.82	$ -	$ -	$ 303.82	$ 325.75	$ -	$ -	$ -	$ -
Plan 7	70194PA0210002	FLEX EPO $1650 80%/70% A Community Blue Plan	DM	70194PA0240006	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 345.10	$ -	$ -	$ 338.47	$ 345.10
Plan 8	70194PA0210004	FLEX EPO $1650 80%/70% A Community Blue Plan	DM	70194PA0240006	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 348.34	$ 348.34	$ -	$ 341.64	$ 347.65
Plan 9	70194PA0490001	Alliance Flex Blue PPO $500	DM	70194PA0240006	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 393.66	$ -	$ 386.09	$ 391.14
Plan 10	70194PA0490002	Alliance Flex Blue PPO $1250	DM	70194PA0240006	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 378.62	$ -	$ 371.34	$ 378.62
Plan 11	70194PA0490003	Alliance Flex Blue PPO $2500	DM	70194PA0240006	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 336.53	$ -	$ 330.06	$ 333.04
Plan 12	70194PA0490004	Alliance Flex Blue PPO $1600	DM	70194PA0240006	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ -	$ 377.21	$ -	$ 369.95	$ 377.21
Plan 13	0	0	0	0	0	0										$ -
Plan 14	0	0	0	0	0	0										$ -
Plan 15	0	0	0	0	0	0										$ -
Plan 16	0	0	0	0	0	0										$ -
Plan 17	0	0	0	0	0	0										$ -
Plan 18	0	0	0	0	0	0										$ -
Plan 19	0	0	0	0	0	0										$ -
Plan 20	0	0	0	0	0	0										$ -
Plan 21	0	0	0	0	0	0										$ -
Plan 22	0	0	0	0	0	0										$ -
Plan 23	0	0	0	0	0	0										$ -
Plan 24	0	0	0	0	0	0										$ -

PA Rate Template Part IV B

Table 11. Plan Premium Developn

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

Plan Number	HIOS Plan ID (Standard Component)	Quarter 1 2018, 21-year-old Non-Tobacco Premium PMPM										Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM									
		1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
Totals		$ 371.53	$ 371.53	$ -	$ 361.03	$ 350.20	$ 398.97	$ 402.60	$ -	$ 396.12	$ 390.77	4.5%	1.2%	0.0%	2.3%	2.5%	5.2%	7.8%	0.0%	7.5%	5.9%
Plan 1	70194PA0220006	$ 371.53	$ 371.53	$ -	$ 371.53	$ 371.53	$ 398.34	$ 398.34	$ -	$ 390.68	$ 371.53	1.2%	1.2%	0.0%	1.2%	1.2%	1.2%	0.0%	0.0%	0.0%	1.2%
Plan 2	70194PA0230002	$ 264.89	$ 264.89	$ -	$ 264.89	$ 264.89	$ 284.01	$ 284.01	$ -	$ 278.55	$ 264.89	7.6%	7.6%	0.0%	7.6%	7.6%	7.6%	0.0%	0.0%	0.0%	7.6%
Plan 3	70194PA0240006	$ 387.29	$ 387.29	$ -	$ 387.29	$ 387.29	$ 415.24	$ 415.24	$ -	$ 407.25	$ 412.90	0.0%	0.0%	0.0%	0.0%	0.0%	2.4%	2.4%	0.0%	2.4%	2.4%
Plan 4	70194PA0250002	$ 287.25	$ 287.25	$ -	$ 287.25	$ 287.25	$ 307.98	$ 307.98	$ -	$ 302.06	$ 306.50	0.0%	0.0%	0.0%	0.0%	0.0%	9.0%	9.0%	0.0%	9.0%	9.0%
Plan 5	70194PA0200002	$ 371.53	$ 371.53	$ -	$ 371.53	$ 371.53	$ 398.34	$ 398.34	$ -	$ 390.68	$ 371.53	22.9%	0.0%	0.0%	22.9%	0.0%	0.0%	0.0%	0.0%	0.0%	22.9%
Plan 6	70194PA0200004	$ 371.53	$ 371.53	$ -	$ 371.53	$ 371.53	$ 398.34	$ 398.34	$ -	$ 390.68	$ -	22.3%	22.3%	0.0%	0.0%	22.3%	22.3%	0.0%	0.0%	0.0%	0.0%
Plan 7	70194PA0210002	$ 387.29	$ 387.29	$ -	$ 387.29	$ 387.29	$ 415.24	$ 415.24	$ -	$ 407.25	$ 415.24	0.0%	0.0%	0.0%	0.0%	0.0%	20.3%	0.0%	0.0%	20.3%	20.3%
Plan 8	70194PA0210004	$ 387.29	$ 387.29	$ -	$ 387.29	$ 387.29	$ 415.24	$ 415.24	$ -	$ 407.25	$ 414.42	0.0%	0.0%	0.0%	0.0%	0.0%	19.2%	19.2%	0.0%	19.2%	19.2%
Plan 9	70194PA0490001	$ 387.29	$ 387.29	$ -	$ 387.29	$ 387.29	$ 415.24	$ 415.24	$ -	$ 407.25	$ 412.58	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.5%	0.0%	5.5%	5.5%
Plan 10	70194PA0490002	$ 387.29	$ 387.29	$ -	$ 387.29	$ 387.29	$ 415.24	$ 415.24	$ -	$ 407.25	$ 415.24	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	9.7%	0.0%	9.7%	9.7%
Plan 11	70194PA0490003	$ 387.29	$ 387.29	$ -	$ 387.29	$ 387.29	$ 415.24	$ 415.24	$ -	$ 407.25	$ 410.93	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	23.4%	0.0%	23.4%	23.4%
Plan 12	70194PA0490004	$ 387.29	$ 387.29	$ -	$ 387.29	$ 387.29	$ 415.24	$ 415.24	$ -	$ 407.25	$ 415.24	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.1%	0.0%	10.1%	10.1%
Plan 13	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 14	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 15	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 16	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 17	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 18	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 19	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 20	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 21	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 22	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 23	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plan 24	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

PA Rate Template Part IV B

Table 11. Plan Premium Developn

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

		Quarter 2 2018, 21-year-old Non-Tobacco Premium PMPM										Quarter 3 2018, 21-year-old Non-Tobacco Premium PMPM									
Plan Number	HIOS Plan ID (Standard Component)	1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
Totals		$ 379.45	$ 379.45	$ -	$ 368.72	$ 357.66	$ 407.47	$ 411.18	$ -	$ 404.56	$ 399.09	$ 387.53	$ 387.53	$ -	$ 376.58	$ 365.29	$ 416.15	$ 419.94	$ -	$ 413.18	$ 407.60
Plan 1	70194PA0220006	$ 379.45	$ 379.45	$ -	$ 379.45	$ 379.45	$ 406.83	$ 406.83	$ -	$ 399.01	$ 379.45	$ 387.53	$ 387.53	$ -	$ 387.53	$ 387.53	$ 415.50	$ 415.50	$ -	$ 407.51	$ 387.53
Plan 2	70194PA0230002	$ 270.54	$ 270.54	$ -	$ 270.54	$ 270.54	$ 290.06	$ 290.06	$ -	$ 284.48	$ 270.54	$ 276.30	$ 276.30	$ -	$ 276.30	$ 276.30	$ 296.24	$ 296.24	$ -	$ 290.54	$ 276.30
Plan 3	70194PA0240006	$ 395.54	$ 395.54	$ -	$ 395.54	$ 395.54	$ 424.09	$ 424.09	$ -	$ 415.93	$ 421.70	$ 403.97	$ 403.97	$ -	$ 403.97	$ 403.97	$ 433.12	$ 433.12	$ -	$ 424.79	$ 430.69
Plan 4	70194PA0250002	$ 293.38	$ 293.38	$ -	$ 293.38	$ 293.38	$ 314.55	$ 314.55	$ -	$ 308.50	$ 313.03	$ 299.63	$ 299.63	$ -	$ 299.63	$ 299.63	$ 321.25	$ 321.25	$ -	$ 315.07	$ 319.71
Plan 5	70194PA0200002	$ 379.45	$ 379.45	$ -	$ 379.45	$ 379.45	$ 406.83	$ 406.83	$ -	$ 399.01	$ 379.45	$ 387.53	$ 387.53	$ -	$ 387.53	$ 387.53	$ 415.50	$ 415.50	$ -	$ 407.51	$ 387.53
Plan 6	70194PA0200004	$ 379.45	$ 379.45	$ -	$ 379.45	$ 379.45	$ 406.83	$ 406.83	$ -	$ 399.01	$ -	$ 387.53	$ 387.53	$ -	$ 387.53	$ 387.53	$ 415.50	$ 415.50	$ -	$ 407.51	$ -
Plan 7	70194PA0210002	$ 395.54	$ 395.54	$ -	$ 395.54	$ 395.54	$ 424.09	$ 424.09	$ -	$ 415.93	$ 424.09	$ 403.97	$ 403.97	$ -	$ 403.97	$ 403.97	$ 433.12	$ 433.12	$ -	$ 424.79	$ 433.12
Plan 8	70194PA0210004	$ 395.54	$ 395.54	$ -	$ 395.54	$ 395.54	$ 424.09	$ 424.09	$ -	$ 415.93	$ 423.25	$ 403.97	$ 403.97	$ -	$ 403.97	$ 403.97	$ 433.12	$ 433.12	$ -	$ 424.79	$ 432.27
Plan 9	70194PA0490001	$ 395.54	$ 395.54	$ -	$ 395.54	$ 395.54	$ 424.09	$ 424.09	$ -	$ 415.93	$ 421.37	$ 403.97	$ 403.97	$ -	$ 403.97	$ 403.97	$ 433.12	$ 433.12	$ -	$ 424.79	$ 430.35
Plan 10	70194PA0490002	$ 395.54	$ 395.54	$ -	$ 395.54	$ 395.54	$ 424.09	$ 424.09	$ -	$ 415.93	$ 424.09	$ 403.97	$ 403.97	$ -	$ 403.97	$ 403.97	$ 433.12	$ 433.12	$ -	$ 424.79	$ 433.12
Plan 11	70194PA0490003	$ 395.54	$ 395.54	$ -	$ 395.54	$ 395.54	$ 424.09	$ 424.09	$ -	$ 415.93	$ 419.68	$ 403.97	$ 403.97	$ -	$ 403.97	$ 403.97	$ 433.12	$ 433.12	$ -	$ 424.79	$ 428.63
Plan 12	70194PA0490004	$ 395.54	$ 395.54	$ -	$ 395.54	$ 395.54	$ 424.09	$ 424.09	$ -	$ 415.93	$ 424.09	$ 403.97	$ 403.97	$ -	$ 403.97	$ 403.97	$ 433.12	$ 433.12	$ -	$ 424.79	$ 433.12
Plan 13	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 14	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 15	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 16	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 17	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 18	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 19	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 20	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 21	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 22	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 23	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 24	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

PA Rate Template Part IV B

Table 11. Plan Premium Developn

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

Plan Number	HIOS Plan ID (Standard Component)	Quarter 4 2018, 21-year-old Non-Tobacco Premium PMPM									
		1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
Totals		$ 395.79	$ 395.79	$ -	$ 384.60	$ 373.07	$ 425.02	$ 428.89	$ -	$ 421.99	$ 416.28
Plan 1	70194PA0220006	$ 395.79	$ 395.79	$ -	$ 395.79	$ 395.79	$ 424.35	$ 424.35	$ -	$ 416.19	$ 395.79
Plan 2	70194PA0230002	$ 282.19	$ 282.19	$ -	$ 282.19	$ 282.19	$ 302.55	$ 302.55	$ -	$ 296.74	$ 282.19
Plan 3	70194PA0240006	$ 412.58	$ 412.58	$ -	$ 412.58	$ 412.58	$ 442.35	$ 442.35	$ -	$ 433.85	$ 439.86
Plan 4	70194PA0250002	$ 306.01	$ 306.01	$ -	$ 306.01	$ 306.01	$ 328.10	$ 328.10	$ -	$ 321.79	$ 326.52
Plan 5	70194PA0200002	$ 395.79	$ 395.79	$ -	$ 395.79	$ 395.79	$ 424.35	$ 424.35	$ -	$ 416.19	$ 395.79
Plan 6	70194PA0200004	$ 395.79	$ 395.79	$ -	$ 395.79	$ 395.79	$ 424.35	$ 424.35	$ -	$ 416.19	$ -
Plan 7	70194PA0210002	$ 412.58	$ 412.58	$ -	$ 412.58	$ 412.58	$ 442.35	$ 442.35	$ -	$ 433.85	$ 442.35
Plan 8	70194PA0210004	$ 412.58	$ 412.58	$ -	$ 412.58	$ 412.58	$ 442.35	$ 442.35	$ -	$ 433.85	$ 441.48
Plan 9	70194PA0490001	$ 412.58	$ 412.58	$ -	$ 412.58	$ 412.58	$ 442.35	$ 442.35	$ -	$ 433.85	$ 439.52
Plan 10	70194PA0490002	$ 412.58	$ 412.58	$ -	$ 412.58	$ 412.58	$ 442.35	$ 442.35	$ -	$ 433.85	$ 442.35
Plan 11	70194PA0490003	$ 412.58	$ 412.58	$ -	$ 412.58	$ 412.58	$ 442.35	$ 442.35	$ -	$ 433.85	$ 437.76
Plan 12	70194PA0490004	$ 412.58	$ 412.58	$ -	$ 412.58	$ 412.58	$ 442.35	$ 442.35	$ -	$ 433.85	$ 442.35
Plan 13	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 14	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 15	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 16	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 17	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 18	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 19	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 20	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 21	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 22	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 23	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 24	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Highmark Health Insurance Co. (HHIC)**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**01/01/2018**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Crawford, Erie, McKean, Mercer, Warren, Clarion, Forest, Venango	0.970	0.970
Rating Area 2	Cameron, Elk, Potter	0.970	0.970
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	0.970
Rating Area 5	Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset	0.970	0.970
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Snyder, Union, Schuylkill	1.040	1.040
Rating Area 7	Adams, Berks, Lancaster, York	1.040	1.040
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.020	1.020

Table 14. Network Factors

Projecion Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
C	1, 2, 4, 5, 6	1.000	1	01/00/1900
F	6, 7, 9	1.000	1.000	01/00/1900

Highmark Health Insurance Co. (HHIC)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
70194PA0220006	Shared Cost PPO $1500	Shared Cost PPO WPA	Gold	Off	C	1, 2, 4, 5, 6	Allegheny, Armstrong, Beaver, Butler, Crawford, Erie, Fayette, Greene, Indiana, Lawrence, McKean, Mercer, Warren, Washington, Westmoreland, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Cameron, Elk, Potter, Clarion, Forest, Venango, Centre*
70194PA0230002	Health Savings PPO Embedded Q$4750	Health Savings PPO Embedded WPA	Bronze	Off	C	1, 2, 4, 5, 6	Allegheny, Armstrong, Beaver, Butler, Crawford, Erie, Fayette, Greene, Indiana, Lawrence, McKean, Mercer, Warren, Washington, Westmoreland, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Cameron, Elk, Potter, Clarion, Forest, Venango, Centre*
70194PA0240006	Shared Cost PPO $1500	Shared Cost PPO CPA	Gold	Off	F	6, 7, 9	Centre*, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Schuylkill, Juniata, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Lehigh, Northampton, Perry, Adams, Berks, Lancaster, York
70194PA0250002	Health Savings PPO Embedded Q$4750	Health Savings PPO Embedded CPA	Bronze	Off	F	6, 7, 9	Centre*, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Schuylkill, Juniata, Cumberland, Dauphin, Franklin, Fulton, Lebanon, Lehigh, Northampton, Perry, Adams, Berks, Lancaster, York

Company Name: Highmark Health Insurance Company (HHIC)

Product (Small Group Market):	Shared Cost PPO		Shared Cost PPO		Shared Cost PPO		Shared Cost PPO	
Effective Date of Rates:	01/1/18, 02/1/18, 03/1/18		01/1/18, 02/1/18, 03/1/18		01/1/18, 02/1/18, 03/1/18		01/1/18, 02/1/18, 03/1/18	
Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0230002		70194PA0230002	
Plan Name =>	Shared Cost PPO $1500		Shared Cost PPO $1500		Health Savings PPO Embedded Q$4750		Health Savings PPO Embedded Q$4750	
Form # =>	HHIC/PPO-6		HHIC/PPO-6		HHIC/HDHP-6		HHIC/HDHP-6	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	$1,500		$1,500		$4,750		$4,750	
Coinsurance =>	90%		90%		60%		60%	
Copays =>	$30		$30		60%		60%	
OOP Maximum =>	$4,500		$4,500		$6,550		$6,550	
Dental (Yes/No)	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$284.22	$284.22	$304.73	$304.73	$202.64	$202.64	$217.27	$217.27
15	$309.48	$309.48	$331.82	$331.82	$220.66	$220.66	$236.58	$236.58
16	$319.14	$319.14	$342.17	$342.17	$227.54	$227.54	$243.96	$243.96
17	$328.80	$328.80	$352.53	$352.53	$234.43	$234.43	$251.35	$251.35
18	$339.21	$339.21	$363.68	$363.68	$241.85	$241.85	$259.30	$259.30
19	$349.61	$349.61	$374.84	$374.84	$249.26	$249.26	$267.25	$267.25
20	$360.38	$360.38	$386.39	$386.39	$256.95	$256.95	$275.49	$275.49
21	$371.53	$371.53	$398.34	$398.34	$264.89	$264.89	$284.01	$284.01
22	$371.53	$371.53	$398.34	$398.34	$264.89	$264.89	$284.01	$284.01
23	$371.53	$371.53	$398.34	$398.34	$264.89	$264.89	$284.01	$284.01
24	$371.53	$371.53	$398.34	$398.34	$264.89	$264.89	$284.01	$284.01
25	$373.02	$373.02	$399.93	$399.93	$265.95	$265.95	$285.15	$285.15
26	$380.45	$380.45	$407.90	$407.90	$271.25	$271.25	$290.83	$290.83
27	$389.36	$389.36	$417.46	$417.46	$277.61	$277.61	$297.64	$297.64
28	$403.85	$403.85	$433.00	$433.00	$287.94	$287.94	$308.72	$308.72
29	$415.74	$415.74	$445.74	$445.74	$296.42	$296.42	$317.81	$317.81
30	$421.69	$421.69	$452.12	$452.12	$300.65	$300.65	$322.35	$322.35
31	$430.60	$430.60	$461.68	$461.68	$307.01	$307.01	$329.17	$329.17
32	$439.52	$439.52	$471.24	$471.24	$313.37	$313.37	$335.98	$335.98
33	$445.09	$445.09	$477.21	$477.21	$317.34	$317.34	$340.24	$340.24
34	$451.04	$451.04	$483.59	$483.59	$321.58	$321.58	$344.79	$344.79
35	$454.01	$454.01	$486.77	$486.77	$323.70	$323.70	$347.06	$347.06
36	$456.98	$456.98	$489.96	$489.96	$325.82	$325.82	$349.33	$349.33
37	$459.95	$459.95	$493.15	$493.15	$327.94	$327.94	$351.60	$351.60
38	$462.93	$462.93	$496.33	$496.33	$330.06	$330.06	$353.88	$353.88
39	$468.87	$468.87	$502.71	$502.71	$334.29	$334.29	$358.42	$358.42
40	$474.81	$474.81	$509.08	$509.08	$338.53	$338.53	$362.96	$362.96
41	$483.73	$483.73	$518.64	$518.64	$344.89	$344.89	$369.78	$369.78
42	$492.28	$492.28	$527.80	$527.80	$350.98	$350.98	$376.31	$376.31
43	$504.16	$504.16	$540.55	$540.55	$359.46	$359.46	$385.40	$385.40
44	$519.03	$519.03	$556.48	$556.48	$370.06	$370.06	$396.76	$396.76
45	$536.49	$536.49	$575.20	$575.20	$382.51	$382.51	$410.11	$410.11
46	$557.29	$557.29	$597.51	$597.51	$397.34	$397.34	$426.01	$426.01
47	$580.70	$580.70	$622.61	$622.61	$414.03	$414.03	$443.91	$443.91
48	$607.45	$607.45	$651.29	$651.29	$433.10	$433.10	$464.35	$464.35
49	$633.83	$633.83	$679.57	$679.57	$451.91	$451.91	$484.52	$484.52
50	$663.55	$663.55	$711.44	$711.44	$473.10	$473.10	$507.24	$507.24
51	$692.90	$692.90	$742.90	$742.90	$494.03	$494.03	$529.68	$529.68
52	$725.22	$725.22	$777.56	$777.56	$517.07	$517.07	$554.39	$554.39
53	$757.92	$757.92	$812.61	$812.61	$540.38	$540.38	$579.38	$579.38
54	$793.21	$793.21	$850.46	$850.46	$565.55	$565.55	$606.36	$606.36
55	$828.51	$828.51	$888.30	$888.30	$590.71	$590.71	$633.34	$633.34
56	$866.78	$866.78	$929.33	$929.33	$618.00	$618.00	$662.59	$662.59
57	$905.42	$905.42	$970.76	$970.76	$645.54	$645.54	$692.13	$692.13
58	$946.66	$946.66	$1,014.97	$1,014.97	$674.95	$674.95	$723.65	$723.65
59	$967.09	$967.09	$1,036.88	$1,036.88	$689.52	$689.52	$739.28	$739.28
60	$1,008.33	$1,008.33	$1,081.10	$1,081.10	$718.92	$718.92	$770.80	$770.80
61	$1,044.00	$1,044.00	$1,119.34	$1,119.34	$744.35	$744.35	$798.07	$798.07
62	$1,067.40	$1,067.40	$1,144.43	$1,144.43	$761.04	$761.04	$815.96	$815.96
63	$1,096.75	$1,096.75	$1,175.90	$1,175.90	$781.96	$781.96	$838.39	$838.39
64	$1,114.59	$1,114.59	$1,195.02	$1,195.02	$794.67	$794.67	$852.03	$852.03
65+	$1,114.59	$1,114.59	$1,195.02	$1,195.02	$794.67	$794.67	$852.03	$852.03

Company Name: Highmark Health I

Product (Small Group Market):	Shared Cost PPO		Shared Cost PPO		Health Savings PPO		Health Savings PPO	
Effective Date of Rates:	01/1/18, 02/1/18, 03/1/18		01/1/18, 02/1/18, 03/1/18		01/1/18, 02/1/18, 03/1/18		01/1/18, 02/1/18, 03/1/18	
Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange)=>	70194PA0240006		70194PA0240006		70194PA0250002		70194PA0250002	
Plan Name =>	Shared Cost PPO $1500		Shared Cost PPO $1500		Health Savings PPO Embedded Q$4750		Health Savings PPO Embedded Q$4750	
Form # =>	HHIC/PPO-6		HHIC/PPO-6		HHIC/HDHP-6		HHIC/HDHP-6	
Rating Area =>	Area 9		Area 6, 7		Area 9		Area 6, 7	
Network =>	F		F		F		F	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	$1,500		$1,500		$4,750		$4,750	
Coinsurance =>	90%		90%		60%		60%	
Copays =>	$30		$30		60%		60%	
OOP Maximum =>	$4,500		$4,500		$6,550		$6,550	
Dental (Yes/No)	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$311.55	$311.55	$317.66	$317.66	$231.08	$231.08	$235.61	$235.61
15	$339.24	$339.24	$345.89	$345.89	$251.62	$251.62	$256.55	$256.55
16	$349.83	$349.83	$356.69	$356.69	$259.47	$259.47	$264.56	$264.56
17	$360.42	$360.42	$367.48	$367.48	$267.32	$267.32	$272.57	$272.57
18	$371.82	$371.82	$379.11	$379.11	$275.78	$275.78	$281.19	$281.19
19	$383.22	$383.22	$390.74	$390.74	$284.24	$284.24	$289.81	$289.81
20	$395.03	$395.03	$402.78	$402.78	$293.00	$293.00	$298.74	$298.74
21	$407.25	$407.25	$415.24	$415.24	$302.06	$302.06	$307.98	$307.98
22	$407.25	$407.25	$415.24	$415.24	$302.06	$302.06	$307.98	$307.98
23	$407.25	$407.25	$415.24	$415.24	$302.06	$302.06	$307.98	$307.98
24	$407.25	$407.25	$415.24	$415.24	$302.06	$302.06	$307.98	$307.98
25	$408.88	$408.88	$416.90	$416.90	$303.27	$303.27	$309.22	$309.22
26	$417.03	$417.03	$425.20	$425.20	$309.31	$309.31	$315.38	$315.38
27	$426.80	$426.80	$435.17	$435.17	$316.56	$316.56	$322.77	$322.77
28	$442.68	$442.68	$451.36	$451.36	$328.34	$328.34	$334.78	$334.78
29	$455.71	$455.71	$464.65	$464.65	$338.01	$338.01	$344.63	$344.63
30	$462.23	$462.23	$471.29	$471.29	$342.84	$342.84	$349.56	$349.56
31	$472.00	$472.00	$481.26	$481.26	$350.09	$350.09	$356.95	$356.95
32	$481.78	$481.78	$491.23	$491.23	$357.34	$357.34	$364.35	$364.35
33	$487.89	$487.89	$497.45	$497.45	$361.87	$361.87	$368.96	$368.96
34	$494.40	$494.40	$504.10	$504.10	$366.70	$366.70	$373.89	$373.89
35	$497.66	$497.66	$507.42	$507.42	$369.12	$369.12	$376.36	$376.36
36	$500.92	$500.92	$510.74	$510.74	$371.54	$371.54	$378.82	$378.82
37	$504.18	$504.18	$514.06	$514.06	$373.95	$373.95	$381.28	$381.28
38	$507.44	$507.44	$517.39	$517.39	$376.37	$376.37	$383.75	$383.75
39	$513.95	$513.95	$524.03	$524.03	$381.20	$381.20	$388.68	$388.68
40	$520.47	$520.47	$530.67	$530.67	$386.03	$386.03	$393.60	$393.60
41	$530.24	$530.24	$540.64	$540.64	$393.28	$393.28	$401.00	$401.00
42	$539.61	$539.61	$550.19	$550.19	$400.23	$400.23	$408.08	$408.08
43	$552.64	$552.64	$563.48	$563.48	$409.90	$409.90	$417.93	$417.93
44	$568.93	$568.93	$580.09	$580.09	$421.98	$421.98	$430.25	$430.25
45	$588.07	$588.07	$599.60	$599.60	$436.18	$436.18	$444.73	$444.73
46	$610.88	$610.88	$622.86	$622.86	$453.09	$453.09	$461.98	$461.98
47	$636.53	$636.53	$649.02	$649.02	$472.12	$472.12	$481.38	$481.38
48	$665.86	$665.86	$678.91	$678.91	$493.87	$493.87	$503.55	$503.55
49	$694.77	$694.77	$708.39	$708.39	$515.32	$515.32	$525.42	$525.42
50	$727.35	$727.35	$741.61	$741.61	$539.48	$539.48	$550.06	$550.06
51	$759.52	$759.52	$774.42	$774.42	$563.34	$563.34	$574.39	$574.39
52	$794.96	$794.96	$810.54	$810.54	$589.62	$589.62	$601.18	$601.18
53	$830.79	$830.79	$847.08	$847.08	$616.20	$616.20	$628.29	$628.29
54	$869.48	$869.48	$886.53	$886.53	$644.90	$644.90	$657.55	$657.55
55	$908.17	$908.17	$925.98	$925.98	$673.60	$673.60	$686.80	$686.80
56	$950.12	$950.12	$968.75	$968.75	$704.71	$704.71	$718.53	$718.53
57	$992.47	$992.47	$1,011.93	$1,011.93	$736.12	$736.12	$750.56	$750.56
58	$1,037.68	$1,037.68	$1,058.02	$1,058.02	$769.65	$769.65	$784.74	$784.74
59	$1,060.08	$1,060.08	$1,080.86	$1,080.86	$786.27	$786.27	$801.68	$801.68
60	$1,105.28	$1,105.28	$1,126.95	$1,126.95	$819.79	$819.79	$835.87	$835.87
61	$1,144.38	$1,144.38	$1,166.82	$1,166.82	$848.79	$848.79	$865.43	$865.43
62	$1,170.03	$1,170.03	$1,192.98	$1,192.98	$867.82	$867.82	$884.84	$884.84
63	$1,202.21	$1,202.21	$1,225.78	$1,225.78	$891.68	$891.68	$909.17	$909.17
64	$1,221.75	$1,221.75	$1,245.72	$1,245.72	$906.18	$906.18	$923.94	$923.94
65+	$1,221.75	$1,221.75	$1,245.72	$1,245.72	$906.18	$906.18	$923.94	$923.94

Company Name: Highmark Health Insurance Company (HHIC)

Product (Small Group Market):	Shared Cost PPO		Shared Cost PPO		Shared Cost PPO		Shared Cost PPO	
Effective Date of Rates:	04/1/18, 05/1/18, 06/1/18		04/1/18, 05/1/18, 06/1/18		04/1/18, 05/1/18, 06/1/18		04/1/18, 05/1/18, 06/1/18	
Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0230002		70194PA0230002	
Plan Name =>	Shared Cost PPO $1500		Shared Cost PPO $1500		Health Savings PPO Embedded Q$4750		Health Savings PPO Embedded Q$4750	
Form # =>	HHIC/PPO-6		HHIC/PPO-6		HHIC/HDHP-6		HHIC/HDHP-6	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	$1,500		$1,500		$4,750		$4,750	
Coinsurance =>	90%		90%		60%		60%	
Copays =>	$30		$30		60%		60%	
OOP Maximum =>	$4,500		$4,500		$6,550		$6,550	
Dental (Yes/No)	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$290.28	$290.28	$311.22	$311.22	$206.96	$206.96	$221.90	$221.90
15	$316.08	$316.08	$338.89	$338.89	$225.36	$225.36	$241.62	$241.62
16	$325.94	$325.94	$349.47	$349.47	$232.39	$232.39	$249.16	$249.16
17	$335.81	$335.81	$360.04	$360.04	$239.43	$239.43	$256.70	$256.70
18	$346.43	$346.43	$371.43	$371.43	$247.00	$247.00	$264.83	$264.83
19	$357.06	$357.06	$382.83	$382.83	$254.58	$254.58	$272.95	$272.95
20	$368.06	$368.06	$394.62	$394.62	$262.42	$262.42	$281.36	$281.36
21	$379.45	$379.45	$406.83	$406.83	$270.54	$270.54	$290.06	$290.06
22	$379.45	$379.45	$406.83	$406.83	$270.54	$270.54	$290.06	$290.06
23	$379.45	$379.45	$406.83	$406.83	$270.54	$270.54	$290.06	$290.06
24	$379.45	$379.45	$406.83	$406.83	$270.54	$270.54	$290.06	$290.06
25	$380.96	$380.96	$408.46	$408.46	$271.62	$271.62	$291.22	$291.22
26	$388.55	$388.55	$416.59	$416.59	$277.03	$277.03	$297.02	$297.02
27	$397.66	$397.66	$426.36	$426.36	$283.52	$283.52	$303.98	$303.98
28	$412.46	$412.46	$442.22	$442.22	$294.07	$294.07	$315.30	$315.30
29	$424.60	$424.60	$455.24	$455.24	$302.73	$302.73	$324.58	$324.58
30	$430.67	$430.67	$461.75	$461.75	$307.06	$307.06	$329.22	$329.22
31	$439.78	$439.78	$471.51	$471.51	$313.55	$313.55	$336.18	$336.18
32	$448.88	$448.88	$481.28	$481.28	$320.05	$320.05	$343.14	$343.14
33	$454.58	$454.58	$487.38	$487.38	$324.10	$324.10	$347.49	$347.49
34	$460.65	$460.65	$493.89	$493.89	$328.43	$328.43	$352.13	$352.13
35	$463.68	$463.68	$497.14	$497.14	$330.60	$330.60	$354.45	$354.45
36	$466.72	$466.72	$500.40	$500.40	$332.76	$332.76	$356.77	$356.77
37	$469.75	$469.75	$503.65	$503.65	$334.93	$334.93	$359.10	$359.10
38	$472.79	$472.79	$506.91	$506.91	$337.09	$337.09	$361.42	$361.42
39	$478.86	$478.86	$513.42	$513.42	$341.42	$341.42	$366.06	$366.06
40	$484.93	$484.93	$519.93	$519.93	$345.75	$345.75	$370.70	$370.70
41	$494.04	$494.04	$529.69	$529.69	$352.24	$352.24	$377.66	$377.66
42	$502.77	$502.77	$539.05	$539.05	$358.46	$358.46	$384.33	$384.33
43	$514.91	$514.91	$552.07	$552.07	$367.12	$367.12	$393.61	$393.61
44	$530.09	$530.09	$568.34	$568.34	$377.94	$377.94	$405.22	$405.22
45	$547.92	$547.92	$587.46	$587.46	$390.66	$390.66	$418.85	$418.85
46	$569.17	$569.17	$610.24	$610.24	$405.81	$405.81	$435.09	$435.09
47	$593.07	$593.07	$635.87	$635.87	$422.85	$422.85	$453.37	$453.37
48	$620.39	$620.39	$665.16	$665.16	$442.33	$442.33	$474.25	$474.25
49	$647.33	$647.33	$694.05	$694.05	$461.54	$461.54	$494.84	$494.84
50	$677.69	$677.69	$726.60	$726.60	$483.18	$483.18	$518.05	$518.05
51	$707.67	$707.67	$758.74	$758.74	$504.55	$504.55	$540.96	$540.96
52	$740.68	$740.68	$794.13	$794.13	$528.09	$528.09	$566.20	$566.20
53	$774.07	$774.07	$829.93	$829.93	$551.90	$551.90	$591.72	$591.72
54	$810.12	$810.12	$868.58	$868.58	$577.60	$577.60	$619.28	$619.28
55	$846.16	$846.16	$907.23	$907.23	$603.30	$603.30	$646.84	$646.84
56	$885.25	$885.25	$949.13	$949.13	$631.16	$631.16	$676.71	$676.71
57	$924.71	$924.71	$991.44	$991.44	$659.30	$659.30	$706.88	$706.88
58	$966.83	$966.83	$1,036.60	$1,036.60	$689.33	$689.33	$739.08	$739.08
59	$987.70	$987.70	$1,058.98	$1,058.98	$704.21	$704.21	$755.03	$755.03
60	$1,029.82	$1,029.82	$1,104.13	$1,104.13	$734.24	$734.24	$787.23	$787.23
61	$1,066.24	$1,066.24	$1,143.19	$1,143.19	$760.21	$760.21	$815.07	$815.07
62	$1,090.15	$1,090.15	$1,168.82	$1,168.82	$777.25	$777.25	$833.35	$833.35
63	$1,120.12	$1,120.12	$1,200.96	$1,200.96	$798.63	$798.63	$856.26	$856.26
64	$1,138.35	$1,138.35	$1,220.49	$1,220.49	$811.62	$811.62	$870.18	$870.18
65+	$1,138.35	$1,138.35	$1,220.49	$1,220.49	$811.62	$811.62	$870.18	$870.18

Company Name: Highmark Health I

Product (Small Group Market):	Shared Cost PPO		Shared Cost PPO		Health Savings PPO		Health Savings PPO	
Effective Date of Rates:	04/1/18, 05/1/18, 06/1/18		04/1/18, 05/1/18, 06/1/18		04/1/18, 05/1/18, 06/1/18		04/1/18, 05/1/18, 06/1/18	
Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange)=>	70194PA0240006		70194PA0240006		70194PA0250002		70194PA0250002	
Plan Name =>	Shared Cost PPO $1500		Shared Cost PPO $1500		Health Savings PPO Embedded Q$4750		Health Savings PPO Embedded Q$4750	
Form # =>	HHIC/PPO-6		HHIC/PPO-6		HHIC/HDHP-6		HHIC/HDHP-6	
Rating Area =>	Area 9		Area 6, 7		Area 9		Area 6, 7	
Network =>	F		F		F		F	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	$1,500		$1,500		$4,750		$4,750	
Coinsurance =>	90%		90%		60%		60%	
Copays =>	$30		$30		60%		60%	
OOP Maximum =>	$4,500		$4,500		$6,550		$6,550	
Dental (Yes/No)	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$318.19	$318.19	$324.43	$324.43	$236.00	$236.00	$240.63	$240.63
15	$346.47	$346.47	$353.26	$353.26	$256.98	$256.98	$262.02	$262.02
16	$357.28	$357.28	$364.29	$364.29	$265.00	$265.00	$270.20	$270.20
17	$368.10	$368.10	$375.32	$375.32	$273.02	$273.02	$278.37	$278.37
18	$379.74	$379.74	$387.19	$387.19	$281.66	$281.66	$287.18	$287.18
19	$391.39	$391.39	$399.06	$399.06	$290.30	$290.30	$295.99	$295.99
20	$403.45	$403.45	$411.36	$411.36	$299.24	$299.24	$305.11	$305.11
21	$415.93	$415.93	$424.09	$424.09	$308.50	$308.50	$314.55	$314.55
22	$415.93	$415.93	$424.09	$424.09	$308.50	$308.50	$314.55	$314.55
23	$415.93	$415.93	$424.09	$424.09	$308.50	$308.50	$314.55	$314.55
24	$415.93	$415.93	$424.09	$424.09	$308.50	$308.50	$314.55	$314.55
25	$417.59	$417.59	$425.78	$425.78	$309.73	$309.73	$315.81	$315.81
26	$425.91	$425.91	$434.26	$434.26	$315.90	$315.90	$322.10	$322.10
27	$435.89	$435.89	$444.44	$444.44	$323.31	$323.31	$329.65	$329.65
28	$452.12	$452.12	$460.98	$460.98	$335.34	$335.34	$341.91	$341.91
29	$465.43	$465.43	$474.55	$474.55	$345.21	$345.21	$351.98	$351.98
30	$472.08	$472.08	$481.34	$481.34	$350.15	$350.15	$357.01	$357.01
31	$482.06	$482.06	$491.52	$491.52	$357.55	$357.55	$364.56	$364.56
32	$492.05	$492.05	$501.69	$501.69	$364.95	$364.95	$372.11	$372.11
33	$498.28	$498.28	$508.05	$508.05	$369.58	$369.58	$376.83	$376.83
34	$504.94	$504.94	$514.84	$514.84	$374.52	$374.52	$381.86	$381.86
35	$508.27	$508.27	$518.23	$518.23	$376.98	$376.98	$384.38	$384.38
36	$511.59	$511.59	$521.63	$521.63	$379.45	$379.45	$386.89	$386.89
37	$514.92	$514.92	$525.02	$525.02	$381.92	$381.92	$389.41	$389.41
38	$518.25	$518.25	$528.41	$528.41	$384.39	$384.39	$391.93	$391.93
39	$524.90	$524.90	$535.20	$535.20	$389.32	$389.32	$396.96	$396.96
40	$531.56	$531.56	$541.98	$541.98	$394.26	$394.26	$401.99	$401.99
41	$541.54	$541.54	$552.16	$552.16	$401.66	$401.66	$409.54	$409.54
42	$551.11	$551.11	$561.91	$561.91	$408.76	$408.76	$416.77	$416.77
43	$564.42	$564.42	$575.48	$575.48	$418.63	$418.63	$426.84	$426.84
44	$581.05	$581.05	$592.45	$592.45	$430.97	$430.97	$439.42	$439.42
45	$600.60	$600.60	$612.38	$612.38	$445.47	$445.47	$454.21	$454.21
46	$623.90	$623.90	$636.13	$636.13	$462.75	$462.75	$471.82	$471.82
47	$650.10	$650.10	$662.85	$662.85	$482.18	$482.18	$491.64	$491.64
48	$680.05	$680.05	$693.38	$693.38	$504.39	$504.39	$514.28	$514.28
49	$709.58	$709.58	$723.49	$723.49	$526.30	$526.30	$536.62	$536.62
50	$742.85	$742.85	$757.42	$757.42	$550.98	$550.98	$561.78	$561.78
51	$775.71	$775.71	$790.92	$790.92	$575.35	$575.35	$586.63	$586.63
52	$811.90	$811.90	$827.82	$827.82	$602.19	$602.19	$614.00	$614.00
53	$848.50	$848.50	$865.13	$865.13	$629.34	$629.34	$641.68	$641.68
54	$888.01	$888.01	$905.42	$905.42	$658.64	$658.64	$671.56	$671.56
55	$927.52	$927.52	$945.71	$945.71	$687.95	$687.95	$701.44	$701.44
56	$970.36	$970.36	$989.39	$989.39	$719.73	$719.73	$733.84	$733.84
57	$1,013.62	$1,013.62	$1,033.50	$1,033.50	$751.81	$751.81	$766.55	$766.55
58	$1,059.79	$1,059.79	$1,080.57	$1,080.57	$786.05	$786.05	$801.47	$801.47
59	$1,082.67	$1,082.67	$1,103.89	$1,103.89	$803.02	$803.02	$818.77	$818.77
60	$1,128.83	$1,128.83	$1,150.97	$1,150.97	$837.26	$837.26	$853.68	$853.68
61	$1,168.76	$1,168.76	$1,191.68	$1,191.68	$866.88	$866.88	$883.88	$883.88
62	$1,194.97	$1,194.97	$1,218.40	$1,218.40	$886.31	$886.31	$903.69	$903.69
63	$1,227.83	$1,227.83	$1,251.90	$1,251.90	$910.69	$910.69	$928.54	$928.54
64	$1,247.79	$1,247.79	$1,272.27	$1,272.27	$925.50	$925.50	$943.65	$943.65
65+	$1,247.79	$1,247.79	$1,272.27	$1,272.27	$925.50	$925.50	$943.65	$943.65

Company Name: Highmark Health Insurance Company (HHIC)

Product (Small Group Market):	Shared Cost PPO		Shared Cost PPO		Shared Cost PPO		Shared Cost PPO	
Effective Date of Rates:	07/1/18, 08/1/18, 09/1/18		07/1/18, 08/1/18, 09/1/18		07/1/18, 08/1/18, 09/1/18		07/1/18, 08/1/18, 09/1/18	
Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0230002		70194PA0230002	
Plan Name =>	Shared Cost PPO $1500		Shared Cost PPO $1500		Health Savings PPO Embedded Q$4750		Health Savings PPO Embedded Q$4750	
Form # =>	HHIC/PPO-6		HHIC/PPO-6		HHIC/HDHP-6		HHIC/HDHP-6	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	$1,500		$1,500		$4,750		$4,750	
Coinsurance =>	90%		90%		60%		60%	
Copays =>	$30		$30		60%		60%	
OOP Maximum =>	$4,500		$4,500		$6,550		$6,550	
Dental (Yes/No)	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$296.46	$296.46	$317.86	$317.86	$211.37	$211.37	$226.63	$226.63
15	$322.81	$322.81	$346.11	$346.11	$230.16	$230.16	$246.77	$246.77
16	$332.89	$332.89	$356.91	$356.91	$237.34	$237.34	$254.47	$254.47
17	$342.97	$342.97	$367.72	$367.72	$244.53	$244.53	$262.17	$262.17
18	$353.82	$353.82	$379.35	$379.35	$252.26	$252.26	$270.47	$270.47
19	$364.67	$364.67	$390.98	$390.98	$260.00	$260.00	$278.76	$278.76
20	$375.91	$375.91	$403.03	$403.03	$268.01	$268.01	$287.35	$287.35
21	$387.53	$387.53	$415.50	$415.50	$276.30	$276.30	$296.24	$296.24
22	$387.53	$387.53	$415.50	$415.50	$276.30	$276.30	$296.24	$296.24
23	$387.53	$387.53	$415.50	$415.50	$276.30	$276.30	$296.24	$296.24
24	$387.53	$387.53	$415.50	$415.50	$276.30	$276.30	$296.24	$296.24
25	$389.08	$389.08	$417.16	$417.16	$277.41	$277.41	$297.43	$297.43
26	$396.83	$396.83	$425.47	$425.47	$282.93	$282.93	$303.35	$303.35
27	$406.13	$406.13	$435.44	$435.44	$289.57	$289.57	$310.46	$310.46
28	$421.25	$421.25	$451.65	$451.65	$300.34	$300.34	$322.01	$322.01
29	$433.65	$433.65	$464.94	$464.94	$309.18	$309.18	$331.49	$331.49
30	$439.85	$439.85	$471.59	$471.59	$313.60	$313.60	$336.23	$336.23
31	$449.15	$449.15	$481.56	$481.56	$320.23	$320.23	$343.34	$343.34
32	$458.45	$458.45	$491.53	$491.53	$326.87	$326.87	$350.45	$350.45
33	$464.26	$464.26	$497.77	$497.77	$331.01	$331.01	$354.90	$354.90
34	$470.46	$470.46	$504.41	$504.41	$335.43	$335.43	$359.64	$359.64
35	$473.56	$473.56	$507.74	$507.74	$337.64	$337.64	$362.01	$362.01
36	$476.66	$476.66	$511.06	$511.06	$339.85	$339.85	$364.38	$364.38
37	$479.76	$479.76	$514.39	$514.39	$342.06	$342.06	$366.75	$366.75
38	$482.86	$482.86	$517.71	$517.71	$344.27	$344.27	$369.12	$369.12
39	$489.06	$489.06	$524.36	$524.36	$348.69	$348.69	$373.86	$373.86
40	$495.27	$495.27	$531.01	$531.01	$353.11	$353.11	$378.60	$378.60
41	$504.57	$504.57	$540.98	$540.98	$359.75	$359.75	$385.71	$385.71
42	$513.48	$513.48	$550.53	$550.53	$366.10	$366.10	$392.52	$392.52
43	$525.88	$525.88	$563.83	$563.83	$374.94	$374.94	$402.00	$402.00
44	$541.38	$541.38	$580.45	$580.45	$385.99	$385.99	$413.85	$413.85
45	$559.60	$559.60	$599.98	$599.98	$398.98	$398.98	$427.77	$427.77
46	$581.30	$581.30	$623.25	$623.25	$414.45	$414.45	$444.36	$444.36
47	$605.71	$605.71	$649.42	$649.42	$431.86	$431.86	$463.03	$463.03
48	$633.61	$633.61	$679.34	$679.34	$451.75	$451.75	$484.36	$484.36
49	$661.13	$661.13	$708.84	$708.84	$471.37	$471.37	$505.39	$505.39
50	$692.13	$692.13	$742.08	$742.08	$493.48	$493.48	$529.09	$529.09
51	$722.75	$722.75	$774.90	$774.90	$515.30	$515.30	$552.49	$552.49
52	$756.46	$756.46	$811.05	$811.05	$539.34	$539.34	$578.26	$578.26
53	$790.56	$790.56	$847.62	$847.62	$563.66	$563.66	$604.33	$604.33
54	$827.38	$827.38	$887.09	$887.09	$589.91	$589.91	$632.48	$632.48
55	$864.20	$864.20	$926.56	$926.56	$616.15	$616.15	$660.62	$660.62
56	$904.11	$904.11	$969.36	$969.36	$644.61	$644.61	$691.13	$691.13
57	$944.41	$944.41	$1,012.57	$1,012.57	$673.35	$673.35	$721.94	$721.94
58	$987.43	$987.43	$1,058.69	$1,058.69	$704.02	$704.02	$754.82	$754.82
59	$1,008.74	$1,008.74	$1,081.54	$1,081.54	$719.22	$719.22	$771.12	$771.12
60	$1,051.76	$1,051.76	$1,127.66	$1,127.66	$749.89	$749.89	$804.00	$804.00
61	$1,088.96	$1,088.96	$1,167.55	$1,167.55	$776.41	$776.41	$832.44	$832.44
62	$1,113.38	$1,113.38	$1,193.73	$1,193.73	$793.82	$793.82	$851.10	$851.10
63	$1,143.99	$1,143.99	$1,226.55	$1,226.55	$815.65	$815.65	$874.51	$874.51
64	$1,162.59	$1,162.59	$1,246.50	$1,246.50	$828.90	$828.90	$888.72	$888.72
65+	$1,162.59	$1,162.59	$1,246.50	$1,246.50	$828.90	$828.90	$888.72	$888.72

Company Name: Highmark Health I

Product (Small Group Market):	Shared Cost PPO		Shared Cost PPO		Health Savings PPO		Health Savings PPO	
Effective Date of Rates:	07/1/18, 08/1/18, 09/1/18		07/1/18, 08/1/18, 09/1/18		07/1/18, 08/1/18, 09/1/18		07/1/18, 08/1/18, 09/1/18	
Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange)=>	70194PA0240006		70194PA0240006		70194PA0250002		70194PA0250002	
Plan Name =>	Shared Cost PPO $1500		Shared Cost PPO $1500		Health Savings PPO Embedded Q$4750		Health Savings PPO Embedded Q$4750	
Form # =>	HHIC/PPO-6		HHIC/PPO-6		HHIC/HDHP-6		HHIC/HDHP-6	
Rating Area =>	Area 9		Area 6, 7		Area 9		Area 6, 7	
Network =>	F		F		F		F	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	$1,500		$1,500		$4,750		$4,750	
Coinsurance =>	90%		90%		60%		60%	
Copays =>	$30		$30		60%		60%	
OOP Maximum =>	$4,500		$4,500		$6,550		$6,550	
Dental (Yes/No)	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$324.97	$324.97	$331.34	$331.34	$241.03	$241.03	$245.76	$245.76
15	$353.85	$353.85	$360.79	$360.79	$262.45	$262.45	$267.60	$267.60
16	$364.90	$364.90	$372.05	$372.05	$270.65	$270.65	$275.95	$275.95
17	$375.94	$375.94	$383.31	$383.31	$278.84	$278.84	$284.31	$284.31
18	$387.84	$387.84	$395.44	$395.44	$287.66	$287.66	$293.30	$293.30
19	$399.73	$399.73	$407.57	$407.57	$296.48	$296.48	$302.30	$302.30
20	$412.05	$412.05	$420.13	$420.13	$305.62	$305.62	$311.61	$311.61
21	$424.79	$424.79	$433.12	$433.12	$315.07	$315.07	$321.25	$321.25
22	$424.79	$424.79	$433.12	$433.12	$315.07	$315.07	$321.25	$321.25
23	$424.79	$424.79	$433.12	$433.12	$315.07	$315.07	$321.25	$321.25
24	$424.79	$424.79	$433.12	$433.12	$315.07	$315.07	$321.25	$321.25
25	$426.49	$426.49	$434.86	$434.86	$316.33	$316.33	$322.53	$322.53
26	$434.99	$434.99	$443.52	$443.52	$322.63	$322.63	$328.96	$328.96
27	$445.18	$445.18	$453.91	$453.91	$330.20	$330.20	$336.67	$336.67
28	$461.75	$461.75	$470.80	$470.80	$342.48	$342.48	$349.20	$349.20
29	$475.34	$475.34	$484.66	$484.66	$352.57	$352.57	$359.48	$359.48
30	$482.14	$482.14	$491.59	$491.59	$357.61	$357.61	$364.62	$364.62
31	$492.34	$492.34	$501.99	$501.99	$365.17	$365.17	$372.33	$372.33
32	$502.53	$502.53	$512.38	$512.38	$372.73	$372.73	$380.04	$380.04
33	$508.90	$508.90	$518.88	$518.88	$377.46	$377.46	$384.86	$384.86
34	$515.70	$515.70	$525.81	$525.81	$382.50	$382.50	$390.00	$390.00
35	$519.10	$519.10	$529.28	$529.28	$385.02	$385.02	$392.57	$392.57
36	$522.50	$522.50	$532.74	$532.74	$387.54	$387.54	$395.14	$395.14
37	$525.89	$525.89	$536.21	$536.21	$390.06	$390.06	$397.71	$397.71
38	$529.29	$529.29	$539.67	$539.67	$392.58	$392.58	$400.28	$400.28
39	$536.09	$536.09	$546.60	$546.60	$397.62	$397.62	$405.42	$405.42
40	$542.89	$542.89	$553.53	$553.53	$402.66	$402.66	$410.56	$410.56
41	$553.08	$553.08	$563.93	$563.93	$410.22	$410.22	$418.27	$418.27
42	$562.85	$562.85	$573.89	$573.89	$417.47	$417.47	$425.66	$425.66
43	$576.44	$576.44	$587.75	$587.75	$427.55	$427.55	$435.94	$435.94
44	$593.44	$593.44	$605.07	$605.07	$440.16	$440.16	$448.79	$448.79
45	$613.40	$613.40	$625.43	$625.43	$454.96	$454.96	$463.88	$463.88
46	$637.19	$637.19	$649.68	$649.68	$472.61	$472.61	$481.87	$481.87
47	$663.95	$663.95	$676.97	$676.97	$492.46	$492.46	$502.11	$502.11
48	$694.54	$694.54	$708.16	$708.16	$515.14	$515.14	$525.24	$525.24
49	$724.70	$724.70	$738.91	$738.91	$537.51	$537.51	$548.05	$548.05
50	$758.68	$758.68	$773.56	$773.56	$562.72	$562.72	$573.75	$573.75
51	$792.24	$792.24	$807.77	$807.77	$587.61	$587.61	$599.13	$599.13
52	$829.20	$829.20	$845.46	$845.46	$615.02	$615.02	$627.08	$627.08
53	$866.58	$866.58	$883.57	$883.57	$642.75	$642.75	$655.35	$655.35
54	$906.93	$906.93	$924.72	$924.72	$672.68	$672.68	$685.87	$685.87
55	$947.29	$947.29	$965.86	$965.86	$702.61	$702.61	$716.39	$716.39
56	$991.04	$991.04	$1,010.47	$1,010.47	$735.06	$735.06	$749.48	$749.48
57	$1,035.22	$1,035.22	$1,055.52	$1,055.52	$767.83	$767.83	$782.89	$782.89
58	$1,082.37	$1,082.37	$1,103.60	$1,103.60	$802.80	$802.80	$818.54	$818.54
59	$1,105.74	$1,105.74	$1,127.42	$1,127.42	$820.13	$820.13	$836.21	$836.21
60	$1,152.89	$1,152.89	$1,175.49	$1,175.49	$855.10	$855.10	$871.87	$871.87
61	$1,193.67	$1,193.67	$1,217.07	$1,217.07	$885.35	$885.35	$902.71	$902.71
62	$1,220.43	$1,220.43	$1,244.36	$1,244.36	$905.20	$905.20	$922.95	$922.95
63	$1,253.99	$1,253.99	$1,278.58	$1,278.58	$930.09	$930.09	$948.33	$948.33
64	$1,274.37	$1,274.37	$1,299.36	$1,299.36	$945.21	$945.21	$963.75	$963.75
65+	$1,274.37	$1,274.37	$1,299.36	$1,299.36	$945.21	$945.21	$963.75	$963.75

Company Name: Highmark Health Insurance Company (HHIC)

Product (Small Group Market):	Shared Cost PPO		Shared Cost PPO		Shared Cost PPO		Shared Cost PPO	
Effective Date of Rates:	10/1/18, 11/1/18, 12/1/18		10/1/18, 11/1/18, 12/1/18		10/1/18, 11/1/18, 12/1/18		10/1/18, 11/1/18, 12/1/18	
Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0230002		70194PA0230002	
Plan Name =>	Shared Cost PPO $1500		Shared Cost PPO $1500		Health Savings PPO Embedded Q$4750		Health Savings PPO Embedded Q$4750	
Form # =>	HHIC/PPO-6		HHIC/PPO-6		HHIC/HDHP-6		HHIC/HDHP-6	
Rating Area =>	Area 1, 2, 4, 5		Area 6		Area 1, 2, 4, 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	$1,500		$1,500		$4,750		$4,750	
Coinsurance =>	90%		90%		60%		60%	
Copays =>	$30		$30		60%		60%	
OOP Maximum =>	$4,500		$4,500		$6,550		$6,550	
Dental (Yes/No)	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$302.78	$302.78	$324.63	$324.63	$215.88	$215.88	$231.45	$231.45
15	$329.69	$329.69	$353.49	$353.49	$235.06	$235.06	$252.03	$252.03
16	$339.98	$339.98	$364.52	$364.52	$242.40	$242.40	$259.89	$259.89
17	$350.27	$350.27	$375.55	$375.55	$249.74	$249.74	$267.76	$267.76
18	$361.36	$361.36	$387.43	$387.43	$257.64	$257.64	$276.23	$276.23
19	$372.44	$372.44	$399.32	$399.32	$265.54	$265.54	$284.70	$284.70
20	$383.92	$383.92	$411.62	$411.62	$273.72	$273.72	$293.48	$293.48
21	$395.79	$395.79	$424.35	$424.35	$282.19	$282.19	$302.55	$302.55
22	$395.79	$395.79	$424.35	$424.35	$282.19	$282.19	$302.55	$302.55
23	$395.79	$395.79	$424.35	$424.35	$282.19	$282.19	$302.55	$302.55
24	$395.79	$395.79	$424.35	$424.35	$282.19	$282.19	$302.55	$302.55
25	$397.37	$397.37	$426.05	$426.05	$283.32	$283.32	$303.76	$303.76
26	$405.29	$405.29	$434.54	$434.54	$288.96	$288.96	$309.82	$309.82
27	$414.79	$414.79	$444.72	$444.72	$295.74	$295.74	$317.08	$317.08
28	$430.22	$430.22	$461.27	$461.27	$306.74	$306.74	$328.88	$328.88
29	$442.89	$442.89	$474.85	$474.85	$315.77	$315.77	$338.56	$338.56
30	$449.22	$449.22	$481.64	$481.64	$320.29	$320.29	$343.40	$343.40
31	$458.72	$458.72	$491.82	$491.82	$327.06	$327.06	$350.66	$350.66
32	$468.22	$468.22	$502.01	$502.01	$333.83	$333.83	$357.92	$357.92
33	$474.16	$474.16	$508.37	$508.37	$338.06	$338.06	$362.46	$362.46
34	$480.49	$480.49	$515.16	$515.16	$342.58	$342.58	$367.30	$367.30
35	$483.65	$483.65	$518.56	$518.56	$344.84	$344.84	$369.72	$369.72
36	$486.82	$486.82	$521.95	$521.95	$347.09	$347.09	$372.14	$372.14
37	$489.99	$489.99	$525.35	$525.35	$349.35	$349.35	$374.56	$374.56
38	$493.15	$493.15	$528.74	$528.74	$351.61	$351.61	$376.98	$376.98
39	$499.49	$499.49	$535.53	$535.53	$356.12	$356.12	$381.82	$381.82
40	$505.82	$505.82	$542.32	$542.32	$360.64	$360.64	$386.66	$386.66
41	$515.32	$515.32	$552.51	$552.51	$367.41	$367.41	$393.93	$393.93
42	$524.42	$524.42	$562.27	$562.27	$373.90	$373.90	$400.88	$400.88
43	$537.09	$537.09	$575.85	$575.85	$382.93	$382.93	$410.57	$410.57
44	$552.92	$552.92	$592.82	$592.82	$394.22	$394.22	$422.67	$422.67
45	$571.52	$571.52	$612.76	$612.76	$407.48	$407.48	$436.89	$436.89
46	$593.68	$593.68	$636.53	$636.53	$423.29	$423.29	$453.83	$453.83
47	$618.62	$618.62	$663.26	$663.26	$441.06	$441.06	$472.89	$472.89
48	$647.12	$647.12	$693.82	$693.82	$461.38	$461.38	$494.68	$494.68
49	$675.22	$675.22	$723.94	$723.94	$481.42	$481.42	$516.16	$516.16
50	$706.88	$706.88	$757.89	$757.89	$503.99	$503.99	$540.36	$540.36
51	$738.15	$738.15	$791.42	$791.42	$526.28	$526.28	$564.26	$564.26
52	$772.58	$772.58	$828.33	$828.33	$550.84	$550.84	$590.59	$590.59
53	$807.41	$807.41	$865.68	$865.68	$575.67	$575.67	$617.21	$617.21
54	$845.01	$845.01	$905.99	$905.99	$602.48	$602.48	$645.95	$645.95
55	$882.61	$882.61	$946.30	$946.30	$629.28	$629.28	$674.70	$674.70
56	$923.38	$923.38	$990.01	$990.01	$658.35	$658.35	$705.86	$705.86
57	$964.54	$964.54	$1,034.15	$1,034.15	$687.70	$687.70	$737.33	$737.33
58	$1,008.47	$1,008.47	$1,081.25	$1,081.25	$719.02	$719.02	$770.91	$770.91
59	$1,030.24	$1,030.24	$1,104.59	$1,104.59	$734.54	$734.54	$787.55	$787.55
60	$1,074.17	$1,074.17	$1,151.69	$1,151.69	$765.86	$765.86	$821.13	$821.13
61	$1,112.17	$1,112.17	$1,192.43	$1,192.43	$792.95	$792.95	$850.18	$850.18
62	$1,137.10	$1,137.10	$1,219.16	$1,219.16	$810.73	$810.73	$869.24	$869.24
63	$1,168.37	$1,168.37	$1,252.69	$1,252.69	$833.03	$833.03	$893.14	$893.14
64	$1,187.37	$1,187.37	$1,273.05	$1,273.05	$846.57	$846.57	$907.65	$907.65
65+	$1,187.37	$1,187.37	$1,273.05	$1,273.05	$846.57	$846.57	$907.65	$907.65

Company Name: Highmark Health I

Product (Small Group Market):	Shared Cost PPO		Shared Cost PPO		Health Savings PPO		Health Savings PPO	
Effective Date of Rates:	10/1/18, 11/1/18, 12/1/18		10/1/18, 11/1/18, 12/1/18		10/1/18, 11/1/18, 12/1/18		10/1/18, 11/1/18, 12/1/18	
Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
Plan ID (Off Exchange)=>	70194PA0240006		70194PA0240006		70194PA0250002		70194PA0250002	
Plan Name =>	Shared Cost PPO $1500		Shared Cost PPO $1500		Health Savings PPO Embedded Q$4750		Health Savings PPO Embedded Q$4750	
Form # =>	HHIC/PPO-6		HHIC/PPO-6		HHIC/HDHP-6		HHIC/HDHP-6	
Rating Area =>	Area 9		Area 6, 7		Area 9		Area 6, 7	
Network =>	F		F		F		F	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	$1,500		$1,500		$4,750		$4,750	
Coinsurance =>	90%		90%		60%		60%	
Copays =>	$30		$30		60%		60%	
OOP Maximum =>	$4,500		$4,500		$6,550		$6,550	
Dental (Yes/No)	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$331.89	$331.89	$338.40	$338.40	$246.17	$246.17	$250.99	$250.99
15	$361.39	$361.39	$368.48	$368.48	$268.05	$268.05	$273.30	$273.30
16	$372.67	$372.67	$379.98	$379.98	$276.41	$276.41	$281.83	$281.83
17	$383.95	$383.95	$391.48	$391.48	$284.78	$284.78	$290.36	$290.36
18	$396.10	$396.10	$403.87	$403.87	$293.79	$293.79	$299.55	$299.55
19	$408.25	$408.25	$416.25	$416.25	$302.80	$302.80	$308.74	$308.74
20	$420.83	$420.83	$429.08	$429.08	$312.13	$312.13	$318.25	$318.25
21	$433.85	$433.85	$442.35	$442.35	$321.79	$321.79	$328.10	$328.10
22	$433.85	$433.85	$442.35	$442.35	$321.79	$321.79	$328.10	$328.10
23	$433.85	$433.85	$442.35	$442.35	$321.79	$321.79	$328.10	$328.10
24	$433.85	$433.85	$442.35	$442.35	$321.79	$321.79	$328.10	$328.10
25	$435.58	$435.58	$444.12	$444.12	$323.07	$323.07	$329.41	$329.41
26	$444.26	$444.26	$452.97	$452.97	$329.51	$329.51	$335.97	$335.97
27	$454.67	$454.67	$463.58	$463.58	$337.23	$337.23	$343.84	$343.84
28	$471.59	$471.59	$480.84	$480.84	$349.78	$349.78	$356.64	$356.64
29	$485.47	$485.47	$494.99	$494.99	$360.08	$360.08	$367.14	$367.14
30	$492.41	$492.41	$502.07	$502.07	$365.23	$365.23	$372.39	$372.39
31	$502.83	$502.83	$512.69	$512.69	$372.95	$372.95	$380.26	$380.26
32	$513.24	$513.24	$523.30	$523.30	$380.67	$380.67	$388.14	$388.14
33	$519.75	$519.75	$529.94	$529.94	$385.50	$385.50	$393.06	$393.06
34	$526.69	$526.69	$537.02	$537.02	$390.65	$390.65	$398.31	$398.31
35	$530.16	$530.16	$540.55	$540.55	$393.22	$393.22	$400.93	$400.93
36	$533.63	$533.63	$544.09	$544.09	$395.80	$395.80	$403.56	$403.56
37	$537.10	$537.10	$547.63	$547.63	$398.37	$398.37	$406.18	$406.18
38	$540.57	$540.57	$551.17	$551.17	$400.94	$400.94	$408.81	$408.81
39	$547.51	$547.51	$558.25	$558.25	$406.09	$406.09	$414.06	$414.06
40	$554.45	$554.45	$565.33	$565.33	$411.24	$411.24	$419.31	$419.31
41	$564.87	$564.87	$575.94	$575.94	$418.96	$418.96	$427.18	$427.18
42	$574.84	$574.84	$586.12	$586.12	$426.37	$426.37	$434.73	$434.73
43	$588.73	$588.73	$600.27	$600.27	$436.66	$436.66	$445.23	$445.23
44	$606.08	$606.08	$617.97	$617.97	$449.53	$449.53	$458.35	$458.35
45	$626.47	$626.47	$638.76	$638.76	$464.66	$464.66	$473.77	$473.77
46	$650.77	$650.77	$663.53	$663.53	$482.68	$482.68	$492.14	$492.14
47	$678.10	$678.10	$691.40	$691.40	$502.95	$502.95	$512.81	$512.81
48	$709.34	$709.34	$723.25	$723.25	$526.12	$526.12	$536.44	$536.44
49	$740.14	$740.14	$754.65	$754.65	$548.97	$548.97	$559.73	$559.73
50	$774.85	$774.85	$790.04	$790.04	$574.71	$574.71	$585.98	$585.98
51	$809.12	$809.12	$824.99	$824.99	$600.13	$600.13	$611.90	$611.90
52	$846.87	$846.87	$863.47	$863.47	$628.13	$628.13	$640.44	$640.44
53	$885.04	$885.04	$902.40	$902.40	$656.44	$656.44	$669.31	$669.31
54	$926.26	$926.26	$944.42	$944.42	$687.01	$687.01	$700.48	$700.48
55	$967.47	$967.47	$986.44	$986.44	$717.58	$717.58	$731.65	$731.65
56	$1,012.16	$1,012.16	$1,032.01	$1,032.01	$750.73	$750.73	$765.45	$765.45
57	$1,057.28	$1,057.28	$1,078.01	$1,078.01	$784.19	$784.19	$799.57	$799.57
58	$1,105.44	$1,105.44	$1,127.11	$1,127.11	$819.91	$819.91	$835.99	$835.99
59	$1,129.30	$1,129.30	$1,151.44	$1,151.44	$837.61	$837.61	$854.03	$854.03
60	$1,177.46	$1,177.46	$1,200.54	$1,200.54	$873.33	$873.33	$890.45	$890.45
61	$1,219.11	$1,219.11	$1,243.01	$1,243.01	$904.22	$904.22	$921.95	$921.95
62	$1,246.44	$1,246.44	$1,270.88	$1,270.88	$924.49	$924.49	$942.62	$942.62
63	$1,280.71	$1,280.71	$1,305.82	$1,305.82	$949.91	$949.91	$968.54	$968.54
64	$1,301.55	$1,301.55	$1,327.05	$1,327.05	$965.37	$965.37	$984.30	$984.30
65+	$1,301.55	$1,301.55	$1,327.05	$1,327.05	$965.37	$965.37	$984.30	$984.30

Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY
Effective Dates 01/1/18, 02/1/18, 03/1/18

RATING AREA 1

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
70194PA0220006	Shared Cost PPO $1500	Shared Cost PPO WPA	Gold	Off	$371.53	$371.53	$371.53	$371.53	$371.53	$371.53	$371.53	$371.53
70194PA0230002	Health Savings PPO Embedded Q$4750	Health Savings PPO Embedded WPA	Bronze	Off	$264.89	$264.89	$264.89	$264.89	$264.89	$264.89	$264.89	$264.89
70194PA0240006	Shared Cost PPO $1500	Shared Cost PPO CPA	Gold	Off								
70194PA0250002	Health Savings PPO Embedded Q$4750	Health Savings PPO Embedded CPA	Bronze	Off								

Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA ANI
Effective Dates 01/1/18, 02/1/18, 03/1/18

		RATING AREA 2			RATING AREA 4									
HIOS Plan ID	Plan Marketing Name	Elk	Cameron	Potter	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
70194PA0220006	Shared Cost PPO $1500	$371.53	$371.53	$371.53	$371.53	$371.53	$371.53	$371.53	$371.53	$371.53	$371.53	$371.53	$371.53	$371.53
70194PA0230002	Health Savings PPO Embedded Q$4750	$264.89	$264.89	$264.89	$264.89	$264.89	$264.89	$264.89	$264.89	$264.89	$264.89	$264.89	$264.89	$264.89
70194PA0240006	Shared Cost PPO $1500													
70194PA0250002	Health Savings PPO Embedded Q$4750													

Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA ANI
Effective Dates 01/1/18, 02/1/18, 03/1/18

HIOS Plan ID	Plan Marketing Name	RATING AREA 5							RATING AREA 6									
		Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
70194PA0220006	Shared Cost PPO $1500	$371.53	$371.53	$371.53	$371.53	$371.53	$371.53	$371.53	$398.34									
70194PA0230002	Health Savings PPO Embedded Q$4750	$264.89	$264.89	$264.89	$264.89	$264.89	$264.89	$264.89	$284.01									
70194PA0240006	Shared Cost PPO $1500								$415.24	$415.24	$415.24	$415.24	$415.24	$415.24	$415.24	$415.24	$415.24	$415.24
70194PA0250002	Health Savings PPO Embedded Q$4750								$307.98	$307.98	$307.98	$307.98	$307.98	$307.98	$307.98	$307.98	$307.98	$307.98

Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA ANI
Effective Dates 01/1/18, 02/1/18, 03/1/18

		RATING AREA 7				RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
70194PA0220006	Shared Cost PPO $1500											
70194PA0230002	Health Savings PPO Embedded Q$4750											
70194PA0240006	Shared Cost PPO $1500	$415.24	$415.24	$415.24	$415.24	$407.25	$407.25	$407.25	$407.25	$407.25	$407.25	$407.25
70194PA0250002	Health Savings PPO Embedded Q$4750	$307.98	$307.98	$307.98	$307.98	$302.06	$302.06	$302.06	$302.06	$302.06	$302.06	$302.06

Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY
Effective Dates 04/1/18, 05/1/18, 06/1/18

RATING AREA 1

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
70194PA0220006	Shared Cost PPO $1500	Shared Cost PPO WPA	Gold	Off	$379.45	$379.45	$379.45	$379.45	$379.45	$379.45	$379.45	$379.45
70194PA0230002	Health Savings PPO Embedded Q$4750	Health Savings PPO Embedded WPA	Bronze	Off	$270.54	$270.54	$270.54	$270.54	$270.54	$270.54	$270.54	$270.54
70194PA0240006	Shared Cost PPO $1500	Shared Cost PPO CPA	Gold	Off								
70194PA0250002	Health Savings PPO Embedded Q$4750	Health Savings PPO Embedded CPA	Bronze	Off								

Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND
Effective Dates 04/1/18, 05/1/18, 06/1/18

		RATING AREA 2			RATING AREA 4									
HIOS Plan ID	Plan Marketing Name	Elk	Cameron	Potter	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
70194PA0220006	Shared Cost PPO $1500	$379.45	$379.45	$379.45	$379.45	$379.45	$379.45	$379.45	$379.45	$379.45	$379.45	$379.45	$379.45	$379.45
70194PA0230002	Health Savings PPO Embedded Q$4750	$270.54	$270.54	$270.54	$270.54	$270.54	$270.54	$270.54	$270.54	$270.54	$270.54	$270.54	$270.54	$270.54
70194PA0240006	Shared Cost PPO $1500													
70194PA0250002	Health Savings PPO Embedded Q$4750													

Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND
Effective Dates 04/1/18, 05/1/18, 06/1/18

RATING AREA 5

HIOS Plan ID	Plan Marketing Name	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
70194PA0220006	Shared Cost PPO $1500	$379.45	$379.45	$379.45	$379.45	$379.45	$379.45	$379.45
70194PA0230002	Health Savings PPO Embedded Q$4750	$270.54	$270.54	$270.54	$270.54	$270.54	$270.54	$270.54
70194PA0240006	Shared Cost PPO $1500							
70194PA0250002	Health Savings PPO Embedded Q$4750							

RATING AREA 6

HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
70194PA0220006	Shared Cost PPO $1500	$406.83									
70194PA0230002	Health Savings PPO Embedded Q$4750	$290.06									
70194PA0240006	Shared Cost PPO $1500	$424.09	$424.09	$424.09	$424.09	$424.09	$424.09	$424.09	$424.09	$424.09	$424.09
70194PA0250002	Health Savings PPO Embedded Q$4750	$314.55	$314.55	$314.55	$314.55	$314.55	$314.55	$314.55	$314.55	$314.55	$314.55

Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND
Effective Dates 04/1/18, 05/1/18, 06/1/18

		RATING AREA 7				RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
70194PA0220006	Shared Cost PPO $1500											
70194PA0230002	Health Savings PPO Embedded Q$4750											
70194PA0240006	Shared Cost PPO $1500	$424.09	$424.09	$424.09	$424.09	$415.93	$415.93	$415.93	$415.93	$415.93	$415.93	$415.93
70194PA0250002	Health Savings PPO Embedded Q$4750	$314.55	$314.55	$314.55	$314.55	$308.50	$308.50	$308.50	$308.50	$308.50	$308.50	$308.50

Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY
Effective Dates 07/1/18, 08/1/18, 09/1/18

RATING AREA 1

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
70194PA0220006	Shared Cost PPO $1500	Shared Cost PPO WPA	Gold	Off	$387.53	$387.53	$387.53	$387.53	$387.53	$387.53	$387.53	$387.53
70194PA0230002	Health Savings PPO Embedded Q$4750	Health Savings PPO Embedded WPA	Bronze	Off	$276.30	$276.30	$276.30	$276.30	$276.30	$276.30	$276.30	$276.30
70194PA0240006	Shared Cost PPO $1500	Shared Cost PPO CPA	Gold	Off								
70194PA0250002	Health Savings PPO Embedded Q$4750	Health Savings PPO Embedded CPA	Bronze	Off								

Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND
Effective Dates 07/1/18, 08/1/18, 09/1/18

HIOS Plan ID	Plan Marketing Name	RATING AREA 2			RATING AREA 4									
		Elk	Cameron	Potter	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
70194PA0220006	Shared Cost PPO $1500	$387.53	$387.53	$387.53	$387.53	$387.53	$387.53	$387.53	$387.53	$387.53	$387.53	$387.53	$387.53	$387.53
70194PA0230002	Health Savings PPO Embedded Q$4750	$276.30	$276.30	$276.30	$276.30	$276.30	$276.30	$276.30	$276.30	$276.30	$276.30	$276.30	$276.30	$276.30
70194PA0240006	Shared Cost PPO $1500													
70194PA0250002	Health Savings PPO Embedded Q$4750													

Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND
Effective Dates 07/1/18, 08/1/18, 09/1/18

RATING AREA 5

HIOS Plan ID	Plan Marketing Name	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
70194PA0220006	Shared Cost PPO $1500	$387.53	$387.53	$387.53	$387.53	$387.53	$387.53	$387.53
70194PA0230002	Health Savings PPO Embedded Q$4750	$276.30	$276.30	$276.30	$276.30	$276.30	$276.30	$276.30
70194PA0240006	Shared Cost PPO $1500							
70194PA0250002	Health Savings PPO Embedded Q$4750							

RATING AREA 6

HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
70194PA0220006	Shared Cost PPO $1500	$415.50									
70194PA0230002	Health Savings PPO Embedded Q$4750	$296.24									
70194PA0240006	Shared Cost PPO $1500	$433.12	$433.12	$433.12	$433.12	$433.12	$433.12	$433.12	$433.12	$433.12	$433.12
70194PA0250002	Health Savings PPO Embedded Q$4750	$321.25	$321.25	$321.25	$321.25	$321.25	$321.25	$321.25	$321.25	$321.25	$321.25

Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND
Effective Dates 07/1/18, 08/1/18, 09/1/18

		RATING AREA 7				RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
70194PA0220006	Shared Cost PPO $1500											
70194PA0230002	Health Savings PPO Embedded Q$4750											
70194PA0240006	Shared Cost PPO $1500	$433.12	$433.12	$433.12	$433.12	$424.79	$424.79	$424.79	$424.79	$424.79	$424.79	$424.79
70194PA0250002	Health Savings PPO Embedded Q$4750	$321.25	$321.25	$321.25	$321.25	$315.07	$315.07	$315.07	$315.07	$315.07	$315.07	$315.07

Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY
Effective Dates 10/1/18, 11/1/18, 12/1/18

RATING AREA 1

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
70194PA0220006	Shared Cost PPO $1500	Shared Cost PPO WPA	Gold	Off	$395.79	$395.79	$395.79	$395.79	$395.79	$395.79	$395.79	$395.79
70194PA0230002	Health Savings PPO Embedded Q$4750	Health Savings PPO Embedded WPA	Bronze	Off	$282.19	$282.19	$282.19	$282.19	$282.19	$282.19	$282.19	$282.19
70194PA0240006	Shared Cost PPO $1500	Shared Cost PPO CPA	Gold	Off								
70194PA0250002	Health Savings PPO Embedded Q$4750	Health Savings PPO Embedded CPA	Bronze	Off								

Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND
Effective Dates 10/1/18, 11/1/18, 12/1/18

		RATING AREA 2			RATING AREA 4									
HIOS Plan ID	Plan Marketing Name	Elk	Cameron	Potter	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
70194PA0220006	Shared Cost PPO $1500	$395.79	$395.79	$395.79	$395.79	$395.79	$395.79	$395.79	$395.79	$395.79	$395.79	$395.79	$395.79	$395.79
70194PA0230002	Health Savings PPO Embedded Q$4750	$282.19	$282.19	$282.19	$282.19	$282.19	$282.19	$282.19	$282.19	$282.19	$282.19	$282.19	$282.19	$282.19
70194PA0240006	Shared Cost PPO $1500													
70194PA0250002	Health Savings PPO Embedded Q$4750													

Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND
Effective Dates 10/1/18, 11/1/18, 12/1/18

RATING AREA 5

HIOS Plan ID	Plan Marketing Name	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
70194PA0220006	Shared Cost PPO $1500	$395.79	$395.79	$395.79	$395.79	$395.79	$395.79	$395.79
70194PA0230002	Health Savings PPO Embedded Q$4750	$282.19	$282.19	$282.19	$282.19	$282.19	$282.19	$282.19
70194PA0240006	Shared Cost PPO $1500							
70194PA0250002	Health Savings PPO Embedded Q$4750							

RATING AREA 6

HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
70194PA0220006	Shared Cost PPO $1500	$424.35									
70194PA0230002	Health Savings PPO Embedded Q$4750	$302.55									
70194PA0240006	Shared Cost PPO $1500	$442.35	$442.35	$442.35	$442.35	$442.35	$442.35	$442.35	$442.35	$442.35	$442.35
70194PA0250002	Health Savings PPO Embedded Q$4750	$328.10	$328.10	$328.10	$328.10	$328.10	$328.10	$328.10	$328.10	$328.10	$328.10

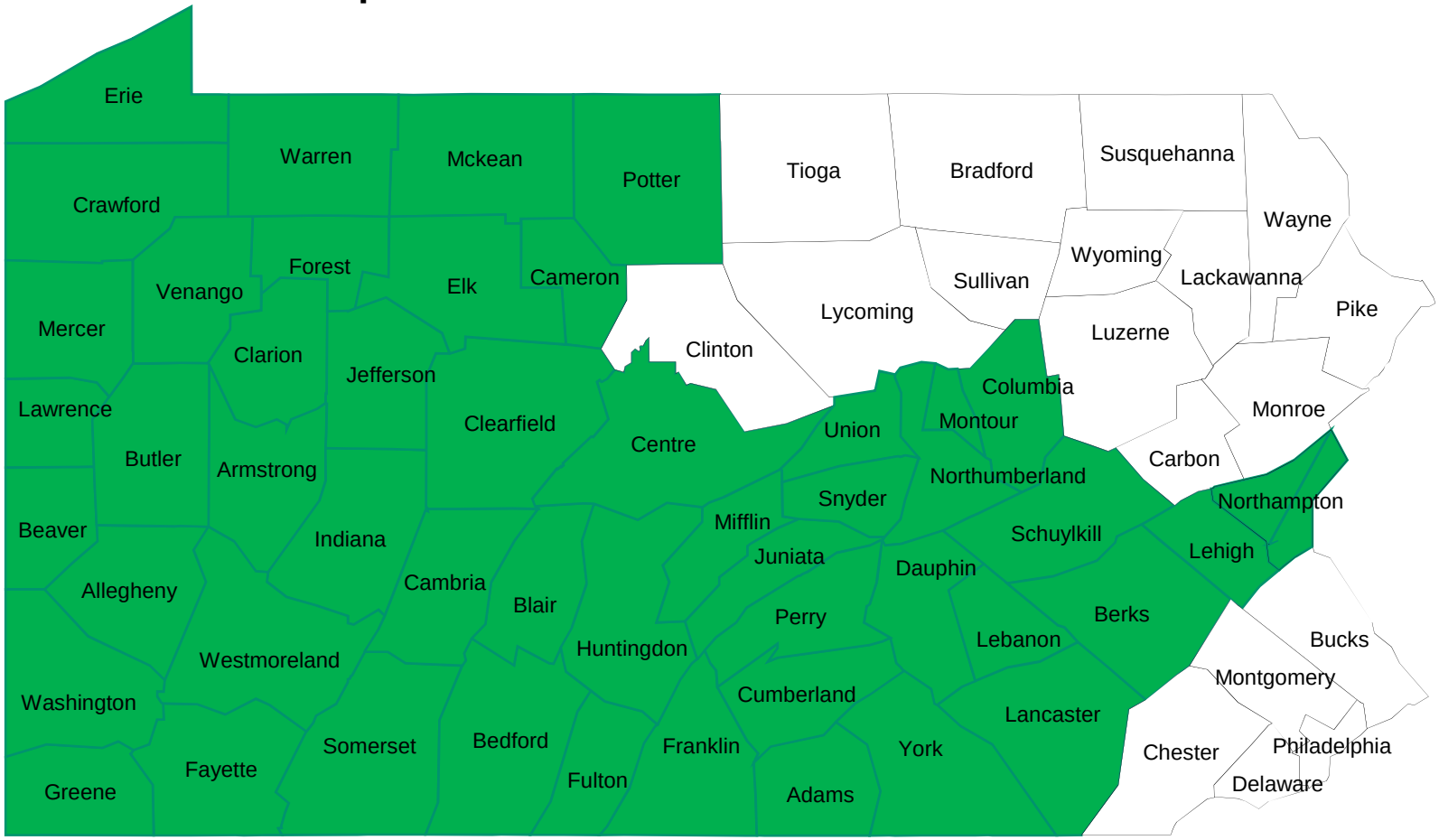
Company Name Highmark Health Insurance Co. (HHIC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND
Effective Dates 10/1/18, 11/1/18, 12/1/18

		RATING AREA 7				RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
70194PA0220006	Shared Cost PPO $1500											
70194PA0230002	Health Savings PPO Embedded Q$4750											
70194PA0240006	Shared Cost PPO $1500	$442.35	$442.35	$442.35	$442.35	$433.85	$433.85	$433.85	$433.85	$433.85	$433.85	$433.85
70194PA0250002	Health Savings PPO Embedded Q$4750	$328.10	$328.10	$328.10	$328.10	$321.79	$321.79	$321.79	$321.79	$321.79	$321.79	$321.79

2017 Service Area

Issuer: Highmark Health Insurance Company

Market: Small Group



Key *(modify as needed)*

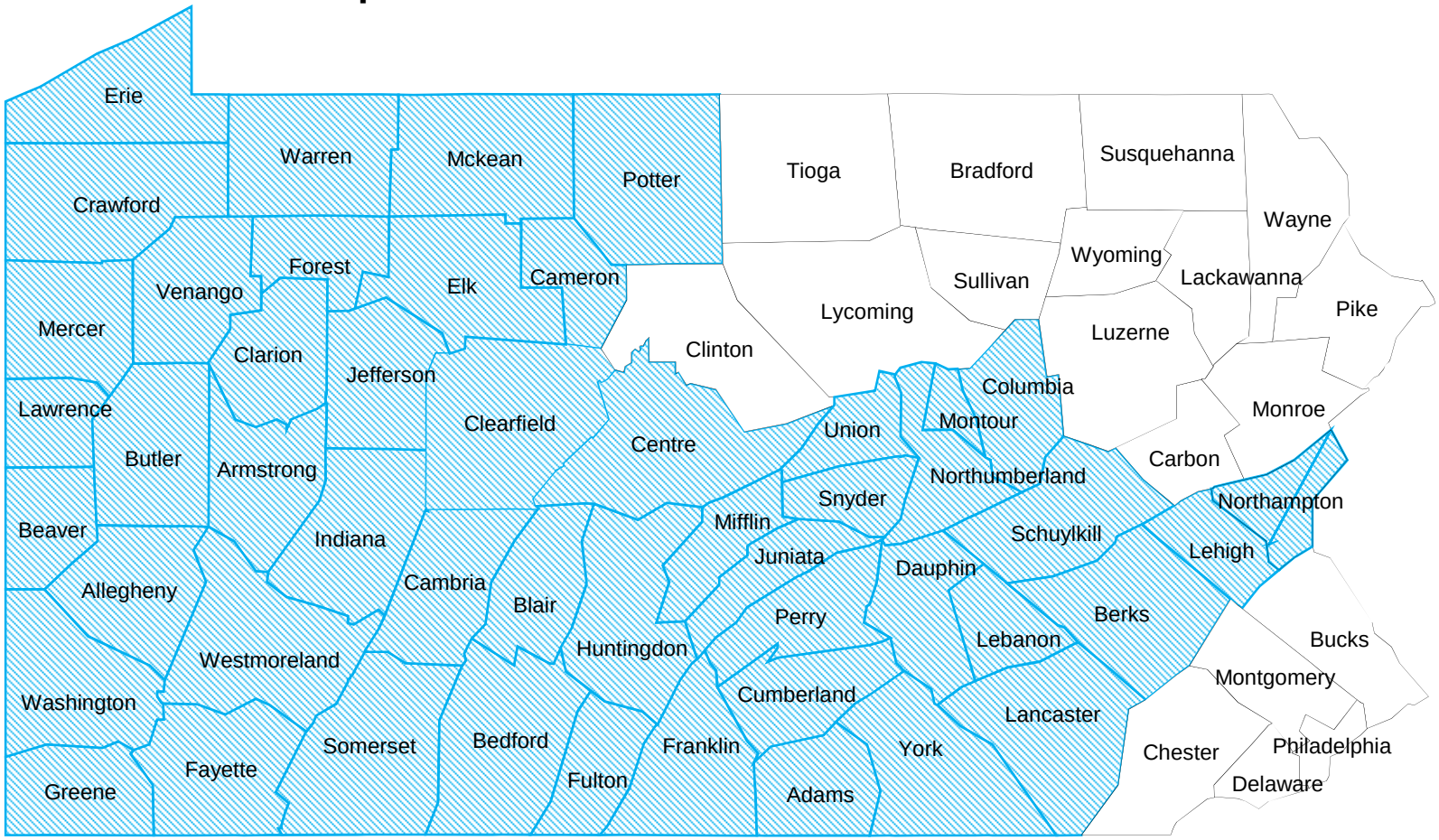
: 2017 on-exchange service area

: 2017 off-exchange only service area

2018 Service Area

Issuer: Highmark Health Insurance Company

Market: Small Group



Key *(modify as needed)*

: 2018 on-exchange service area

: 2018 off-exchange only service area

Unified Rate Review v4.2

Company Legal Name: **HHIC** State: **PA**
HIOS Issuer ID: **70194** Market: **Small Group**
Effective Date of Rate Change(s): **01/01/2018**

Market Level Calculations (Same for all Plans)

Section I: Experience period data

Experience Period: 01/01/2016 to 12/31/2016

	Experience Period Aggregate Amount	PMPM	% of Prem
Premiums (net of MLR Rebate) in Experience Period:	$398,084,821	$414.37	100.00%
Incurred Claims in Experience Period	$315,921,321	328.85	79.36%
Allowed Claims:	$366,384,280	381.38	92.04%
Index Rate of Experience Period		$381.38	
Experience Period Member Months	960,691		

Section II: Allowed Claims, PMPM basis

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

	Experience Period on Actual Experience Allowed				Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections, before credibility Adjustment			Credibility Manual		
Benefit Category	**Utilization Description**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Pop'l risk Morbidity**	**Other**	**Cost**	**Util**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**
Inpatient Hospital	Admits	59.69	$14,360.41	$71.43	1.341	1.008	1.050	1.039	86.33	$15,958.24	$114.81	0.00	$0.00	$0.00
Outpatient Hospital	Visits	2,393.08	600.59	119.77	1.341	1.008	1.050	1.039	3,461.34	667.41	192.51	0.00	0.00	0.00
Professional	Visits	13,597.46	92.18	104.45	1.341	1.008	1.050	1.039	19,667.34	102.44	167.89	0.00	0.00	0.00
Other Medical	Other	639.81	184.93	9.86	1.341	1.008	1.050	1.039	925.42	205.51	15.85	0.00	0.00	0.00
Capitation	Other	0.00	0.00	0.00	1.000	1.000	1.000	1.000	0.00	0.00	0.00	0.00	0.00	0.00
Prescription Drug	Prescriptions	10,353.04	87.93	75.86	1.341	1.008	1.050	1.039	14,974.62	97.72	121.94	0.00	0.00	0.00
Total				$381.38							$613.00			$0.00

Section III: Projected Experience:

			After Credibility	Projected Period Totals
Projected Allowed Claims PMPM (w/applied credibility if applicable)	100.00%	0.00%	$613.00	$1,927,265
Paid to Allowed Average Factor in Projection Period			0.778	
Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM			$477.19	$1,500,272
Projected Risk Adjustments PMPM			0.66	2,073
Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM			$476.53	$1,498,198
Projected ACA reinsurance recoveries, net of rein prem, PMPM			0.00	0
Projected Incurred Claims			$476.53	$1,498,198
Administrative Expense Load		8.98%	49.99	157,171
Profit & Risk Load		0.00%	0.00	0
Taxes & Fees		5.44%	30.27	95,174
Single Risk Pool Gross Premium Avg. Rate, PMPM			$556.79	$1,750,544
Index Rate for Projection Period			$634.14	
% increase over Experience Period			34.37%	
% Increase, annualized:			15.92%	
Projected Member Months				3,144

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

Product-Plan Data Collection

Company Legal Name:	**HHIC**	State:	**PA**
HIOS Issuer ID:	**70194**	Market:	**Small Group**
Effective Date of Rate Change(s):	**01/01/2018**		

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product	Terminated Product	Comprehensive Care EPO		Flex EPO				hared Cost PPO WPA	avings PPO Embedd	hared Cost PPO WPA	avings PPO Embedd	Alliance Flex Blue PPO		
Product ID:	70194PA005	70194PA020		70194PA021				70194PA022	70194PA023	70194PA024	70194PA025	70194PA049		
Metal:	Not Applicable	Silver	Silver	Gold	Silver	Gold	Silver	Gold	Bronze	Gold	Bronze	Gold	Gold	Silver
AV Metal Value	0.000	0.714	0.714	0.806	0.718	0.810	0.719	0.802	0.614	0.802	0.614	0.810	0.780	0.712
AV Pricing Value	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.909	0.648	0.947	0.702	0.010	0.010	0.010
Plan Category	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated
Plan Type:	PPO	EPO	EPO	EPO	EPO	EPO	EPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Plan Name	2016 Experience	Care EPO 2000 70 A Community Blue Plan	Care EPO 2000 70 A Community Blue Plan	1000 80 70 A Community Blue Plan	FLEX EPO 1650 80 70 A Community Blue Plan	1000 80 70 A Community Blue Plan	FLEX EPO 1650 80 70 A Community Blue Plan	Shared Cost PPO 1500	Health Savings PPO Embedded Q4750	Shared Cost PPO 1500	Health Savings PPO Embedded Q4750	Alliance Flex Blue PPO 500	Alliance Flex Blue PPO 1250	Alliance Flex Blue PPO 2500
Plan ID (Standard Component ID):	70194PA0050001	70194PA0200002	70194PA0200004	70194PA0210001	70194PA0210002	70194PA0210003	70194PA0210004	70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002	70194PA0490001	70194PA0490002	70194PA0490003
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2	0.00%	25.86%		26.29%				25.86%	25.86%	26.29%	26.29%	0.00%		
Historical Rate Increase - Calendar Year - 1	0.00%	9.84%		8.31%				9.92%	14.94%	7.79%	12.71%	0.00%		
Historical Rate Increase - Calendar Year 0	0.00%	-5.38%		-2.82%				-7.88%	-11.00%	-5.18%	-4.80%	-3.20%		
Effective Date of Proposed Rates	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	01/01/2018	01/01/2018	01/01/2016	01/01/2016	01/01/2016
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-4.77%	1.24%	-3.61%	2.59%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.47%	5.82%	0.75%	7.23%	0.00%	0.00%	0.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-7.67%	-5.17%	-3.80%	2.79%	-100.00%	-100.00%	-100.00%
Product Rate Increase %	0.00%	0.00%		0.00%				-0.48%	5.82%	0.75%	7.23%	0.00%		

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

Plan ID (Standard Component ID):	Total	70194PA0050001	70194PA0200002	70194PA0200004	70194PA0210001	70194PA0210002	70194PA0210003	70194PA0210004	70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002	70194PA0490001	70194PA0490002	70194PA0490003
Inpatient	$0.01	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	-$0.97	$4.30	$0.04	$5.28	$0.00	$0.00	$0.00
Outpatient	-$0.04	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	-$6.93	$3.70	-$5.42	$5.09	$0.00	$0.00	$0.00
Professional	-$0.06	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	-$7.94	$1.98	-$6.68	$3.10	$0.00	$0.00	$0.00
Prescription Drug	-$0.02	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	-$3.85	$2.70	-$2.87	$3.61	$0.00	$0.00	$0.00
Other	$0.01	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.53	$1.03	$0.69	$1.20	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	-$0.07	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	-$7.82	-$3.10	-$7.42	-$2.81	$0.00	$0.00	$0.00
Taxes & Fees	-$0.01	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	-$1.28	-$5.69	-$0.37	-$4.47	$0.00	$0.00	$0.00
Risk & Profit Charge	$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
Total Rate Increase	-$0.19	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	-$28.26	$4.92	-$22.03	$11.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.08	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$15.63	-$4.59	$9.32	-$11.07	$0.00	$0.00	$0.00
Average Current Rate PMPM	$584.52	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$591.88	$396.93	$609.56	$424.77	$0.00	$0.00	$0.00
Projected Member Months	3,144	0	0	0	0	0	0	0	720	60	2,076	288	0	0	0

Section III: Experience Period Information

Warning Alert	Wsht 1 Total		Plan ID (Standard Component ID):	Total	70194PA0050001	70194PA0200002	70194PA0200004	70194PA0210001	70194PA0210002	70194PA0210003	70194PA0210004	70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002	70194PA0490001	70194PA0490002	70194PA0490003
		Premium Information	Plan Adjusted Index Rate	$6.22	$0.00	$492.08	$509.55	$624.89	$515.66	$639.16	$525.05	$623.17	$432.57	$623.45	$432.77	$608.73	$579.74	$505.41
OK	960,691		Member Months	960,733	950,604	0	0	0	0	55	104	2,805	268	5,398	1,415	0	48	36
OK	$398,084,821		Total Premium (TP)	$398,084,821	$392,410,696	$0	$0	$0	$0	$34,577	$43,182	$1,753,252	$118,676	$3,076,782	$616,600	$0	$16,692	$14,365
			EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
			state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
OK	$366,384,280	Claims Information	Total Allowed Claims (TAC)	$365,805,271	$362,487,143	$0	$0	$0	$0	-$3,821	-$17,069	$1,497,731	$23,166	$1,682,446	$111,971	$0	$2,823	$20,880
			EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
			state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Allowed Claims which are not the issuer's obligation:	$49,727,221	$49,730,855	$0	$0	$0	$0	-$11,062	-$18,265	$353,768	$14,790	-$241,592	-$97,447	$0	-$2,246	-$1,580
			Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
			Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	0.00%	0.00%
OK	$315,921,321		Total Incurred claims, payable with issuer funds	$316,078,050	$312,756,288	$0	$0	$0	$0	$7,241	$1,196	$1,143,963	$8,376	$1,924,038	$209,418	$0	$5,069	$22,461
			Net Amt of Rein	-$22,790.25	$0.00	$0.00	$0.00	$0.00	$0.00	-$123.75	-$234.00	-$6,311.25	-$603.00	-$12,145.50	-$3,183.75	$0.00	-$108.00	-$81.00
			Net Amt of Risk Adj	-$744,020.53	$0.00	$0.00	$0.00	$0.00	$0.00	-$14,204.57	-$23,367.25	$131,500.62	-$18,625.14	-$567,849.92	-$240,138.35	$0.00	-$3,236.45	-$8,099.47
OK	$ 328.85		Incurred Claims PMPM	$329.00	$329.01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$131.65	$11.50	$407.83	$31.25	$356.44	$148.00	#DIV/0!	$105.61	$623.91
OK	$ 381.38		Allowed Claims PMPM	$380.76	$381.32	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-$69.48	-$164.12	$533.95	$86.44	$311.68	$79.13	#DIV/0!	$58.82	$580.01
			EHB portion of Allowed Claims, PMPM	$380.76	$381.32	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-$69.48	-$164.12	$533.95	$86.44	$311.68	$79.13	#DIV/0!	$58.82	$580.01

Section IV: Projected (12 months following effective date)

Warning Alert	Wsht 1 Total		Plan ID (Standard Component ID):	Total	70194PA0050001	70194PA0200002	70194PA0200004	70194PA0210001	70194PA0210002	70194PA0210003	70194PA0210004	70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002	70194PA0490001	70194PA0490002	70194PA0490003
		Premium Information	Plan Adjusted Index Rate	$576.37	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$575.36	$410.22	$599.76	$444.85	$0.00	$0.00	$0.00
OK	3,144		Member Months	3,144	-	-	-	-	-	-	-	720	60	2,076	288	-	-	-
OK	$1,750,544		Total Premium (TP)	$1,751,667	$0	$0	$0	$0	$0	$0	$0	$400,443	$23,792	$1,203,588	$123,844	$0	$0	$0
			EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
			state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
OK	1,927,265	Claims Information	Total Allowed Claims (TAC)	$1,929,779	$0	$0	$0	$0	$0	$0	$0	$445,583	$34,385	$1,284,763	$165,048	$0	$0	$0
			EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
			state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Allowed Claims which are not the issuer's obligation	$429,375	$0	$0	$0	$0	$0	$0	$0	$102,230	$13,985	$254,157	$59,003	$0	$0	$0
			Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
			Portion of above payable by HHS on behalf of insured person, as %	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	0.00%	0.00%	0.00%	#DIV/0!	#DIV/0!	#DIV/0!
OK	1,498,198		Total Incurred claims, payable with issuer funds	$1,500,404	$0	$0	$0	$0	$0	$0	$0	$343,353	$20,400	$1,030,606	$106,045	$0	$0	$0
#DIV/0!	-		Net Amt of Rein	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
			Net Amt of Risk Adj	$2,073	$0	$0	$0	$0	$0	$0	$0	$475	$40	$1,369	$190	$0	$0	$0

Part II of the Preliminary Justification

Highmark Health Insurance Company – Small Group Market

Scope and Range:

Highmark Health Insurance Company (HHIC) is requesting a weighted average rate increase of 1.17% weighted on the projected enrollment for renewing plans shown in the Unified Rate Review Template for its 2018 ACA qualifying small group products with effective dates from January 1, 2018 to December 31, 2018. This will impact 859 individuals

Due to changes in benefits and plan design pricing relativities, average increases at the plan level differ and range from -0.47% to 7.23% as shown in the Unified Rate Review Template.

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

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

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

Historical Financial Experience:

HHIC's Small Group Market reported a financial gain in 2016.

Change in Medical Service Costs:

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

Change in Benefits:

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

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

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

Part III Actuarial Memorandum

Redacted Version

Highmark Health Insurance Company

Small Group 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") small group block of business rate filing ("Filing"), for products with effective dates in calendar year 2018. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

This information is intended for use by the State of Pennsylvania Department of Insurance, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of HHIC's 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 prepared by HHIC that would result in the creation of any duty or liability under any theory of law by HHIC or its employees to third parties.

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Health Insurance Company
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 70194
- Market: Small Group
- Effective Date: January 1, 2018

II. Proposed Rate Increase(s)

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

The primary drivers of the 1.17% rate increase (weighted on the projected enrollment for renewing plans in the URRT) were increases in the projected population change (morbidity) and Taxes & Fees for 2018 versus 2017, partially offset by a decrease in base experience claims, projected risk adjustment receipts, and an increase in claim savings due to pharmacy rebates from the experience period to the projection period.

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

III. Experience Period Premium and Claims

III.1 Paid through Date:

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

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

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

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

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

- Historical Experience: To complete the URRT historical experience section we chose HHIC's current experience for the small group block of business for the period January 1, 2016 through December 31, 2016, with claims paid through January, 2017.

- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HHIC's book-of-business. This section includes:
  - The amount of claims which were processed through our claims system,
  - Claims processed outside of our claims system (Rx rebates, settlements), and
  - Our best estimate of claims incurred but not paid as of the Paid through Date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from HHIC's detailed claim-level historical data. We only include the non-grandfathered, insured members from HHIC's 2016 book-of-business.
- Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2016 plan designs chosen by each member.
- Incurred but Not Paid (IBNR) Claims Estimate: HHIC's estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.970 was developed for HHIC's total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

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

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

V. Projection Factors

V.1 Changes in the Morbidity of the Population Insured

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. Because of the transitional policies available in the small group market, the population expected to enroll in the ACA qualifying HHIC products is expected to have much higher morbidity than the population in HHIC's experience period. We expect the relatively lower cost groups to remain in HHIC outside the ACA single-risk pool. Based on the rates available to small groups under each rating structure, we estimate an increase of 34.1% over two years due to the disruptions affecting the small group market and the higher-morbidity population selecting these products.

V.2 Changes in Benefits

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

- We reflected the additional cost of the following benefits that must now be covered under the essential health benefit package for members moving into ACA compliant policies from the transitional pre-ACA policies which do not cover these benefits:
  - Pediatric dental and vision benefits: +$0.83
- We reflected the following newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
- We made an adjustment to reflect the removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

V.3 Changes in Demographics

We are projecting an increase in the average age from the experience period to the projection period due to the fact that the combined experience and lower cost groups mentioned above in section V.1 will be slightly younger than the remaining pool and will remain in transitional policies. There is no change assumed in the projected area factor.

V.4 Other Adjustments

We are expecting an increase in savings associated with prescription drug rebates from the experience period to the projection period of $7.29 PMPM. This increase in rebates is due to new levels of negotiated rebates with our pharmaceutical vendor.

V.5 Trend Factors (cost/utilization)

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

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

We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: +0.5%.

VI. Credibility Manual Rate Development

HHIC's small group experience is fully credible; no manual rate is developed or used in this projection.

VII. Credibility of Experience

The experience is for HHIC's non-grandfathered plans in 2016. It is large enough to be fully credible. Our results are based 100% on the experience rate, adjusted as described herein.

VIII. Paid to Allowed Ratio

For 2018, an average paid-to-allowed ratio of 77.8% is projected based on the 2018 product portfolio and the projected membership for each plan design.

IX. Risk Adjustment and Reinsurance

IX.1 Projected Risk Adjustments PMPM:

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

anticipate that the risk adjustment transfers will offset the higher average cost of these members.

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

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

Given the anticipated profile of the membership within HHIC in 2018, and the estimated market-wide profile, we are assuming that HHIC members will have a risk profile slightly higher than the market-wide averages, and that HHIC will receive a small contribution from the risk adjustment program in 2018, decreasing premiums in the rate development by $0.80 PMPM.

IX.2 Projected ACA Reinsurance Recoveries Net of Reinsurance:

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

X. Non-Benefit Expenses and Profit & Risk

X.1 Administrative Expense Load:

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

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

The proposed rates reflect 0% of premium as a risk/contribution to surplus margin. 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 Department.

X.3 Taxes and Fees:

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

- $2.46 Per Member Per Annum for the Patient Centered Outcomes Research Fee;
- 3.4% for the Health Insurance Provider Fee; and
- 2.0% for premium tax.

In total, these taxes and fees amount to 5.44% of the anticipated premium collected in 2018.

XI. Projected Loss Ratio

The anticipated medical loss ratio is about 90.5% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

XII. Single Risk Pool

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

XIII. Index Rate

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

2018	% of Members	Projected Quarterly Index Rate PMPM
1Q	30.6%	$613.00
2Q	15.2%	$626.06
3Q	18.7%	$639.40
4Q	35.5%	$653.03
Composite	100.0%	$634.14

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

XIV. Market Adjusted Index Rate

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

XV. Plan Adjusted Index Rates

Plan Adjusted Index Rates are developed by taking the Market Adjusted Index Rate and adjusting for each plan's actuarial value, relative benefit richness, relative network, and remaining administrative expenses (including profit and risk, and taxes and fees). Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan. The administrative expenses vary slightly between Western, PA and Central, PA plans, due to the costs associated with the anticipated utilization of services we expect by Service Area.

XVI. Calibration

XVI.1 Age Curve Calibration (to age 45, non-smoker, area with 1.0 geographic factor, January 1 effective date):

The projected weighted average age factor is 1.466. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.466). Please note that no member will pay these rates because the age factor of 1.466 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. The closest age factor (1.444) is the factor for a person age 45. Please see Exhibit I for the development of the calibration factor.

XVI.2 Geographic Factor Calibration:

The projected weighted average geographic factor is 0.9907. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.9907. Please note that no member will pay these rates because HHIC is not using a geographic factor of 0.9907 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor.

XVI.3 Quarterly Trend Factor Calibration:

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

XVII. Consumer Adjusted Premium Rate Development

The Plan Adjusted Index Rate represents the rate for a non-smoker average age and average geographic member for an average quarterly renewal. HHIC is filing quarterly Index Rate trends of 2.13% per quarter. The Plan Adjusted Index Rates in Worksheet 2 Row 81 reflect an average combined trend of 3.4% for the four quarter renewal rating period.

The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I to the plan adjusted index rates the resulting value will represent the plan premium for a 45 year old in a 1.0 area on 1/1/2018. The standard HHS Age Curve and area factors of 0.97 for regions 1, 2, 4, and 5; 1.04 for regions 6 and 7; and 1.02 for region 9 can be used to calculate any rate found in the QHP rate template.

XVIII. AV Metal Values

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

XIX. AV Pricing Values

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

XX. Membership Projections

Since transitional policy relief was extended through 2018 for groups that renew on or prior to October 1, 2018, we project that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. As such, HHIC is projected to have very little membership in its ACA products in 2018. See row 48 of Worksheet 2 to the URRT to see projected membership by plan.

XXI. Terminated Products

HHIC is terminating 10 QHP products that were new in 2015, 2016, and 2017. These products were all On Exchange product offerings and are being terminated as HHIC will not be offering On Exchange coverage in 2018. These products will be mapped to a

corresponding QHP product of similar metal level and plan design, and the experience period members and allowed changes will be moved to the mapped plans in the URRT.

In addition, all other non-grandfathered products that may have had experience in the base period (2016) will be terminated. Exhibit III lists all terminating plans, as well as plan mappings for the terminated QHP plans.

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

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

XXIV. Actuarial Certification

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

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

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

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

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

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

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

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

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

The Part I Unified Rate Review Template does not demonstrate the process used by 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]

Date: 05/17/2017

Exhibit I
Highmark Health Insurance Company (HHIC)
2018

Pennsylvania Small Group Market Base Rate

	1/1/2018 Values	Trended Values*
CY2018 Projected Period Average Members	262	262
CY2018 Allowed Claims	$613.00	$634.14
Projected Non-EHBs		
None	$0.00	
CY2018 Allowed Claims for EHB Only (Index Rate)	$613.00	$634.14
Market Index Rate Adjustments		
Risk Adjustment (Includes Risk Adjuster Fee)	0.999	
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000	
Exchange User Fee Adjustment	1.000	
CY2018 Market Adjusted Index Rate	$612.15	$633.27
Calibration		
Calibration from Plan Adjusted Index Rate to Age 45, 1.0 Area, Non-Smoker, January 1, 2018 Rate		
(a) Average Age Factor	1.466	
(b) Age 45 (Nearest Age on HHS Age Curve) Age Factor	1.444	
(c) Average Geographic Factor	0.9907	
(d) Weighted Average Quarterly Trend	1.034	
(e) Weighted Average Quarterly Insurer Fee Impact	1.000	
Combined Calibration Factor 1/((a/b)*c*d*e)	0.9613	

*Quarterly Index Rate trends are being set at 2.13%.
The following member renewal distribution by quarter is projected: 30.6% / 15.2% / 18.7% / 35.5%.

Highmark Health Insurance Company (HHIC)

Exhibit II

Western, PA (WPA) and Central, PA (CPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

HHIC	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Adjusted Index Rate	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier[1] (i)	(ii)	(iii)	(iv)	(v)
Western, PA Region	70194PA0220006	Gold	Shared Cost PPO $1500	C	1, 2, 4, 5, 6	Off	**$575.36**	**0.909**	0.778	1.000	1.000	1.168	1.000
	70194PA0230002	Bronze	Health Savings PPO Embedded Q$4750	C	1, 2, 4, 5, 6	Off	**$410.22**	**0.648**	0.555	1.000	1.000	1.168	1.000
Central, PA Region	70194PA0240006	Gold	Shared Cost PPO $1500	F	6, 7, 9	Off	**$599.76**	**0.947**	0.810	1.000	1.000	1.169	1.000
	70194PA0250002	Bronze	Health Savings PPO Embedded Q$4750	F	6, 7, 9	Off	**$444.85**	**0.702**	0.601	1.000	1.000	1.169	1.000

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

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

Exhibit III
HHIC
Small Group

Terminated Non-ACA Plans

Product Information	Company	Region
PPO Blue Family Savings $3000C 90/70 RxA	HHIC	WPA & CPA
PPO Blue Family Savings $4000C $25-$35 RxA	HHIC	WPA & CPA
PPO Blue Family Savings $5000C $25 $35 RxA	HHIC	WPA & CPA
PPO Blue Healthy Savings $1250Q $25-$35 RxD	HHIC	WPA & CPA
PPO Blue Healthy Savings $1500Q RxD	HHIC	WPA & CPA
PPO Blue Healthy Savings $2000Q RxD	HHIC	WPA & CPA
PPO Blue Healthy Savings $2600Q 90/70 RxD	HHIC	WPA & CPA
PPO Blue Healthy Savings $2600Q RxD	HHIC	WPA & CPA
PPO Blue Healthy Savings $3500Q 90/70 RxD	HHIC	WPA & CPA
PPO Blue Premium $10 RxA	HHIC	WPA & CPA
PPO Blue Premium $10 RxB	HHIC	WPA & CPA
PPO Blue Premium $20 RxA	HHIC	WPA & CPA
PPO Blue Premium $20 RxB	HHIC	WPA & CPA
PPO Blue Premium $20-$40 RxA	HHIC	WPA & CPA
PPO Blue Premium $20-$40 RxB	HHIC	WPA & CPA
PPO Blue Sharing $1000 $10-$25 RxA	HHIC	WPA & CPA
PPO Blue Sharing $1000 $10-$25 RxB	HHIC	WPA & CPA
PPO Blue Sharing $1000 $10-$25 RxC	HHIC	WPA & CPA
PPO Blue Sharing $10000 $20-$35 RxA	HHIC	WPA & CPA
PPO Blue Sharing $10000 $20-$35 RxB	HHIC	WPA & CPA
PPO Blue Sharing $10000 $20-$35 RxC	HHIC	WPA & CPA
PPO Blue Sharing $1250 $10-$25 RxA	HHIC	WPA & CPA
PPO Blue Sharing $1250 $10-$25 RxB	HHIC	WPA & CPA
PPO Blue Sharing $1250 $10-$25 RxC	HHIC	WPA & CPA
PPO Blue Sharing $1500 $10-$25 RxA	HHIC	WPA & CPA
PPO Blue Sharing $1500 $10-$25 RxB	HHIC	WPA & CPA
PPO Blue Sharing $1500 $10-$25 RxC	HHIC	WPA & CPA
PPO Blue Sharing $2000 $20-$35 RxA	HHIC	WPA & CPA
PPO Blue Sharing $2000 $20-$35 RxB	HHIC	WPA & CPA
PPO Blue Sharing $2000 $20-$35 RxC	HHIC	WPA & CPA
PPO Blue Sharing $250 $20 RxA	HHIC	WPA & CPA
PPO Blue Sharing $250 $20 RxB	HHIC	WPA & CPA
PPO Blue Sharing $250 $20 RxC	HHIC	WPA & CPA
PPO Blue Sharing $2500 $10-$25 RxB	HHIC	WPA & CPA
PPO Blue Sharing $2500 $10-$25 RxC	HHIC	WPA & CPA
PPO Blue Sharing $3000 $20-$35 RxA	HHIC	WPA & CPA
PPO Blue Sharing $3000 $20-$35 RxB	HHIC	WPA & CPA
PPO Blue Sharing $3000 $20-$35 RxC	HHIC	WPA & CPA
PPO Blue Sharing $500 $20 RxA	HHIC	WPA & CPA
PPO Blue Sharing $500 $20 RxB	HHIC	WPA & CPA
PPO Blue Sharing $500 $20 RxC	HHIC	WPA & CPA
PPO Blue Sharing $5000 $20-$35 RxA	HHIC	WPA & CPA
PPO Blue Sharing $5000 $20-$35 RxB	HHIC	WPA & CPA
PPO Blue Sharing $5000 $20-$35 RxC	HHIC	WPA & CPA
PPO Blue Sharing $750 $10-$25 RxA	HHIC	WPA & CPA
PPO Blue Sharing $750 $10-$25 RxB	HHIC	WPA & CPA

Exhibit III *(cont'd)*
HHIC
Small Group

Terminated Non-ACA Plans *(cont'd)*

Product Information	Company	Region
PPO Blue Sharing $750 $10-$25 RxC	HHIC	WPA & CPA
PPO Blue Smart $1000 80/60 $25-$35 RxA	HHIC	WPA & CPA
PPO Blue Smart $1000 80/60 $25-$35 RxB	HHIC	WPA & CPA
PPO Blue Smart $1000 80/60 $25-$35 RxC	HHIC	WPA & CPA
PPO Blue Smart $1250 90/70 $25-$35 RxA	HHIC	WPA & CPA
PPO Blue Smart $1250 90/70 $25-$35 RxB	HHIC	WPA & CPA
PPO Blue Smart $1250 90/70 $25-$35 RxC	HHIC	WPA & CPA
PPO Blue Smart $500 80/60 $25 RxA	HHIC	WPA & CPA
PPO Blue Smart $500 80/60 $25 RxB	HHIC	WPA & CPA
PPO Blue Smart $500 80/60 $25 RxC	HHIC	WPA & CPA
PPO Blue Smart $500 90/70 $25 RxA	HHIC	WPA & CPA
PPO Blue Smart $500 90/70 $25 RxB	HHIC	WPA & CPA
PPO Blue Smart $500 90/70 $25 RxC	HHIC	WPA & CPA
PPO Blue Smart $750 90/70 $25 $35 RxA	HHIC	WPA & CPA
PPO Blue Smart $750 90/70 $25-$35 RxB	HHIC	WPA & CPA
PPO Blue Smart $750 90/70 $25-$35 RxC	HHIC	WPA & CPA
PPO Blue Take Charge $250 80/60 $20 RxA	HHIC	WPA & CPA
PPO Blue Take Charge $250 80/60 $20 RxB	HHIC	WPA & CPA
PPO Blue Take Charge $250 80/60 $20 RxC	HHIC	WPA & CPA
PPO Blue Take Charge $250 90/70 $20-$30 RxA	HHIC	WPA & CPA
PPO Blue Take Charge $250 90/70 $20-$30 RxB	HHIC	WPA & CPA
PPO Blue Take Charge $250 90/70 $20-$30 RxC	HHIC	WPA & CPA
PPO Blue Take Charge 90/70 RxA	HHIC	WPA & CPA
PPO Blue Take Charge 90/70 RxB	HHIC	WPA & CPA
PPO Blue Take Charge 90/70 RxC	HHIC	WPA & CPA
PPO Blue Member Select $250 80/60 RxC	HHIC	WPA
PPO Blue Member Select $500 80/60 RxC	HHIC	WPA
Community Blue Premier Flex Sharing $1000 Rx G	HHIC	CPA
Community Blue Premier Flex Sharing $2000 Rx G	HHIC	CPA
Community Blue Premier Flex Sharing $3000 Rx G	HHIC	CPA
Community Blue Premier Flex Family Savings $3000C 90/70 Rx G	HHIC	CPA
Community Blue Premier Flex Healthy Savings $2000Q Rx D	HHIC	CPA
Community Blue Healthy Savings $1500Q 100/80 Rx D	HHIC	WPA
Community Blue Healthy Savings $2600Q 100/80 Rx D	HHIC	WPA
Community Blue Premium $20 100/80 Rx B	HHIC	WPA
Community Blue Premium $20 100/80 Rx C	HHIC	WPA
Community Blue Sharing $1000 100/80 Rx B	HHIC	WPA
Community Blue Sharing $1000 100/80 Rx C	HHIC	WPA
Community Blue Sharing $1250 100/80 Rx B	HHIC	WPA
Community Blue Sharing $1250 100/80 Rx C	HHIC	WPA
Community Blue Sharing $1500 100/80 Rx B	HHIC	WPA
Community Blue Sharing $1500 100/80 Rx C	HHIC	WPA
Community Blue Sharing $250 100/80 Rx B	HHIC	WPA
Community Blue Sharing $250 100/80 Rx C	HHIC	WPA
Community Blue Sharing $2500 100/80 Rx B	HHIC	WPA
Community Blue Sharing $2500 100/80 Rx C	HHIC	WPA

Exhibit III *(cont'd)*
HHIC
Small Group

Terminated Non-ACA Plans *(cont'd)*

Product Information	Company	Region
Community Blue Sharing $500 100/80 Rx B	HHIC	WPA
Community Blue Sharing $500 100/80 Rx C	HHIC	WPA
Community Blue Sharing $750 100/80 Rx B	HHIC	WPA
Community Blue Sharing $750 100/80 Rx C	HHIC	WPA

Exhibit III *(cont'd)*
Highmark Health Insurance Company (HHIC)
Small Group Market

Terminated ACA Plans

Exchange	Service Zone	Regions	Terminating Plans		Mapping To…	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
On	A	1, 4	70194PA0200002	Comprehensive Care EPO $2000 70% A Community Blue Plan	70194PA0220006	Shared Cost PPO $1500
On	B	1, 2, 5, 6	70194PA0200004	Comprehensive Care EPO $2000 70% A Community Blue Plan	70194PA0220006	Shared Cost PPO $1500
On	D	6,9	70194PA0210001	Flex EPO $500/$1000 80%/70% A Community Blue Plan	70194PA0240006	Shared Cost PPO $1500
On	D	6, 9	70194PA0210002	FLEX EPO $1650 80%/70% A Community Blue Plan	70194PA0240006	Shared Cost PPO $1500
On	E	6,7,9	70194PA0210003	Flex EPO $500/$1000 80%/70% A Community Blue Plan	70194PA0240006	Shared Cost PPO $1500
On	E	6, 7, 9	70194PA0210004	FLEX EPO $1650 80%/70% A Community Blue Plan	70194PA0240006	Shared Cost PPO $1500
On	K	7, 9	70194PA0490001	Alliance Flex Blue PPO $500	70194PA0240006	Shared Cost PPO $1500
On	K	7, 9	70194PA0490002	Alliance Flex Blue PPO $1250	70194PA0240006	Shared Cost PPO $1500
On	K	7, 9	70194PA0490003	Alliance Flex Blue PPO $2500	70194PA0240006	Shared Cost PPO $1500
On	K	7, 9	70194PA0490004	Alliance Flex Blue PPO $1600	70194PA0240006	Shared Cost PPO $1500

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*	03/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 1	No Preference	0-14	284.22
70194PA0220006	Rating Area 1	No Preference	15	309.48
70194PA0220006	Rating Area 1	No Preference	16	319.14
70194PA0220006	Rating Area 1	No Preference	17	328.80
70194PA0220006	Rating Area 1	No Preference	18	339.21
70194PA0220006	Rating Area 1	No Preference	19	349.61
70194PA0220006	Rating Area 1	No Preference	20	360.38
70194PA0220006	Rating Area 1	No Preference	21	371.53
70194PA0220006	Rating Area 1	No Preference	22	371.53
70194PA0220006	Rating Area 1	No Preference	23	371.53
70194PA0220006	Rating Area 1	No Preference	24	371.53
70194PA0220006	Rating Area 1	No Preference	25	373.02
70194PA0220006	Rating Area 1	No Preference	26	380.45
70194PA0220006	Rating Area 1	No Preference	27	389.36
70194PA0220006	Rating Area 1	No Preference	28	403.85
70194PA0220006	Rating Area 1	No Preference	29	415.74
70194PA0220006	Rating Area 1	No Preference	30	421.69
70194PA0220006	Rating Area 1	No Preference	31	430.60
70194PA0220006	Rating Area 1	No Preference	32	439.52
70194PA0220006	Rating Area 1	No Preference	33	445.09
70194PA0220006	Rating Area 1	No Preference	34	451.04
70194PA0220006	Rating Area 1	No Preference	35	454.01
70194PA0220006	Rating Area 1	No Preference	36	456.98
70194PA0220006	Rating Area 1	No Preference	37	459.95
70194PA0220006	Rating Area 1	No Preference	38	462.93
70194PA0220006	Rating Area 1	No Preference	39	468.87
70194PA0220006	Rating Area 1	No Preference	40	474.81
70194PA0220006	Rating Area 1	No Preference	41	483.73
70194PA0220006	Rating Area 1	No Preference	42	492.28
70194PA0220006	Rating Area 1	No Preference	43	504.16
70194PA0220006	Rating Area 1	No Preference	44	519.03
70194PA0220006	Rating Area 1	No Preference	45	536.49
70194PA0220006	Rating Area 1	No Preference	46	557.29
70194PA0220006	Rating Area 1	No Preference	47	580.70
70194PA0220006	Rating Area 1	No Preference	48	607.45
70194PA0220006	Rating Area 1	No Preference	49	633.83
70194PA0220006	Rating Area 1	No Preference	50	663.55
70194PA0220006	Rating Area 1	No Preference	51	692.90
70194PA0220006	Rating Area 1	No Preference	52	725.22
70194PA0220006	Rating Area 1	No Preference	53	757.92
70194PA0220006	Rating Area 1	No Preference	54	793.21
70194PA0220006	Rating Area 1	No Preference	55	828.51
70194PA0220006	Rating Area 1	No Preference	56	866.78
70194PA0220006	Rating Area 1	No Preference	57	905.42
70194PA0220006	Rating Area 1	No Preference	58	946.66
70194PA0220006	Rating Area 1	No Preference	59	967.09
70194PA0220006	Rating Area 1	No Preference	60	1008.33
70194PA0220006	Rating Area 1	No Preference	61	1044.00
70194PA0220006	Rating Area 1	No Preference	62	1067.40
70194PA0220006	Rating Area 1	No Preference	63	1096.75
70194PA0220006	Rating Area 1	No Preference	64 and over	1114.59
70194PA0220006	Rating Area 2	No Preference	0-14	284.22
70194PA0220006	Rating Area 2	No Preference	15	309.48
70194PA0220006	Rating Area 2	No Preference	16	319.14
70194PA0220006	Rating Area 2	No Preference	17	328.80
70194PA0220006	Rating Area 2	No Preference	18	339.21
70194PA0220006	Rating Area 2	No Preference	19	349.61
70194PA0220006	Rating Area 2	No Preference	20	360.38
70194PA0220006	Rating Area 2	No Preference	21	371.53
70194PA0220006	Rating Area 2	No Preference	22	371.53
70194PA0220006	Rating Area 2	No Preference	23	371.53
70194PA0220006	Rating Area 2	No Preference	24	371.53
70194PA0220006	Rating Area 2	No Preference	25	373.02
70194PA0220006	Rating Area 2	No Preference	26	380.45
70194PA0220006	Rating Area 2	No Preference	27	389.36
70194PA0220006	Rating Area 2	No Preference	28	403.85
70194PA0220006	Rating Area 2	No Preference	29	415.74
70194PA0220006	Rating Area 2	No Preference	30	421.69
70194PA0220006	Rating Area 2	No Preference	31	430.60
70194PA0220006	Rating Area 2	No Preference	32	439.52
70194PA0220006	Rating Area 2	No Preference	33	445.09
70194PA0220006	Rating Area 2	No Preference	34	451.04
70194PA0220006	Rating Area 2	No Preference	35	454.01

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*	03/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 2	No Preference	36	456.98
70194PA0220006	Rating Area 2	No Preference	37	459.95
70194PA0220006	Rating Area 2	No Preference	38	462.93
70194PA0220006	Rating Area 2	No Preference	39	468.87
70194PA0220006	Rating Area 2	No Preference	40	474.81
70194PA0220006	Rating Area 2	No Preference	41	483.73
70194PA0220006	Rating Area 2	No Preference	42	492.28
70194PA0220006	Rating Area 2	No Preference	43	504.16
70194PA0220006	Rating Area 2	No Preference	44	519.03
70194PA0220006	Rating Area 2	No Preference	45	536.49
70194PA0220006	Rating Area 2	No Preference	46	557.29
70194PA0220006	Rating Area 2	No Preference	47	580.70
70194PA0220006	Rating Area 2	No Preference	48	607.45
70194PA0220006	Rating Area 2	No Preference	49	633.83
70194PA0220006	Rating Area 2	No Preference	50	663.55
70194PA0220006	Rating Area 2	No Preference	51	692.90
70194PA0220006	Rating Area 2	No Preference	52	725.22
70194PA0220006	Rating Area 2	No Preference	53	757.92
70194PA0220006	Rating Area 2	No Preference	54	793.21
70194PA0220006	Rating Area 2	No Preference	55	828.51
70194PA0220006	Rating Area 2	No Preference	56	866.78
70194PA0220006	Rating Area 2	No Preference	57	905.42
70194PA0220006	Rating Area 2	No Preference	58	946.66
70194PA0220006	Rating Area 2	No Preference	59	967.09
70194PA0220006	Rating Area 2	No Preference	60	1008.33
70194PA0220006	Rating Area 2	No Preference	61	1044.00
70194PA0220006	Rating Area 2	No Preference	62	1067.40
70194PA0220006	Rating Area 2	No Preference	63	1096.75
70194PA0220006	Rating Area 2	No Preference	64 and over	1114.59
70194PA0220006	Rating Area 4	No Preference	0-14	284.22
70194PA0220006	Rating Area 4	No Preference	15	309.48
70194PA0220006	Rating Area 4	No Preference	16	319.14
70194PA0220006	Rating Area 4	No Preference	17	328.80
70194PA0220006	Rating Area 4	No Preference	18	339.21
70194PA0220006	Rating Area 4	No Preference	19	349.61
70194PA0220006	Rating Area 4	No Preference	20	360.38
70194PA0220006	Rating Area 4	No Preference	21	371.53
70194PA0220006	Rating Area 4	No Preference	22	371.53
70194PA0220006	Rating Area 4	No Preference	23	371.53
70194PA0220006	Rating Area 4	No Preference	24	371.53
70194PA0220006	Rating Area 4	No Preference	25	373.02
70194PA0220006	Rating Area 4	No Preference	26	380.45
70194PA0220006	Rating Area 4	No Preference	27	389.36
70194PA0220006	Rating Area 4	No Preference	28	403.85
70194PA0220006	Rating Area 4	No Preference	29	415.74
70194PA0220006	Rating Area 4	No Preference	30	421.69
70194PA0220006	Rating Area 4	No Preference	31	430.60
70194PA0220006	Rating Area 4	No Preference	32	439.52
70194PA0220006	Rating Area 4	No Preference	33	445.09
70194PA0220006	Rating Area 4	No Preference	34	451.04
70194PA0220006	Rating Area 4	No Preference	35	454.01
70194PA0220006	Rating Area 4	No Preference	36	456.98
70194PA0220006	Rating Area 4	No Preference	37	459.95
70194PA0220006	Rating Area 4	No Preference	38	462.93
70194PA0220006	Rating Area 4	No Preference	39	468.87
70194PA0220006	Rating Area 4	No Preference	40	474.81
70194PA0220006	Rating Area 4	No Preference	41	483.73
70194PA0220006	Rating Area 4	No Preference	42	492.28
70194PA0220006	Rating Area 4	No Preference	43	504.16
70194PA0220006	Rating Area 4	No Preference	44	519.03
70194PA0220006	Rating Area 4	No Preference	45	536.49
70194PA0220006	Rating Area 4	No Preference	46	557.29
70194PA0220006	Rating Area 4	No Preference	47	580.70
70194PA0220006	Rating Area 4	No Preference	48	607.45
70194PA0220006	Rating Area 4	No Preference	49	633.83
70194PA0220006	Rating Area 4	No Preference	50	663.55
70194PA0220006	Rating Area 4	No Preference	51	692.90
70194PA0220006	Rating Area 4	No Preference	52	725.22
70194PA0220006	Rating Area 4	No Preference	53	757.92
70194PA0220006	Rating Area 4	No Preference	54	793.21
70194PA0220006	Rating Area 4	No Preference	55	828.51
70194PA0220006	Rating Area 4	No Preference	56	866.78
70194PA0220006	Rating Area 4	No Preference	57	905.42

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*	03/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 4	No Preference	58	946.66
70194PA0220006	Rating Area 4	No Preference	59	967.09
70194PA0220006	Rating Area 4	No Preference	60	1008.33
70194PA0220006	Rating Area 4	No Preference	61	1044.00
70194PA0220006	Rating Area 4	No Preference	62	1067.40
70194PA0220006	Rating Area 4	No Preference	63	1096.75
70194PA0220006	Rating Area 4	No Preference	64 and over	1114.59
70194PA0220006	Rating Area 5	No Preference	0-14	284.22
70194PA0220006	Rating Area 5	No Preference	15	309.48
70194PA0220006	Rating Area 5	No Preference	16	319.14
70194PA0220006	Rating Area 5	No Preference	17	328.80
70194PA0220006	Rating Area 5	No Preference	18	339.21
70194PA0220006	Rating Area 5	No Preference	19	349.61
70194PA0220006	Rating Area 5	No Preference	20	360.38
70194PA0220006	Rating Area 5	No Preference	21	371.53
70194PA0220006	Rating Area 5	No Preference	22	371.53
70194PA0220006	Rating Area 5	No Preference	23	371.53
70194PA0220006	Rating Area 5	No Preference	24	371.53
70194PA0220006	Rating Area 5	No Preference	25	373.02
70194PA0220006	Rating Area 5	No Preference	26	380.45
70194PA0220006	Rating Area 5	No Preference	27	389.36
70194PA0220006	Rating Area 5	No Preference	28	403.85
70194PA0220006	Rating Area 5	No Preference	29	415.74
70194PA0220006	Rating Area 5	No Preference	30	421.69
70194PA0220006	Rating Area 5	No Preference	31	430.60
70194PA0220006	Rating Area 5	No Preference	32	439.52
70194PA0220006	Rating Area 5	No Preference	33	445.09
70194PA0220006	Rating Area 5	No Preference	34	451.04
70194PA0220006	Rating Area 5	No Preference	35	454.01
70194PA0220006	Rating Area 5	No Preference	36	456.98
70194PA0220006	Rating Area 5	No Preference	37	459.95
70194PA0220006	Rating Area 5	No Preference	38	462.93
70194PA0220006	Rating Area 5	No Preference	39	468.87
70194PA0220006	Rating Area 5	No Preference	40	474.81
70194PA0220006	Rating Area 5	No Preference	41	483.73
70194PA0220006	Rating Area 5	No Preference	42	492.28
70194PA0220006	Rating Area 5	No Preference	43	504.16
70194PA0220006	Rating Area 5	No Preference	44	519.03
70194PA0220006	Rating Area 5	No Preference	45	536.49
70194PA0220006	Rating Area 5	No Preference	46	557.29
70194PA0220006	Rating Area 5	No Preference	47	580.70
70194PA0220006	Rating Area 5	No Preference	48	607.45
70194PA0220006	Rating Area 5	No Preference	49	633.83
70194PA0220006	Rating Area 5	No Preference	50	663.55
70194PA0220006	Rating Area 5	No Preference	51	692.90
70194PA0220006	Rating Area 5	No Preference	52	725.22
70194PA0220006	Rating Area 5	No Preference	53	757.92
70194PA0220006	Rating Area 5	No Preference	54	793.21
70194PA0220006	Rating Area 5	No Preference	55	828.51
70194PA0220006	Rating Area 5	No Preference	56	866.78
70194PA0220006	Rating Area 5	No Preference	57	905.42
70194PA0220006	Rating Area 5	No Preference	58	946.66
70194PA0220006	Rating Area 5	No Preference	59	967.09
70194PA0220006	Rating Area 5	No Preference	60	1008.33
70194PA0220006	Rating Area 5	No Preference	61	1044.00
70194PA0220006	Rating Area 5	No Preference	62	1067.40
70194PA0220006	Rating Area 5	No Preference	63	1096.75
70194PA0220006	Rating Area 5	No Preference	64 and over	1114.59
70194PA0220006	Rating Area 6	No Preference	0-14	304.73
70194PA0220006	Rating Area 6	No Preference	15	331.82
70194PA0220006	Rating Area 6	No Preference	16	342.17
70194PA0220006	Rating Area 6	No Preference	17	352.53
70194PA0220006	Rating Area 6	No Preference	18	363.68
70194PA0220006	Rating Area 6	No Preference	19	374.84
70194PA0220006	Rating Area 6	No Preference	20	386.39
70194PA0220006	Rating Area 6	No Preference	21	398.34
70194PA0220006	Rating Area 6	No Preference	22	398.34
70194PA0220006	Rating Area 6	No Preference	23	398.34
70194PA0220006	Rating Area 6	No Preference	24	398.34
70194PA0220006	Rating Area 6	No Preference	25	399.93
70194PA0220006	Rating Area 6	No Preference	26	407.90
70194PA0220006	Rating Area 6	No Preference	27	417.46
70194PA0220006	Rating Area 6	No Preference	28	433.00

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.*			
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	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*	03/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 6	No Preference	29	445.74
70194PA0220006	Rating Area 6	No Preference	30	452.12
70194PA0220006	Rating Area 6	No Preference	31	461.68
70194PA0220006	Rating Area 6	No Preference	32	471.24
70194PA0220006	Rating Area 6	No Preference	33	477.21
70194PA0220006	Rating Area 6	No Preference	34	483.59
70194PA0220006	Rating Area 6	No Preference	35	486.77
70194PA0220006	Rating Area 6	No Preference	36	489.96
70194PA0220006	Rating Area 6	No Preference	37	493.15
70194PA0220006	Rating Area 6	No Preference	38	496.33
70194PA0220006	Rating Area 6	No Preference	39	502.71
70194PA0220006	Rating Area 6	No Preference	40	509.08
70194PA0220006	Rating Area 6	No Preference	41	518.64
70194PA0220006	Rating Area 6	No Preference	42	527.80
70194PA0220006	Rating Area 6	No Preference	43	540.55
70194PA0220006	Rating Area 6	No Preference	44	556.48
70194PA0220006	Rating Area 6	No Preference	45	575.20
70194PA0220006	Rating Area 6	No Preference	46	597.51
70194PA0220006	Rating Area 6	No Preference	47	622.61
70194PA0220006	Rating Area 6	No Preference	48	651.29
70194PA0220006	Rating Area 6	No Preference	49	679.57
70194PA0220006	Rating Area 6	No Preference	50	711.44
70194PA0220006	Rating Area 6	No Preference	51	742.90
70194PA0220006	Rating Area 6	No Preference	52	777.56
70194PA0220006	Rating Area 6	No Preference	53	812.61
70194PA0220006	Rating Area 6	No Preference	54	850.46
70194PA0220006	Rating Area 6	No Preference	55	888.30
70194PA0220006	Rating Area 6	No Preference	56	929.33
70194PA0220006	Rating Area 6	No Preference	57	970.76
70194PA0220006	Rating Area 6	No Preference	58	1014.97
70194PA0220006	Rating Area 6	No Preference	59	1036.88
70194PA0220006	Rating Area 6	No Preference	60	1081.10
70194PA0220006	Rating Area 6	No Preference	61	1119.34
70194PA0220006	Rating Area 6	No Preference	62	1144.43
70194PA0220006	Rating Area 6	No Preference	63	1175.90
70194PA0220006	Rating Area 6	No Preference	64 and over	1195.02
70194PA0230002	Rating Area 1	No Preference	0-14	202.64
70194PA0230002	Rating Area 1	No Preference	15	220.66
70194PA0230002	Rating Area 1	No Preference	16	227.54
70194PA0230002	Rating Area 1	No Preference	17	234.43
70194PA0230002	Rating Area 1	No Preference	18	241.85
70194PA0230002	Rating Area 1	No Preference	19	249.26
70194PA0230002	Rating Area 1	No Preference	20	256.95
70194PA0230002	Rating Area 1	No Preference	21	264.89
70194PA0230002	Rating Area 1	No Preference	22	264.89
70194PA0230002	Rating Area 1	No Preference	23	264.89
70194PA0230002	Rating Area 1	No Preference	24	264.89
70194PA0230002	Rating Area 1	No Preference	25	265.95
70194PA0230002	Rating Area 1	No Preference	26	271.25
70194PA0230002	Rating Area 1	No Preference	27	277.61
70194PA0230002	Rating Area 1	No Preference	28	287.94
70194PA0230002	Rating Area 1	No Preference	29	296.42
70194PA0230002	Rating Area 1	No Preference	30	300.65
70194PA0230002	Rating Area 1	No Preference	31	307.01
70194PA0230002	Rating Area 1	No Preference	32	313.37
70194PA0230002	Rating Area 1	No Preference	33	317.34
70194PA0230002	Rating Area 1	No Preference	34	321.58
70194PA0230002	Rating Area 1	No Preference	35	323.70
70194PA0230002	Rating Area 1	No Preference	36	325.82
70194PA0230002	Rating Area 1	No Preference	37	327.94
70194PA0230002	Rating Area 1	No Preference	38	330.06
70194PA0230002	Rating Area 1	No Preference	39	334.29
70194PA0230002	Rating Area 1	No Preference	40	338.53
70194PA0230002	Rating Area 1	No Preference	41	344.89
70194PA0230002	Rating Area 1	No Preference	42	350.98
70194PA0230002	Rating Area 1	No Preference	43	359.46
70194PA0230002	Rating Area 1	No Preference	44	370.06
70194PA0230002	Rating Area 1	No Preference	45	382.51
70194PA0230002	Rating Area 1	No Preference	46	397.34
70194PA0230002	Rating Area 1	No Preference	47	414.03
70194PA0230002	Rating Area 1	No Preference	48	433.10
70194PA0230002	Rating Area 1	No Preference	49	451.91
70194PA0230002	Rating Area 1	No Preference	50	473.10

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*	03/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0230002	Rating Area 1	No Preference	51	494.03
70194PA0230002	Rating Area 1	No Preference	52	517.07
70194PA0230002	Rating Area 1	No Preference	53	540.38
70194PA0230002	Rating Area 1	No Preference	54	565.55
70194PA0230002	Rating Area 1	No Preference	55	590.71
70194PA0230002	Rating Area 1	No Preference	56	618.00
70194PA0230002	Rating Area 1	No Preference	57	645.54
70194PA0230002	Rating Area 1	No Preference	58	674.95
70194PA0230002	Rating Area 1	No Preference	59	689.52
70194PA0230002	Rating Area 1	No Preference	60	718.92
70194PA0230002	Rating Area 1	No Preference	61	744.35
70194PA0230002	Rating Area 1	No Preference	62	761.04
70194PA0230002	Rating Area 1	No Preference	63	781.96
70194PA0230002	Rating Area 1	No Preference	64 and over	794.67
70194PA0230002	Rating Area 2	No Preference	0-14	202.64
70194PA0230002	Rating Area 2	No Preference	15	220.66
70194PA0230002	Rating Area 2	No Preference	16	227.54
70194PA0230002	Rating Area 2	No Preference	17	234.43
70194PA0230002	Rating Area 2	No Preference	18	241.85
70194PA0230002	Rating Area 2	No Preference	19	249.26
70194PA0230002	Rating Area 2	No Preference	20	256.95
70194PA0230002	Rating Area 2	No Preference	21	264.89
70194PA0230002	Rating Area 2	No Preference	22	264.89
70194PA0230002	Rating Area 2	No Preference	23	264.89
70194PA0230002	Rating Area 2	No Preference	24	264.89
70194PA0230002	Rating Area 2	No Preference	25	265.95
70194PA0230002	Rating Area 2	No Preference	26	271.25
70194PA0230002	Rating Area 2	No Preference	27	277.61
70194PA0230002	Rating Area 2	No Preference	28	287.94
70194PA0230002	Rating Area 2	No Preference	29	296.42
70194PA0230002	Rating Area 2	No Preference	30	300.65
70194PA0230002	Rating Area 2	No Preference	31	307.01
70194PA0230002	Rating Area 2	No Preference	32	313.37
70194PA0230002	Rating Area 2	No Preference	33	317.34
70194PA0230002	Rating Area 2	No Preference	34	321.58
70194PA0230002	Rating Area 2	No Preference	35	323.70
70194PA0230002	Rating Area 2	No Preference	36	325.82
70194PA0230002	Rating Area 2	No Preference	37	327.94
70194PA0230002	Rating Area 2	No Preference	38	330.06
70194PA0230002	Rating Area 2	No Preference	39	334.29
70194PA0230002	Rating Area 2	No Preference	40	338.53
70194PA0230002	Rating Area 2	No Preference	41	344.89
70194PA0230002	Rating Area 2	No Preference	42	350.98
70194PA0230002	Rating Area 2	No Preference	43	359.46
70194PA0230002	Rating Area 2	No Preference	44	370.06
70194PA0230002	Rating Area 2	No Preference	45	382.51
70194PA0230002	Rating Area 2	No Preference	46	397.34
70194PA0230002	Rating Area 2	No Preference	47	414.03
70194PA0230002	Rating Area 2	No Preference	48	433.10
70194PA0230002	Rating Area 2	No Preference	49	451.91
70194PA0230002	Rating Area 2	No Preference	50	473.10
70194PA0230002	Rating Area 2	No Preference	51	494.03
70194PA0230002	Rating Area 2	No Preference	52	517.07
70194PA0230002	Rating Area 2	No Preference	53	540.38
70194PA0230002	Rating Area 2	No Preference	54	565.55
70194PA0230002	Rating Area 2	No Preference	55	590.71
70194PA0230002	Rating Area 2	No Preference	56	618.00
70194PA0230002	Rating Area 2	No Preference	57	645.54
70194PA0230002	Rating Area 2	No Preference	58	674.95
70194PA0230002	Rating Area 2	No Preference	59	689.52
70194PA0230002	Rating Area 2	No Preference	60	718.92
70194PA0230002	Rating Area 2	No Preference	61	744.35
70194PA0230002	Rating Area 2	No Preference	62	761.04
70194PA0230002	Rating Area 2	No Preference	63	781.96
70194PA0230002	Rating Area 2	No Preference	64 and over	794.67
70194PA0230002	Rating Area 4	No Preference	0-14	202.64
70194PA0230002	Rating Area 4	No Preference	15	220.66
70194PA0230002	Rating Area 4	No Preference	16	227.54
70194PA0230002	Rating Area 4	No Preference	17	234.43
70194PA0230002	Rating Area 4	No Preference	18	241.85
70194PA0230002	Rating Area 4	No Preference	19	249.26
70194PA0230002	Rating Area 4	No Preference	20	256.95
70194PA0230002	Rating Area 4	No Preference	21	264.89

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*	03/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0230002	Rating Area 4	No Preference	22	264.89
70194PA0230002	Rating Area 4	No Preference	23	264.89
70194PA0230002	Rating Area 4	No Preference	24	264.89
70194PA0230002	Rating Area 4	No Preference	25	265.95
70194PA0230002	Rating Area 4	No Preference	26	271.25
70194PA0230002	Rating Area 4	No Preference	27	277.61
70194PA0230002	Rating Area 4	No Preference	28	287.94
70194PA0230002	Rating Area 4	No Preference	29	296.42
70194PA0230002	Rating Area 4	No Preference	30	300.65
70194PA0230002	Rating Area 4	No Preference	31	307.01
70194PA0230002	Rating Area 4	No Preference	32	313.37
70194PA0230002	Rating Area 4	No Preference	33	317.34
70194PA0230002	Rating Area 4	No Preference	34	321.58
70194PA0230002	Rating Area 4	No Preference	35	323.70
70194PA0230002	Rating Area 4	No Preference	36	325.82
70194PA0230002	Rating Area 4	No Preference	37	327.94
70194PA0230002	Rating Area 4	No Preference	38	330.06
70194PA0230002	Rating Area 4	No Preference	39	334.29
70194PA0230002	Rating Area 4	No Preference	40	338.53
70194PA0230002	Rating Area 4	No Preference	41	344.89
70194PA0230002	Rating Area 4	No Preference	42	350.98
70194PA0230002	Rating Area 4	No Preference	43	359.46
70194PA0230002	Rating Area 4	No Preference	44	370.06
70194PA0230002	Rating Area 4	No Preference	45	382.51
70194PA0230002	Rating Area 4	No Preference	46	397.34
70194PA0230002	Rating Area 4	No Preference	47	414.03
70194PA0230002	Rating Area 4	No Preference	48	433.10
70194PA0230002	Rating Area 4	No Preference	49	451.91
70194PA0230002	Rating Area 4	No Preference	50	473.10
70194PA0230002	Rating Area 4	No Preference	51	494.03
70194PA0230002	Rating Area 4	No Preference	52	517.07
70194PA0230002	Rating Area 4	No Preference	53	540.38
70194PA0230002	Rating Area 4	No Preference	54	565.55
70194PA0230002	Rating Area 4	No Preference	55	590.71
70194PA0230002	Rating Area 4	No Preference	56	618.00
70194PA0230002	Rating Area 4	No Preference	57	645.54
70194PA0230002	Rating Area 4	No Preference	58	674.95
70194PA0230002	Rating Area 4	No Preference	59	689.52
70194PA0230002	Rating Area 4	No Preference	60	718.92
70194PA0230002	Rating Area 4	No Preference	61	744.35
70194PA0230002	Rating Area 4	No Preference	62	761.04
70194PA0230002	Rating Area 4	No Preference	63	781.96
70194PA0230002	Rating Area 4	No Preference	64 and over	794.67
70194PA0230002	Rating Area 5	No Preference	0-14	202.64
70194PA0230002	Rating Area 5	No Preference	15	220.66
70194PA0230002	Rating Area 5	No Preference	16	227.54
70194PA0230002	Rating Area 5	No Preference	17	234.43
70194PA0230002	Rating Area 5	No Preference	18	241.85
70194PA0230002	Rating Area 5	No Preference	19	249.26
70194PA0230002	Rating Area 5	No Preference	20	256.95
70194PA0230002	Rating Area 5	No Preference	21	264.89
70194PA0230002	Rating Area 5	No Preference	22	264.89
70194PA0230002	Rating Area 5	No Preference	23	264.89
70194PA0230002	Rating Area 5	No Preference	24	264.89
70194PA0230002	Rating Area 5	No Preference	25	265.95
70194PA0230002	Rating Area 5	No Preference	26	271.25
70194PA0230002	Rating Area 5	No Preference	27	277.61
70194PA0230002	Rating Area 5	No Preference	28	287.94
70194PA0230002	Rating Area 5	No Preference	29	296.42
70194PA0230002	Rating Area 5	No Preference	30	300.65
70194PA0230002	Rating Area 5	No Preference	31	307.01
70194PA0230002	Rating Area 5	No Preference	32	313.37
70194PA0230002	Rating Area 5	No Preference	33	317.34
70194PA0230002	Rating Area 5	No Preference	34	321.58
70194PA0230002	Rating Area 5	No Preference	35	323.70
70194PA0230002	Rating Area 5	No Preference	36	325.82
70194PA0230002	Rating Area 5	No Preference	37	327.94
70194PA0230002	Rating Area 5	No Preference	38	330.06
70194PA0230002	Rating Area 5	No Preference	39	334.29
70194PA0230002	Rating Area 5	No Preference	40	338.53
70194PA0230002	Rating Area 5	No Preference	41	344.89
70194PA0230002	Rating Area 5	No Preference	42	350.98
70194PA0230002	Rating Area 5	No Preference	43	359.46

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*	03/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0230002	Rating Area 5	No Preference	44	370.06
70194PA0230002	Rating Area 5	No Preference	45	382.51
70194PA0230002	Rating Area 5	No Preference	46	397.34
70194PA0230002	Rating Area 5	No Preference	47	414.03
70194PA0230002	Rating Area 5	No Preference	48	433.10
70194PA0230002	Rating Area 5	No Preference	49	451.91
70194PA0230002	Rating Area 5	No Preference	50	473.10
70194PA0230002	Rating Area 5	No Preference	51	494.03
70194PA0230002	Rating Area 5	No Preference	52	517.07
70194PA0230002	Rating Area 5	No Preference	53	540.38
70194PA0230002	Rating Area 5	No Preference	54	565.55
70194PA0230002	Rating Area 5	No Preference	55	590.71
70194PA0230002	Rating Area 5	No Preference	56	618.00
70194PA0230002	Rating Area 5	No Preference	57	645.54
70194PA0230002	Rating Area 5	No Preference	58	674.95
70194PA0230002	Rating Area 5	No Preference	59	689.52
70194PA0230002	Rating Area 5	No Preference	60	718.92
70194PA0230002	Rating Area 5	No Preference	61	744.35
70194PA0230002	Rating Area 5	No Preference	62	761.04
70194PA0230002	Rating Area 5	No Preference	63	781.96
70194PA0230002	Rating Area 5	No Preference	64 and over	794.67
70194PA0230002	Rating Area 6	No Preference	0-14	217.27
70194PA0230002	Rating Area 6	No Preference	15	236.58
70194PA0230002	Rating Area 6	No Preference	16	243.96
70194PA0230002	Rating Area 6	No Preference	17	251.35
70194PA0230002	Rating Area 6	No Preference	18	259.30
70194PA0230002	Rating Area 6	No Preference	19	267.25
70194PA0230002	Rating Area 6	No Preference	20	275.49
70194PA0230002	Rating Area 6	No Preference	21	284.01
70194PA0230002	Rating Area 6	No Preference	22	284.01
70194PA0230002	Rating Area 6	No Preference	23	284.01
70194PA0230002	Rating Area 6	No Preference	24	284.01
70194PA0230002	Rating Area 6	No Preference	25	285.15
70194PA0230002	Rating Area 6	No Preference	26	290.83
70194PA0230002	Rating Area 6	No Preference	27	297.64
70194PA0230002	Rating Area 6	No Preference	28	308.72
70194PA0230002	Rating Area 6	No Preference	29	317.81
70194PA0230002	Rating Area 6	No Preference	30	322.35
70194PA0230002	Rating Area 6	No Preference	31	329.17
70194PA0230002	Rating Area 6	No Preference	32	335.98
70194PA0230002	Rating Area 6	No Preference	33	340.24
70194PA0230002	Rating Area 6	No Preference	34	344.79
70194PA0230002	Rating Area 6	No Preference	35	347.06
70194PA0230002	Rating Area 6	No Preference	36	349.33
70194PA0230002	Rating Area 6	No Preference	37	351.60
70194PA0230002	Rating Area 6	No Preference	38	353.88
70194PA0230002	Rating Area 6	No Preference	39	358.42
70194PA0230002	Rating Area 6	No Preference	40	362.96
70194PA0230002	Rating Area 6	No Preference	41	369.78
70194PA0230002	Rating Area 6	No Preference	42	376.31
70194PA0230002	Rating Area 6	No Preference	43	385.40
70194PA0230002	Rating Area 6	No Preference	44	396.76
70194PA0230002	Rating Area 6	No Preference	45	410.11
70194PA0230002	Rating Area 6	No Preference	46	426.01
70194PA0230002	Rating Area 6	No Preference	47	443.91
70194PA0230002	Rating Area 6	No Preference	48	464.35
70194PA0230002	Rating Area 6	No Preference	49	484.52
70194PA0230002	Rating Area 6	No Preference	50	507.24
70194PA0230002	Rating Area 6	No Preference	51	529.68
70194PA0230002	Rating Area 6	No Preference	52	554.39
70194PA0230002	Rating Area 6	No Preference	53	579.38
70194PA0230002	Rating Area 6	No Preference	54	606.36
70194PA0230002	Rating Area 6	No Preference	55	633.34
70194PA0230002	Rating Area 6	No Preference	56	662.59
70194PA0230002	Rating Area 6	No Preference	57	692.13
70194PA0230002	Rating Area 6	No Preference	58	723.65
70194PA0230002	Rating Area 6	No Preference	59	739.28
70194PA0230002	Rating Area 6	No Preference	60	770.80
70194PA0230002	Rating Area 6	No Preference	61	798.07
70194PA0230002	Rating Area 6	No Preference	62	815.96
70194PA0230002	Rating Area 6	No Preference	63	838.39
70194PA0230002	Rating Area 6	No Preference	64 and over	852.03
70194PA0240006	Rating Area 9	No Preference	0-14	311.55

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*	03/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0240006	Rating Area 9	No Preference	15	339.24
70194PA0240006	Rating Area 9	No Preference	16	349.83
70194PA0240006	Rating Area 9	No Preference	17	360.42
70194PA0240006	Rating Area 9	No Preference	18	371.82
70194PA0240006	Rating Area 9	No Preference	19	383.22
70194PA0240006	Rating Area 9	No Preference	20	395.03
70194PA0240006	Rating Area 9	No Preference	21	407.25
70194PA0240006	Rating Area 9	No Preference	22	407.25
70194PA0240006	Rating Area 9	No Preference	23	407.25
70194PA0240006	Rating Area 9	No Preference	24	407.25
70194PA0240006	Rating Area 9	No Preference	25	408.88
70194PA0240006	Rating Area 9	No Preference	26	417.03
70194PA0240006	Rating Area 9	No Preference	27	426.80
70194PA0240006	Rating Area 9	No Preference	28	442.68
70194PA0240006	Rating Area 9	No Preference	29	455.71
70194PA0240006	Rating Area 9	No Preference	30	462.23
70194PA0240006	Rating Area 9	No Preference	31	472.00
70194PA0240006	Rating Area 9	No Preference	32	481.78
70194PA0240006	Rating Area 9	No Preference	33	487.89
70194PA0240006	Rating Area 9	No Preference	34	494.40
70194PA0240006	Rating Area 9	No Preference	35	497.66
70194PA0240006	Rating Area 9	No Preference	36	500.92
70194PA0240006	Rating Area 9	No Preference	37	504.18
70194PA0240006	Rating Area 9	No Preference	38	507.44
70194PA0240006	Rating Area 9	No Preference	39	513.95
70194PA0240006	Rating Area 9	No Preference	40	520.47
70194PA0240006	Rating Area 9	No Preference	41	530.24
70194PA0240006	Rating Area 9	No Preference	42	539.61
70194PA0240006	Rating Area 9	No Preference	43	552.64
70194PA0240006	Rating Area 9	No Preference	44	568.93
70194PA0240006	Rating Area 9	No Preference	45	588.07
70194PA0240006	Rating Area 9	No Preference	46	610.88
70194PA0240006	Rating Area 9	No Preference	47	636.53
70194PA0240006	Rating Area 9	No Preference	48	665.86
70194PA0240006	Rating Area 9	No Preference	49	694.77
70194PA0240006	Rating Area 9	No Preference	50	727.35
70194PA0240006	Rating Area 9	No Preference	51	759.52
70194PA0240006	Rating Area 9	No Preference	52	794.96
70194PA0240006	Rating Area 9	No Preference	53	830.79
70194PA0240006	Rating Area 9	No Preference	54	869.48
70194PA0240006	Rating Area 9	No Preference	55	908.17
70194PA0240006	Rating Area 9	No Preference	56	950.12
70194PA0240006	Rating Area 9	No Preference	57	992.47
70194PA0240006	Rating Area 9	No Preference	58	1037.68
70194PA0240006	Rating Area 9	No Preference	59	1060.08
70194PA0240006	Rating Area 9	No Preference	60	1105.28
70194PA0240006	Rating Area 9	No Preference	61	1144.38
70194PA0240006	Rating Area 9	No Preference	62	1170.03
70194PA0240006	Rating Area 9	No Preference	63	1202.21
70194PA0240006	Rating Area 9	No Preference	64 and over	1221.75
70194PA0240006	Rating Area 6	No Preference	0-14	317.66
70194PA0240006	Rating Area 6	No Preference	15	345.89
70194PA0240006	Rating Area 6	No Preference	16	356.69
70194PA0240006	Rating Area 6	No Preference	17	367.48
70194PA0240006	Rating Area 6	No Preference	18	379.11
70194PA0240006	Rating Area 6	No Preference	19	390.74
70194PA0240006	Rating Area 6	No Preference	20	402.78
70194PA0240006	Rating Area 6	No Preference	21	415.24
70194PA0240006	Rating Area 6	No Preference	22	415.24
70194PA0240006	Rating Area 6	No Preference	23	415.24
70194PA0240006	Rating Area 6	No Preference	24	415.24
70194PA0240006	Rating Area 6	No Preference	25	416.90
70194PA0240006	Rating Area 6	No Preference	26	425.20
70194PA0240006	Rating Area 6	No Preference	27	435.17
70194PA0240006	Rating Area 6	No Preference	28	451.36
70194PA0240006	Rating Area 6	No Preference	29	464.65
70194PA0240006	Rating Area 6	No Preference	30	471.29
70194PA0240006	Rating Area 6	No Preference	31	481.26
70194PA0240006	Rating Area 6	No Preference	32	491.23
70194PA0240006	Rating Area 6	No Preference	33	497.45
70194PA0240006	Rating Area 6	No Preference	34	504.10
70194PA0240006	Rating Area 6	No Preference	35	507.42
70194PA0240006	Rating Area 6	No Preference	36	510.74

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*	03/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0240006	Rating Area 6	No Preference	37	514.06
70194PA0240006	Rating Area 6	No Preference	38	517.39
70194PA0240006	Rating Area 6	No Preference	39	524.03
70194PA0240006	Rating Area 6	No Preference	40	530.67
70194PA0240006	Rating Area 6	No Preference	41	540.64
70194PA0240006	Rating Area 6	No Preference	42	550.19
70194PA0240006	Rating Area 6	No Preference	43	563.48
70194PA0240006	Rating Area 6	No Preference	44	580.09
70194PA0240006	Rating Area 6	No Preference	45	599.60
70194PA0240006	Rating Area 6	No Preference	46	622.86
70194PA0240006	Rating Area 6	No Preference	47	649.02
70194PA0240006	Rating Area 6	No Preference	48	678.91
70194PA0240006	Rating Area 6	No Preference	49	708.39
70194PA0240006	Rating Area 6	No Preference	50	741.61
70194PA0240006	Rating Area 6	No Preference	51	774.42
70194PA0240006	Rating Area 6	No Preference	52	810.54
70194PA0240006	Rating Area 6	No Preference	53	847.08
70194PA0240006	Rating Area 6	No Preference	54	886.53
70194PA0240006	Rating Area 6	No Preference	55	925.98
70194PA0240006	Rating Area 6	No Preference	56	968.75
70194PA0240006	Rating Area 6	No Preference	57	1011.93
70194PA0240006	Rating Area 6	No Preference	58	1058.02
70194PA0240006	Rating Area 6	No Preference	59	1080.86
70194PA0240006	Rating Area 6	No Preference	60	1126.95
70194PA0240006	Rating Area 6	No Preference	61	1166.82
70194PA0240006	Rating Area 6	No Preference	62	1192.98
70194PA0240006	Rating Area 6	No Preference	63	1225.78
70194PA0240006	Rating Area 6	No Preference	64 and over	1245.72
70194PA0240006	Rating Area 7	No Preference	0-14	317.66
70194PA0240006	Rating Area 7	No Preference	15	345.89
70194PA0240006	Rating Area 7	No Preference	16	356.69
70194PA0240006	Rating Area 7	No Preference	17	367.48
70194PA0240006	Rating Area 7	No Preference	18	379.11
70194PA0240006	Rating Area 7	No Preference	19	390.74
70194PA0240006	Rating Area 7	No Preference	20	402.78
70194PA0240006	Rating Area 7	No Preference	21	415.24
70194PA0240006	Rating Area 7	No Preference	22	415.24
70194PA0240006	Rating Area 7	No Preference	23	415.24
70194PA0240006	Rating Area 7	No Preference	24	415.24
70194PA0240006	Rating Area 7	No Preference	25	416.90
70194PA0240006	Rating Area 7	No Preference	26	425.20
70194PA0240006	Rating Area 7	No Preference	27	435.17
70194PA0240006	Rating Area 7	No Preference	28	451.36
70194PA0240006	Rating Area 7	No Preference	29	464.65
70194PA0240006	Rating Area 7	No Preference	30	471.29
70194PA0240006	Rating Area 7	No Preference	31	481.26
70194PA0240006	Rating Area 7	No Preference	32	491.23
70194PA0240006	Rating Area 7	No Preference	33	497.45
70194PA0240006	Rating Area 7	No Preference	34	504.10
70194PA0240006	Rating Area 7	No Preference	35	507.42
70194PA0240006	Rating Area 7	No Preference	36	510.74
70194PA0240006	Rating Area 7	No Preference	37	514.06
70194PA0240006	Rating Area 7	No Preference	38	517.39
70194PA0240006	Rating Area 7	No Preference	39	524.03
70194PA0240006	Rating Area 7	No Preference	40	530.67
70194PA0240006	Rating Area 7	No Preference	41	540.64
70194PA0240006	Rating Area 7	No Preference	42	550.19
70194PA0240006	Rating Area 7	No Preference	43	563.48
70194PA0240006	Rating Area 7	No Preference	44	580.09
70194PA0240006	Rating Area 7	No Preference	45	599.60
70194PA0240006	Rating Area 7	No Preference	46	622.86
70194PA0240006	Rating Area 7	No Preference	47	649.02
70194PA0240006	Rating Area 7	No Preference	48	678.91
70194PA0240006	Rating Area 7	No Preference	49	708.39
70194PA0240006	Rating Area 7	No Preference	50	741.61
70194PA0240006	Rating Area 7	No Preference	51	774.42
70194PA0240006	Rating Area 7	No Preference	52	810.54
70194PA0240006	Rating Area 7	No Preference	53	847.08
70194PA0240006	Rating Area 7	No Preference	54	886.53
70194PA0240006	Rating Area 7	No Preference	55	925.98
70194PA0240006	Rating Area 7	No Preference	56	968.75
70194PA0240006	Rating Area 7	No Preference	57	1011.93
70194PA0240006	Rating Area 7	No Preference	58	1058.02

2018 Rates Table Template v7.1	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	70194			
Federal TIN*	54-1637426			
Rate Effective Date*	01/01/2018			
Rate Expiration Date*	03/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0240006	Rating Area 7	No Preference	59	1080.86
70194PA0240006	Rating Area 7	No Preference	60	1126.95
70194PA0240006	Rating Area 7	No Preference	61	1166.82
70194PA0240006	Rating Area 7	No Preference	62	1192.98
70194PA0240006	Rating Area 7	No Preference	63	1225.78
70194PA0240006	Rating Area 7	No Preference	64 and over	1245.72
70194PA0250002	Rating Area 9	No Preference	0-14	231.08
70194PA0250002	Rating Area 9	No Preference	15	251.62
70194PA0250002	Rating Area 9	No Preference	16	259.47
70194PA0250002	Rating Area 9	No Preference	17	267.32
70194PA0250002	Rating Area 9	No Preference	18	275.78
70194PA0250002	Rating Area 9	No Preference	19	284.24
70194PA0250002	Rating Area 9	No Preference	20	293.00
70194PA0250002	Rating Area 9	No Preference	21	302.06
70194PA0250002	Rating Area 9	No Preference	22	302.06
70194PA0250002	Rating Area 9	No Preference	23	302.06
70194PA0250002	Rating Area 9	No Preference	24	302.06
70194PA0250002	Rating Area 9	No Preference	25	303.27
70194PA0250002	Rating Area 9	No Preference	26	309.31
70194PA0250002	Rating Area 9	No Preference	27	316.56
70194PA0250002	Rating Area 9	No Preference	28	328.34
70194PA0250002	Rating Area 9	No Preference	29	338.01
70194PA0250002	Rating Area 9	No Preference	30	342.84
70194PA0250002	Rating Area 9	No Preference	31	350.09
70194PA0250002	Rating Area 9	No Preference	32	357.34
70194PA0250002	Rating Area 9	No Preference	33	361.87
70194PA0250002	Rating Area 9	No Preference	34	366.70
70194PA0250002	Rating Area 9	No Preference	35	369.12
70194PA0250002	Rating Area 9	No Preference	36	371.54
70194PA0250002	Rating Area 9	No Preference	37	373.95
70194PA0250002	Rating Area 9	No Preference	38	376.37
70194PA0250002	Rating Area 9	No Preference	39	381.20
70194PA0250002	Rating Area 9	No Preference	40	386.03
70194PA0250002	Rating Area 9	No Preference	41	393.28
70194PA0250002	Rating Area 9	No Preference	42	400.23
70194PA0250002	Rating Area 9	No Preference	43	409.90
70194PA0250002	Rating Area 9	No Preference	44	421.98
70194PA0250002	Rating Area 9	No Preference	45	436.18
70194PA0250002	Rating Area 9	No Preference	46	453.09
70194PA0250002	Rating Area 9	No Preference	47	472.12
70194PA0250002	Rating Area 9	No Preference	48	493.87
70194PA0250002	Rating Area 9	No Preference	49	515.32
70194PA0250002	Rating Area 9	No Preference	50	539.48
70194PA0250002	Rating Area 9	No Preference	51	563.34
70194PA0250002	Rating Area 9	No Preference	52	589.62
70194PA0250002	Rating Area 9	No Preference	53	616.20
70194PA0250002	Rating Area 9	No Preference	54	644.90
70194PA0250002	Rating Area 9	No Preference	55	673.60
70194PA0250002	Rating Area 9	No Preference	56	704.71
70194PA0250002	Rating Area 9	No Preference	57	736.12
70194PA0250002	Rating Area 9	No Preference	58	769.65
70194PA0250002	Rating Area 9	No Preference	59	786.27
70194PA0250002	Rating Area 9	No Preference	60	819.79
70194PA0250002	Rating Area 9	No Preference	61	848.79
70194PA0250002	Rating Area 9	No Preference	62	867.82
70194PA0250002	Rating Area 9	No Preference	63	891.68
70194PA0250002	Rating Area 9	No Preference	64 and over	906.18
70194PA0250002	Rating Area 6	No Preference	0-14	235.61
70194PA0250002	Rating Area 6	No Preference	15	256.55
70194PA0250002	Rating Area 6	No Preference	16	264.56
70194PA0250002	Rating Area 6	No Preference	17	272.57
70194PA0250002	Rating Area 6	No Preference	18	281.19
70194PA0250002	Rating Area 6	No Preference	19	289.81
70194PA0250002	Rating Area 6	No Preference	20	298.74
70194PA0250002	Rating Area 6	No Preference	21	307.98
70194PA0250002	Rating Area 6	No Preference	22	307.98
70194PA0250002	Rating Area 6	No Preference	23	307.98
70194PA0250002	Rating Area 6	No Preference	24	307.98
70194PA0250002	Rating Area 6	No Preference	25	309.22
70194PA0250002	Rating Area 6	No Preference	26	315.38
70194PA0250002	Rating Area 6	No Preference	27	322.77
70194PA0250002	Rating Area 6	No Preference	28	334.78
70194PA0250002	Rating Area 6	No Preference	29	344.63

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*	03/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0250002	Rating Area 6	No Preference	30	349.56
70194PA0250002	Rating Area 6	No Preference	31	356.95
70194PA0250002	Rating Area 6	No Preference	32	364.35
70194PA0250002	Rating Area 6	No Preference	33	368.96
70194PA0250002	Rating Area 6	No Preference	34	373.89
70194PA0250002	Rating Area 6	No Preference	35	376.36
70194PA0250002	Rating Area 6	No Preference	36	378.82
70194PA0250002	Rating Area 6	No Preference	37	381.28
70194PA0250002	Rating Area 6	No Preference	38	383.75
70194PA0250002	Rating Area 6	No Preference	39	388.68
70194PA0250002	Rating Area 6	No Preference	40	393.60
70194PA0250002	Rating Area 6	No Preference	41	401.00
70194PA0250002	Rating Area 6	No Preference	42	408.08
70194PA0250002	Rating Area 6	No Preference	43	417.93
70194PA0250002	Rating Area 6	No Preference	44	430.25
70194PA0250002	Rating Area 6	No Preference	45	444.73
70194PA0250002	Rating Area 6	No Preference	46	461.98
70194PA0250002	Rating Area 6	No Preference	47	481.38
70194PA0250002	Rating Area 6	No Preference	48	503.55
70194PA0250002	Rating Area 6	No Preference	49	525.42
70194PA0250002	Rating Area 6	No Preference	50	550.06
70194PA0250002	Rating Area 6	No Preference	51	574.39
70194PA0250002	Rating Area 6	No Preference	52	601.18
70194PA0250002	Rating Area 6	No Preference	53	628.29
70194PA0250002	Rating Area 6	No Preference	54	657.55
70194PA0250002	Rating Area 6	No Preference	55	686.80
70194PA0250002	Rating Area 6	No Preference	56	718.53
70194PA0250002	Rating Area 6	No Preference	57	750.56
70194PA0250002	Rating Area 6	No Preference	58	784.74
70194PA0250002	Rating Area 6	No Preference	59	801.68
70194PA0250002	Rating Area 6	No Preference	60	835.87
70194PA0250002	Rating Area 6	No Preference	61	865.43
70194PA0250002	Rating Area 6	No Preference	62	884.84
70194PA0250002	Rating Area 6	No Preference	63	909.17
70194PA0250002	Rating Area 6	No Preference	64 and over	923.94
70194PA0250002	Rating Area 7	No Preference	0-14	235.61
70194PA0250002	Rating Area 7	No Preference	15	256.55
70194PA0250002	Rating Area 7	No Preference	16	264.56
70194PA0250002	Rating Area 7	No Preference	17	272.57
70194PA0250002	Rating Area 7	No Preference	18	281.19
70194PA0250002	Rating Area 7	No Preference	19	289.81
70194PA0250002	Rating Area 7	No Preference	20	298.74
70194PA0250002	Rating Area 7	No Preference	21	307.98
70194PA0250002	Rating Area 7	No Preference	22	307.98
70194PA0250002	Rating Area 7	No Preference	23	307.98
70194PA0250002	Rating Area 7	No Preference	24	307.98
70194PA0250002	Rating Area 7	No Preference	25	309.22
70194PA0250002	Rating Area 7	No Preference	26	315.38
70194PA0250002	Rating Area 7	No Preference	27	322.77
70194PA0250002	Rating Area 7	No Preference	28	334.78
70194PA0250002	Rating Area 7	No Preference	29	344.63
70194PA0250002	Rating Area 7	No Preference	30	349.56
70194PA0250002	Rating Area 7	No Preference	31	356.95
70194PA0250002	Rating Area 7	No Preference	32	364.35
70194PA0250002	Rating Area 7	No Preference	33	368.96
70194PA0250002	Rating Area 7	No Preference	34	373.89
70194PA0250002	Rating Area 7	No Preference	35	376.36
70194PA0250002	Rating Area 7	No Preference	36	378.82
70194PA0250002	Rating Area 7	No Preference	37	381.28
70194PA0250002	Rating Area 7	No Preference	38	383.75
70194PA0250002	Rating Area 7	No Preference	39	388.68
70194PA0250002	Rating Area 7	No Preference	40	393.60
70194PA0250002	Rating Area 7	No Preference	41	401.00
70194PA0250002	Rating Area 7	No Preference	42	408.08
70194PA0250002	Rating Area 7	No Preference	43	417.93
70194PA0250002	Rating Area 7	No Preference	44	430.25
70194PA0250002	Rating Area 7	No Preference	45	444.73
70194PA0250002	Rating Area 7	No Preference	46	461.98
70194PA0250002	Rating Area 7	No Preference	47	481.38
70194PA0250002	Rating Area 7	No Preference	48	503.55
70194PA0250002	Rating Area 7	No Preference	49	525.42
70194PA0250002	Rating Area 7	No Preference	50	550.06
70194PA0250002	Rating Area 7	No Preference	51	574.39

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*	03/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0250002	Rating Area 7	No Preference	52	601.18
70194PA0250002	Rating Area 7	No Preference	53	628.29
70194PA0250002	Rating Area 7	No Preference	54	657.55
70194PA0250002	Rating Area 7	No Preference	55	686.80
70194PA0250002	Rating Area 7	No Preference	56	718.53
70194PA0250002	Rating Area 7	No Preference	57	750.56
70194PA0250002	Rating Area 7	No Preference	58	784.74
70194PA0250002	Rating Area 7	No Preference	59	801.68
70194PA0250002	Rating Area 7	No Preference	60	835.87
70194PA0250002	Rating Area 7	No Preference	61	865.43
70194PA0250002	Rating Area 7	No Preference	62	884.84
70194PA0250002	Rating Area 7	No Preference	63	909.17
70194PA0250002	Rating Area 7	No Preference	64 and over	923.94

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*	04/01/2018			
Rate Expiration Date*	06/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 1	No Preference	0-14	290.28
70194PA0220006	Rating Area 1	No Preference	15	316.08
70194PA0220006	Rating Area 1	No Preference	16	325.94
70194PA0220006	Rating Area 1	No Preference	17	335.81
70194PA0220006	Rating Area 1	No Preference	18	346.43
70194PA0220006	Rating Area 1	No Preference	19	357.06
70194PA0220006	Rating Area 1	No Preference	20	368.06
70194PA0220006	Rating Area 1	No Preference	21	379.45
70194PA0220006	Rating Area 1	No Preference	22	379.45
70194PA0220006	Rating Area 1	No Preference	23	379.45
70194PA0220006	Rating Area 1	No Preference	24	379.45
70194PA0220006	Rating Area 1	No Preference	25	380.96
70194PA0220006	Rating Area 1	No Preference	26	388.55
70194PA0220006	Rating Area 1	No Preference	27	397.66
70194PA0220006	Rating Area 1	No Preference	28	412.46
70194PA0220006	Rating Area 1	No Preference	29	424.60
70194PA0220006	Rating Area 1	No Preference	30	430.67
70194PA0220006	Rating Area 1	No Preference	31	439.78
70194PA0220006	Rating Area 1	No Preference	32	448.88
70194PA0220006	Rating Area 1	No Preference	33	454.58
70194PA0220006	Rating Area 1	No Preference	34	460.65
70194PA0220006	Rating Area 1	No Preference	35	463.68
70194PA0220006	Rating Area 1	No Preference	36	466.72
70194PA0220006	Rating Area 1	No Preference	37	469.75
70194PA0220006	Rating Area 1	No Preference	38	472.79
70194PA0220006	Rating Area 1	No Preference	39	478.86
70194PA0220006	Rating Area 1	No Preference	40	484.93
70194PA0220006	Rating Area 1	No Preference	41	494.04
70194PA0220006	Rating Area 1	No Preference	42	502.77
70194PA0220006	Rating Area 1	No Preference	43	514.91
70194PA0220006	Rating Area 1	No Preference	44	530.09
70194PA0220006	Rating Area 1	No Preference	45	547.92
70194PA0220006	Rating Area 1	No Preference	46	569.17
70194PA0220006	Rating Area 1	No Preference	47	593.07
70194PA0220006	Rating Area 1	No Preference	48	620.39
70194PA0220006	Rating Area 1	No Preference	49	647.33
70194PA0220006	Rating Area 1	No Preference	50	677.69
70194PA0220006	Rating Area 1	No Preference	51	707.67
70194PA0220006	Rating Area 1	No Preference	52	740.68
70194PA0220006	Rating Area 1	No Preference	53	774.07
70194PA0220006	Rating Area 1	No Preference	54	810.12
70194PA0220006	Rating Area 1	No Preference	55	846.16
70194PA0220006	Rating Area 1	No Preference	56	885.25
70194PA0220006	Rating Area 1	No Preference	57	924.71
70194PA0220006	Rating Area 1	No Preference	58	966.83
70194PA0220006	Rating Area 1	No Preference	59	987.70
70194PA0220006	Rating Area 1	No Preference	60	1029.82
70194PA0220006	Rating Area 1	No Preference	61	1066.24
70194PA0220006	Rating Area 1	No Preference	62	1090.15
70194PA0220006	Rating Area 1	No Preference	63	1120.12
70194PA0220006	Rating Area 1	No Preference	64 and over	1138.35
70194PA0220006	Rating Area 2	No Preference	0-14	290.28
70194PA0220006	Rating Area 2	No Preference	15	316.08
70194PA0220006	Rating Area 2	No Preference	16	325.94
70194PA0220006	Rating Area 2	No Preference	17	335.81
70194PA0220006	Rating Area 2	No Preference	18	346.43
70194PA0220006	Rating Area 2	No Preference	19	357.06
70194PA0220006	Rating Area 2	No Preference	20	368.06
70194PA0220006	Rating Area 2	No Preference	21	379.45
70194PA0220006	Rating Area 2	No Preference	22	379.45
70194PA0220006	Rating Area 2	No Preference	23	379.45
70194PA0220006	Rating Area 2	No Preference	24	379.45
70194PA0220006	Rating Area 2	No Preference	25	380.96
70194PA0220006	Rating Area 2	No Preference	26	388.55
70194PA0220006	Rating Area 2	No Preference	27	397.66
70194PA0220006	Rating Area 2	No Preference	28	412.46
70194PA0220006	Rating Area 2	No Preference	29	424.60
70194PA0220006	Rating Area 2	No Preference	30	430.67
70194PA0220006	Rating Area 2	No Preference	31	439.78
70194PA0220006	Rating Area 2	No Preference	32	448.88
70194PA0220006	Rating Area 2	No Preference	33	454.58
70194PA0220006	Rating Area 2	No Preference	34	460.65
70194PA0220006	Rating Area 2	No Preference	35	463.68

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	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
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	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*	04/01/2018			
Rate Expiration Date*	06/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 2	No Preference	36	466.72
70194PA0220006	Rating Area 2	No Preference	37	469.75
70194PA0220006	Rating Area 2	No Preference	38	472.79
70194PA0220006	Rating Area 2	No Preference	39	478.86
70194PA0220006	Rating Area 2	No Preference	40	484.93
70194PA0220006	Rating Area 2	No Preference	41	494.04
70194PA0220006	Rating Area 2	No Preference	42	502.77
70194PA0220006	Rating Area 2	No Preference	43	514.91
70194PA0220006	Rating Area 2	No Preference	44	530.09
70194PA0220006	Rating Area 2	No Preference	45	547.92
70194PA0220006	Rating Area 2	No Preference	46	569.17
70194PA0220006	Rating Area 2	No Preference	47	593.07
70194PA0220006	Rating Area 2	No Preference	48	620.39
70194PA0220006	Rating Area 2	No Preference	49	647.33
70194PA0220006	Rating Area 2	No Preference	50	677.69
70194PA0220006	Rating Area 2	No Preference	51	707.67
70194PA0220006	Rating Area 2	No Preference	52	740.68
70194PA0220006	Rating Area 2	No Preference	53	774.07
70194PA0220006	Rating Area 2	No Preference	54	810.12
70194PA0220006	Rating Area 2	No Preference	55	846.16
70194PA0220006	Rating Area 2	No Preference	56	885.25
70194PA0220006	Rating Area 2	No Preference	57	924.71
70194PA0220006	Rating Area 2	No Preference	58	966.83
70194PA0220006	Rating Area 2	No Preference	59	987.70
70194PA0220006	Rating Area 2	No Preference	60	1029.82
70194PA0220006	Rating Area 2	No Preference	61	1066.24
70194PA0220006	Rating Area 2	No Preference	62	1090.15
70194PA0220006	Rating Area 2	No Preference	63	1120.12
70194PA0220006	Rating Area 2	No Preference	64 and over	1138.35
70194PA0220006	Rating Area 4	No Preference	0-14	290.28
70194PA0220006	Rating Area 4	No Preference	15	316.08
70194PA0220006	Rating Area 4	No Preference	16	325.94
70194PA0220006	Rating Area 4	No Preference	17	335.81
70194PA0220006	Rating Area 4	No Preference	18	346.43
70194PA0220006	Rating Area 4	No Preference	19	357.06
70194PA0220006	Rating Area 4	No Preference	20	368.06
70194PA0220006	Rating Area 4	No Preference	21	379.45
70194PA0220006	Rating Area 4	No Preference	22	379.45
70194PA0220006	Rating Area 4	No Preference	23	379.45
70194PA0220006	Rating Area 4	No Preference	24	379.45
70194PA0220006	Rating Area 4	No Preference	25	380.96
70194PA0220006	Rating Area 4	No Preference	26	388.55
70194PA0220006	Rating Area 4	No Preference	27	397.66
70194PA0220006	Rating Area 4	No Preference	28	412.46
70194PA0220006	Rating Area 4	No Preference	29	424.60
70194PA0220006	Rating Area 4	No Preference	30	430.67
70194PA0220006	Rating Area 4	No Preference	31	439.78
70194PA0220006	Rating Area 4	No Preference	32	448.88
70194PA0220006	Rating Area 4	No Preference	33	454.58
70194PA0220006	Rating Area 4	No Preference	34	460.65
70194PA0220006	Rating Area 4	No Preference	35	463.68
70194PA0220006	Rating Area 4	No Preference	36	466.72
70194PA0220006	Rating Area 4	No Preference	37	469.75
70194PA0220006	Rating Area 4	No Preference	38	472.79
70194PA0220006	Rating Area 4	No Preference	39	478.86
70194PA0220006	Rating Area 4	No Preference	40	484.93
70194PA0220006	Rating Area 4	No Preference	41	494.04
70194PA0220006	Rating Area 4	No Preference	42	502.77
70194PA0220006	Rating Area 4	No Preference	43	514.91
70194PA0220006	Rating Area 4	No Preference	44	530.09
70194PA0220006	Rating Area 4	No Preference	45	547.92
70194PA0220006	Rating Area 4	No Preference	46	569.17
70194PA0220006	Rating Area 4	No Preference	47	593.07
70194PA0220006	Rating Area 4	No Preference	48	620.39
70194PA0220006	Rating Area 4	No Preference	49	647.33
70194PA0220006	Rating Area 4	No Preference	50	677.69
70194PA0220006	Rating Area 4	No Preference	51	707.67
70194PA0220006	Rating Area 4	No Preference	52	740.68
70194PA0220006	Rating Area 4	No Preference	53	774.07
70194PA0220006	Rating Area 4	No Preference	54	810.12
70194PA0220006	Rating Area 4	No Preference	55	846.16
70194PA0220006	Rating Area 4	No Preference	56	885.25
70194PA0220006	Rating Area 4	No Preference	57	924.71

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*	04/01/2018			
Rate Expiration Date*	06/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 4	No Preference	58	966.83
70194PA0220006	Rating Area 4	No Preference	59	987.70
70194PA0220006	Rating Area 4	No Preference	60	1029.82
70194PA0220006	Rating Area 4	No Preference	61	1066.24
70194PA0220006	Rating Area 4	No Preference	62	1090.15
70194PA0220006	Rating Area 4	No Preference	63	1120.12
70194PA0220006	Rating Area 4	No Preference	64 and over	1138.35
70194PA0220006	Rating Area 5	No Preference	0-14	290.28
70194PA0220006	Rating Area 5	No Preference	15	316.08
70194PA0220006	Rating Area 5	No Preference	16	325.94
70194PA0220006	Rating Area 5	No Preference	17	335.81
70194PA0220006	Rating Area 5	No Preference	18	346.43
70194PA0220006	Rating Area 5	No Preference	19	357.06
70194PA0220006	Rating Area 5	No Preference	20	368.06
70194PA0220006	Rating Area 5	No Preference	21	379.45
70194PA0220006	Rating Area 5	No Preference	22	379.45
70194PA0220006	Rating Area 5	No Preference	23	379.45
70194PA0220006	Rating Area 5	No Preference	24	379.45
70194PA0220006	Rating Area 5	No Preference	25	380.96
70194PA0220006	Rating Area 5	No Preference	26	388.55
70194PA0220006	Rating Area 5	No Preference	27	397.66
70194PA0220006	Rating Area 5	No Preference	28	412.46
70194PA0220006	Rating Area 5	No Preference	29	424.60
70194PA0220006	Rating Area 5	No Preference	30	430.67
70194PA0220006	Rating Area 5	No Preference	31	439.78
70194PA0220006	Rating Area 5	No Preference	32	448.88
70194PA0220006	Rating Area 5	No Preference	33	454.58
70194PA0220006	Rating Area 5	No Preference	34	460.65
70194PA0220006	Rating Area 5	No Preference	35	463.68
70194PA0220006	Rating Area 5	No Preference	36	466.72
70194PA0220006	Rating Area 5	No Preference	37	469.75
70194PA0220006	Rating Area 5	No Preference	38	472.79
70194PA0220006	Rating Area 5	No Preference	39	478.86
70194PA0220006	Rating Area 5	No Preference	40	484.93
70194PA0220006	Rating Area 5	No Preference	41	494.04
70194PA0220006	Rating Area 5	No Preference	42	502.77
70194PA0220006	Rating Area 5	No Preference	43	514.91
70194PA0220006	Rating Area 5	No Preference	44	530.09
70194PA0220006	Rating Area 5	No Preference	45	547.92
70194PA0220006	Rating Area 5	No Preference	46	569.17
70194PA0220006	Rating Area 5	No Preference	47	593.07
70194PA0220006	Rating Area 5	No Preference	48	620.39
70194PA0220006	Rating Area 5	No Preference	49	647.33
70194PA0220006	Rating Area 5	No Preference	50	677.69
70194PA0220006	Rating Area 5	No Preference	51	707.67
70194PA0220006	Rating Area 5	No Preference	52	740.68
70194PA0220006	Rating Area 5	No Preference	53	774.07
70194PA0220006	Rating Area 5	No Preference	54	810.12
70194PA0220006	Rating Area 5	No Preference	55	846.16
70194PA0220006	Rating Area 5	No Preference	56	885.25
70194PA0220006	Rating Area 5	No Preference	57	924.71
70194PA0220006	Rating Area 5	No Preference	58	966.83
70194PA0220006	Rating Area 5	No Preference	59	987.70
70194PA0220006	Rating Area 5	No Preference	60	1029.82
70194PA0220006	Rating Area 5	No Preference	61	1066.24
70194PA0220006	Rating Area 5	No Preference	62	1090.15
70194PA0220006	Rating Area 5	No Preference	63	1120.12
70194PA0220006	Rating Area 5	No Preference	64 and over	1138.35
70194PA0220006	Rating Area 6	No Preference	0-14	311.22
70194PA0220006	Rating Area 6	No Preference	15	338.89
70194PA0220006	Rating Area 6	No Preference	16	349.47
70194PA0220006	Rating Area 6	No Preference	17	360.04
70194PA0220006	Rating Area 6	No Preference	18	371.43
70194PA0220006	Rating Area 6	No Preference	19	382.83
70194PA0220006	Rating Area 6	No Preference	20	394.62
70194PA0220006	Rating Area 6	No Preference	21	406.83
70194PA0220006	Rating Area 6	No Preference	22	406.83
70194PA0220006	Rating Area 6	No Preference	23	406.83
70194PA0220006	Rating Area 6	No Preference	24	406.83
70194PA0220006	Rating Area 6	No Preference	25	408.46
70194PA0220006	Rating Area 6	No Preference	26	416.59
70194PA0220006	Rating Area 6	No Preference	27	426.36
70194PA0220006	Rating Area 6	No Preference	28	442.22

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*	04/01/2018			
Rate Expiration Date*	06/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 6	No Preference	29	455.24
70194PA0220006	Rating Area 6	No Preference	30	461.75
70194PA0220006	Rating Area 6	No Preference	31	471.51
70194PA0220006	Rating Area 6	No Preference	32	481.28
70194PA0220006	Rating Area 6	No Preference	33	487.38
70194PA0220006	Rating Area 6	No Preference	34	493.89
70194PA0220006	Rating Area 6	No Preference	35	497.14
70194PA0220006	Rating Area 6	No Preference	36	500.40
70194PA0220006	Rating Area 6	No Preference	37	503.65
70194PA0220006	Rating Area 6	No Preference	38	506.91
70194PA0220006	Rating Area 6	No Preference	39	513.42
70194PA0220006	Rating Area 6	No Preference	40	519.93
70194PA0220006	Rating Area 6	No Preference	41	529.69
70194PA0220006	Rating Area 6	No Preference	42	539.05
70194PA0220006	Rating Area 6	No Preference	43	552.07
70194PA0220006	Rating Area 6	No Preference	44	568.34
70194PA0220006	Rating Area 6	No Preference	45	587.46
70194PA0220006	Rating Area 6	No Preference	46	610.24
70194PA0220006	Rating Area 6	No Preference	47	635.87
70194PA0220006	Rating Area 6	No Preference	48	665.16
70194PA0220006	Rating Area 6	No Preference	49	694.05
70194PA0220006	Rating Area 6	No Preference	50	726.60
70194PA0220006	Rating Area 6	No Preference	51	758.74
70194PA0220006	Rating Area 6	No Preference	52	794.13
70194PA0220006	Rating Area 6	No Preference	53	829.93
70194PA0220006	Rating Area 6	No Preference	54	868.58
70194PA0220006	Rating Area 6	No Preference	55	907.23
70194PA0220006	Rating Area 6	No Preference	56	949.13
70194PA0220006	Rating Area 6	No Preference	57	991.44
70194PA0220006	Rating Area 6	No Preference	58	1036.60
70194PA0220006	Rating Area 6	No Preference	59	1058.98
70194PA0220006	Rating Area 6	No Preference	60	1104.13
70194PA0220006	Rating Area 6	No Preference	61	1143.19
70194PA0220006	Rating Area 6	No Preference	62	1168.82
70194PA0220006	Rating Area 6	No Preference	63	1200.96
70194PA0220006	Rating Area 6	No Preference	64 and over	1220.49
70194PA0230002	Rating Area 1	No Preference	0-14	206.96
70194PA0230002	Rating Area 1	No Preference	15	225.36
70194PA0230002	Rating Area 1	No Preference	16	232.39
70194PA0230002	Rating Area 1	No Preference	17	239.43
70194PA0230002	Rating Area 1	No Preference	18	247.00
70194PA0230002	Rating Area 1	No Preference	19	254.58
70194PA0230002	Rating Area 1	No Preference	20	262.42
70194PA0230002	Rating Area 1	No Preference	21	270.54
70194PA0230002	Rating Area 1	No Preference	22	270.54
70194PA0230002	Rating Area 1	No Preference	23	270.54
70194PA0230002	Rating Area 1	No Preference	24	270.54
70194PA0230002	Rating Area 1	No Preference	25	271.62
70194PA0230002	Rating Area 1	No Preference	26	277.03
70194PA0230002	Rating Area 1	No Preference	27	283.52
70194PA0230002	Rating Area 1	No Preference	28	294.07
70194PA0230002	Rating Area 1	No Preference	29	302.73
70194PA0230002	Rating Area 1	No Preference	30	307.06
70194PA0230002	Rating Area 1	No Preference	31	313.55
70194PA0230002	Rating Area 1	No Preference	32	320.05
70194PA0230002	Rating Area 1	No Preference	33	324.10
70194PA0230002	Rating Area 1	No Preference	34	328.43
70194PA0230002	Rating Area 1	No Preference	35	330.60
70194PA0230002	Rating Area 1	No Preference	36	332.76
70194PA0230002	Rating Area 1	No Preference	37	334.93
70194PA0230002	Rating Area 1	No Preference	38	337.09
70194PA0230002	Rating Area 1	No Preference	39	341.42
70194PA0230002	Rating Area 1	No Preference	40	345.75
70194PA0230002	Rating Area 1	No Preference	41	352.24
70194PA0230002	Rating Area 1	No Preference	42	358.46
70194PA0230002	Rating Area 1	No Preference	43	367.12
70194PA0230002	Rating Area 1	No Preference	44	377.94
70194PA0230002	Rating Area 1	No Preference	45	390.66
70194PA0230002	Rating Area 1	No Preference	46	405.81
70194PA0230002	Rating Area 1	No Preference	47	422.85
70194PA0230002	Rating Area 1	No Preference	48	442.33
70194PA0230002	Rating Area 1	No Preference	49	461.54
70194PA0230002	Rating Area 1	No Preference	50	483.18

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*	04/01/2018			
Rate Expiration Date*	06/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0230002	Rating Area 1	No Preference	51	504.55
70194PA0230002	Rating Area 1	No Preference	52	528.09
70194PA0230002	Rating Area 1	No Preference	53	551.90
70194PA0230002	Rating Area 1	No Preference	54	577.60
70194PA0230002	Rating Area 1	No Preference	55	603.30
70194PA0230002	Rating Area 1	No Preference	56	631.16
70194PA0230002	Rating Area 1	No Preference	57	659.30
70194PA0230002	Rating Area 1	No Preference	58	689.33
70194PA0230002	Rating Area 1	No Preference	59	704.21
70194PA0230002	Rating Area 1	No Preference	60	734.24
70194PA0230002	Rating Area 1	No Preference	61	760.21
70194PA0230002	Rating Area 1	No Preference	62	777.25
70194PA0230002	Rating Area 1	No Preference	63	798.63
70194PA0230002	Rating Area 1	No Preference	64 and over	811.62
70194PA0230002	Rating Area 2	No Preference	0-14	206.96
70194PA0230002	Rating Area 2	No Preference	15	225.36
70194PA0230002	Rating Area 2	No Preference	16	232.39
70194PA0230002	Rating Area 2	No Preference	17	239.43
70194PA0230002	Rating Area 2	No Preference	18	247.00
70194PA0230002	Rating Area 2	No Preference	19	254.58
70194PA0230002	Rating Area 2	No Preference	20	262.42
70194PA0230002	Rating Area 2	No Preference	21	270.54
70194PA0230002	Rating Area 2	No Preference	22	270.54
70194PA0230002	Rating Area 2	No Preference	23	270.54
70194PA0230002	Rating Area 2	No Preference	24	270.54
70194PA0230002	Rating Area 2	No Preference	25	271.62
70194PA0230002	Rating Area 2	No Preference	26	277.03
70194PA0230002	Rating Area 2	No Preference	27	283.52
70194PA0230002	Rating Area 2	No Preference	28	294.07
70194PA0230002	Rating Area 2	No Preference	29	302.73
70194PA0230002	Rating Area 2	No Preference	30	307.06
70194PA0230002	Rating Area 2	No Preference	31	313.55
70194PA0230002	Rating Area 2	No Preference	32	320.05
70194PA0230002	Rating Area 2	No Preference	33	324.10
70194PA0230002	Rating Area 2	No Preference	34	328.43
70194PA0230002	Rating Area 2	No Preference	35	330.60
70194PA0230002	Rating Area 2	No Preference	36	332.76
70194PA0230002	Rating Area 2	No Preference	37	334.93
70194PA0230002	Rating Area 2	No Preference	38	337.09
70194PA0230002	Rating Area 2	No Preference	39	341.42
70194PA0230002	Rating Area 2	No Preference	40	345.75
70194PA0230002	Rating Area 2	No Preference	41	352.24
70194PA0230002	Rating Area 2	No Preference	42	358.46
70194PA0230002	Rating Area 2	No Preference	43	367.12
70194PA0230002	Rating Area 2	No Preference	44	377.94
70194PA0230002	Rating Area 2	No Preference	45	390.66
70194PA0230002	Rating Area 2	No Preference	46	405.81
70194PA0230002	Rating Area 2	No Preference	47	422.85
70194PA0230002	Rating Area 2	No Preference	48	442.33
70194PA0230002	Rating Area 2	No Preference	49	461.54
70194PA0230002	Rating Area 2	No Preference	50	483.18
70194PA0230002	Rating Area 2	No Preference	51	504.55
70194PA0230002	Rating Area 2	No Preference	52	528.09
70194PA0230002	Rating Area 2	No Preference	53	551.90
70194PA0230002	Rating Area 2	No Preference	54	577.60
70194PA0230002	Rating Area 2	No Preference	55	603.30
70194PA0230002	Rating Area 2	No Preference	56	631.16
70194PA0230002	Rating Area 2	No Preference	57	659.30
70194PA0230002	Rating Area 2	No Preference	58	689.33
70194PA0230002	Rating Area 2	No Preference	59	704.21
70194PA0230002	Rating Area 2	No Preference	60	734.24
70194PA0230002	Rating Area 2	No Preference	61	760.21
70194PA0230002	Rating Area 2	No Preference	62	777.25
70194PA0230002	Rating Area 2	No Preference	63	798.63
70194PA0230002	Rating Area 2	No Preference	64 and over	811.62
70194PA0230002	Rating Area 4	No Preference	0-14	206.96
70194PA0230002	Rating Area 4	No Preference	15	225.36
70194PA0230002	Rating Area 4	No Preference	16	232.39
70194PA0230002	Rating Area 4	No Preference	17	239.43
70194PA0230002	Rating Area 4	No Preference	18	247.00
70194PA0230002	Rating Area 4	No Preference	19	254.58
70194PA0230002	Rating Area 4	No Preference	20	262.42
70194PA0230002	Rating Area 4	No Preference	21	270.54

2018 Rates Table Template v7.1	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	70194			
Federal TIN*	54-1637426			
Rate Effective Date*	04/01/2018			
Rate Expiration Date*	06/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0230002	Rating Area 4	No Preference	22	270.54
70194PA0230002	Rating Area 4	No Preference	23	270.54
70194PA0230002	Rating Area 4	No Preference	24	270.54
70194PA0230002	Rating Area 4	No Preference	25	271.62
70194PA0230002	Rating Area 4	No Preference	26	277.03
70194PA0230002	Rating Area 4	No Preference	27	283.52
70194PA0230002	Rating Area 4	No Preference	28	294.07
70194PA0230002	Rating Area 4	No Preference	29	302.73
70194PA0230002	Rating Area 4	No Preference	30	307.06
70194PA0230002	Rating Area 4	No Preference	31	313.55
70194PA0230002	Rating Area 4	No Preference	32	320.05
70194PA0230002	Rating Area 4	No Preference	33	324.10
70194PA0230002	Rating Area 4	No Preference	34	328.43
70194PA0230002	Rating Area 4	No Preference	35	330.60
70194PA0230002	Rating Area 4	No Preference	36	332.76
70194PA0230002	Rating Area 4	No Preference	37	334.93
70194PA0230002	Rating Area 4	No Preference	38	337.09
70194PA0230002	Rating Area 4	No Preference	39	341.42
70194PA0230002	Rating Area 4	No Preference	40	345.75
70194PA0230002	Rating Area 4	No Preference	41	352.24
70194PA0230002	Rating Area 4	No Preference	42	358.46
70194PA0230002	Rating Area 4	No Preference	43	367.12
70194PA0230002	Rating Area 4	No Preference	44	377.94
70194PA0230002	Rating Area 4	No Preference	45	390.66
70194PA0230002	Rating Area 4	No Preference	46	405.81
70194PA0230002	Rating Area 4	No Preference	47	422.85
70194PA0230002	Rating Area 4	No Preference	48	442.33
70194PA0230002	Rating Area 4	No Preference	49	461.54
70194PA0230002	Rating Area 4	No Preference	50	483.18
70194PA0230002	Rating Area 4	No Preference	51	504.55
70194PA0230002	Rating Area 4	No Preference	52	528.09
70194PA0230002	Rating Area 4	No Preference	53	551.90
70194PA0230002	Rating Area 4	No Preference	54	577.60
70194PA0230002	Rating Area 4	No Preference	55	603.30
70194PA0230002	Rating Area 4	No Preference	56	631.16
70194PA0230002	Rating Area 4	No Preference	57	659.30
70194PA0230002	Rating Area 4	No Preference	58	689.33
70194PA0230002	Rating Area 4	No Preference	59	704.21
70194PA0230002	Rating Area 4	No Preference	60	734.24
70194PA0230002	Rating Area 4	No Preference	61	760.21
70194PA0230002	Rating Area 4	No Preference	62	777.25
70194PA0230002	Rating Area 4	No Preference	63	798.63
70194PA0230002	Rating Area 4	No Preference	64 and over	811.62
70194PA0230002	Rating Area 5	No Preference	0-14	206.96
70194PA0230002	Rating Area 5	No Preference	15	225.36
70194PA0230002	Rating Area 5	No Preference	16	232.39
70194PA0230002	Rating Area 5	No Preference	17	239.43
70194PA0230002	Rating Area 5	No Preference	18	247.00
70194PA0230002	Rating Area 5	No Preference	19	254.58
70194PA0230002	Rating Area 5	No Preference	20	262.42
70194PA0230002	Rating Area 5	No Preference	21	270.54
70194PA0230002	Rating Area 5	No Preference	22	270.54
70194PA0230002	Rating Area 5	No Preference	23	270.54
70194PA0230002	Rating Area 5	No Preference	24	270.54
70194PA0230002	Rating Area 5	No Preference	25	271.62
70194PA0230002	Rating Area 5	No Preference	26	277.03
70194PA0230002	Rating Area 5	No Preference	27	283.52
70194PA0230002	Rating Area 5	No Preference	28	294.07
70194PA0230002	Rating Area 5	No Preference	29	302.73
70194PA0230002	Rating Area 5	No Preference	30	307.06
70194PA0230002	Rating Area 5	No Preference	31	313.55
70194PA0230002	Rating Area 5	No Preference	32	320.05
70194PA0230002	Rating Area 5	No Preference	33	324.10
70194PA0230002	Rating Area 5	No Preference	34	328.43
70194PA0230002	Rating Area 5	No Preference	35	330.60
70194PA0230002	Rating Area 5	No Preference	36	332.76
70194PA0230002	Rating Area 5	No Preference	37	334.93
70194PA0230002	Rating Area 5	No Preference	38	337.09
70194PA0230002	Rating Area 5	No Preference	39	341.42
70194PA0230002	Rating Area 5	No Preference	40	345.75
70194PA0230002	Rating Area 5	No Preference	41	352.24
70194PA0230002	Rating Area 5	No Preference	42	358.46
70194PA0230002	Rating Area 5	No Preference	43	367.12

2018 Rates Table Template v7.1	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	70194			
Federal TIN*	54-1637426			
Rate Effective Date*	04/01/2018			
Rate Expiration Date*	06/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0230002	Rating Area 5	No Preference	44	377.94
70194PA0230002	Rating Area 5	No Preference	45	390.66
70194PA0230002	Rating Area 5	No Preference	46	405.81
70194PA0230002	Rating Area 5	No Preference	47	422.85
70194PA0230002	Rating Area 5	No Preference	48	442.33
70194PA0230002	Rating Area 5	No Preference	49	461.54
70194PA0230002	Rating Area 5	No Preference	50	483.18
70194PA0230002	Rating Area 5	No Preference	51	504.55
70194PA0230002	Rating Area 5	No Preference	52	528.09
70194PA0230002	Rating Area 5	No Preference	53	551.90
70194PA0230002	Rating Area 5	No Preference	54	577.60
70194PA0230002	Rating Area 5	No Preference	55	603.30
70194PA0230002	Rating Area 5	No Preference	56	631.16
70194PA0230002	Rating Area 5	No Preference	57	659.30
70194PA0230002	Rating Area 5	No Preference	58	689.33
70194PA0230002	Rating Area 5	No Preference	59	704.21
70194PA0230002	Rating Area 5	No Preference	60	734.24
70194PA0230002	Rating Area 5	No Preference	61	760.21
70194PA0230002	Rating Area 5	No Preference	62	777.25
70194PA0230002	Rating Area 5	No Preference	63	798.63
70194PA0230002	Rating Area 5	No Preference	64 and over	811.62
70194PA0230002	Rating Area 6	No Preference	0-14	221.90
70194PA0230002	Rating Area 6	No Preference	15	241.62
70194PA0230002	Rating Area 6	No Preference	16	249.16
70194PA0230002	Rating Area 6	No Preference	17	256.70
70194PA0230002	Rating Area 6	No Preference	18	264.83
70194PA0230002	Rating Area 6	No Preference	19	272.95
70194PA0230002	Rating Area 6	No Preference	20	281.36
70194PA0230002	Rating Area 6	No Preference	21	290.06
70194PA0230002	Rating Area 6	No Preference	22	290.06
70194PA0230002	Rating Area 6	No Preference	23	290.06
70194PA0230002	Rating Area 6	No Preference	24	290.06
70194PA0230002	Rating Area 6	No Preference	25	291.22
70194PA0230002	Rating Area 6	No Preference	26	297.02
70194PA0230002	Rating Area 6	No Preference	27	303.98
70194PA0230002	Rating Area 6	No Preference	28	315.30
70194PA0230002	Rating Area 6	No Preference	29	324.58
70194PA0230002	Rating Area 6	No Preference	30	329.22
70194PA0230002	Rating Area 6	No Preference	31	336.18
70194PA0230002	Rating Area 6	No Preference	32	343.14
70194PA0230002	Rating Area 6	No Preference	33	347.49
70194PA0230002	Rating Area 6	No Preference	34	352.13
70194PA0230002	Rating Area 6	No Preference	35	354.45
70194PA0230002	Rating Area 6	No Preference	36	356.77
70194PA0230002	Rating Area 6	No Preference	37	359.10
70194PA0230002	Rating Area 6	No Preference	38	361.42
70194PA0230002	Rating Area 6	No Preference	39	366.06
70194PA0230002	Rating Area 6	No Preference	40	370.70
70194PA0230002	Rating Area 6	No Preference	41	377.66
70194PA0230002	Rating Area 6	No Preference	42	384.33
70194PA0230002	Rating Area 6	No Preference	43	393.61
70194PA0230002	Rating Area 6	No Preference	44	405.22
70194PA0230002	Rating Area 6	No Preference	45	418.85
70194PA0230002	Rating Area 6	No Preference	46	435.09
70194PA0230002	Rating Area 6	No Preference	47	453.37
70194PA0230002	Rating Area 6	No Preference	48	474.25
70194PA0230002	Rating Area 6	No Preference	49	494.84
70194PA0230002	Rating Area 6	No Preference	50	518.05
70194PA0230002	Rating Area 6	No Preference	51	540.96
70194PA0230002	Rating Area 6	No Preference	52	566.20
70194PA0230002	Rating Area 6	No Preference	53	591.72
70194PA0230002	Rating Area 6	No Preference	54	619.28
70194PA0230002	Rating Area 6	No Preference	55	646.84
70194PA0230002	Rating Area 6	No Preference	56	676.71
70194PA0230002	Rating Area 6	No Preference	57	706.88
70194PA0230002	Rating Area 6	No Preference	58	739.08
70194PA0230002	Rating Area 6	No Preference	59	755.03
70194PA0230002	Rating Area 6	No Preference	60	787.23
70194PA0230002	Rating Area 6	No Preference	61	815.07
70194PA0230002	Rating Area 6	No Preference	62	833.35
70194PA0230002	Rating Area 6	No Preference	63	856.26
70194PA0230002	Rating Area 6	No Preference	64 and over	870.18
70194PA0240006	Rating Area 9	No Preference	0-14	318.19

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*	04/01/2018			
Rate Expiration Date*	06/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0240006	Rating Area 9	No Preference	15	346.47
70194PA0240006	Rating Area 9	No Preference	16	357.28
70194PA0240006	Rating Area 9	No Preference	17	368.10
70194PA0240006	Rating Area 9	No Preference	18	379.74
70194PA0240006	Rating Area 9	No Preference	19	391.39
70194PA0240006	Rating Area 9	No Preference	20	403.45
70194PA0240006	Rating Area 9	No Preference	21	415.93
70194PA0240006	Rating Area 9	No Preference	22	415.93
70194PA0240006	Rating Area 9	No Preference	23	415.93
70194PA0240006	Rating Area 9	No Preference	24	415.93
70194PA0240006	Rating Area 9	No Preference	25	417.59
70194PA0240006	Rating Area 9	No Preference	26	425.91
70194PA0240006	Rating Area 9	No Preference	27	435.89
70194PA0240006	Rating Area 9	No Preference	28	452.12
70194PA0240006	Rating Area 9	No Preference	29	465.43
70194PA0240006	Rating Area 9	No Preference	30	472.08
70194PA0240006	Rating Area 9	No Preference	31	482.06
70194PA0240006	Rating Area 9	No Preference	32	492.05
70194PA0240006	Rating Area 9	No Preference	33	498.28
70194PA0240006	Rating Area 9	No Preference	34	504.94
70194PA0240006	Rating Area 9	No Preference	35	508.27
70194PA0240006	Rating Area 9	No Preference	36	511.59
70194PA0240006	Rating Area 9	No Preference	37	514.92
70194PA0240006	Rating Area 9	No Preference	38	518.25
70194PA0240006	Rating Area 9	No Preference	39	524.90
70194PA0240006	Rating Area 9	No Preference	40	531.56
70194PA0240006	Rating Area 9	No Preference	41	541.54
70194PA0240006	Rating Area 9	No Preference	42	551.11
70194PA0240006	Rating Area 9	No Preference	43	564.42
70194PA0240006	Rating Area 9	No Preference	44	581.05
70194PA0240006	Rating Area 9	No Preference	45	600.60
70194PA0240006	Rating Area 9	No Preference	46	623.90
70194PA0240006	Rating Area 9	No Preference	47	650.10
70194PA0240006	Rating Area 9	No Preference	48	680.05
70194PA0240006	Rating Area 9	No Preference	49	709.58
70194PA0240006	Rating Area 9	No Preference	50	742.85
70194PA0240006	Rating Area 9	No Preference	51	775.71
70194PA0240006	Rating Area 9	No Preference	52	811.90
70194PA0240006	Rating Area 9	No Preference	53	848.50
70194PA0240006	Rating Area 9	No Preference	54	888.01
70194PA0240006	Rating Area 9	No Preference	55	927.52
70194PA0240006	Rating Area 9	No Preference	56	970.36
70194PA0240006	Rating Area 9	No Preference	57	1013.62
70194PA0240006	Rating Area 9	No Preference	58	1059.79
70194PA0240006	Rating Area 9	No Preference	59	1082.67
70194PA0240006	Rating Area 9	No Preference	60	1128.83
70194PA0240006	Rating Area 9	No Preference	61	1168.76
70194PA0240006	Rating Area 9	No Preference	62	1194.97
70194PA0240006	Rating Area 9	No Preference	63	1227.83
70194PA0240006	Rating Area 9	No Preference	64 and over	1247.79
70194PA0240006	Rating Area 6	No Preference	0-14	324.43
70194PA0240006	Rating Area 6	No Preference	15	353.26
70194PA0240006	Rating Area 6	No Preference	16	364.29
70194PA0240006	Rating Area 6	No Preference	17	375.32
70194PA0240006	Rating Area 6	No Preference	18	387.19
70194PA0240006	Rating Area 6	No Preference	19	399.06
70194PA0240006	Rating Area 6	No Preference	20	411.36
70194PA0240006	Rating Area 6	No Preference	21	424.09
70194PA0240006	Rating Area 6	No Preference	22	424.09
70194PA0240006	Rating Area 6	No Preference	23	424.09
70194PA0240006	Rating Area 6	No Preference	24	424.09
70194PA0240006	Rating Area 6	No Preference	25	425.78
70194PA0240006	Rating Area 6	No Preference	26	434.26
70194PA0240006	Rating Area 6	No Preference	27	444.44
70194PA0240006	Rating Area 6	No Preference	28	460.98
70194PA0240006	Rating Area 6	No Preference	29	474.55
70194PA0240006	Rating Area 6	No Preference	30	481.34
70194PA0240006	Rating Area 6	No Preference	31	491.52
70194PA0240006	Rating Area 6	No Preference	32	501.69
70194PA0240006	Rating Area 6	No Preference	33	508.05
70194PA0240006	Rating Area 6	No Preference	34	514.84
70194PA0240006	Rating Area 6	No Preference	35	518.23
70194PA0240006	Rating Area 6	No Preference	36	521.63

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*	04/01/2018			
Rate Expiration Date*	06/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0240006	Rating Area 6	No Preference	37	525.02
70194PA0240006	Rating Area 6	No Preference	38	528.41
70194PA0240006	Rating Area 6	No Preference	39	535.20
70194PA0240006	Rating Area 6	No Preference	40	541.98
70194PA0240006	Rating Area 6	No Preference	41	552.16
70194PA0240006	Rating Area 6	No Preference	42	561.91
70194PA0240006	Rating Area 6	No Preference	43	575.48
70194PA0240006	Rating Area 6	No Preference	44	592.45
70194PA0240006	Rating Area 6	No Preference	45	612.38
70194PA0240006	Rating Area 6	No Preference	46	636.13
70194PA0240006	Rating Area 6	No Preference	47	662.85
70194PA0240006	Rating Area 6	No Preference	48	693.38
70194PA0240006	Rating Area 6	No Preference	49	723.49
70194PA0240006	Rating Area 6	No Preference	50	757.42
70194PA0240006	Rating Area 6	No Preference	51	790.92
70194PA0240006	Rating Area 6	No Preference	52	827.82
70194PA0240006	Rating Area 6	No Preference	53	865.13
70194PA0240006	Rating Area 6	No Preference	54	905.42
70194PA0240006	Rating Area 6	No Preference	55	945.71
70194PA0240006	Rating Area 6	No Preference	56	989.39
70194PA0240006	Rating Area 6	No Preference	57	1033.50
70194PA0240006	Rating Area 6	No Preference	58	1080.57
70194PA0240006	Rating Area 6	No Preference	59	1103.89
70194PA0240006	Rating Area 6	No Preference	60	1150.97
70194PA0240006	Rating Area 6	No Preference	61	1191.68
70194PA0240006	Rating Area 6	No Preference	62	1218.40
70194PA0240006	Rating Area 6	No Preference	63	1251.90
70194PA0240006	Rating Area 6	No Preference	64 and over	1272.27
70194PA0240006	Rating Area 7	No Preference	0-14	324.43
70194PA0240006	Rating Area 7	No Preference	15	353.26
70194PA0240006	Rating Area 7	No Preference	16	364.29
70194PA0240006	Rating Area 7	No Preference	17	375.32
70194PA0240006	Rating Area 7	No Preference	18	387.19
70194PA0240006	Rating Area 7	No Preference	19	399.06
70194PA0240006	Rating Area 7	No Preference	20	411.36
70194PA0240006	Rating Area 7	No Preference	21	424.09
70194PA0240006	Rating Area 7	No Preference	22	424.09
70194PA0240006	Rating Area 7	No Preference	23	424.09
70194PA0240006	Rating Area 7	No Preference	24	424.09
70194PA0240006	Rating Area 7	No Preference	25	425.78
70194PA0240006	Rating Area 7	No Preference	26	434.26
70194PA0240006	Rating Area 7	No Preference	27	444.44
70194PA0240006	Rating Area 7	No Preference	28	460.98
70194PA0240006	Rating Area 7	No Preference	29	474.55
70194PA0240006	Rating Area 7	No Preference	30	481.34
70194PA0240006	Rating Area 7	No Preference	31	491.52
70194PA0240006	Rating Area 7	No Preference	32	501.69
70194PA0240006	Rating Area 7	No Preference	33	508.05
70194PA0240006	Rating Area 7	No Preference	34	514.84
70194PA0240006	Rating Area 7	No Preference	35	518.23
70194PA0240006	Rating Area 7	No Preference	36	521.63
70194PA0240006	Rating Area 7	No Preference	37	525.02
70194PA0240006	Rating Area 7	No Preference	38	528.41
70194PA0240006	Rating Area 7	No Preference	39	535.20
70194PA0240006	Rating Area 7	No Preference	40	541.98
70194PA0240006	Rating Area 7	No Preference	41	552.16
70194PA0240006	Rating Area 7	No Preference	42	561.91
70194PA0240006	Rating Area 7	No Preference	43	575.48
70194PA0240006	Rating Area 7	No Preference	44	592.45
70194PA0240006	Rating Area 7	No Preference	45	612.38
70194PA0240006	Rating Area 7	No Preference	46	636.13
70194PA0240006	Rating Area 7	No Preference	47	662.85
70194PA0240006	Rating Area 7	No Preference	48	693.38
70194PA0240006	Rating Area 7	No Preference	49	723.49
70194PA0240006	Rating Area 7	No Preference	50	757.42
70194PA0240006	Rating Area 7	No Preference	51	790.92
70194PA0240006	Rating Area 7	No Preference	52	827.82
70194PA0240006	Rating Area 7	No Preference	53	865.13
70194PA0240006	Rating Area 7	No Preference	54	905.42
70194PA0240006	Rating Area 7	No Preference	55	945.71
70194PA0240006	Rating Area 7	No Preference	56	989.39
70194PA0240006	Rating Area 7	No Preference	57	1033.50
70194PA0240006	Rating Area 7	No Preference	58	1080.57

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*	04/01/2018			
Rate Expiration Date*	06/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0240006	Rating Area 7	No Preference	59	1103.89
70194PA0240006	Rating Area 7	No Preference	60	1150.97
70194PA0240006	Rating Area 7	No Preference	61	1191.68
70194PA0240006	Rating Area 7	No Preference	62	1218.40
70194PA0240006	Rating Area 7	No Preference	63	1251.90
70194PA0240006	Rating Area 7	No Preference	64 and over	1272.27
70194PA0250002	Rating Area 9	No Preference	0-14	236.00
70194PA0250002	Rating Area 9	No Preference	15	256.98
70194PA0250002	Rating Area 9	No Preference	16	265.00
70194PA0250002	Rating Area 9	No Preference	17	273.02
70194PA0250002	Rating Area 9	No Preference	18	281.66
70194PA0250002	Rating Area 9	No Preference	19	290.30
70194PA0250002	Rating Area 9	No Preference	20	299.24
70194PA0250002	Rating Area 9	No Preference	21	308.50
70194PA0250002	Rating Area 9	No Preference	22	308.50
70194PA0250002	Rating Area 9	No Preference	23	308.50
70194PA0250002	Rating Area 9	No Preference	24	308.50
70194PA0250002	Rating Area 9	No Preference	25	309.73
70194PA0250002	Rating Area 9	No Preference	26	315.90
70194PA0250002	Rating Area 9	No Preference	27	323.31
70194PA0250002	Rating Area 9	No Preference	28	335.34
70194PA0250002	Rating Area 9	No Preference	29	345.21
70194PA0250002	Rating Area 9	No Preference	30	350.15
70194PA0250002	Rating Area 9	No Preference	31	357.55
70194PA0250002	Rating Area 9	No Preference	32	364.95
70194PA0250002	Rating Area 9	No Preference	33	369.58
70194PA0250002	Rating Area 9	No Preference	34	374.52
70194PA0250002	Rating Area 9	No Preference	35	376.98
70194PA0250002	Rating Area 9	No Preference	36	379.45
70194PA0250002	Rating Area 9	No Preference	37	381.92
70194PA0250002	Rating Area 9	No Preference	38	384.39
70194PA0250002	Rating Area 9	No Preference	39	389.32
70194PA0250002	Rating Area 9	No Preference	40	394.26
70194PA0250002	Rating Area 9	No Preference	41	401.66
70194PA0250002	Rating Area 9	No Preference	42	408.76
70194PA0250002	Rating Area 9	No Preference	43	418.63
70194PA0250002	Rating Area 9	No Preference	44	430.97
70194PA0250002	Rating Area 9	No Preference	45	445.47
70194PA0250002	Rating Area 9	No Preference	46	462.75
70194PA0250002	Rating Area 9	No Preference	47	482.18
70194PA0250002	Rating Area 9	No Preference	48	504.39
70194PA0250002	Rating Area 9	No Preference	49	526.30
70194PA0250002	Rating Area 9	No Preference	50	550.98
70194PA0250002	Rating Area 9	No Preference	51	575.35
70194PA0250002	Rating Area 9	No Preference	52	602.19
70194PA0250002	Rating Area 9	No Preference	53	629.34
70194PA0250002	Rating Area 9	No Preference	54	658.64
70194PA0250002	Rating Area 9	No Preference	55	687.95
70194PA0250002	Rating Area 9	No Preference	56	719.73
70194PA0250002	Rating Area 9	No Preference	57	751.81
70194PA0250002	Rating Area 9	No Preference	58	786.05
70194PA0250002	Rating Area 9	No Preference	59	803.02
70194PA0250002	Rating Area 9	No Preference	60	837.26
70194PA0250002	Rating Area 9	No Preference	61	866.88
70194PA0250002	Rating Area 9	No Preference	62	886.31
70194PA0250002	Rating Area 9	No Preference	63	910.69
70194PA0250002	Rating Area 9	No Preference	64 and over	925.50
70194PA0250002	Rating Area 6	No Preference	0-14	240.63
70194PA0250002	Rating Area 6	No Preference	15	262.02
70194PA0250002	Rating Area 6	No Preference	16	270.20
70194PA0250002	Rating Area 6	No Preference	17	278.37
70194PA0250002	Rating Area 6	No Preference	18	287.18
70194PA0250002	Rating Area 6	No Preference	19	295.99
70194PA0250002	Rating Area 6	No Preference	20	305.11
70194PA0250002	Rating Area 6	No Preference	21	314.55
70194PA0250002	Rating Area 6	No Preference	22	314.55
70194PA0250002	Rating Area 6	No Preference	23	314.55
70194PA0250002	Rating Area 6	No Preference	24	314.55
70194PA0250002	Rating Area 6	No Preference	25	315.81
70194PA0250002	Rating Area 6	No Preference	26	322.10
70194PA0250002	Rating Area 6	No Preference	27	329.65
70194PA0250002	Rating Area 6	No Preference	28	341.91
70194PA0250002	Rating Area 6	No Preference	29	351.98

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*	04/01/2018			
Rate Expiration Date*	06/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0250002	Rating Area 6	No Preference	30	357.01
70194PA0250002	Rating Area 6	No Preference	31	364.56
70194PA0250002	Rating Area 6	No Preference	32	372.11
70194PA0250002	Rating Area 6	No Preference	33	376.83
70194PA0250002	Rating Area 6	No Preference	34	381.86
70194PA0250002	Rating Area 6	No Preference	35	384.38
70194PA0250002	Rating Area 6	No Preference	36	386.89
70194PA0250002	Rating Area 6	No Preference	37	389.41
70194PA0250002	Rating Area 6	No Preference	38	391.93
70194PA0250002	Rating Area 6	No Preference	39	396.96
70194PA0250002	Rating Area 6	No Preference	40	401.99
70194PA0250002	Rating Area 6	No Preference	41	409.54
70194PA0250002	Rating Area 6	No Preference	42	416.77
70194PA0250002	Rating Area 6	No Preference	43	426.84
70194PA0250002	Rating Area 6	No Preference	44	439.42
70194PA0250002	Rating Area 6	No Preference	45	454.21
70194PA0250002	Rating Area 6	No Preference	46	471.82
70194PA0250002	Rating Area 6	No Preference	47	491.64
70194PA0250002	Rating Area 6	No Preference	48	514.28
70194PA0250002	Rating Area 6	No Preference	49	536.62
70194PA0250002	Rating Area 6	No Preference	50	561.78
70194PA0250002	Rating Area 6	No Preference	51	586.63
70194PA0250002	Rating Area 6	No Preference	52	614.00
70194PA0250002	Rating Area 6	No Preference	53	641.68
70194PA0250002	Rating Area 6	No Preference	54	671.56
70194PA0250002	Rating Area 6	No Preference	55	701.44
70194PA0250002	Rating Area 6	No Preference	56	733.84
70194PA0250002	Rating Area 6	No Preference	57	766.55
70194PA0250002	Rating Area 6	No Preference	58	801.47
70194PA0250002	Rating Area 6	No Preference	59	818.77
70194PA0250002	Rating Area 6	No Preference	60	853.68
70194PA0250002	Rating Area 6	No Preference	61	883.88
70194PA0250002	Rating Area 6	No Preference	62	903.69
70194PA0250002	Rating Area 6	No Preference	63	928.54
70194PA0250002	Rating Area 6	No Preference	64 and over	943.65
70194PA0250002	Rating Area 7	No Preference	0-14	240.63
70194PA0250002	Rating Area 7	No Preference	15	262.02
70194PA0250002	Rating Area 7	No Preference	16	270.20
70194PA0250002	Rating Area 7	No Preference	17	278.37
70194PA0250002	Rating Area 7	No Preference	18	287.18
70194PA0250002	Rating Area 7	No Preference	19	295.99
70194PA0250002	Rating Area 7	No Preference	20	305.11
70194PA0250002	Rating Area 7	No Preference	21	314.55
70194PA0250002	Rating Area 7	No Preference	22	314.55
70194PA0250002	Rating Area 7	No Preference	23	314.55
70194PA0250002	Rating Area 7	No Preference	24	314.55
70194PA0250002	Rating Area 7	No Preference	25	315.81
70194PA0250002	Rating Area 7	No Preference	26	322.10
70194PA0250002	Rating Area 7	No Preference	27	329.65
70194PA0250002	Rating Area 7	No Preference	28	341.91
70194PA0250002	Rating Area 7	No Preference	29	351.98
70194PA0250002	Rating Area 7	No Preference	30	357.01
70194PA0250002	Rating Area 7	No Preference	31	364.56
70194PA0250002	Rating Area 7	No Preference	32	372.11
70194PA0250002	Rating Area 7	No Preference	33	376.83
70194PA0250002	Rating Area 7	No Preference	34	381.86
70194PA0250002	Rating Area 7	No Preference	35	384.38
70194PA0250002	Rating Area 7	No Preference	36	386.89
70194PA0250002	Rating Area 7	No Preference	37	389.41
70194PA0250002	Rating Area 7	No Preference	38	391.93
70194PA0250002	Rating Area 7	No Preference	39	396.96
70194PA0250002	Rating Area 7	No Preference	40	401.99
70194PA0250002	Rating Area 7	No Preference	41	409.54
70194PA0250002	Rating Area 7	No Preference	42	416.77
70194PA0250002	Rating Area 7	No Preference	43	426.84
70194PA0250002	Rating Area 7	No Preference	44	439.42
70194PA0250002	Rating Area 7	No Preference	45	454.21
70194PA0250002	Rating Area 7	No Preference	46	471.82
70194PA0250002	Rating Area 7	No Preference	47	491.64
70194PA0250002	Rating Area 7	No Preference	48	514.28
70194PA0250002	Rating Area 7	No Preference	49	536.62
70194PA0250002	Rating Area 7	No Preference	50	561.78
70194PA0250002	Rating Area 7	No Preference	51	586.63

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*	04/01/2018			
Rate Expiration Date*	06/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0250002	Rating Area 7	No Preference	52	614.00
70194PA0250002	Rating Area 7	No Preference	53	641.68
70194PA0250002	Rating Area 7	No Preference	54	671.56
70194PA0250002	Rating Area 7	No Preference	55	701.44
70194PA0250002	Rating Area 7	No Preference	56	733.84
70194PA0250002	Rating Area 7	No Preference	57	766.55
70194PA0250002	Rating Area 7	No Preference	58	801.47
70194PA0250002	Rating Area 7	No Preference	59	818.77
70194PA0250002	Rating Area 7	No Preference	60	853.68
70194PA0250002	Rating Area 7	No Preference	61	883.88
70194PA0250002	Rating Area 7	No Preference	62	903.69
70194PA0250002	Rating Area 7	No Preference	63	928.54
70194PA0250002	Rating Area 7	No Preference	64 and over	943.65

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*	07/01/2018			
Rate Expiration Date*	09/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 1	No Preference	0-14	296.46
70194PA0220006	Rating Area 1	No Preference	15	322.81
70194PA0220006	Rating Area 1	No Preference	16	332.89
70194PA0220006	Rating Area 1	No Preference	17	342.97
70194PA0220006	Rating Area 1	No Preference	18	353.82
70194PA0220006	Rating Area 1	No Preference	19	364.67
70194PA0220006	Rating Area 1	No Preference	20	375.91
70194PA0220006	Rating Area 1	No Preference	21	387.53
70194PA0220006	Rating Area 1	No Preference	22	387.53
70194PA0220006	Rating Area 1	No Preference	23	387.53
70194PA0220006	Rating Area 1	No Preference	24	387.53
70194PA0220006	Rating Area 1	No Preference	25	389.08
70194PA0220006	Rating Area 1	No Preference	26	396.83
70194PA0220006	Rating Area 1	No Preference	27	406.13
70194PA0220006	Rating Area 1	No Preference	28	421.25
70194PA0220006	Rating Area 1	No Preference	29	433.65
70194PA0220006	Rating Area 1	No Preference	30	439.85
70194PA0220006	Rating Area 1	No Preference	31	449.15
70194PA0220006	Rating Area 1	No Preference	32	458.45
70194PA0220006	Rating Area 1	No Preference	33	464.26
70194PA0220006	Rating Area 1	No Preference	34	470.46
70194PA0220006	Rating Area 1	No Preference	35	473.56
70194PA0220006	Rating Area 1	No Preference	36	476.66
70194PA0220006	Rating Area 1	No Preference	37	479.76
70194PA0220006	Rating Area 1	No Preference	38	482.86
70194PA0220006	Rating Area 1	No Preference	39	489.06
70194PA0220006	Rating Area 1	No Preference	40	495.27
70194PA0220006	Rating Area 1	No Preference	41	504.57
70194PA0220006	Rating Area 1	No Preference	42	513.48
70194PA0220006	Rating Area 1	No Preference	43	525.88
70194PA0220006	Rating Area 1	No Preference	44	541.38
70194PA0220006	Rating Area 1	No Preference	45	559.60
70194PA0220006	Rating Area 1	No Preference	46	581.30
70194PA0220006	Rating Area 1	No Preference	47	605.71
70194PA0220006	Rating Area 1	No Preference	48	633.61
70194PA0220006	Rating Area 1	No Preference	49	661.13
70194PA0220006	Rating Area 1	No Preference	50	692.13
70194PA0220006	Rating Area 1	No Preference	51	722.75
70194PA0220006	Rating Area 1	No Preference	52	756.46
70194PA0220006	Rating Area 1	No Preference	53	790.56
70194PA0220006	Rating Area 1	No Preference	54	827.38
70194PA0220006	Rating Area 1	No Preference	55	864.20
70194PA0220006	Rating Area 1	No Preference	56	904.11
70194PA0220006	Rating Area 1	No Preference	57	944.41
70194PA0220006	Rating Area 1	No Preference	58	987.43
70194PA0220006	Rating Area 1	No Preference	59	1008.74
70194PA0220006	Rating Area 1	No Preference	60	1051.76
70194PA0220006	Rating Area 1	No Preference	61	1088.96
70194PA0220006	Rating Area 1	No Preference	62	1113.38
70194PA0220006	Rating Area 1	No Preference	63	1143.99
70194PA0220006	Rating Area 1	No Preference	64 and over	1162.59
70194PA0220006	Rating Area 2	No Preference	0-14	296.46
70194PA0220006	Rating Area 2	No Preference	15	322.81
70194PA0220006	Rating Area 2	No Preference	16	332.89
70194PA0220006	Rating Area 2	No Preference	17	342.97
70194PA0220006	Rating Area 2	No Preference	18	353.82
70194PA0220006	Rating Area 2	No Preference	19	364.67
70194PA0220006	Rating Area 2	No Preference	20	375.91
70194PA0220006	Rating Area 2	No Preference	21	387.53
70194PA0220006	Rating Area 2	No Preference	22	387.53
70194PA0220006	Rating Area 2	No Preference	23	387.53
70194PA0220006	Rating Area 2	No Preference	24	387.53
70194PA0220006	Rating Area 2	No Preference	25	389.08
70194PA0220006	Rating Area 2	No Preference	26	396.83
70194PA0220006	Rating Area 2	No Preference	27	406.13
70194PA0220006	Rating Area 2	No Preference	28	421.25
70194PA0220006	Rating Area 2	No Preference	29	433.65
70194PA0220006	Rating Area 2	No Preference	30	439.85
70194PA0220006	Rating Area 2	No Preference	31	449.15
70194PA0220006	Rating Area 2	No Preference	32	458.45
70194PA0220006	Rating Area 2	No Preference	33	464.26
70194PA0220006	Rating Area 2	No Preference	34	470.46
70194PA0220006	Rating Area 2	No Preference	35	473.56

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*	07/01/2018			
Rate Expiration Date*	09/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 2	No Preference	36	476.66
70194PA0220006	Rating Area 2	No Preference	37	479.76
70194PA0220006	Rating Area 2	No Preference	38	482.86
70194PA0220006	Rating Area 2	No Preference	39	489.06
70194PA0220006	Rating Area 2	No Preference	40	495.27
70194PA0220006	Rating Area 2	No Preference	41	504.57
70194PA0220006	Rating Area 2	No Preference	42	513.48
70194PA0220006	Rating Area 2	No Preference	43	525.88
70194PA0220006	Rating Area 2	No Preference	44	541.38
70194PA0220006	Rating Area 2	No Preference	45	559.60
70194PA0220006	Rating Area 2	No Preference	46	581.30
70194PA0220006	Rating Area 2	No Preference	47	605.71
70194PA0220006	Rating Area 2	No Preference	48	633.61
70194PA0220006	Rating Area 2	No Preference	49	661.13
70194PA0220006	Rating Area 2	No Preference	50	692.13
70194PA0220006	Rating Area 2	No Preference	51	722.75
70194PA0220006	Rating Area 2	No Preference	52	756.46
70194PA0220006	Rating Area 2	No Preference	53	790.56
70194PA0220006	Rating Area 2	No Preference	54	827.38
70194PA0220006	Rating Area 2	No Preference	55	864.20
70194PA0220006	Rating Area 2	No Preference	56	904.11
70194PA0220006	Rating Area 2	No Preference	57	944.41
70194PA0220006	Rating Area 2	No Preference	58	987.43
70194PA0220006	Rating Area 2	No Preference	59	1008.74
70194PA0220006	Rating Area 2	No Preference	60	1051.76
70194PA0220006	Rating Area 2	No Preference	61	1088.96
70194PA0220006	Rating Area 2	No Preference	62	1113.38
70194PA0220006	Rating Area 2	No Preference	63	1143.99
70194PA0220006	Rating Area 2	No Preference	64 and over	1162.59
70194PA0220006	Rating Area 4	No Preference	0-14	296.46
70194PA0220006	Rating Area 4	No Preference	15	322.81
70194PA0220006	Rating Area 4	No Preference	16	332.89
70194PA0220006	Rating Area 4	No Preference	17	342.97
70194PA0220006	Rating Area 4	No Preference	18	353.82
70194PA0220006	Rating Area 4	No Preference	19	364.67
70194PA0220006	Rating Area 4	No Preference	20	375.91
70194PA0220006	Rating Area 4	No Preference	21	387.53
70194PA0220006	Rating Area 4	No Preference	22	387.53
70194PA0220006	Rating Area 4	No Preference	23	387.53
70194PA0220006	Rating Area 4	No Preference	24	387.53
70194PA0220006	Rating Area 4	No Preference	25	389.08
70194PA0220006	Rating Area 4	No Preference	26	396.83
70194PA0220006	Rating Area 4	No Preference	27	406.13
70194PA0220006	Rating Area 4	No Preference	28	421.25
70194PA0220006	Rating Area 4	No Preference	29	433.65
70194PA0220006	Rating Area 4	No Preference	30	439.85
70194PA0220006	Rating Area 4	No Preference	31	449.15
70194PA0220006	Rating Area 4	No Preference	32	458.45
70194PA0220006	Rating Area 4	No Preference	33	464.26
70194PA0220006	Rating Area 4	No Preference	34	470.46
70194PA0220006	Rating Area 4	No Preference	35	473.56
70194PA0220006	Rating Area 4	No Preference	36	476.66
70194PA0220006	Rating Area 4	No Preference	37	479.76
70194PA0220006	Rating Area 4	No Preference	38	482.86
70194PA0220006	Rating Area 4	No Preference	39	489.06
70194PA0220006	Rating Area 4	No Preference	40	495.27
70194PA0220006	Rating Area 4	No Preference	41	504.57
70194PA0220006	Rating Area 4	No Preference	42	513.48
70194PA0220006	Rating Area 4	No Preference	43	525.88
70194PA0220006	Rating Area 4	No Preference	44	541.38
70194PA0220006	Rating Area 4	No Preference	45	559.60
70194PA0220006	Rating Area 4	No Preference	46	581.30
70194PA0220006	Rating Area 4	No Preference	47	605.71
70194PA0220006	Rating Area 4	No Preference	48	633.61
70194PA0220006	Rating Area 4	No Preference	49	661.13
70194PA0220006	Rating Area 4	No Preference	50	692.13
70194PA0220006	Rating Area 4	No Preference	51	722.75
70194PA0220006	Rating Area 4	No Preference	52	756.46
70194PA0220006	Rating Area 4	No Preference	53	790.56
70194PA0220006	Rating Area 4	No Preference	54	827.38
70194PA0220006	Rating Area 4	No Preference	55	864.20
70194PA0220006	Rating Area 4	No Preference	56	904.11
70194PA0220006	Rating Area 4	No Preference	57	944.41

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*	07/01/2018			
Rate Expiration Date*	09/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 4	No Preference	58	987.43
70194PA0220006	Rating Area 4	No Preference	59	1008.74
70194PA0220006	Rating Area 4	No Preference	60	1051.76
70194PA0220006	Rating Area 4	No Preference	61	1088.96
70194PA0220006	Rating Area 4	No Preference	62	1113.38
70194PA0220006	Rating Area 4	No Preference	63	1143.99
70194PA0220006	Rating Area 4	No Preference	64 and over	1162.59
70194PA0220006	Rating Area 5	No Preference	0-14	296.46
70194PA0220006	Rating Area 5	No Preference	15	322.81
70194PA0220006	Rating Area 5	No Preference	16	332.89
70194PA0220006	Rating Area 5	No Preference	17	342.97
70194PA0220006	Rating Area 5	No Preference	18	353.82
70194PA0220006	Rating Area 5	No Preference	19	364.67
70194PA0220006	Rating Area 5	No Preference	20	375.91
70194PA0220006	Rating Area 5	No Preference	21	387.53
70194PA0220006	Rating Area 5	No Preference	22	387.53
70194PA0220006	Rating Area 5	No Preference	23	387.53
70194PA0220006	Rating Area 5	No Preference	24	387.53
70194PA0220006	Rating Area 5	No Preference	25	389.08
70194PA0220006	Rating Area 5	No Preference	26	396.83
70194PA0220006	Rating Area 5	No Preference	27	406.13
70194PA0220006	Rating Area 5	No Preference	28	421.25
70194PA0220006	Rating Area 5	No Preference	29	433.65
70194PA0220006	Rating Area 5	No Preference	30	439.85
70194PA0220006	Rating Area 5	No Preference	31	449.15
70194PA0220006	Rating Area 5	No Preference	32	458.45
70194PA0220006	Rating Area 5	No Preference	33	464.26
70194PA0220006	Rating Area 5	No Preference	34	470.46
70194PA0220006	Rating Area 5	No Preference	35	473.56
70194PA0220006	Rating Area 5	No Preference	36	476.66
70194PA0220006	Rating Area 5	No Preference	37	479.76
70194PA0220006	Rating Area 5	No Preference	38	482.86
70194PA0220006	Rating Area 5	No Preference	39	489.06
70194PA0220006	Rating Area 5	No Preference	40	495.27
70194PA0220006	Rating Area 5	No Preference	41	504.57
70194PA0220006	Rating Area 5	No Preference	42	513.48
70194PA0220006	Rating Area 5	No Preference	43	525.88
70194PA0220006	Rating Area 5	No Preference	44	541.38
70194PA0220006	Rating Area 5	No Preference	45	559.60
70194PA0220006	Rating Area 5	No Preference	46	581.30
70194PA0220006	Rating Area 5	No Preference	47	605.71
70194PA0220006	Rating Area 5	No Preference	48	633.61
70194PA0220006	Rating Area 5	No Preference	49	661.13
70194PA0220006	Rating Area 5	No Preference	50	692.13
70194PA0220006	Rating Area 5	No Preference	51	722.75
70194PA0220006	Rating Area 5	No Preference	52	756.46
70194PA0220006	Rating Area 5	No Preference	53	790.56
70194PA0220006	Rating Area 5	No Preference	54	827.38
70194PA0220006	Rating Area 5	No Preference	55	864.20
70194PA0220006	Rating Area 5	No Preference	56	904.11
70194PA0220006	Rating Area 5	No Preference	57	944.41
70194PA0220006	Rating Area 5	No Preference	58	987.43
70194PA0220006	Rating Area 5	No Preference	59	1008.74
70194PA0220006	Rating Area 5	No Preference	60	1051.76
70194PA0220006	Rating Area 5	No Preference	61	1088.96
70194PA0220006	Rating Area 5	No Preference	62	1113.38
70194PA0220006	Rating Area 5	No Preference	63	1143.99
70194PA0220006	Rating Area 5	No Preference	64 and over	1162.59
70194PA0220006	Rating Area 6	No Preference	0-14	317.86
70194PA0220006	Rating Area 6	No Preference	15	346.11
70194PA0220006	Rating Area 6	No Preference	16	356.91
70194PA0220006	Rating Area 6	No Preference	17	367.72
70194PA0220006	Rating Area 6	No Preference	18	379.35
70194PA0220006	Rating Area 6	No Preference	19	390.98
70194PA0220006	Rating Area 6	No Preference	20	403.03
70194PA0220006	Rating Area 6	No Preference	21	415.50
70194PA0220006	Rating Area 6	No Preference	22	415.50
70194PA0220006	Rating Area 6	No Preference	23	415.50
70194PA0220006	Rating Area 6	No Preference	24	415.50
70194PA0220006	Rating Area 6	No Preference	25	417.16
70194PA0220006	Rating Area 6	No Preference	26	425.47
70194PA0220006	Rating Area 6	No Preference	27	435.44
70194PA0220006	Rating Area 6	No Preference	28	451.65

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*	07/01/2018
Rate Expiration Date*	09/30/2018
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 6	No Preference	29	464.94
70194PA0220006	Rating Area 6	No Preference	30	471.59
70194PA0220006	Rating Area 6	No Preference	31	481.56
70194PA0220006	Rating Area 6	No Preference	32	491.53
70194PA0220006	Rating Area 6	No Preference	33	497.77
70194PA0220006	Rating Area 6	No Preference	34	504.41
70194PA0220006	Rating Area 6	No Preference	35	507.74
70194PA0220006	Rating Area 6	No Preference	36	511.06
70194PA0220006	Rating Area 6	No Preference	37	514.39
70194PA0220006	Rating Area 6	No Preference	38	517.71
70194PA0220006	Rating Area 6	No Preference	39	524.36
70194PA0220006	Rating Area 6	No Preference	40	531.01
70194PA0220006	Rating Area 6	No Preference	41	540.98
70194PA0220006	Rating Area 6	No Preference	42	550.53
70194PA0220006	Rating Area 6	No Preference	43	563.83
70194PA0220006	Rating Area 6	No Preference	44	580.45
70194PA0220006	Rating Area 6	No Preference	45	599.98
70194PA0220006	Rating Area 6	No Preference	46	623.25
70194PA0220006	Rating Area 6	No Preference	47	649.42
70194PA0220006	Rating Area 6	No Preference	48	679.34
70194PA0220006	Rating Area 6	No Preference	49	708.84
70194PA0220006	Rating Area 6	No Preference	50	742.08
70194PA0220006	Rating Area 6	No Preference	51	774.90
70194PA0220006	Rating Area 6	No Preference	52	811.05
70194PA0220006	Rating Area 6	No Preference	53	847.62
70194PA0220006	Rating Area 6	No Preference	54	887.09
70194PA0220006	Rating Area 6	No Preference	55	926.56
70194PA0220006	Rating Area 6	No Preference	56	969.36
70194PA0220006	Rating Area 6	No Preference	57	1012.57
70194PA0220006	Rating Area 6	No Preference	58	1058.69
70194PA0220006	Rating Area 6	No Preference	59	1081.54
70194PA0220006	Rating Area 6	No Preference	60	1127.66
70194PA0220006	Rating Area 6	No Preference	61	1167.55
70194PA0220006	Rating Area 6	No Preference	62	1193.73
70194PA0220006	Rating Area 6	No Preference	63	1226.55
70194PA0220006	Rating Area 6	No Preference	64 and over	1246.50
70194PA0230002	Rating Area 1	No Preference	0-14	211.37
70194PA0230002	Rating Area 1	No Preference	15	230.16
70194PA0230002	Rating Area 1	No Preference	16	237.34
70194PA0230002	Rating Area 1	No Preference	17	244.53
70194PA0230002	Rating Area 1	No Preference	18	252.26
70194PA0230002	Rating Area 1	No Preference	19	260.00
70194PA0230002	Rating Area 1	No Preference	20	268.01
70194PA0230002	Rating Area 1	No Preference	21	276.30
70194PA0230002	Rating Area 1	No Preference	22	276.30
70194PA0230002	Rating Area 1	No Preference	23	276.30
70194PA0230002	Rating Area 1	No Preference	24	276.30
70194PA0230002	Rating Area 1	No Preference	25	277.41
70194PA0230002	Rating Area 1	No Preference	26	282.93
70194PA0230002	Rating Area 1	No Preference	27	289.57
70194PA0230002	Rating Area 1	No Preference	28	300.34
70194PA0230002	Rating Area 1	No Preference	29	309.18
70194PA0230002	Rating Area 1	No Preference	30	313.60
70194PA0230002	Rating Area 1	No Preference	31	320.23
70194PA0230002	Rating Area 1	No Preference	32	326.87
70194PA0230002	Rating Area 1	No Preference	33	331.01
70194PA0230002	Rating Area 1	No Preference	34	335.43
70194PA0230002	Rating Area 1	No Preference	35	337.64
70194PA0230002	Rating Area 1	No Preference	36	339.85
70194PA0230002	Rating Area 1	No Preference	37	342.06
70194PA0230002	Rating Area 1	No Preference	38	344.27
70194PA0230002	Rating Area 1	No Preference	39	348.69
70194PA0230002	Rating Area 1	No Preference	40	353.11
70194PA0230002	Rating Area 1	No Preference	41	359.75
70194PA0230002	Rating Area 1	No Preference	42	366.10
70194PA0230002	Rating Area 1	No Preference	43	374.94
70194PA0230002	Rating Area 1	No Preference	44	385.99
70194PA0230002	Rating Area 1	No Preference	45	398.98
70194PA0230002	Rating Area 1	No Preference	46	414.45
70194PA0230002	Rating Area 1	No Preference	47	431.86
70194PA0230002	Rating Area 1	No Preference	48	451.75
70194PA0230002	Rating Area 1	No Preference	49	471.37
70194PA0230002	Rating Area 1	No Preference	50	493.48

2018 Rates Table Template v7.1	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	70194			
Federal TIN*	54-1637426			
Rate Effective Date*	07/01/2018			
Rate Expiration Date*	09/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0230002	Rating Area 1	No Preference	51	515.30
70194PA0230002	Rating Area 1	No Preference	52	539.34
70194PA0230002	Rating Area 1	No Preference	53	563.66
70194PA0230002	Rating Area 1	No Preference	54	589.91
70194PA0230002	Rating Area 1	No Preference	55	616.15
70194PA0230002	Rating Area 1	No Preference	56	644.61
70194PA0230002	Rating Area 1	No Preference	57	673.35
70194PA0230002	Rating Area 1	No Preference	58	704.02
70194PA0230002	Rating Area 1	No Preference	59	719.22
70194PA0230002	Rating Area 1	No Preference	60	749.89
70194PA0230002	Rating Area 1	No Preference	61	776.41
70194PA0230002	Rating Area 1	No Preference	62	793.82
70194PA0230002	Rating Area 1	No Preference	63	815.65
70194PA0230002	Rating Area 1	No Preference	64 and over	828.90
70194PA0230002	Rating Area 2	No Preference	0-14	211.37
70194PA0230002	Rating Area 2	No Preference	15	230.16
70194PA0230002	Rating Area 2	No Preference	16	237.34
70194PA0230002	Rating Area 2	No Preference	17	244.53
70194PA0230002	Rating Area 2	No Preference	18	252.26
70194PA0230002	Rating Area 2	No Preference	19	260.00
70194PA0230002	Rating Area 2	No Preference	20	268.01
70194PA0230002	Rating Area 2	No Preference	21	276.30
70194PA0230002	Rating Area 2	No Preference	22	276.30
70194PA0230002	Rating Area 2	No Preference	23	276.30
70194PA0230002	Rating Area 2	No Preference	24	276.30
70194PA0230002	Rating Area 2	No Preference	25	277.41
70194PA0230002	Rating Area 2	No Preference	26	282.93
70194PA0230002	Rating Area 2	No Preference	27	289.57
70194PA0230002	Rating Area 2	No Preference	28	300.34
70194PA0230002	Rating Area 2	No Preference	29	309.18
70194PA0230002	Rating Area 2	No Preference	30	313.60
70194PA0230002	Rating Area 2	No Preference	31	320.23
70194PA0230002	Rating Area 2	No Preference	32	326.87
70194PA0230002	Rating Area 2	No Preference	33	331.01
70194PA0230002	Rating Area 2	No Preference	34	335.43
70194PA0230002	Rating Area 2	No Preference	35	337.64
70194PA0230002	Rating Area 2	No Preference	36	339.85
70194PA0230002	Rating Area 2	No Preference	37	342.06
70194PA0230002	Rating Area 2	No Preference	38	344.27
70194PA0230002	Rating Area 2	No Preference	39	348.69
70194PA0230002	Rating Area 2	No Preference	40	353.11
70194PA0230002	Rating Area 2	No Preference	41	359.75
70194PA0230002	Rating Area 2	No Preference	42	366.10
70194PA0230002	Rating Area 2	No Preference	43	374.94
70194PA0230002	Rating Area 2	No Preference	44	385.99
70194PA0230002	Rating Area 2	No Preference	45	398.98
70194PA0230002	Rating Area 2	No Preference	46	414.45
70194PA0230002	Rating Area 2	No Preference	47	431.86
70194PA0230002	Rating Area 2	No Preference	48	451.75
70194PA0230002	Rating Area 2	No Preference	49	471.37
70194PA0230002	Rating Area 2	No Preference	50	493.48
70194PA0230002	Rating Area 2	No Preference	51	515.30
70194PA0230002	Rating Area 2	No Preference	52	539.34
70194PA0230002	Rating Area 2	No Preference	53	563.66
70194PA0230002	Rating Area 2	No Preference	54	589.91
70194PA0230002	Rating Area 2	No Preference	55	616.15
70194PA0230002	Rating Area 2	No Preference	56	644.61
70194PA0230002	Rating Area 2	No Preference	57	673.35
70194PA0230002	Rating Area 2	No Preference	58	704.02
70194PA0230002	Rating Area 2	No Preference	59	719.22
70194PA0230002	Rating Area 2	No Preference	60	749.89
70194PA0230002	Rating Area 2	No Preference	61	776.41
70194PA0230002	Rating Area 2	No Preference	62	793.82
70194PA0230002	Rating Area 2	No Preference	63	815.65
70194PA0230002	Rating Area 2	No Preference	64 and over	828.90
70194PA0230002	Rating Area 4	No Preference	0-14	211.37
70194PA0230002	Rating Area 4	No Preference	15	230.16
70194PA0230002	Rating Area 4	No Preference	16	237.34
70194PA0230002	Rating Area 4	No Preference	17	244.53
70194PA0230002	Rating Area 4	No Preference	18	252.26
70194PA0230002	Rating Area 4	No Preference	19	260.00
70194PA0230002	Rating Area 4	No Preference	20	268.01
70194PA0230002	Rating Area 4	No Preference	21	276.30

2018 Rates Table Template v7.1	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	70194			
Federal TIN*	54-1637426			
Rate Effective Date*	07/01/2018			
Rate Expiration Date*	09/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0230002	Rating Area 4	No Preference	22	276.30
70194PA0230002	Rating Area 4	No Preference	23	276.30
70194PA0230002	Rating Area 4	No Preference	24	276.30
70194PA0230002	Rating Area 4	No Preference	25	277.41
70194PA0230002	Rating Area 4	No Preference	26	282.93
70194PA0230002	Rating Area 4	No Preference	27	289.57
70194PA0230002	Rating Area 4	No Preference	28	300.34
70194PA0230002	Rating Area 4	No Preference	29	309.18
70194PA0230002	Rating Area 4	No Preference	30	313.60
70194PA0230002	Rating Area 4	No Preference	31	320.23
70194PA0230002	Rating Area 4	No Preference	32	326.87
70194PA0230002	Rating Area 4	No Preference	33	331.01
70194PA0230002	Rating Area 4	No Preference	34	335.43
70194PA0230002	Rating Area 4	No Preference	35	337.64
70194PA0230002	Rating Area 4	No Preference	36	339.85
70194PA0230002	Rating Area 4	No Preference	37	342.06
70194PA0230002	Rating Area 4	No Preference	38	344.27
70194PA0230002	Rating Area 4	No Preference	39	348.69
70194PA0230002	Rating Area 4	No Preference	40	353.11
70194PA0230002	Rating Area 4	No Preference	41	359.75
70194PA0230002	Rating Area 4	No Preference	42	366.10
70194PA0230002	Rating Area 4	No Preference	43	374.94
70194PA0230002	Rating Area 4	No Preference	44	385.99
70194PA0230002	Rating Area 4	No Preference	45	398.98
70194PA0230002	Rating Area 4	No Preference	46	414.45
70194PA0230002	Rating Area 4	No Preference	47	431.86
70194PA0230002	Rating Area 4	No Preference	48	451.75
70194PA0230002	Rating Area 4	No Preference	49	471.37
70194PA0230002	Rating Area 4	No Preference	50	493.48
70194PA0230002	Rating Area 4	No Preference	51	515.30
70194PA0230002	Rating Area 4	No Preference	52	539.34
70194PA0230002	Rating Area 4	No Preference	53	563.66
70194PA0230002	Rating Area 4	No Preference	54	589.91
70194PA0230002	Rating Area 4	No Preference	55	616.15
70194PA0230002	Rating Area 4	No Preference	56	644.61
70194PA0230002	Rating Area 4	No Preference	57	673.35
70194PA0230002	Rating Area 4	No Preference	58	704.02
70194PA0230002	Rating Area 4	No Preference	59	719.22
70194PA0230002	Rating Area 4	No Preference	60	749.89
70194PA0230002	Rating Area 4	No Preference	61	776.41
70194PA0230002	Rating Area 4	No Preference	62	793.82
70194PA0230002	Rating Area 4	No Preference	63	815.65
70194PA0230002	Rating Area 4	No Preference	64 and over	828.90
70194PA0230002	Rating Area 5	No Preference	0-14	211.37
70194PA0230002	Rating Area 5	No Preference	15	230.16
70194PA0230002	Rating Area 5	No Preference	16	237.34
70194PA0230002	Rating Area 5	No Preference	17	244.53
70194PA0230002	Rating Area 5	No Preference	18	252.26
70194PA0230002	Rating Area 5	No Preference	19	260.00
70194PA0230002	Rating Area 5	No Preference	20	268.01
70194PA0230002	Rating Area 5	No Preference	21	276.30
70194PA0230002	Rating Area 5	No Preference	22	276.30
70194PA0230002	Rating Area 5	No Preference	23	276.30
70194PA0230002	Rating Area 5	No Preference	24	276.30
70194PA0230002	Rating Area 5	No Preference	25	277.41
70194PA0230002	Rating Area 5	No Preference	26	282.93
70194PA0230002	Rating Area 5	No Preference	27	289.57
70194PA0230002	Rating Area 5	No Preference	28	300.34
70194PA0230002	Rating Area 5	No Preference	29	309.18
70194PA0230002	Rating Area 5	No Preference	30	313.60
70194PA0230002	Rating Area 5	No Preference	31	320.23
70194PA0230002	Rating Area 5	No Preference	32	326.87
70194PA0230002	Rating Area 5	No Preference	33	331.01
70194PA0230002	Rating Area 5	No Preference	34	335.43
70194PA0230002	Rating Area 5	No Preference	35	337.64
70194PA0230002	Rating Area 5	No Preference	36	339.85
70194PA0230002	Rating Area 5	No Preference	37	342.06
70194PA0230002	Rating Area 5	No Preference	38	344.27
70194PA0230002	Rating Area 5	No Preference	39	348.69
70194PA0230002	Rating Area 5	No Preference	40	353.11
70194PA0230002	Rating Area 5	No Preference	41	359.75
70194PA0230002	Rating Area 5	No Preference	42	366.10
70194PA0230002	Rating Area 5	No Preference	43	374.94

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.*			
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	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*	07/01/2018			
Rate Expiration Date*	09/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0230002	Rating Area 5	No Preference	44	385.99
70194PA0230002	Rating Area 5	No Preference	45	398.98
70194PA0230002	Rating Area 5	No Preference	46	414.45
70194PA0230002	Rating Area 5	No Preference	47	431.86
70194PA0230002	Rating Area 5	No Preference	48	451.75
70194PA0230002	Rating Area 5	No Preference	49	471.37
70194PA0230002	Rating Area 5	No Preference	50	493.48
70194PA0230002	Rating Area 5	No Preference	51	515.30
70194PA0230002	Rating Area 5	No Preference	52	539.34
70194PA0230002	Rating Area 5	No Preference	53	563.66
70194PA0230002	Rating Area 5	No Preference	54	589.91
70194PA0230002	Rating Area 5	No Preference	55	616.15
70194PA0230002	Rating Area 5	No Preference	56	644.61
70194PA0230002	Rating Area 5	No Preference	57	673.35
70194PA0230002	Rating Area 5	No Preference	58	704.02
70194PA0230002	Rating Area 5	No Preference	59	719.22
70194PA0230002	Rating Area 5	No Preference	60	749.89
70194PA0230002	Rating Area 5	No Preference	61	776.41
70194PA0230002	Rating Area 5	No Preference	62	793.82
70194PA0230002	Rating Area 5	No Preference	63	815.65
70194PA0230002	Rating Area 5	No Preference	64 and over	828.90
70194PA0230002	Rating Area 6	No Preference	0-14	226.63
70194PA0230002	Rating Area 6	No Preference	15	246.77
70194PA0230002	Rating Area 6	No Preference	16	254.47
70194PA0230002	Rating Area 6	No Preference	17	262.17
70194PA0230002	Rating Area 6	No Preference	18	270.47
70194PA0230002	Rating Area 6	No Preference	19	278.76
70194PA0230002	Rating Area 6	No Preference	20	287.35
70194PA0230002	Rating Area 6	No Preference	21	296.24
70194PA0230002	Rating Area 6	No Preference	22	296.24
70194PA0230002	Rating Area 6	No Preference	23	296.24
70194PA0230002	Rating Area 6	No Preference	24	296.24
70194PA0230002	Rating Area 6	No Preference	25	297.43
70194PA0230002	Rating Area 6	No Preference	26	303.35
70194PA0230002	Rating Area 6	No Preference	27	310.46
70194PA0230002	Rating Area 6	No Preference	28	322.01
70194PA0230002	Rating Area 6	No Preference	29	331.49
70194PA0230002	Rating Area 6	No Preference	30	336.23
70194PA0230002	Rating Area 6	No Preference	31	343.34
70194PA0230002	Rating Area 6	No Preference	32	350.45
70194PA0230002	Rating Area 6	No Preference	33	354.90
70194PA0230002	Rating Area 6	No Preference	34	359.64
70194PA0230002	Rating Area 6	No Preference	35	362.01
70194PA0230002	Rating Area 6	No Preference	36	364.38
70194PA0230002	Rating Area 6	No Preference	37	366.75
70194PA0230002	Rating Area 6	No Preference	38	369.12
70194PA0230002	Rating Area 6	No Preference	39	373.86
70194PA0230002	Rating Area 6	No Preference	40	378.60
70194PA0230002	Rating Area 6	No Preference	41	385.71
70194PA0230002	Rating Area 6	No Preference	42	392.52
70194PA0230002	Rating Area 6	No Preference	43	402.00
70194PA0230002	Rating Area 6	No Preference	44	413.85
70194PA0230002	Rating Area 6	No Preference	45	427.77
70194PA0230002	Rating Area 6	No Preference	46	444.36
70194PA0230002	Rating Area 6	No Preference	47	463.03
70194PA0230002	Rating Area 6	No Preference	48	484.36
70194PA0230002	Rating Area 6	No Preference	49	505.39
70194PA0230002	Rating Area 6	No Preference	50	529.09
70194PA0230002	Rating Area 6	No Preference	51	552.49
70194PA0230002	Rating Area 6	No Preference	52	578.26
70194PA0230002	Rating Area 6	No Preference	53	604.33
70194PA0230002	Rating Area 6	No Preference	54	632.48
70194PA0230002	Rating Area 6	No Preference	55	660.62
70194PA0230002	Rating Area 6	No Preference	56	691.13
70194PA0230002	Rating Area 6	No Preference	57	721.94
70194PA0230002	Rating Area 6	No Preference	58	754.82
70194PA0230002	Rating Area 6	No Preference	59	771.12
70194PA0230002	Rating Area 6	No Preference	60	804.00
70194PA0230002	Rating Area 6	No Preference	61	832.44
70194PA0230002	Rating Area 6	No Preference	62	851.10
70194PA0230002	Rating Area 6	No Preference	63	874.51
70194PA0230002	Rating Area 6	No Preference	64 and over	888.72
70194PA0240006	Rating Area 9	No Preference	0-14	324.97

2018 Rates Table Template v7.1	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	70194			
Federal TIN*	54-1637426			
Rate Effective Date*	07/01/2018			
Rate Expiration Date*	09/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0240006	Rating Area 9	No Preference	15	353.85
70194PA0240006	Rating Area 9	No Preference	16	364.90
70194PA0240006	Rating Area 9	No Preference	17	375.94
70194PA0240006	Rating Area 9	No Preference	18	387.84
70194PA0240006	Rating Area 9	No Preference	19	399.73
70194PA0240006	Rating Area 9	No Preference	20	412.05
70194PA0240006	Rating Area 9	No Preference	21	424.79
70194PA0240006	Rating Area 9	No Preference	22	424.79
70194PA0240006	Rating Area 9	No Preference	23	424.79
70194PA0240006	Rating Area 9	No Preference	24	424.79
70194PA0240006	Rating Area 9	No Preference	25	426.49
70194PA0240006	Rating Area 9	No Preference	26	434.99
70194PA0240006	Rating Area 9	No Preference	27	445.18
70194PA0240006	Rating Area 9	No Preference	28	461.75
70194PA0240006	Rating Area 9	No Preference	29	475.34
70194PA0240006	Rating Area 9	No Preference	30	482.14
70194PA0240006	Rating Area 9	No Preference	31	492.34
70194PA0240006	Rating Area 9	No Preference	32	502.53
70194PA0240006	Rating Area 9	No Preference	33	508.90
70194PA0240006	Rating Area 9	No Preference	34	515.70
70194PA0240006	Rating Area 9	No Preference	35	519.10
70194PA0240006	Rating Area 9	No Preference	36	522.50
70194PA0240006	Rating Area 9	No Preference	37	525.89
70194PA0240006	Rating Area 9	No Preference	38	529.29
70194PA0240006	Rating Area 9	No Preference	39	536.09
70194PA0240006	Rating Area 9	No Preference	40	542.89
70194PA0240006	Rating Area 9	No Preference	41	553.08
70194PA0240006	Rating Area 9	No Preference	42	562.85
70194PA0240006	Rating Area 9	No Preference	43	576.44
70194PA0240006	Rating Area 9	No Preference	44	593.44
70194PA0240006	Rating Area 9	No Preference	45	613.40
70194PA0240006	Rating Area 9	No Preference	46	637.19
70194PA0240006	Rating Area 9	No Preference	47	663.95
70194PA0240006	Rating Area 9	No Preference	48	694.54
70194PA0240006	Rating Area 9	No Preference	49	724.70
70194PA0240006	Rating Area 9	No Preference	50	758.68
70194PA0240006	Rating Area 9	No Preference	51	792.24
70194PA0240006	Rating Area 9	No Preference	52	829.20
70194PA0240006	Rating Area 9	No Preference	53	866.58
70194PA0240006	Rating Area 9	No Preference	54	906.93
70194PA0240006	Rating Area 9	No Preference	55	947.29
70194PA0240006	Rating Area 9	No Preference	56	991.04
70194PA0240006	Rating Area 9	No Preference	57	1035.22
70194PA0240006	Rating Area 9	No Preference	58	1082.37
70194PA0240006	Rating Area 9	No Preference	59	1105.74
70194PA0240006	Rating Area 9	No Preference	60	1152.89
70194PA0240006	Rating Area 9	No Preference	61	1193.67
70194PA0240006	Rating Area 9	No Preference	62	1220.43
70194PA0240006	Rating Area 9	No Preference	63	1253.99
70194PA0240006	Rating Area 9	No Preference	64 and over	1274.37
70194PA0240006	Rating Area 6	No Preference	0-14	331.34
70194PA0240006	Rating Area 6	No Preference	15	360.79
70194PA0240006	Rating Area 6	No Preference	16	372.05
70194PA0240006	Rating Area 6	No Preference	17	383.31
70194PA0240006	Rating Area 6	No Preference	18	395.44
70194PA0240006	Rating Area 6	No Preference	19	407.57
70194PA0240006	Rating Area 6	No Preference	20	420.13
70194PA0240006	Rating Area 6	No Preference	21	433.12
70194PA0240006	Rating Area 6	No Preference	22	433.12
70194PA0240006	Rating Area 6	No Preference	23	433.12
70194PA0240006	Rating Area 6	No Preference	24	433.12
70194PA0240006	Rating Area 6	No Preference	25	434.86
70194PA0240006	Rating Area 6	No Preference	26	443.52
70194PA0240006	Rating Area 6	No Preference	27	453.91
70194PA0240006	Rating Area 6	No Preference	28	470.80
70194PA0240006	Rating Area 6	No Preference	29	484.66
70194PA0240006	Rating Area 6	No Preference	30	491.59
70194PA0240006	Rating Area 6	No Preference	31	501.99
70194PA0240006	Rating Area 6	No Preference	32	512.38
70194PA0240006	Rating Area 6	No Preference	33	518.88
70194PA0240006	Rating Area 6	No Preference	34	525.81
70194PA0240006	Rating Area 6	No Preference	35	529.28
70194PA0240006	Rating Area 6	No Preference	36	532.74

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*	07/01/2018			
Rate Expiration Date*	09/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0240006	Rating Area 6	No Preference	37	536.21
70194PA0240006	Rating Area 6	No Preference	38	539.67
70194PA0240006	Rating Area 6	No Preference	39	546.60
70194PA0240006	Rating Area 6	No Preference	40	553.53
70194PA0240006	Rating Area 6	No Preference	41	563.93
70194PA0240006	Rating Area 6	No Preference	42	573.89
70194PA0240006	Rating Area 6	No Preference	43	587.75
70194PA0240006	Rating Area 6	No Preference	44	605.07
70194PA0240006	Rating Area 6	No Preference	45	625.43
70194PA0240006	Rating Area 6	No Preference	46	649.68
70194PA0240006	Rating Area 6	No Preference	47	676.97
70194PA0240006	Rating Area 6	No Preference	48	708.16
70194PA0240006	Rating Area 6	No Preference	49	738.91
70194PA0240006	Rating Area 6	No Preference	50	773.56
70194PA0240006	Rating Area 6	No Preference	51	807.77
70194PA0240006	Rating Area 6	No Preference	52	845.46
70194PA0240006	Rating Area 6	No Preference	53	883.57
70194PA0240006	Rating Area 6	No Preference	54	924.72
70194PA0240006	Rating Area 6	No Preference	55	965.86
70194PA0240006	Rating Area 6	No Preference	56	1010.47
70194PA0240006	Rating Area 6	No Preference	57	1055.52
70194PA0240006	Rating Area 6	No Preference	58	1103.60
70194PA0240006	Rating Area 6	No Preference	59	1127.42
70194PA0240006	Rating Area 6	No Preference	60	1175.49
70194PA0240006	Rating Area 6	No Preference	61	1217.07
70194PA0240006	Rating Area 6	No Preference	62	1244.36
70194PA0240006	Rating Area 6	No Preference	63	1278.58
70194PA0240006	Rating Area 6	No Preference	64 and over	1299.36
70194PA0240006	Rating Area 7	No Preference	0-14	331.34
70194PA0240006	Rating Area 7	No Preference	15	360.79
70194PA0240006	Rating Area 7	No Preference	16	372.05
70194PA0240006	Rating Area 7	No Preference	17	383.31
70194PA0240006	Rating Area 7	No Preference	18	395.44
70194PA0240006	Rating Area 7	No Preference	19	407.57
70194PA0240006	Rating Area 7	No Preference	20	420.13
70194PA0240006	Rating Area 7	No Preference	21	433.12
70194PA0240006	Rating Area 7	No Preference	22	433.12
70194PA0240006	Rating Area 7	No Preference	23	433.12
70194PA0240006	Rating Area 7	No Preference	24	433.12
70194PA0240006	Rating Area 7	No Preference	25	434.86
70194PA0240006	Rating Area 7	No Preference	26	443.52
70194PA0240006	Rating Area 7	No Preference	27	453.91
70194PA0240006	Rating Area 7	No Preference	28	470.80
70194PA0240006	Rating Area 7	No Preference	29	484.66
70194PA0240006	Rating Area 7	No Preference	30	491.59
70194PA0240006	Rating Area 7	No Preference	31	501.99
70194PA0240006	Rating Area 7	No Preference	32	512.38
70194PA0240006	Rating Area 7	No Preference	33	518.88
70194PA0240006	Rating Area 7	No Preference	34	525.81
70194PA0240006	Rating Area 7	No Preference	35	529.28
70194PA0240006	Rating Area 7	No Preference	36	532.74
70194PA0240006	Rating Area 7	No Preference	37	536.21
70194PA0240006	Rating Area 7	No Preference	38	539.67
70194PA0240006	Rating Area 7	No Preference	39	546.60
70194PA0240006	Rating Area 7	No Preference	40	553.53
70194PA0240006	Rating Area 7	No Preference	41	563.93
70194PA0240006	Rating Area 7	No Preference	42	573.89
70194PA0240006	Rating Area 7	No Preference	43	587.75
70194PA0240006	Rating Area 7	No Preference	44	605.07
70194PA0240006	Rating Area 7	No Preference	45	625.43
70194PA0240006	Rating Area 7	No Preference	46	649.68
70194PA0240006	Rating Area 7	No Preference	47	676.97
70194PA0240006	Rating Area 7	No Preference	48	708.16
70194PA0240006	Rating Area 7	No Preference	49	738.91
70194PA0240006	Rating Area 7	No Preference	50	773.56
70194PA0240006	Rating Area 7	No Preference	51	807.77
70194PA0240006	Rating Area 7	No Preference	52	845.46
70194PA0240006	Rating Area 7	No Preference	53	883.57
70194PA0240006	Rating Area 7	No Preference	54	924.72
70194PA0240006	Rating Area 7	No Preference	55	965.86
70194PA0240006	Rating Area 7	No Preference	56	1010.47
70194PA0240006	Rating Area 7	No Preference	57	1055.52
70194PA0240006	Rating Area 7	No Preference	58	1103.60

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*	07/01/2018			
Rate Expiration Date*	09/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0240006	Rating Area 7	No Preference	59	1127.42
70194PA0240006	Rating Area 7	No Preference	60	1175.49
70194PA0240006	Rating Area 7	No Preference	61	1217.07
70194PA0240006	Rating Area 7	No Preference	62	1244.36
70194PA0240006	Rating Area 7	No Preference	63	1278.58
70194PA0240006	Rating Area 7	No Preference	64 and over	1299.36
70194PA0250002	Rating Area 9	No Preference	0-14	241.03
70194PA0250002	Rating Area 9	No Preference	15	262.45
70194PA0250002	Rating Area 9	No Preference	16	270.65
70194PA0250002	Rating Area 9	No Preference	17	278.84
70194PA0250002	Rating Area 9	No Preference	18	287.66
70194PA0250002	Rating Area 9	No Preference	19	296.48
70194PA0250002	Rating Area 9	No Preference	20	305.62
70194PA0250002	Rating Area 9	No Preference	21	315.07
70194PA0250002	Rating Area 9	No Preference	22	315.07
70194PA0250002	Rating Area 9	No Preference	23	315.07
70194PA0250002	Rating Area 9	No Preference	24	315.07
70194PA0250002	Rating Area 9	No Preference	25	316.33
70194PA0250002	Rating Area 9	No Preference	26	322.63
70194PA0250002	Rating Area 9	No Preference	27	330.20
70194PA0250002	Rating Area 9	No Preference	28	342.48
70194PA0250002	Rating Area 9	No Preference	29	352.57
70194PA0250002	Rating Area 9	No Preference	30	357.61
70194PA0250002	Rating Area 9	No Preference	31	365.17
70194PA0250002	Rating Area 9	No Preference	32	372.73
70194PA0250002	Rating Area 9	No Preference	33	377.46
70194PA0250002	Rating Area 9	No Preference	34	382.50
70194PA0250002	Rating Area 9	No Preference	35	385.02
70194PA0250002	Rating Area 9	No Preference	36	387.54
70194PA0250002	Rating Area 9	No Preference	37	390.06
70194PA0250002	Rating Area 9	No Preference	38	392.58
70194PA0250002	Rating Area 9	No Preference	39	397.62
70194PA0250002	Rating Area 9	No Preference	40	402.66
70194PA0250002	Rating Area 9	No Preference	41	410.22
70194PA0250002	Rating Area 9	No Preference	42	417.47
70194PA0250002	Rating Area 9	No Preference	43	427.55
70194PA0250002	Rating Area 9	No Preference	44	440.16
70194PA0250002	Rating Area 9	No Preference	45	454.96
70194PA0250002	Rating Area 9	No Preference	46	472.61
70194PA0250002	Rating Area 9	No Preference	47	492.46
70194PA0250002	Rating Area 9	No Preference	48	515.14
70194PA0250002	Rating Area 9	No Preference	49	537.51
70194PA0250002	Rating Area 9	No Preference	50	562.72
70194PA0250002	Rating Area 9	No Preference	51	587.61
70194PA0250002	Rating Area 9	No Preference	52	615.02
70194PA0250002	Rating Area 9	No Preference	53	642.75
70194PA0250002	Rating Area 9	No Preference	54	672.68
70194PA0250002	Rating Area 9	No Preference	55	702.61
70194PA0250002	Rating Area 9	No Preference	56	735.06
70194PA0250002	Rating Area 9	No Preference	57	767.83
70194PA0250002	Rating Area 9	No Preference	58	802.80
70194PA0250002	Rating Area 9	No Preference	59	820.13
70194PA0250002	Rating Area 9	No Preference	60	855.10
70194PA0250002	Rating Area 9	No Preference	61	885.35
70194PA0250002	Rating Area 9	No Preference	62	905.20
70194PA0250002	Rating Area 9	No Preference	63	930.09
70194PA0250002	Rating Area 9	No Preference	64 and over	945.21
70194PA0250002	Rating Area 6	No Preference	0-14	245.76
70194PA0250002	Rating Area 6	No Preference	15	267.60
70194PA0250002	Rating Area 6	No Preference	16	275.95
70194PA0250002	Rating Area 6	No Preference	17	284.31
70194PA0250002	Rating Area 6	No Preference	18	293.30
70194PA0250002	Rating Area 6	No Preference	19	302.30
70194PA0250002	Rating Area 6	No Preference	20	311.61
70194PA0250002	Rating Area 6	No Preference	21	321.25
70194PA0250002	Rating Area 6	No Preference	22	321.25
70194PA0250002	Rating Area 6	No Preference	23	321.25
70194PA0250002	Rating Area 6	No Preference	24	321.25
70194PA0250002	Rating Area 6	No Preference	25	322.53
70194PA0250002	Rating Area 6	No Preference	26	328.96
70194PA0250002	Rating Area 6	No Preference	27	336.67
70194PA0250002	Rating Area 6	No Preference	28	349.20
70194PA0250002	Rating Area 6	No Preference	29	359.48

2018 Rates Table Template v7.1	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	70194			
Federal TIN*	54-1637426			
Rate Effective Date*	07/01/2018			
Rate Expiration Date*	09/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0250002	Rating Area 6	No Preference	30	364.62
70194PA0250002	Rating Area 6	No Preference	31	372.33
70194PA0250002	Rating Area 6	No Preference	32	380.04
70194PA0250002	Rating Area 6	No Preference	33	384.86
70194PA0250002	Rating Area 6	No Preference	34	390.00
70194PA0250002	Rating Area 6	No Preference	35	392.57
70194PA0250002	Rating Area 6	No Preference	36	395.14
70194PA0250002	Rating Area 6	No Preference	37	397.71
70194PA0250002	Rating Area 6	No Preference	38	400.28
70194PA0250002	Rating Area 6	No Preference	39	405.42
70194PA0250002	Rating Area 6	No Preference	40	410.56
70194PA0250002	Rating Area 6	No Preference	41	418.27
70194PA0250002	Rating Area 6	No Preference	42	425.66
70194PA0250002	Rating Area 6	No Preference	43	435.94
70194PA0250002	Rating Area 6	No Preference	44	448.79
70194PA0250002	Rating Area 6	No Preference	45	463.88
70194PA0250002	Rating Area 6	No Preference	46	481.87
70194PA0250002	Rating Area 6	No Preference	47	502.11
70194PA0250002	Rating Area 6	No Preference	48	525.24
70194PA0250002	Rating Area 6	No Preference	49	548.05
70194PA0250002	Rating Area 6	No Preference	50	573.75
70194PA0250002	Rating Area 6	No Preference	51	599.13
70194PA0250002	Rating Area 6	No Preference	52	627.08
70194PA0250002	Rating Area 6	No Preference	53	655.35
70194PA0250002	Rating Area 6	No Preference	54	685.87
70194PA0250002	Rating Area 6	No Preference	55	716.39
70194PA0250002	Rating Area 6	No Preference	56	749.48
70194PA0250002	Rating Area 6	No Preference	57	782.89
70194PA0250002	Rating Area 6	No Preference	58	818.54
70194PA0250002	Rating Area 6	No Preference	59	836.21
70194PA0250002	Rating Area 6	No Preference	60	871.87
70194PA0250002	Rating Area 6	No Preference	61	902.71
70194PA0250002	Rating Area 6	No Preference	62	922.95
70194PA0250002	Rating Area 6	No Preference	63	948.33
70194PA0250002	Rating Area 6	No Preference	64 and over	963.75
70194PA0250002	Rating Area 7	No Preference	0-14	245.76
70194PA0250002	Rating Area 7	No Preference	15	267.60
70194PA0250002	Rating Area 7	No Preference	16	275.95
70194PA0250002	Rating Area 7	No Preference	17	284.31
70194PA0250002	Rating Area 7	No Preference	18	293.30
70194PA0250002	Rating Area 7	No Preference	19	302.30
70194PA0250002	Rating Area 7	No Preference	20	311.61
70194PA0250002	Rating Area 7	No Preference	21	321.25
70194PA0250002	Rating Area 7	No Preference	22	321.25
70194PA0250002	Rating Area 7	No Preference	23	321.25
70194PA0250002	Rating Area 7	No Preference	24	321.25
70194PA0250002	Rating Area 7	No Preference	25	322.53
70194PA0250002	Rating Area 7	No Preference	26	328.96
70194PA0250002	Rating Area 7	No Preference	27	336.67
70194PA0250002	Rating Area 7	No Preference	28	349.20
70194PA0250002	Rating Area 7	No Preference	29	359.48
70194PA0250002	Rating Area 7	No Preference	30	364.62
70194PA0250002	Rating Area 7	No Preference	31	372.33
70194PA0250002	Rating Area 7	No Preference	32	380.04
70194PA0250002	Rating Area 7	No Preference	33	384.86
70194PA0250002	Rating Area 7	No Preference	34	390.00
70194PA0250002	Rating Area 7	No Preference	35	392.57
70194PA0250002	Rating Area 7	No Preference	36	395.14
70194PA0250002	Rating Area 7	No Preference	37	397.71
70194PA0250002	Rating Area 7	No Preference	38	400.28
70194PA0250002	Rating Area 7	No Preference	39	405.42
70194PA0250002	Rating Area 7	No Preference	40	410.56
70194PA0250002	Rating Area 7	No Preference	41	418.27
70194PA0250002	Rating Area 7	No Preference	42	425.66
70194PA0250002	Rating Area 7	No Preference	43	435.94
70194PA0250002	Rating Area 7	No Preference	44	448.79
70194PA0250002	Rating Area 7	No Preference	45	463.88
70194PA0250002	Rating Area 7	No Preference	46	481.87
70194PA0250002	Rating Area 7	No Preference	47	502.11
70194PA0250002	Rating Area 7	No Preference	48	525.24
70194PA0250002	Rating Area 7	No Preference	49	548.05
70194PA0250002	Rating Area 7	No Preference	50	573.75
70194PA0250002	Rating Area 7	No Preference	51	599.13

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*	07/01/2018			
Rate Expiration Date*	09/30/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0250002	Rating Area 7	No Preference	52	627.08
70194PA0250002	Rating Area 7	No Preference	53	655.35
70194PA0250002	Rating Area 7	No Preference	54	685.87
70194PA0250002	Rating Area 7	No Preference	55	716.39
70194PA0250002	Rating Area 7	No Preference	56	749.48
70194PA0250002	Rating Area 7	No Preference	57	782.89
70194PA0250002	Rating Area 7	No Preference	58	818.54
70194PA0250002	Rating Area 7	No Preference	59	836.21
70194PA0250002	Rating Area 7	No Preference	60	871.87
70194PA0250002	Rating Area 7	No Preference	61	902.71
70194PA0250002	Rating Area 7	No Preference	62	922.95
70194PA0250002	Rating Area 7	No Preference	63	948.33
70194PA0250002	Rating Area 7	No Preference	64 and over	963.75

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*	10/01/2018			
Rate Expiration Date*	12/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 1	No Preference	0-14	302.78
70194PA0220006	Rating Area 1	No Preference	15	329.69
70194PA0220006	Rating Area 1	No Preference	16	339.98
70194PA0220006	Rating Area 1	No Preference	17	350.27
70194PA0220006	Rating Area 1	No Preference	18	361.36
70194PA0220006	Rating Area 1	No Preference	19	372.44
70194PA0220006	Rating Area 1	No Preference	20	383.92
70194PA0220006	Rating Area 1	No Preference	21	395.79
70194PA0220006	Rating Area 1	No Preference	22	395.79
70194PA0220006	Rating Area 1	No Preference	23	395.79
70194PA0220006	Rating Area 1	No Preference	24	395.79
70194PA0220006	Rating Area 1	No Preference	25	397.37
70194PA0220006	Rating Area 1	No Preference	26	405.29
70194PA0220006	Rating Area 1	No Preference	27	414.79
70194PA0220006	Rating Area 1	No Preference	28	430.22
70194PA0220006	Rating Area 1	No Preference	29	442.89
70194PA0220006	Rating Area 1	No Preference	30	449.22
70194PA0220006	Rating Area 1	No Preference	31	458.72
70194PA0220006	Rating Area 1	No Preference	32	468.22
70194PA0220006	Rating Area 1	No Preference	33	474.16
70194PA0220006	Rating Area 1	No Preference	34	480.49
70194PA0220006	Rating Area 1	No Preference	35	483.65
70194PA0220006	Rating Area 1	No Preference	36	486.82
70194PA0220006	Rating Area 1	No Preference	37	489.99
70194PA0220006	Rating Area 1	No Preference	38	493.15
70194PA0220006	Rating Area 1	No Preference	39	499.49
70194PA0220006	Rating Area 1	No Preference	40	505.82
70194PA0220006	Rating Area 1	No Preference	41	515.32
70194PA0220006	Rating Area 1	No Preference	42	524.42
70194PA0220006	Rating Area 1	No Preference	43	537.09
70194PA0220006	Rating Area 1	No Preference	44	552.92
70194PA0220006	Rating Area 1	No Preference	45	571.52
70194PA0220006	Rating Area 1	No Preference	46	593.68
70194PA0220006	Rating Area 1	No Preference	47	618.62
70194PA0220006	Rating Area 1	No Preference	48	647.12
70194PA0220006	Rating Area 1	No Preference	49	675.22
70194PA0220006	Rating Area 1	No Preference	50	706.88
70194PA0220006	Rating Area 1	No Preference	51	738.15
70194PA0220006	Rating Area 1	No Preference	52	772.58
70194PA0220006	Rating Area 1	No Preference	53	807.41
70194PA0220006	Rating Area 1	No Preference	54	845.01
70194PA0220006	Rating Area 1	No Preference	55	882.61
70194PA0220006	Rating Area 1	No Preference	56	923.38
70194PA0220006	Rating Area 1	No Preference	57	964.54
70194PA0220006	Rating Area 1	No Preference	58	1008.47
70194PA0220006	Rating Area 1	No Preference	59	1030.24
70194PA0220006	Rating Area 1	No Preference	60	1074.17
70194PA0220006	Rating Area 1	No Preference	61	1112.17
70194PA0220006	Rating Area 1	No Preference	62	1137.10
70194PA0220006	Rating Area 1	No Preference	63	1168.37
70194PA0220006	Rating Area 1	No Preference	64 and over	1187.37
70194PA0220006	Rating Area 2	No Preference	0-14	302.78
70194PA0220006	Rating Area 2	No Preference	15	329.69
70194PA0220006	Rating Area 2	No Preference	16	339.98
70194PA0220006	Rating Area 2	No Preference	17	350.27
70194PA0220006	Rating Area 2	No Preference	18	361.36
70194PA0220006	Rating Area 2	No Preference	19	372.44
70194PA0220006	Rating Area 2	No Preference	20	383.92
70194PA0220006	Rating Area 2	No Preference	21	395.79
70194PA0220006	Rating Area 2	No Preference	22	395.79
70194PA0220006	Rating Area 2	No Preference	23	395.79
70194PA0220006	Rating Area 2	No Preference	24	395.79
70194PA0220006	Rating Area 2	No Preference	25	397.37
70194PA0220006	Rating Area 2	No Preference	26	405.29
70194PA0220006	Rating Area 2	No Preference	27	414.79
70194PA0220006	Rating Area 2	No Preference	28	430.22
70194PA0220006	Rating Area 2	No Preference	29	442.89
70194PA0220006	Rating Area 2	No Preference	30	449.22
70194PA0220006	Rating Area 2	No Preference	31	458.72
70194PA0220006	Rating Area 2	No Preference	32	468.22
70194PA0220006	Rating Area 2	No Preference	33	474.16
70194PA0220006	Rating Area 2	No Preference	34	480.49
70194PA0220006	Rating Area 2	No Preference	35	483.65

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*	10/01/2018			
Rate Expiration Date*	12/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 2	No Preference	36	486.82
70194PA0220006	Rating Area 2	No Preference	37	489.99
70194PA0220006	Rating Area 2	No Preference	38	493.15
70194PA0220006	Rating Area 2	No Preference	39	499.49
70194PA0220006	Rating Area 2	No Preference	40	505.82
70194PA0220006	Rating Area 2	No Preference	41	515.32
70194PA0220006	Rating Area 2	No Preference	42	524.42
70194PA0220006	Rating Area 2	No Preference	43	537.09
70194PA0220006	Rating Area 2	No Preference	44	552.92
70194PA0220006	Rating Area 2	No Preference	45	571.52
70194PA0220006	Rating Area 2	No Preference	46	593.68
70194PA0220006	Rating Area 2	No Preference	47	618.62
70194PA0220006	Rating Area 2	No Preference	48	647.12
70194PA0220006	Rating Area 2	No Preference	49	675.22
70194PA0220006	Rating Area 2	No Preference	50	706.88
70194PA0220006	Rating Area 2	No Preference	51	738.15
70194PA0220006	Rating Area 2	No Preference	52	772.58
70194PA0220006	Rating Area 2	No Preference	53	807.41
70194PA0220006	Rating Area 2	No Preference	54	845.01
70194PA0220006	Rating Area 2	No Preference	55	882.61
70194PA0220006	Rating Area 2	No Preference	56	923.38
70194PA0220006	Rating Area 2	No Preference	57	964.54
70194PA0220006	Rating Area 2	No Preference	58	1008.47
70194PA0220006	Rating Area 2	No Preference	59	1030.24
70194PA0220006	Rating Area 2	No Preference	60	1074.17
70194PA0220006	Rating Area 2	No Preference	61	1112.17
70194PA0220006	Rating Area 2	No Preference	62	1137.10
70194PA0220006	Rating Area 2	No Preference	63	1168.37
70194PA0220006	Rating Area 2	No Preference	64 and over	1187.37
70194PA0220006	Rating Area 4	No Preference	0-14	302.78
70194PA0220006	Rating Area 4	No Preference	15	329.69
70194PA0220006	Rating Area 4	No Preference	16	339.98
70194PA0220006	Rating Area 4	No Preference	17	350.27
70194PA0220006	Rating Area 4	No Preference	18	361.36
70194PA0220006	Rating Area 4	No Preference	19	372.44
70194PA0220006	Rating Area 4	No Preference	20	383.92
70194PA0220006	Rating Area 4	No Preference	21	395.79
70194PA0220006	Rating Area 4	No Preference	22	395.79
70194PA0220006	Rating Area 4	No Preference	23	395.79
70194PA0220006	Rating Area 4	No Preference	24	395.79
70194PA0220006	Rating Area 4	No Preference	25	397.37
70194PA0220006	Rating Area 4	No Preference	26	405.29
70194PA0220006	Rating Area 4	No Preference	27	414.79
70194PA0220006	Rating Area 4	No Preference	28	430.22
70194PA0220006	Rating Area 4	No Preference	29	442.89
70194PA0220006	Rating Area 4	No Preference	30	449.22
70194PA0220006	Rating Area 4	No Preference	31	458.72
70194PA0220006	Rating Area 4	No Preference	32	468.22
70194PA0220006	Rating Area 4	No Preference	33	474.16
70194PA0220006	Rating Area 4	No Preference	34	480.49
70194PA0220006	Rating Area 4	No Preference	35	483.65
70194PA0220006	Rating Area 4	No Preference	36	486.82
70194PA0220006	Rating Area 4	No Preference	37	489.99
70194PA0220006	Rating Area 4	No Preference	38	493.15
70194PA0220006	Rating Area 4	No Preference	39	499.49
70194PA0220006	Rating Area 4	No Preference	40	505.82
70194PA0220006	Rating Area 4	No Preference	41	515.32
70194PA0220006	Rating Area 4	No Preference	42	524.42
70194PA0220006	Rating Area 4	No Preference	43	537.09
70194PA0220006	Rating Area 4	No Preference	44	552.92
70194PA0220006	Rating Area 4	No Preference	45	571.52
70194PA0220006	Rating Area 4	No Preference	46	593.68
70194PA0220006	Rating Area 4	No Preference	47	618.62
70194PA0220006	Rating Area 4	No Preference	48	647.12
70194PA0220006	Rating Area 4	No Preference	49	675.22
70194PA0220006	Rating Area 4	No Preference	50	706.88
70194PA0220006	Rating Area 4	No Preference	51	738.15
70194PA0220006	Rating Area 4	No Preference	52	772.58
70194PA0220006	Rating Area 4	No Preference	53	807.41
70194PA0220006	Rating Area 4	No Preference	54	845.01
70194PA0220006	Rating Area 4	No Preference	55	882.61
70194PA0220006	Rating Area 4	No Preference	56	923.38
70194PA0220006	Rating Area 4	No Preference	57	964.54

2018 Rates Table Template v7.1	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
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	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*	10/01/2018			
Rate Expiration Date*	12/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 4	No Preference	58	1008.47
70194PA0220006	Rating Area 4	No Preference	59	1030.24
70194PA0220006	Rating Area 4	No Preference	60	1074.17
70194PA0220006	Rating Area 4	No Preference	61	1112.17
70194PA0220006	Rating Area 4	No Preference	62	1137.10
70194PA0220006	Rating Area 4	No Preference	63	1168.37
70194PA0220006	Rating Area 4	No Preference	64 and over	1187.37
70194PA0220006	Rating Area 5	No Preference	0-14	302.78
70194PA0220006	Rating Area 5	No Preference	15	329.69
70194PA0220006	Rating Area 5	No Preference	16	339.98
70194PA0220006	Rating Area 5	No Preference	17	350.27
70194PA0220006	Rating Area 5	No Preference	18	361.36
70194PA0220006	Rating Area 5	No Preference	19	372.44
70194PA0220006	Rating Area 5	No Preference	20	383.92
70194PA0220006	Rating Area 5	No Preference	21	395.79
70194PA0220006	Rating Area 5	No Preference	22	395.79
70194PA0220006	Rating Area 5	No Preference	23	395.79
70194PA0220006	Rating Area 5	No Preference	24	395.79
70194PA0220006	Rating Area 5	No Preference	25	397.37
70194PA0220006	Rating Area 5	No Preference	26	405.29
70194PA0220006	Rating Area 5	No Preference	27	414.79
70194PA0220006	Rating Area 5	No Preference	28	430.22
70194PA0220006	Rating Area 5	No Preference	29	442.89
70194PA0220006	Rating Area 5	No Preference	30	449.22
70194PA0220006	Rating Area 5	No Preference	31	458.72
70194PA0220006	Rating Area 5	No Preference	32	468.22
70194PA0220006	Rating Area 5	No Preference	33	474.16
70194PA0220006	Rating Area 5	No Preference	34	480.49
70194PA0220006	Rating Area 5	No Preference	35	483.65
70194PA0220006	Rating Area 5	No Preference	36	486.82
70194PA0220006	Rating Area 5	No Preference	37	489.99
70194PA0220006	Rating Area 5	No Preference	38	493.15
70194PA0220006	Rating Area 5	No Preference	39	499.49
70194PA0220006	Rating Area 5	No Preference	40	505.82
70194PA0220006	Rating Area 5	No Preference	41	515.32
70194PA0220006	Rating Area 5	No Preference	42	524.42
70194PA0220006	Rating Area 5	No Preference	43	537.09
70194PA0220006	Rating Area 5	No Preference	44	552.92
70194PA0220006	Rating Area 5	No Preference	45	571.52
70194PA0220006	Rating Area 5	No Preference	46	593.68
70194PA0220006	Rating Area 5	No Preference	47	618.62
70194PA0220006	Rating Area 5	No Preference	48	647.12
70194PA0220006	Rating Area 5	No Preference	49	675.22
70194PA0220006	Rating Area 5	No Preference	50	706.88
70194PA0220006	Rating Area 5	No Preference	51	738.15
70194PA0220006	Rating Area 5	No Preference	52	772.58
70194PA0220006	Rating Area 5	No Preference	53	807.41
70194PA0220006	Rating Area 5	No Preference	54	845.01
70194PA0220006	Rating Area 5	No Preference	55	882.61
70194PA0220006	Rating Area 5	No Preference	56	923.38
70194PA0220006	Rating Area 5	No Preference	57	964.54
70194PA0220006	Rating Area 5	No Preference	58	1008.47
70194PA0220006	Rating Area 5	No Preference	59	1030.24
70194PA0220006	Rating Area 5	No Preference	60	1074.17
70194PA0220006	Rating Area 5	No Preference	61	1112.17
70194PA0220006	Rating Area 5	No Preference	62	1137.10
70194PA0220006	Rating Area 5	No Preference	63	1168.37
70194PA0220006	Rating Area 5	No Preference	64 and over	1187.37
70194PA0220006	Rating Area 6	No Preference	0-14	324.63
70194PA0220006	Rating Area 6	No Preference	15	353.49
70194PA0220006	Rating Area 6	No Preference	16	364.52
70194PA0220006	Rating Area 6	No Preference	17	375.55
70194PA0220006	Rating Area 6	No Preference	18	387.43
70194PA0220006	Rating Area 6	No Preference	19	399.32
70194PA0220006	Rating Area 6	No Preference	20	411.62
70194PA0220006	Rating Area 6	No Preference	21	424.35
70194PA0220006	Rating Area 6	No Preference	22	424.35
70194PA0220006	Rating Area 6	No Preference	23	424.35
70194PA0220006	Rating Area 6	No Preference	24	424.35
70194PA0220006	Rating Area 6	No Preference	25	426.05
70194PA0220006	Rating Area 6	No Preference	26	434.54
70194PA0220006	Rating Area 6	No Preference	27	444.72
70194PA0220006	Rating Area 6	No Preference	28	461.27

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.*			
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	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*	10/01/2018			
Rate Expiration Date*	12/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0220006	Rating Area 6	No Preference	29	474.85
70194PA0220006	Rating Area 6	No Preference	30	481.64
70194PA0220006	Rating Area 6	No Preference	31	491.82
70194PA0220006	Rating Area 6	No Preference	32	502.01
70194PA0220006	Rating Area 6	No Preference	33	508.37
70194PA0220006	Rating Area 6	No Preference	34	515.16
70194PA0220006	Rating Area 6	No Preference	35	518.56
70194PA0220006	Rating Area 6	No Preference	36	521.95
70194PA0220006	Rating Area 6	No Preference	37	525.35
70194PA0220006	Rating Area 6	No Preference	38	528.74
70194PA0220006	Rating Area 6	No Preference	39	535.53
70194PA0220006	Rating Area 6	No Preference	40	542.32
70194PA0220006	Rating Area 6	No Preference	41	552.51
70194PA0220006	Rating Area 6	No Preference	42	562.27
70194PA0220006	Rating Area 6	No Preference	43	575.85
70194PA0220006	Rating Area 6	No Preference	44	592.82
70194PA0220006	Rating Area 6	No Preference	45	612.76
70194PA0220006	Rating Area 6	No Preference	46	636.53
70194PA0220006	Rating Area 6	No Preference	47	663.26
70194PA0220006	Rating Area 6	No Preference	48	693.82
70194PA0220006	Rating Area 6	No Preference	49	723.94
70194PA0220006	Rating Area 6	No Preference	50	757.89
70194PA0220006	Rating Area 6	No Preference	51	791.42
70194PA0220006	Rating Area 6	No Preference	52	828.33
70194PA0220006	Rating Area 6	No Preference	53	865.68
70194PA0220006	Rating Area 6	No Preference	54	905.99
70194PA0220006	Rating Area 6	No Preference	55	946.30
70194PA0220006	Rating Area 6	No Preference	56	990.01
70194PA0220006	Rating Area 6	No Preference	57	1034.15
70194PA0220006	Rating Area 6	No Preference	58	1081.25
70194PA0220006	Rating Area 6	No Preference	59	1104.59
70194PA0220006	Rating Area 6	No Preference	60	1151.69
70194PA0220006	Rating Area 6	No Preference	61	1192.43
70194PA0220006	Rating Area 6	No Preference	62	1219.16
70194PA0220006	Rating Area 6	No Preference	63	1252.69
70194PA0220006	Rating Area 6	No Preference	64 and over	1273.05
70194PA0230002	Rating Area 1	No Preference	0-14	215.88
70194PA0230002	Rating Area 1	No Preference	15	235.06
70194PA0230002	Rating Area 1	No Preference	16	242.40
70194PA0230002	Rating Area 1	No Preference	17	249.74
70194PA0230002	Rating Area 1	No Preference	18	257.64
70194PA0230002	Rating Area 1	No Preference	19	265.54
70194PA0230002	Rating Area 1	No Preference	20	273.72
70194PA0230002	Rating Area 1	No Preference	21	282.19
70194PA0230002	Rating Area 1	No Preference	22	282.19
70194PA0230002	Rating Area 1	No Preference	23	282.19
70194PA0230002	Rating Area 1	No Preference	24	282.19
70194PA0230002	Rating Area 1	No Preference	25	283.32
70194PA0230002	Rating Area 1	No Preference	26	288.96
70194PA0230002	Rating Area 1	No Preference	27	295.74
70194PA0230002	Rating Area 1	No Preference	28	306.74
70194PA0230002	Rating Area 1	No Preference	29	315.77
70194PA0230002	Rating Area 1	No Preference	30	320.29
70194PA0230002	Rating Area 1	No Preference	31	327.06
70194PA0230002	Rating Area 1	No Preference	32	333.83
70194PA0230002	Rating Area 1	No Preference	33	338.06
70194PA0230002	Rating Area 1	No Preference	34	342.58
70194PA0230002	Rating Area 1	No Preference	35	344.84
70194PA0230002	Rating Area 1	No Preference	36	347.09
70194PA0230002	Rating Area 1	No Preference	37	349.35
70194PA0230002	Rating Area 1	No Preference	38	351.61
70194PA0230002	Rating Area 1	No Preference	39	356.12
70194PA0230002	Rating Area 1	No Preference	40	360.64
70194PA0230002	Rating Area 1	No Preference	41	367.41
70194PA0230002	Rating Area 1	No Preference	42	373.90
70194PA0230002	Rating Area 1	No Preference	43	382.93
70194PA0230002	Rating Area 1	No Preference	44	394.22
70194PA0230002	Rating Area 1	No Preference	45	407.48
70194PA0230002	Rating Area 1	No Preference	46	423.29
70194PA0230002	Rating Area 1	No Preference	47	441.06
70194PA0230002	Rating Area 1	No Preference	48	461.38
70194PA0230002	Rating Area 1	No Preference	49	481.42
70194PA0230002	Rating Area 1	No Preference	50	503.99

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	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*	10/01/2018			
Rate Expiration Date*	12/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0230002	Rating Area 1	No Preference	51	526.28
70194PA0230002	Rating Area 1	No Preference	52	550.84
70194PA0230002	Rating Area 1	No Preference	53	575.67
70194PA0230002	Rating Area 1	No Preference	54	602.48
70194PA0230002	Rating Area 1	No Preference	55	629.28
70194PA0230002	Rating Area 1	No Preference	56	658.35
70194PA0230002	Rating Area 1	No Preference	57	687.70
70194PA0230002	Rating Area 1	No Preference	58	719.02
70194PA0230002	Rating Area 1	No Preference	59	734.54
70194PA0230002	Rating Area 1	No Preference	60	765.86
70194PA0230002	Rating Area 1	No Preference	61	792.95
70194PA0230002	Rating Area 1	No Preference	62	810.73
70194PA0230002	Rating Area 1	No Preference	63	833.03
70194PA0230002	Rating Area 1	No Preference	64 and over	846.57
70194PA0230002	Rating Area 2	No Preference	0-14	215.88
70194PA0230002	Rating Area 2	No Preference	15	235.06
70194PA0230002	Rating Area 2	No Preference	16	242.40
70194PA0230002	Rating Area 2	No Preference	17	249.74
70194PA0230002	Rating Area 2	No Preference	18	257.64
70194PA0230002	Rating Area 2	No Preference	19	265.54
70194PA0230002	Rating Area 2	No Preference	20	273.72
70194PA0230002	Rating Area 2	No Preference	21	282.19
70194PA0230002	Rating Area 2	No Preference	22	282.19
70194PA0230002	Rating Area 2	No Preference	23	282.19
70194PA0230002	Rating Area 2	No Preference	24	282.19
70194PA0230002	Rating Area 2	No Preference	25	283.32
70194PA0230002	Rating Area 2	No Preference	26	288.96
70194PA0230002	Rating Area 2	No Preference	27	295.74
70194PA0230002	Rating Area 2	No Preference	28	306.74
70194PA0230002	Rating Area 2	No Preference	29	315.77
70194PA0230002	Rating Area 2	No Preference	30	320.29
70194PA0230002	Rating Area 2	No Preference	31	327.06
70194PA0230002	Rating Area 2	No Preference	32	333.83
70194PA0230002	Rating Area 2	No Preference	33	338.06
70194PA0230002	Rating Area 2	No Preference	34	342.58
70194PA0230002	Rating Area 2	No Preference	35	344.84
70194PA0230002	Rating Area 2	No Preference	36	347.09
70194PA0230002	Rating Area 2	No Preference	37	349.35
70194PA0230002	Rating Area 2	No Preference	38	351.61
70194PA0230002	Rating Area 2	No Preference	39	356.12
70194PA0230002	Rating Area 2	No Preference	40	360.64
70194PA0230002	Rating Area 2	No Preference	41	367.41
70194PA0230002	Rating Area 2	No Preference	42	373.90
70194PA0230002	Rating Area 2	No Preference	43	382.93
70194PA0230002	Rating Area 2	No Preference	44	394.22
70194PA0230002	Rating Area 2	No Preference	45	407.48
70194PA0230002	Rating Area 2	No Preference	46	423.29
70194PA0230002	Rating Area 2	No Preference	47	441.06
70194PA0230002	Rating Area 2	No Preference	48	461.38
70194PA0230002	Rating Area 2	No Preference	49	481.42
70194PA0230002	Rating Area 2	No Preference	50	503.99
70194PA0230002	Rating Area 2	No Preference	51	526.28
70194PA0230002	Rating Area 2	No Preference	52	550.84
70194PA0230002	Rating Area 2	No Preference	53	575.67
70194PA0230002	Rating Area 2	No Preference	54	602.48
70194PA0230002	Rating Area 2	No Preference	55	629.28
70194PA0230002	Rating Area 2	No Preference	56	658.35
70194PA0230002	Rating Area 2	No Preference	57	687.70
70194PA0230002	Rating Area 2	No Preference	58	719.02
70194PA0230002	Rating Area 2	No Preference	59	734.54
70194PA0230002	Rating Area 2	No Preference	60	765.86
70194PA0230002	Rating Area 2	No Preference	61	792.95
70194PA0230002	Rating Area 2	No Preference	62	810.73
70194PA0230002	Rating Area 2	No Preference	63	833.03
70194PA0230002	Rating Area 2	No Preference	64 and over	846.57
70194PA0230002	Rating Area 4	No Preference	0-14	215.88
70194PA0230002	Rating Area 4	No Preference	15	235.06
70194PA0230002	Rating Area 4	No Preference	16	242.40
70194PA0230002	Rating Area 4	No Preference	17	249.74
70194PA0230002	Rating Area 4	No Preference	18	257.64
70194PA0230002	Rating Area 4	No Preference	19	265.54
70194PA0230002	Rating Area 4	No Preference	20	273.72
70194PA0230002	Rating Area 4	No Preference	21	282.19

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	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*	10/01/2018			
Rate Expiration Date*	12/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0230002	Rating Area 4	No Preference	22	282.19
70194PA0230002	Rating Area 4	No Preference	23	282.19
70194PA0230002	Rating Area 4	No Preference	24	282.19
70194PA0230002	Rating Area 4	No Preference	25	283.32
70194PA0230002	Rating Area 4	No Preference	26	288.96
70194PA0230002	Rating Area 4	No Preference	27	295.74
70194PA0230002	Rating Area 4	No Preference	28	306.74
70194PA0230002	Rating Area 4	No Preference	29	315.77
70194PA0230002	Rating Area 4	No Preference	30	320.29
70194PA0230002	Rating Area 4	No Preference	31	327.06
70194PA0230002	Rating Area 4	No Preference	32	333.83
70194PA0230002	Rating Area 4	No Preference	33	338.06
70194PA0230002	Rating Area 4	No Preference	34	342.58
70194PA0230002	Rating Area 4	No Preference	35	344.84
70194PA0230002	Rating Area 4	No Preference	36	347.09
70194PA0230002	Rating Area 4	No Preference	37	349.35
70194PA0230002	Rating Area 4	No Preference	38	351.61
70194PA0230002	Rating Area 4	No Preference	39	356.12
70194PA0230002	Rating Area 4	No Preference	40	360.64
70194PA0230002	Rating Area 4	No Preference	41	367.41
70194PA0230002	Rating Area 4	No Preference	42	373.90
70194PA0230002	Rating Area 4	No Preference	43	382.93
70194PA0230002	Rating Area 4	No Preference	44	394.22
70194PA0230002	Rating Area 4	No Preference	45	407.48
70194PA0230002	Rating Area 4	No Preference	46	423.29
70194PA0230002	Rating Area 4	No Preference	47	441.06
70194PA0230002	Rating Area 4	No Preference	48	461.38
70194PA0230002	Rating Area 4	No Preference	49	481.42
70194PA0230002	Rating Area 4	No Preference	50	503.99
70194PA0230002	Rating Area 4	No Preference	51	526.28
70194PA0230002	Rating Area 4	No Preference	52	550.84
70194PA0230002	Rating Area 4	No Preference	53	575.67
70194PA0230002	Rating Area 4	No Preference	54	602.48
70194PA0230002	Rating Area 4	No Preference	55	629.28
70194PA0230002	Rating Area 4	No Preference	56	658.35
70194PA0230002	Rating Area 4	No Preference	57	687.70
70194PA0230002	Rating Area 4	No Preference	58	719.02
70194PA0230002	Rating Area 4	No Preference	59	734.54
70194PA0230002	Rating Area 4	No Preference	60	765.86
70194PA0230002	Rating Area 4	No Preference	61	792.95
70194PA0230002	Rating Area 4	No Preference	62	810.73
70194PA0230002	Rating Area 4	No Preference	63	833.03
70194PA0230002	Rating Area 4	No Preference	64 and over	846.57
70194PA0230002	Rating Area 5	No Preference	0-14	215.88
70194PA0230002	Rating Area 5	No Preference	15	235.06
70194PA0230002	Rating Area 5	No Preference	16	242.40
70194PA0230002	Rating Area 5	No Preference	17	249.74
70194PA0230002	Rating Area 5	No Preference	18	257.64
70194PA0230002	Rating Area 5	No Preference	19	265.54
70194PA0230002	Rating Area 5	No Preference	20	273.72
70194PA0230002	Rating Area 5	No Preference	21	282.19
70194PA0230002	Rating Area 5	No Preference	22	282.19
70194PA0230002	Rating Area 5	No Preference	23	282.19
70194PA0230002	Rating Area 5	No Preference	24	282.19
70194PA0230002	Rating Area 5	No Preference	25	283.32
70194PA0230002	Rating Area 5	No Preference	26	288.96
70194PA0230002	Rating Area 5	No Preference	27	295.74
70194PA0230002	Rating Area 5	No Preference	28	306.74
70194PA0230002	Rating Area 5	No Preference	29	315.77
70194PA0230002	Rating Area 5	No Preference	30	320.29
70194PA0230002	Rating Area 5	No Preference	31	327.06
70194PA0230002	Rating Area 5	No Preference	32	333.83
70194PA0230002	Rating Area 5	No Preference	33	338.06
70194PA0230002	Rating Area 5	No Preference	34	342.58
70194PA0230002	Rating Area 5	No Preference	35	344.84
70194PA0230002	Rating Area 5	No Preference	36	347.09
70194PA0230002	Rating Area 5	No Preference	37	349.35
70194PA0230002	Rating Area 5	No Preference	38	351.61
70194PA0230002	Rating Area 5	No Preference	39	356.12
70194PA0230002	Rating Area 5	No Preference	40	360.64
70194PA0230002	Rating Area 5	No Preference	41	367.41
70194PA0230002	Rating Area 5	No Preference	42	373.90
70194PA0230002	Rating Area 5	No Preference	43	382.93

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*	10/01/2018			
Rate Expiration Date*	12/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0230002	Rating Area 5	No Preference	44	394.22
70194PA0230002	Rating Area 5	No Preference	45	407.48
70194PA0230002	Rating Area 5	No Preference	46	423.29
70194PA0230002	Rating Area 5	No Preference	47	441.06
70194PA0230002	Rating Area 5	No Preference	48	461.38
70194PA0230002	Rating Area 5	No Preference	49	481.42
70194PA0230002	Rating Area 5	No Preference	50	503.99
70194PA0230002	Rating Area 5	No Preference	51	526.28
70194PA0230002	Rating Area 5	No Preference	52	550.84
70194PA0230002	Rating Area 5	No Preference	53	575.67
70194PA0230002	Rating Area 5	No Preference	54	602.48
70194PA0230002	Rating Area 5	No Preference	55	629.28
70194PA0230002	Rating Area 5	No Preference	56	658.35
70194PA0230002	Rating Area 5	No Preference	57	687.70
70194PA0230002	Rating Area 5	No Preference	58	719.02
70194PA0230002	Rating Area 5	No Preference	59	734.54
70194PA0230002	Rating Area 5	No Preference	60	765.86
70194PA0230002	Rating Area 5	No Preference	61	792.95
70194PA0230002	Rating Area 5	No Preference	62	810.73
70194PA0230002	Rating Area 5	No Preference	63	833.03
70194PA0230002	Rating Area 5	No Preference	64 and over	846.57
70194PA0230002	Rating Area 6	No Preference	0-14	231.45
70194PA0230002	Rating Area 6	No Preference	15	252.03
70194PA0230002	Rating Area 6	No Preference	16	259.89
70194PA0230002	Rating Area 6	No Preference	17	267.76
70194PA0230002	Rating Area 6	No Preference	18	276.23
70194PA0230002	Rating Area 6	No Preference	19	284.70
70194PA0230002	Rating Area 6	No Preference	20	293.48
70194PA0230002	Rating Area 6	No Preference	21	302.55
70194PA0230002	Rating Area 6	No Preference	22	302.55
70194PA0230002	Rating Area 6	No Preference	23	302.55
70194PA0230002	Rating Area 6	No Preference	24	302.55
70194PA0230002	Rating Area 6	No Preference	25	303.76
70194PA0230002	Rating Area 6	No Preference	26	309.82
70194PA0230002	Rating Area 6	No Preference	27	317.08
70194PA0230002	Rating Area 6	No Preference	28	328.88
70194PA0230002	Rating Area 6	No Preference	29	338.56
70194PA0230002	Rating Area 6	No Preference	30	343.40
70194PA0230002	Rating Area 6	No Preference	31	350.66
70194PA0230002	Rating Area 6	No Preference	32	357.92
70194PA0230002	Rating Area 6	No Preference	33	362.46
70194PA0230002	Rating Area 6	No Preference	34	367.30
70194PA0230002	Rating Area 6	No Preference	35	369.72
70194PA0230002	Rating Area 6	No Preference	36	372.14
70194PA0230002	Rating Area 6	No Preference	37	374.56
70194PA0230002	Rating Area 6	No Preference	38	376.98
70194PA0230002	Rating Area 6	No Preference	39	381.82
70194PA0230002	Rating Area 6	No Preference	40	386.66
70194PA0230002	Rating Area 6	No Preference	41	393.93
70194PA0230002	Rating Area 6	No Preference	42	400.88
70194PA0230002	Rating Area 6	No Preference	43	410.57
70194PA0230002	Rating Area 6	No Preference	44	422.67
70194PA0230002	Rating Area 6	No Preference	45	436.89
70194PA0230002	Rating Area 6	No Preference	46	453.83
70194PA0230002	Rating Area 6	No Preference	47	472.89
70194PA0230002	Rating Area 6	No Preference	48	494.68
70194PA0230002	Rating Area 6	No Preference	49	516.16
70194PA0230002	Rating Area 6	No Preference	50	540.36
70194PA0230002	Rating Area 6	No Preference	51	564.26
70194PA0230002	Rating Area 6	No Preference	52	590.59
70194PA0230002	Rating Area 6	No Preference	53	617.21
70194PA0230002	Rating Area 6	No Preference	54	645.95
70194PA0230002	Rating Area 6	No Preference	55	674.70
70194PA0230002	Rating Area 6	No Preference	56	705.86
70194PA0230002	Rating Area 6	No Preference	57	737.33
70194PA0230002	Rating Area 6	No Preference	58	770.91
70194PA0230002	Rating Area 6	No Preference	59	787.55
70194PA0230002	Rating Area 6	No Preference	60	821.13
70194PA0230002	Rating Area 6	No Preference	61	850.18
70194PA0230002	Rating Area 6	No Preference	62	869.24
70194PA0230002	Rating Area 6	No Preference	63	893.14
70194PA0230002	Rating Area 6	No Preference	64 and over	907.65
70194PA0240006	Rating Area 9	No Preference	0-14	331.89

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*	10/01/2018			
Rate Expiration Date*	12/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0240006	Rating Area 9	No Preference	15	361.39
70194PA0240006	Rating Area 9	No Preference	16	372.67
70194PA0240006	Rating Area 9	No Preference	17	383.95
70194PA0240006	Rating Area 9	No Preference	18	396.10
70194PA0240006	Rating Area 9	No Preference	19	408.25
70194PA0240006	Rating Area 9	No Preference	20	420.83
70194PA0240006	Rating Area 9	No Preference	21	433.85
70194PA0240006	Rating Area 9	No Preference	22	433.85
70194PA0240006	Rating Area 9	No Preference	23	433.85
70194PA0240006	Rating Area 9	No Preference	24	433.85
70194PA0240006	Rating Area 9	No Preference	25	435.58
70194PA0240006	Rating Area 9	No Preference	26	444.26
70194PA0240006	Rating Area 9	No Preference	27	454.67
70194PA0240006	Rating Area 9	No Preference	28	471.59
70194PA0240006	Rating Area 9	No Preference	29	485.47
70194PA0240006	Rating Area 9	No Preference	30	492.41
70194PA0240006	Rating Area 9	No Preference	31	502.83
70194PA0240006	Rating Area 9	No Preference	32	513.24
70194PA0240006	Rating Area 9	No Preference	33	519.75
70194PA0240006	Rating Area 9	No Preference	34	526.69
70194PA0240006	Rating Area 9	No Preference	35	530.16
70194PA0240006	Rating Area 9	No Preference	36	533.63
70194PA0240006	Rating Area 9	No Preference	37	537.10
70194PA0240006	Rating Area 9	No Preference	38	540.57
70194PA0240006	Rating Area 9	No Preference	39	547.51
70194PA0240006	Rating Area 9	No Preference	40	554.45
70194PA0240006	Rating Area 9	No Preference	41	564.87
70194PA0240006	Rating Area 9	No Preference	42	574.84
70194PA0240006	Rating Area 9	No Preference	43	588.73
70194PA0240006	Rating Area 9	No Preference	44	606.08
70194PA0240006	Rating Area 9	No Preference	45	626.47
70194PA0240006	Rating Area 9	No Preference	46	650.77
70194PA0240006	Rating Area 9	No Preference	47	678.10
70194PA0240006	Rating Area 9	No Preference	48	709.34
70194PA0240006	Rating Area 9	No Preference	49	740.14
70194PA0240006	Rating Area 9	No Preference	50	774.85
70194PA0240006	Rating Area 9	No Preference	51	809.12
70194PA0240006	Rating Area 9	No Preference	52	846.87
70194PA0240006	Rating Area 9	No Preference	53	885.04
70194PA0240006	Rating Area 9	No Preference	54	926.26
70194PA0240006	Rating Area 9	No Preference	55	967.47
70194PA0240006	Rating Area 9	No Preference	56	1012.16
70194PA0240006	Rating Area 9	No Preference	57	1057.28
70194PA0240006	Rating Area 9	No Preference	58	1105.44
70194PA0240006	Rating Area 9	No Preference	59	1129.30
70194PA0240006	Rating Area 9	No Preference	60	1177.46
70194PA0240006	Rating Area 9	No Preference	61	1219.11
70194PA0240006	Rating Area 9	No Preference	62	1246.44
70194PA0240006	Rating Area 9	No Preference	63	1280.71
70194PA0240006	Rating Area 9	No Preference	64 and over	1301.55
70194PA0240006	Rating Area 6	No Preference	0-14	338.40
70194PA0240006	Rating Area 6	No Preference	15	368.48
70194PA0240006	Rating Area 6	No Preference	16	379.98
70194PA0240006	Rating Area 6	No Preference	17	391.48
70194PA0240006	Rating Area 6	No Preference	18	403.87
70194PA0240006	Rating Area 6	No Preference	19	416.25
70194PA0240006	Rating Area 6	No Preference	20	429.08
70194PA0240006	Rating Area 6	No Preference	21	442.35
70194PA0240006	Rating Area 6	No Preference	22	442.35
70194PA0240006	Rating Area 6	No Preference	23	442.35
70194PA0240006	Rating Area 6	No Preference	24	442.35
70194PA0240006	Rating Area 6	No Preference	25	444.12
70194PA0240006	Rating Area 6	No Preference	26	452.97
70194PA0240006	Rating Area 6	No Preference	27	463.58
70194PA0240006	Rating Area 6	No Preference	28	480.84
70194PA0240006	Rating Area 6	No Preference	29	494.99
70194PA0240006	Rating Area 6	No Preference	30	502.07
70194PA0240006	Rating Area 6	No Preference	31	512.69
70194PA0240006	Rating Area 6	No Preference	32	523.30
70194PA0240006	Rating Area 6	No Preference	33	529.94
70194PA0240006	Rating Area 6	No Preference	34	537.02
70194PA0240006	Rating Area 6	No Preference	35	540.55
70194PA0240006	Rating Area 6	No Preference	36	544.09

2018 Rates Table Template v7.1	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	70194			
Federal TIN*	54-1637426			
Rate Effective Date*	10/01/2018			
Rate Expiration Date*	12/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0240006	Rating Area 6	No Preference	37	547.63
70194PA0240006	Rating Area 6	No Preference	38	551.17
70194PA0240006	Rating Area 6	No Preference	39	558.25
70194PA0240006	Rating Area 6	No Preference	40	565.33
70194PA0240006	Rating Area 6	No Preference	41	575.94
70194PA0240006	Rating Area 6	No Preference	42	586.12
70194PA0240006	Rating Area 6	No Preference	43	600.27
70194PA0240006	Rating Area 6	No Preference	44	617.97
70194PA0240006	Rating Area 6	No Preference	45	638.76
70194PA0240006	Rating Area 6	No Preference	46	663.53
70194PA0240006	Rating Area 6	No Preference	47	691.40
70194PA0240006	Rating Area 6	No Preference	48	723.25
70194PA0240006	Rating Area 6	No Preference	49	754.65
70194PA0240006	Rating Area 6	No Preference	50	790.04
70194PA0240006	Rating Area 6	No Preference	51	824.99
70194PA0240006	Rating Area 6	No Preference	52	863.47
70194PA0240006	Rating Area 6	No Preference	53	902.40
70194PA0240006	Rating Area 6	No Preference	54	944.42
70194PA0240006	Rating Area 6	No Preference	55	986.44
70194PA0240006	Rating Area 6	No Preference	56	1032.01
70194PA0240006	Rating Area 6	No Preference	57	1078.01
70194PA0240006	Rating Area 6	No Preference	58	1127.11
70194PA0240006	Rating Area 6	No Preference	59	1151.44
70194PA0240006	Rating Area 6	No Preference	60	1200.54
70194PA0240006	Rating Area 6	No Preference	61	1243.01
70194PA0240006	Rating Area 6	No Preference	62	1270.88
70194PA0240006	Rating Area 6	No Preference	63	1305.82
70194PA0240006	Rating Area 6	No Preference	64 and over	1327.05
70194PA0240006	Rating Area 7	No Preference	0-14	338.40
70194PA0240006	Rating Area 7	No Preference	15	368.48
70194PA0240006	Rating Area 7	No Preference	16	379.98
70194PA0240006	Rating Area 7	No Preference	17	391.48
70194PA0240006	Rating Area 7	No Preference	18	403.87
70194PA0240006	Rating Area 7	No Preference	19	416.25
70194PA0240006	Rating Area 7	No Preference	20	429.08
70194PA0240006	Rating Area 7	No Preference	21	442.35
70194PA0240006	Rating Area 7	No Preference	22	442.35
70194PA0240006	Rating Area 7	No Preference	23	442.35
70194PA0240006	Rating Area 7	No Preference	24	442.35
70194PA0240006	Rating Area 7	No Preference	25	444.12
70194PA0240006	Rating Area 7	No Preference	26	452.97
70194PA0240006	Rating Area 7	No Preference	27	463.58
70194PA0240006	Rating Area 7	No Preference	28	480.84
70194PA0240006	Rating Area 7	No Preference	29	494.99
70194PA0240006	Rating Area 7	No Preference	30	502.07
70194PA0240006	Rating Area 7	No Preference	31	512.69
70194PA0240006	Rating Area 7	No Preference	32	523.30
70194PA0240006	Rating Area 7	No Preference	33	529.94
70194PA0240006	Rating Area 7	No Preference	34	537.02
70194PA0240006	Rating Area 7	No Preference	35	540.55
70194PA0240006	Rating Area 7	No Preference	36	544.09
70194PA0240006	Rating Area 7	No Preference	37	547.63
70194PA0240006	Rating Area 7	No Preference	38	551.17
70194PA0240006	Rating Area 7	No Preference	39	558.25
70194PA0240006	Rating Area 7	No Preference	40	565.33
70194PA0240006	Rating Area 7	No Preference	41	575.94
70194PA0240006	Rating Area 7	No Preference	42	586.12
70194PA0240006	Rating Area 7	No Preference	43	600.27
70194PA0240006	Rating Area 7	No Preference	44	617.97
70194PA0240006	Rating Area 7	No Preference	45	638.76
70194PA0240006	Rating Area 7	No Preference	46	663.53
70194PA0240006	Rating Area 7	No Preference	47	691.40
70194PA0240006	Rating Area 7	No Preference	48	723.25
70194PA0240006	Rating Area 7	No Preference	49	754.65
70194PA0240006	Rating Area 7	No Preference	50	790.04
70194PA0240006	Rating Area 7	No Preference	51	824.99
70194PA0240006	Rating Area 7	No Preference	52	863.47
70194PA0240006	Rating Area 7	No Preference	53	902.40
70194PA0240006	Rating Area 7	No Preference	54	944.42
70194PA0240006	Rating Area 7	No Preference	55	986.44
70194PA0240006	Rating Area 7	No Preference	56	1032.01
70194PA0240006	Rating Area 7	No Preference	57	1078.01
70194PA0240006	Rating Area 7	No Preference	58	1127.11

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*	10/01/2018			
Rate Expiration Date*	12/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0240006	Rating Area 7	No Preference	59	1151.44
70194PA0240006	Rating Area 7	No Preference	60	1200.54
70194PA0240006	Rating Area 7	No Preference	61	1243.01
70194PA0240006	Rating Area 7	No Preference	62	1270.88
70194PA0240006	Rating Area 7	No Preference	63	1305.82
70194PA0240006	Rating Area 7	No Preference	64 and over	1327.05
70194PA0250002	Rating Area 9	No Preference	0-14	246.17
70194PA0250002	Rating Area 9	No Preference	15	268.05
70194PA0250002	Rating Area 9	No Preference	16	276.41
70194PA0250002	Rating Area 9	No Preference	17	284.78
70194PA0250002	Rating Area 9	No Preference	18	293.79
70194PA0250002	Rating Area 9	No Preference	19	302.80
70194PA0250002	Rating Area 9	No Preference	20	312.13
70194PA0250002	Rating Area 9	No Preference	21	321.79
70194PA0250002	Rating Area 9	No Preference	22	321.79
70194PA0250002	Rating Area 9	No Preference	23	321.79
70194PA0250002	Rating Area 9	No Preference	24	321.79
70194PA0250002	Rating Area 9	No Preference	25	323.07
70194PA0250002	Rating Area 9	No Preference	26	329.51
70194PA0250002	Rating Area 9	No Preference	27	337.23
70194PA0250002	Rating Area 9	No Preference	28	349.78
70194PA0250002	Rating Area 9	No Preference	29	360.08
70194PA0250002	Rating Area 9	No Preference	30	365.23
70194PA0250002	Rating Area 9	No Preference	31	372.95
70194PA0250002	Rating Area 9	No Preference	32	380.67
70194PA0250002	Rating Area 9	No Preference	33	385.50
70194PA0250002	Rating Area 9	No Preference	34	390.65
70194PA0250002	Rating Area 9	No Preference	35	393.22
70194PA0250002	Rating Area 9	No Preference	36	395.80
70194PA0250002	Rating Area 9	No Preference	37	398.37
70194PA0250002	Rating Area 9	No Preference	38	400.94
70194PA0250002	Rating Area 9	No Preference	39	406.09
70194PA0250002	Rating Area 9	No Preference	40	411.24
70194PA0250002	Rating Area 9	No Preference	41	418.96
70194PA0250002	Rating Area 9	No Preference	42	426.37
70194PA0250002	Rating Area 9	No Preference	43	436.66
70194PA0250002	Rating Area 9	No Preference	44	449.53
70194PA0250002	Rating Area 9	No Preference	45	464.66
70194PA0250002	Rating Area 9	No Preference	46	482.68
70194PA0250002	Rating Area 9	No Preference	47	502.95
70194PA0250002	Rating Area 9	No Preference	48	526.12
70194PA0250002	Rating Area 9	No Preference	49	548.97
70194PA0250002	Rating Area 9	No Preference	50	574.71
70194PA0250002	Rating Area 9	No Preference	51	600.13
70194PA0250002	Rating Area 9	No Preference	52	628.13
70194PA0250002	Rating Area 9	No Preference	53	656.44
70194PA0250002	Rating Area 9	No Preference	54	687.01
70194PA0250002	Rating Area 9	No Preference	55	717.58
70194PA0250002	Rating Area 9	No Preference	56	750.73
70194PA0250002	Rating Area 9	No Preference	57	784.19
70194PA0250002	Rating Area 9	No Preference	58	819.91
70194PA0250002	Rating Area 9	No Preference	59	837.61
70194PA0250002	Rating Area 9	No Preference	60	873.33
70194PA0250002	Rating Area 9	No Preference	61	904.22
70194PA0250002	Rating Area 9	No Preference	62	924.49
70194PA0250002	Rating Area 9	No Preference	63	949.91
70194PA0250002	Rating Area 9	No Preference	64 and over	965.37
70194PA0250002	Rating Area 6	No Preference	0-14	250.99
70194PA0250002	Rating Area 6	No Preference	15	273.30
70194PA0250002	Rating Area 6	No Preference	16	281.83
70194PA0250002	Rating Area 6	No Preference	17	290.36
70194PA0250002	Rating Area 6	No Preference	18	299.55
70194PA0250002	Rating Area 6	No Preference	19	308.74
70194PA0250002	Rating Area 6	No Preference	20	318.25
70194PA0250002	Rating Area 6	No Preference	21	328.10
70194PA0250002	Rating Area 6	No Preference	22	328.10
70194PA0250002	Rating Area 6	No Preference	23	328.10
70194PA0250002	Rating Area 6	No Preference	24	328.10
70194PA0250002	Rating Area 6	No Preference	25	329.41
70194PA0250002	Rating Area 6	No Preference	26	335.97
70194PA0250002	Rating Area 6	No Preference	27	343.84
70194PA0250002	Rating Area 6	No Preference	28	356.64
70194PA0250002	Rating Area 6	No Preference	29	367.14

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*	10/01/2018			
Rate Expiration Date*	12/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0250002	Rating Area 6	No Preference	30	372.39
70194PA0250002	Rating Area 6	No Preference	31	380.26
70194PA0250002	Rating Area 6	No Preference	32	388.14
70194PA0250002	Rating Area 6	No Preference	33	393.06
70194PA0250002	Rating Area 6	No Preference	34	398.31
70194PA0250002	Rating Area 6	No Preference	35	400.93
70194PA0250002	Rating Area 6	No Preference	36	403.56
70194PA0250002	Rating Area 6	No Preference	37	406.18
70194PA0250002	Rating Area 6	No Preference	38	408.81
70194PA0250002	Rating Area 6	No Preference	39	414.06
70194PA0250002	Rating Area 6	No Preference	40	419.31
70194PA0250002	Rating Area 6	No Preference	41	427.18
70194PA0250002	Rating Area 6	No Preference	42	434.73
70194PA0250002	Rating Area 6	No Preference	43	445.23
70194PA0250002	Rating Area 6	No Preference	44	458.35
70194PA0250002	Rating Area 6	No Preference	45	473.77
70194PA0250002	Rating Area 6	No Preference	46	492.14
70194PA0250002	Rating Area 6	No Preference	47	512.81
70194PA0250002	Rating Area 6	No Preference	48	536.44
70194PA0250002	Rating Area 6	No Preference	49	559.73
70194PA0250002	Rating Area 6	No Preference	50	585.98
70194PA0250002	Rating Area 6	No Preference	51	611.90
70194PA0250002	Rating Area 6	No Preference	52	640.44
70194PA0250002	Rating Area 6	No Preference	53	669.31
70194PA0250002	Rating Area 6	No Preference	54	700.48
70194PA0250002	Rating Area 6	No Preference	55	731.65
70194PA0250002	Rating Area 6	No Preference	56	765.45
70194PA0250002	Rating Area 6	No Preference	57	799.57
70194PA0250002	Rating Area 6	No Preference	58	835.99
70194PA0250002	Rating Area 6	No Preference	59	854.03
70194PA0250002	Rating Area 6	No Preference	60	890.45
70194PA0250002	Rating Area 6	No Preference	61	921.95
70194PA0250002	Rating Area 6	No Preference	62	942.62
70194PA0250002	Rating Area 6	No Preference	63	968.54
70194PA0250002	Rating Area 6	No Preference	64 and over	984.30
70194PA0250002	Rating Area 7	No Preference	0-14	250.99
70194PA0250002	Rating Area 7	No Preference	15	273.30
70194PA0250002	Rating Area 7	No Preference	16	281.83
70194PA0250002	Rating Area 7	No Preference	17	290.36
70194PA0250002	Rating Area 7	No Preference	18	299.55
70194PA0250002	Rating Area 7	No Preference	19	308.74
70194PA0250002	Rating Area 7	No Preference	20	318.25
70194PA0250002	Rating Area 7	No Preference	21	328.10
70194PA0250002	Rating Area 7	No Preference	22	328.10
70194PA0250002	Rating Area 7	No Preference	23	328.10
70194PA0250002	Rating Area 7	No Preference	24	328.10
70194PA0250002	Rating Area 7	No Preference	25	329.41
70194PA0250002	Rating Area 7	No Preference	26	335.97
70194PA0250002	Rating Area 7	No Preference	27	343.84
70194PA0250002	Rating Area 7	No Preference	28	356.64
70194PA0250002	Rating Area 7	No Preference	29	367.14
70194PA0250002	Rating Area 7	No Preference	30	372.39
70194PA0250002	Rating Area 7	No Preference	31	380.26
70194PA0250002	Rating Area 7	No Preference	32	388.14
70194PA0250002	Rating Area 7	No Preference	33	393.06
70194PA0250002	Rating Area 7	No Preference	34	398.31
70194PA0250002	Rating Area 7	No Preference	35	400.93
70194PA0250002	Rating Area 7	No Preference	36	403.56
70194PA0250002	Rating Area 7	No Preference	37	406.18
70194PA0250002	Rating Area 7	No Preference	38	408.81
70194PA0250002	Rating Area 7	No Preference	39	414.06
70194PA0250002	Rating Area 7	No Preference	40	419.31
70194PA0250002	Rating Area 7	No Preference	41	427.18
70194PA0250002	Rating Area 7	No Preference	42	434.73
70194PA0250002	Rating Area 7	No Preference	43	445.23
70194PA0250002	Rating Area 7	No Preference	44	458.35
70194PA0250002	Rating Area 7	No Preference	45	473.77
70194PA0250002	Rating Area 7	No Preference	46	492.14
70194PA0250002	Rating Area 7	No Preference	47	512.81
70194PA0250002	Rating Area 7	No Preference	48	536.44
70194PA0250002	Rating Area 7	No Preference	49	559.73
70194PA0250002	Rating Area 7	No Preference	50	585.98
70194PA0250002	Rating Area 7	No Preference	51	611.90

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.			
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HIOS Issuer ID*	70194			
Federal TIN*	54-1637426			
Rate Effective Date*	10/01/2018			
Rate Expiration Date*	12/31/2018			
Rating Method*	Age-Based Rates			

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
70194PA0250002	Rating Area 7	No Preference	52	640.44
70194PA0250002	Rating Area 7	No Preference	53	669.31
70194PA0250002	Rating Area 7	No Preference	54	700.48
70194PA0250002	Rating Area 7	No Preference	55	731.65
70194PA0250002	Rating Area 7	No Preference	56	765.45
70194PA0250002	Rating Area 7	No Preference	57	799.57
70194PA0250002	Rating Area 7	No Preference	58	835.99
70194PA0250002	Rating Area 7	No Preference	59	854.03
70194PA0250002	Rating Area 7	No Preference	60	890.45
70194PA0250002	Rating Area 7	No Preference	61	921.95
70194PA0250002	Rating Area 7	No Preference	62	942.62
70194PA0250002	Rating Area 7	No Preference	63	968.54
70194PA0250002	Rating Area 7	No Preference	64 and over	984.30

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

Product Name: **HHIC Small Group 2018 ACA Rate Filing**

RE: HHIC – 2018 Small Group ACA Compliant Plans (1A-SG-HHIC-2017);
Pennsylvania Insurance Department ID #: HGHM-131014792
Objection Letter Status: Additional Information Required
Objection Letter Date: 06/16/2017
Respond By Date: 06/23/2017
Response Date: 06/23/2017

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

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

1. The underlying annual trend supporting the filing is 8.8%, which is further adjusted by an induced utilization adjustment of 0.24% per year, to develop the overall trend assumption of 9.06% per year.

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

Response:

Please see the "Question #1a" tab in the included supplemental exhibits file, "PID Response HHIC 2017-06-23 - Redacted Exhibits.pdf," which shows the development of

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

b) Please provide quantitative support for the annual induced utilization adjustment of 0.24%.

Response:

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

2. The actuarial memorandum states that the $0.68 PMPM projected risk adjustment assumption is comprised of an expected risk transfer receivable of $0.80 PMPM, less the $0.14 PMPM risk adjustment user fee, trended by the average 2018 pricing trend.

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

Response:

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

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

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

3. With respect to the demographic adjustment equal to 1.019, please provide the distribution of membership by age and gender for the following:

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

Response:

Please see the "Question #3" tab in the supplemental exhibits file, "PID Response HHIC 2017-06-23 - Redacted Exhibits.pdf," which shows the calculation of the demographic adjustment factor. The "Calendar Year 2016 Factors" section provides a distribution by

age of our underlying 2016 experience, which is used to calculate the average age factor for the experience period, using the new age curve factors for 2018 prescribed by CMS. The "2018 Factors for ACA Members Expected to be Effective in 2018" section provides a distribution by age of the population that is expected to be active in 2018, which was used to calculate the age factor in this section, again using the 2018 CMS-prescribed age factors. This 2018 age factor is then weighted with age factors for the projected "Non-ACA in 2016 to ACA in 2018" and the 'New ACA Business in 2017 & 2018" business cohorts. These groupings weighted by their expected 2018 member months calculate the total 2018 age factor for the region. The area factors are provided in each section, and the overall demographic adjustment factor calculation is then shown on the bottom of the exhibit.

4. In developing the morbidity adjustment equal to 1.341, please provide the quantitative development of, and justification for, the $511.30 value for "2016 Allowed Claims for those Members Expected to be Effective in 2018" used to calculate the base period morbidity from the file "Supplemental Exhibits - HHIC - ver 2018.xlsx," "Table 5 Support" tab.

Response:

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

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

Since we expect that grandmothered (transitional) policies will be most attractive to lower cost groups in the Pennsylvania Small Group market while the remaining business in the Small Group ACA pool would have higher costs, the expected cost factor reflects

the higher average cost for the ACA Small Group risk pool expected in 2018 versus the combined experience including the non-ACA transitional business.

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

Response:

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

6. Please explain the discrepancy in the Administrative expenses as it shows 8.98% on URRT and 9.03% in Table 6.

Response:

The discrepancy in the Administrative expenses is due to the different methodologies used, as determined by the respective instructions, to develop the average administrative expense percent, which results in slightly different amounts. The Administrative expenses shown as 8.98% in the URRT is based on the Projected Average Administrative Expense Load of $49.99 PMPM as a percentage of the Single Risk Pool Gross Premium Average Rate of $556.79 PMPM. The Administrative expenses shown as 9.03% in Table 6 of the PA Actuarial Memorandum file is calculated as the weighted-average expense load across current enrollment. Please note that the administrative expense applied in Table 6 differs between the plans offered in the Western and Central regions due to different costs and commission schedules in each region.

7. Please show the development of the average commission and circumstances in which broker commissions will be paid and if they will vary based on geographic location, metal level, plan, open enrollment vs SEP enrollment, etc. Additionally, the current and 2018 broker agreements

should be included and used to develop the percent shown in Table 6 as well as the associated pmpm.

Response:

Response redacted.

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

Response:

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

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

Response:

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

Highmark Health Insurance Co. (HHIC)
2018 Small Group Rate Filing
Response to Question #1a
Western and Central, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend	Allowed PMPM - MEDICAL	Adjustment Factor	Normalized Allowed PMPM - MEDICAL	Allowed PMPM - DRUG	Adjustment Factor	Normalized Allowed PMPM - DRUG
Jan-14	195,769	$ 457.42			$ 318.30	1.166	$ 371.26	$ 77.04	1.118	$ 86.17
Feb-14	195,124	$ 441.71			$ 304.96	1.171	$ 356.97	$ 75.79	1.118	$ 84.73
Mar-14	194,739	$ 468.66			$ 322.27	1.170	$ 377.08	$ 81.73	1.121	$ 91.58
Apr-14	193,358	$ 483.63			$ 327.05	1.192	$ 389.91	$ 83.45	1.123	$ 93.73
May-14	192,301	$ 460.61			$ 305.48	1.193	$ 364.51	$ 85.32	1.126	$ 96.10
Jun-14	191,752	$ 451.83			$ 299.74	1.181	$ 354.08	$ 86.98	1.124	$ 97.75
Jul-14	187,281	$ 480.25			$ 320.59	1.197	$ 383.68	$ 84.49	1.143	$ 96.57
Aug-14	186,892	$ 455.69			$ 304.78	1.196	$ 364.53	$ 79.68	1.144	$ 91.16
Sep-14	185,980	$ 467.95			$ 315.47	1.193	$ 376.30	$ 80.18	1.143	$ 91.66
Oct-14	183,897	$ 536.51			$ 367.56	1.188	$ 436.84	$ 86.87	1.147	$ 99.67
Nov-14	182,039	$ 482.87			$ 323.95	1.192	$ 386.00	$ 84.65	1.144	$ 96.87
Dec-14	155,936	$ 481.58	$ 471.94		$ 312.69	1.215	$ 380.06	$ 87.58	1.159	$ 101.53
Jan-15	148,910	$ 493.07	$ 474.66		$ 326.61	1.217	$ 397.49	$ 81.82	1.168	$ 95.58
Feb-15	147,485	$ 458.21	$ 476.52		$ 303.10	1.215	$ 368.41	$ 76.69	1.171	$ 89.80
Mar-15	146,458	$ 508.18	$ 479.46		$ 333.67	1.219	$ 406.76	$ 86.75	1.169	$ 101.41
Apr-15	144,861	$ 474.88	$ 478.74		$ 309.88	1.215	$ 376.46	$ 84.30	1.167	$ 98.42
May-15	144,318	$ 455.56	$ 478.81		$ 296.87	1.216	$ 361.01	$ 80.95	1.168	$ 94.55
Jun-15	143,690	$ 476.97	$ 481.32		$ 310.07	1.213	$ 376.18	$ 86.45	1.166	$ 100.80
Jul-15	141,240	$ 491.28	$ 482.16		$ 321.03	1.219	$ 391.24	$ 85.56	1.169	$ 100.04
Aug-15	140,453	$ 455.89	$ 482.83		$ 293.73	1.225	$ 359.85	$ 81.44	1.179	$ 96.03
Sep-15	139,786	$ 491.15	$ 484.99		$ 318.82	1.229	$ 391.91	$ 84.32	1.177	$ 99.24
Oct-15	136,899	$ 515.77	$ 482.02		$ 332.25	1.236	$ 410.57	$ 89.21	1.179	$ 105.20
Nov-15	135,529	$ 500.94	$ 483.42		$ 325.05	1.238	$ 402.34	$ 83.28	1.184	$ 98.60
Dec-15	119,708	$ 483.80	$ 483.62	2.5%	$ 302.32	1.259	$ 380.58	$ 86.54	1.193	$ 103.21
Jan-16	115,351	$ 478.93	$ 482.44	1.6%	$ 300.27	1.268	$ 380.59	$ 81.66	1.204	$ 98.34
Feb-16	114,159	$ 518.97	$ 487.21	2.2%	$ 330.58	1.273	$ 420.89	$ 81.38	1.205	$ 98.08
Mar-16	112,315	$ 526.98	$ 488.09	1.8%	$ 328.48	1.265	$ 415.68	$ 92.42	1.204	$ 111.30
Apr-16	110,392	$ 497.12	$ 489.97	2.3%	$ 312.03	1.268	$ 395.72	$ 83.92	1.208	$ 101.40
May-16	108,518	$ 495.44	$ 493.63	3.1%	$ 307.37	1.273	$ 391.32	$ 86.34	1.206	$ 104.12
Jun-16	106,994	$ 533.17	$ 498.10	3.5%	$ 334.79	1.276	$ 427.31	$ 87.91	1.204	$ 105.86
Jul-16	104,072	$ 489.48	$ 498.15	3.3%	$ 301.31	1.287	$ 387.66	$ 83.83	1.215	$ 101.82
Aug-16	103,112	$ 561.16	$ 506.98	5.0%	$ 350.24	1.285	$ 450.08	$ 91.54	1.213	$ 111.08
Sep-16	102,092	$ 526.50	$ 510.06	5.2%	$ 328.07	1.291	$ 423.44	$ 84.73	1.216	$ 103.06
Oct-16	100,287	$ 538.60	$ 511.62	6.1%	$ 335.28	1.291	$ 432.80	$ 86.64	1.221	$ 105.80
Nov-16	99,299	$ 557.86	$ 516.28	6.8%	$ 345.61	1.296	$ 448.07	$ 89.98	1.220	$ 109.79
Dec-16	88,996	$ 555.18	$ 522.08	8.0%	$ 329.15	1.348	$ 443.59	$ 90.00	1.240	$ 111.59
Jan-17	89,006	$ 563.10	$ 529.05	9.7%	$ 328.23	1.358	$ 445.74	$ 94.14	1.247	$ 117.36
Feb-17	89,006	$ 540.05	$ 530.80	8.9%	$ 316.64	1.358	$ 430.11	$ 88.07	1.248	$ 109.94
Mar-17	89,006	$ 601.28	$ 536.43	9.9%	$ 350.34	1.354	$ 474.45	$ 101.89	1.245	$ 126.83
Apr-17	89,006	$ 533.47	$ 539.91	10.2%	$ 307.99	1.360	$ 418.91	$ 91.91	1.247	$ 114.57
May-17	89,006	$ 584.23	$ 547.54	10.9%	$ 338.22	1.358	$ 459.35	$ 100.40	1.244	$ 124.88
Jun-17	89,006	$ 577.17	$ 551.23	10.7%	$ 333.84	1.359	$ 453.63	$ 99.34	1.244	$ 123.54
Jul-17	89,006	$ 554.65	$ 557.26	11.9%	$ 318.59	1.364	$ 434.56	$ 96.55	1.244	$ 120.09
Aug-17	89,006	$ 601.73	$ 560.48	10.6%	$ 350.10	1.356	$ 474.66	$ 102.30	1.242	$ 127.08
Sep-17	89,006	$ 564.61	$ 564.00	10.6%	$ 327.79	1.361	$ 446.25	$ 95.18	1.244	$ 118.36
Oct-17	89,006	$ 608.44	$ 570.03	11.4%	$ 353.59	1.356	$ 479.62	$ 103.80	1.241	$ 128.82
Nov-17	89,006	$ 617.04	$ 575.08	11.4%	$ 360.67	1.358	$ 489.75	$ 102.52	1.242	$ 127.29
Dec-17	89,006	$ 568.74	$ 576.21	10.4%	$ 329.91	1.348	$ 444.86	$ 100.87	1.228	$ 123.88
Jan-18	89,006	$ 630.00	$ 581.79	10.0%	$ 368.30	1.344	$ 494.91	$ 110.25	1.225	$ 135.09
Feb-18	89,006	$ 585.44	$ 585.57	10.3%	$ 343.69	1.345	$ 462.23	$ 100.38	1.227	$ 123.21
Mar-18	89,006	$ 633.73	$ 588.27	9.7%	$ 368.66	1.341	$ 494.48	$ 113.70	1.225	$ 139.25
Apr-18	89,006	$ 597.79	$ 593.63	9.9%	$ 347.30	1.341	$ 465.57	$ 107.93	1.225	$ 132.22
May-18	89,006	$ 630.71	$ 597.51	9.1%	$ 366.98	1.340	$ 491.87	$ 113.48	1.223	$ 138.84
Jun-18	89,006	$ 607.41	$ 600.03	8.9%	$ 351.47	1.343	$ 471.90	$ 110.74	1.224	$ 135.51
Jul-18	89,006	$ 620.88	$ 605.54	8.7%	$ 358.97	1.344	$ 482.61	$ 113.10	1.223	$ 138.27
Aug-18	89,006	$ 649.04	$ 609.49	8.7%	$ 379.20	1.338	$ 507.38	$ 115.94	1.222	$ 141.66
Sep-18	89,006	$ 592.69	$ 611.83	8.5%	$ 344.59	1.345	$ 463.57	$ 105.52	1.224	$ 129.11
Oct-18	89,006	$ 678.98	$ 617.70	8.4%	$ 397.10	1.337	$ 530.94	$ 121.34	1.220	$ 148.04
Nov-18	89,006	$ 666.12	$ 621.79	8.1%	$ 390.93	1.340	$ 523.85	$ 116.50	1.221	$ 142.27
Dec-18	89,006	$ 621.36	$ 626.18	8.7%	$ 357.29	1.345	$ 480.51	$ 115.40	1.221	$ 140.85

Highmark Health Insurance Company (HHIC)

2018 Small Group Rate Filing

Question 1b - Change in Induced Demand

Change in Induced Demand Calculation	Reference	Formula	Calculation
2016 Average Benefit Richness Factor	(1)	From 2016 Induced Demand tab	1.0660
2018 Average Benefit Richness Factor	(2)	From 2018 Induced Demand tab	1.0711
Change in Induced Demand	**(3)**	**= (((2)/(1))^.5)-1**	**0.24%**

Highmark Health Insurance Company (HHIC)

2018 Small Group Rate Filing

Question 1b - 2016 Induced Demand Calculation

2016 Average Benefit Richness **1.0660**

HIOS	Metal	Plan-Specific Benefit Richness	% of Enrollment
70194PA0220006	Gold	1.08	27.7%
70194PA0230002	Bronze	1	2.6%
70194PA0210003	Gold	1.08	0.5%
70194PA0210004	Silver	1.03	1.0%
70194PA0240006	Gold	1.08	53.3%
70194PA0250002	Bronze	1	14.0%
70194PA0490002	Gold	1.08	0.5%
70194PA0490003	Silver	1.03	0.4%

Highmark Health Insurance Company (HHIC)

2018 Small Group Rate Filing

Question 1b - 2018 Induced Demand Calculation

2018 Average Benefit Richness **1.0711**

HIOS	Metal	Plan-Specific Benefit Richness	% of Enrollment
70194PA0240006	Gold	1.08	66.0%
70194PA0220006	Gold	1.08	22.9%
70194PA0250002	Bronze	1	9.2%
70194PA0230002	Bronze	1	1.9%

Highmark Health Insurance Company (HHIC)
2018 Small Group Rate Filing
Question #3 Response

Calendar Year 2016 Factors

Underlying 2016 Experience

Age Band	*0 - 14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*	*26*	*27*	*28*	*29*	*30*	*31*	*32*	*33*	*34*	*35*	*36*	*37*	*38*	*39*	*40*	*41*	*42*	*43*	*44*	*45*	*46*	*47*	*48*	*49*	*50*	*51*	*52*	*53*	*54*	*55*	*56*	*57*	*58*	*59*	*60*	*61*	*62*	*63*	*64+*
Age Curve	0.765	0.833	0.859	0.885	0.913	0.941	0.97	1	1	1	1	1.004	1.024	1.048	1.087	1.119	1.135	1.159	1.183	1.198	1.214	1.222	1.23	1.238	1.246	1.262	1.278	1.302	1.325	1.357	1.397	1.444	1.5	1.563	1.635	1.706	1.786	1.865	1.952	2.04	2.135	2.23	2.333	2.437	2.548	2.603	2.714	2.81	2.873	2.952	3
WPA Only Membership	16.61%	1.41%	1.44%	1.48%	1.52%	1.50%	1.62%	1.67%	1.78%	1.72%	1.68%	1.51%	1.40%	1.33%	1.41%	1.45%	1.48%	1.43%	1.47%	1.51%	1.47%	1.49%	1.47%	1.45%	1.45%	1.48%	1.48%	1.46%	1.52%	1.69%	1.91%	1.87%	1.81%	1.79%	1.88%	2.09%	2.13%	2.11%	2.11%	2.14%	2.19%	2.13%	2.06%	1.93%	1.92%	1.72%	1.61%	1.43%	1.29%	1.08%	2.45%
CPA Only Membership	17.78%	1.37%	1.40%	1.44%	1.42%	1.34%	1.62%	1.57%	1.72%	1.65%	1.56%	1.57%	1.43%	1.49%	1.48%	1.44%	1.46%	1.44%	1.48%	1.65%	1.57%	1.63%	1.48%	1.66%	1.69%	1.57%	1.58%	1.76%	1.58%	1.84%	1.87%	2.07%	1.94%	1.92%	1.81%	1.95%	2.03%	2.03%	2.07%	1.87%	2.06%	1.99%	1.75%	1.79%	1.66%	1.61%	1.47%	1.42%	1.23%	1.03%	1.77%
WPA % of Total Membership	11.19%	0.95%	0.97%	1.00%	1.03%	1.01%	1.09%	1.13%	1.20%	1.16%	1.13%	1.02%	0.94%	0.90%	0.95%	0.98%	1.00%	0.96%	0.99%	1.02%	0.99%	1.00%	0.99%	0.98%	0.98%	1.00%	1.00%	0.98%	1.02%	1.14%	1.29%	1.26%	1.22%	1.21%	1.27%	1.41%	1.44%	1.42%	1.42%	1.44%	1.47%	1.43%	1.39%	1.30%	1.29%	1.16%	1.08%	0.96%	0.87%	0.72%	1.65%
CPA % of Total Membership	5.79%	0.45%	0.46%	0.47%	0.46%	0.44%	0.53%	0.51%	0.56%	0.54%	0.51%	0.51%	0.46%	0.49%	0.48%	0.47%	0.48%	0.47%	0.48%	0.54%	0.51%	0.53%	0.48%	0.54%	0.55%	0.51%	0.52%	0.57%	0.52%	0.60%	0.61%	0.67%	0.63%	0.63%	0.59%	0.64%	0.66%	0.66%	0.67%	0.61%	0.67%	0.65%	0.57%	0.58%	0.54%	0.52%	0.48%	0.46%	0.40%	0.33%	0.58%

2016 Age Factor WPA	**1.456**
2016 Age Factor CPA	**1.421**
2016 Age Factor Blended	**1.445**
2016 Area Factor WPA	**0.970**
2016 Area Factor CPA	**1.034**
2016 Area Factor Blended	**0.991**

2018 Factors for ACA Members Expected to be Effective in 2018

(i) Full Year 2016 for those in ACA at EOY

Age Band	*0 - 14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*	*26*	*27*	*28*	*29*	*30*	*31*	*32*	*33*	*34*	*35*	*36*	*37*	*38*	*39*	*40*	*41*	*42*	*43*	*44*	*45*	*46*	*47*	*48*	*49*	*50*	*51*	*52*	*53*	*54*	*55*	*56*	*57*	*58*	*59*	*60*	*61*	*62*	*63*	*64+*
Age Curve	0.765	0.833	0.859	0.885	0.913	0.941	0.97	1	1	1	1	1.004	1.024	1.048	1.087	1.119	1.135	1.159	1.183	1.198	1.214	1.222	1.23	1.238	1.246	1.262	1.278	1.302	1.325	1.357	1.397	1.444	1.5	1.563	1.635	1.706	1.786	1.865	1.952	2.04	2.135	2.23	2.333	2.437	2.548	2.603	2.714	2.81	2.873	2.952	3
WPA Member Months	14.76%	1.11%	1.36%	1.34%	1.31%	1.39%	1.42%	1.63%	1.72%	1.62%	1.50%	1.53%	1.56%	1.60%	1.63%	1.64%	1.59%	1.35%	1.60%	1.56%	1.61%	1.40%	1.35%	1.39%	1.39%	1.45%	1.38%	1.52%	1.77%	1.69%	2.01%	1.76%	1.63%	1.84%	1.85%	2.37%	2.33%	2.19%	2.23%	2.24%	2.23%	2.11%	2.32%	2.02%	2.11%	1.93%	2.00%	1.58%	1.46%	1.16%	2.44%
CPA Member Months	16.44%	1.03%	0.90%	1.38%	1.10%	0.99%	1.49%	1.44%	1.74%	1.53%	1.69%	1.86%	1.66%	1.63%	1.66%	1.70%	1.82%	1.70%	1.52%	1.80%	1.67%	1.54%	1.54%	1.87%	1.54%	1.65%	1.77%	1.80%	1.81%	1.80%	2.23%	2.10%	1.92%	2.00%	1.93%	1.63%	1.94%	1.95%	1.79%	1.76%	2.20%	2.11%	1.91%	1.90%	1.94%	1.61%	1.64%	1.56%	1.42%	0.85%	1.54%

2016 Age Factor WPA	**1.494**
2016 Age Factor CPA	**1.437**
2016 Age Factor Blended	**1.465**
2018 Member Months WPA	112,533
2018 Member Months CPA	36,397
2018 Member Months Blend	148,930

(ii) Existing Non-ACA in 2016 to ACA by 2018

2016 Age Factor WPA	**1.463**
2016 Age Factor CPA	**1.424**
2016 Age Factor Blended	**1.454**
2018 Member Months WPA	5,032
2018 Member Months CPA	1,367
2018 Member Months Blend	6,400

(iii) New ACA Business in 2017 & 2018

2016 Age Factor WPA	**1.488**
2016 Age Factor CPA	**1.434**
2016 Age Factor Blended	**1.464**
2018 Member Months WPA	56,052
2018 Member Months CPA	43,620
2018 Member Months Blend	99,672

2018 Age Factor WPA	1.491
2018 Age Factor CPA	1.435
2018 Age Factor Blend	**1.473**
2018 Area Factor	**0.991**

Demographic Change	**1.019**

Highmark Health Insurance Co. (HHIC)
2018 Small Group Rate Filing
Question #4 Response

Description	Reference	Formula	Calculation
2016 Total Allowed Claim PMPM (Western & Central Regions ACA and non-ACA (transitional))	(1)		$404.23
Expected cost factor of the ACA only membership expected to be covered by HHIC in 2018	(2)		1.265
2016 Allowed Claims for those Members Expected to be Effective in 2018 [(Western & Central Regions)]	(3)	=(1)*(2)	$511.30

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

Product Name: **HHIC Small Group 2018 ACA Rate Filing**

RE: HHIC – 2018 Small Group ACA Compliant Plans (1A-SG-HHIC-2017);
Pennsylvania Insurance Department ID #: HGHM-131014792
Objection Letter Status: Additional Information Required
Objection Letter Date: 07/06/2017
Respond By Date: 07/14/2017
Response Date: 07/14/2017

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

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

1. Regarding the response to question 1a:

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

Response:

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

the trend, and the change in the adjustment factor over a given period becomes the necessary change in the trend to a pricing basis. Thus, any individual adjustment factor is determined from the prior month's adjustment factor, multiplied by a factor to change the trend to the appropriate level for rate development.

As an example of the adjustment factor development, please refer to "Question #1a – Medical" exhibit. As shown in the exhibit, our estimate of medical trend for 2018 is 8.9%. However, some of the factors impacting trend do not have an impact on the rate development. So it is necessary to adjust this trend to something more appropriate for rate development. Thus we remove the following items impacting our trend during 2018 to get to our pricing trend:

- Demographic changes – utilization (1.006)
- Cancelled clients (1.005)
- New clients (0.998)
- Changes in average risk & morbidity (1.011)
- Demographic changes – unit costs (1.003)

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

By making these adjustments to the claims trend projection, we get a trend more appropriate for pricing (7.7% average trend for 2018, as shown in the exhibit). (Note that the pricing trend used in the filing represents an average trend from the 2016 experience period to the 2018 rate projection period. We are using an 8.8% average rate trend, representing the two year average trend for Medical and Rx combined.) The "Question #1a – Medical" exhibit demonstrates this determination for the average medical adjustment factor for 2018, using the 2017 average adjustment factor as the starting point.

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

2. Regarding the response to question 4:

a) Please provide quantitative support for the 1.265 "Expected cost factor of the ACA only membership expected to be covered by HHIC in 2018," including in your response the following items:

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

Response:

Please see the exhibit tab named "Question #2a" in the submitted response file "PID Response HHIC 2017-07-14.xlsx," showing the quantitative support for the 1.265 "Expected cost factor of the ACA only membership expected to be covered by HHIC in 2018."

As discussed in the Actuarial Memorandum, the historical experience for this company is large enough to be fully credible, while the components of the trend assumptions are derived from the combined experience of several companies within Highmark's corporate structure. Since we continue to see migration among group business by company within the ACA marketplace, we use the combined experience to establish our projected allowed claims for the Company, as appropriate for its Rating Area, and use the "Expected cost factor of the ACA only membership expected to be covered by HHIC in 2018" to differentiate the expected claim costs for the group business covered by each entity.

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

Response:

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

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

Response:

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

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

- Cover Letter
- Rate Change Request Summary (Attachment 1)
- Part 1 - Unified Rate Review Template (URRT)
- Part II – Consumer Friendly Justification
- Part III – Federal Actuarial Memorandum (redacted)
- PA Actuarial Memorandum (redacted)
- PA Actuarial Memorandum Rate Exhibits
- PA Plan Design Summary and Rate Tables
- Federal Rates Templates
- Service Area Maps
- Correspondence – Q&A's

Please remain cognizant of the limited redactions as outlined on pages 3 and 4 of the 2018 Guidance. Only those specific items may be redacted. Since AV screenshots and commission schedules are proprietary, they should not be included in this public PDF. Additionally, please

ensure that documents and spreadsheets are internally consistent and that the Excel exhibit with formula corrections emailed to you on June 6, 2017 is used. The deadline for the revised PDF is COB July 18, 2017.

Response:

The Company will provide the requested PDF file for public review by July 18, 2017, through its SERFF rate submission. This document will contain all the supporting items referenced above. Please note that since Question #7 from the Department's Rate Filing Objection Letter dated 06/16/2017 asked about commission schedules and agreements, the Company included a redacted response to the 06/16/2017 Rate Filing Objection Letter in its Public Rate Filing PDF.

Highmark Health Insurance Co. (HHIC)
2018 Small Group Rate Filing
Response to Question #1a
Western and Central, PA Regions

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend	Allowed PMPM - MEDICAL	Adjustment Factor	Normalized Allowed PMPM - MEDICAL
Jan-17	89,006	$ 563.10	$ 529.05	9.7%	$ 328.23	1.358	$ 445.74
Feb-17	89,006	$ 540.05	$ 530.80	8.9%	$ 316.64	1.358	$ 430.11
Mar-17	89,006	$ 601.28	$ 536.43	9.9%	$ 350.34	1.354	$ 474.45
Apr-17	89,006	$ 533.47	$ 539.91	10.2%	$ 307.99	1.360	$ 418.91
May-17	89,006	$ 584.23	$ 547.54	10.9%	$ 338.22	1.358	$ 459.35
Jun-17	89,006	$ 577.17	$ 551.23	10.7%	$ 333.84	1.359	$ 453.63
Jul-17	89,006	$ 554.65	$ 557.26	11.9%	$ 318.59	1.364	$ 434.56
Aug-17	89,006	$ 601.73	$ 560.48	10.6%	$ 350.10	1.356	$ 474.66
Sep-17	89,006	$ 564.61	$ 564.00	10.6%	$ 327.79	1.361	$ 446.25
Oct-17	89,006	$ 608.44	$ 570.03	11.4%	$ 353.59	1.356	$ 479.62
Nov-17	89,006	$ 617.04	$ 575.08	11.4%	$ 360.67	1.358	$ 489.75
Dec-17	89,006	$ 568.74	$ 576.21	10.4%	$ 329.91	1.348	$ 444.86
Jan-18	89,006	$ 630.00	$ 581.79	10.0%	$ 368.30	1.344	$ 494.91
Feb-18	89,006	$ 585.44	$ 585.57	10.3%	$ 343.69	1.345	$ 462.23
Mar-18	89,006	$ 633.73	$ 588.27	9.7%	$ 368.66	1.341	$ 494.48
Apr-18	89,006	$ 597.79	$ 593.63	9.9%	$ 347.30	1.341	$ 465.57
May-18	89,006	$ 630.71	$ 597.51	9.1%	$ 366.98	1.340	$ 491.87
Jun-18	89,006	$ 607.41	$ 600.03	8.9%	$ 351.47	1.343	$ 471.90
Jul-18	89,006	$ 620.88	$ 605.54	8.7%	$ 358.97	1.344	$ 482.61
Aug-18	89,006	$ 649.04	$ 609.49	8.7%	$ 379.20	1.338	$ 507.38
Sep-18	89,006	$ 592.69	$ 611.83	8.5%	$ 344.59	1.345	$ 463.57
Oct-18	89,006	$ 678.98	$ 617.70	8.4%	$ 397.10	1.337	$ 530.94
Nov-18	89,006	$ 666.12	$ 621.79	8.1%	$ 390.93	1.340	$ 523.85
Dec-18	89,006	$ 621.36	$ 626.18	8.7%	$ 357.29	1.345	$ 480.51
			Average Trend 2017 to 2018		**8.9%**		**7.7%**
			Average 2017		$ 334.66	1.358	$ 454.32
			Average 2018		$ 364.54	**1.342**	$ 489.15

Validation of 2018 Average Adjustment Factor

2017 Adjustment Factor	1.358	
Factors to Remove from Trend		
Demographic changes – utilization	1.006	
Cancelled clients	1.005	
New clients	0.998	
Changes in average risk & morbidity	1.011	
Demographic changes – unit costs	1.003	
Factors to Add to Pricing Trend		
Aging factor	1.011	
2018 Adjustment Factor	**1.342**	**7.7%**

Highmark Health Insurance Co. (HHIC)
2018 Small Group Rate Filing
Response to Question #1a
Western and Central, PA Regions

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend	Allowed PMPM - DRUG	Adjustment Factor	Normalized Allowed PMPM - DRUG
Jan-17	89,006	$ 563.10	$ 529.05	9.7%	$ 94.14	1.247	$ 117.36
Feb-17	89,006	$ 540.05	$ 530.80	8.9%	$ 88.07	1.248	$ 109.94
Mar-17	89,006	$ 601.28	$ 536.43	9.9%	$ 101.89	1.245	$ 126.83
Apr-17	89,006	$ 533.47	$ 539.91	10.2%	$ 91.91	1.247	$ 114.57
May-17	89,006	$ 584.23	$ 547.54	10.9%	$ 100.40	1.244	$ 124.88
Jun-17	89,006	$ 577.17	$ 551.23	10.7%	$ 99.34	1.244	$ 123.54
Jul-17	89,006	$ 554.65	$ 557.26	11.9%	$ 96.55	1.244	$ 120.09
Aug-17	89,006	$ 601.73	$ 560.48	10.6%	$ 102.30	1.242	$ 127.08
Sep-17	89,006	$ 564.61	$ 564.00	10.6%	$ 95.18	1.244	$ 118.36
Oct-17	89,006	$ 608.44	$ 570.03	11.4%	$ 103.80	1.241	$ 128.82
Nov-17	89,006	$ 617.04	$ 575.08	11.4%	$ 102.52	1.242	$ 127.29
Dec-17	89,006	$ 568.74	$ 576.21	10.4%	$ 100.87	1.228	$ 123.88
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Sep-18	89,006	$ 592.69	$ 611.83	8.5%	$ 105.52	1.224	$ 129.11
Oct-18	89,006	$ 678.98	$ 617.70	8.4%	$ 121.34	1.220	$ 148.04
Nov-18	89,006	$ 666.12	$ 621.79	8.1%	$ 116.50	1.221	$ 142.27
Dec-18	89,006	$ 621.36	$ 626.18	8.7%	$ 115.40	1.221	$ 140.85
			Average Trend 2017 to 2018		**14.2%**		**12.4%**
			Average 2017		$ 98.08	1.243	$ 121.89
			Average 2018		$ 112.02	**1.223**	$ 137.03

Validation of 2018 Average Adjustment Factor

2017 Adjustment Factor	1.243	
Factors to Remove from Trend		
Demographic changes – utilization	1.009	
Cancelled clients	1.005	
New clients	0.998	
Changes in average risk & morbidity	1.011	
Demographic changes – unit costs	1.003	
Factors to Add to Pricing Trend		
Aging factor	1.009	
Covariance adjustment	1.000	
2018 Adjustment Factor	**1.223**	**12.4%**

Highmark Health Insurance Co. (HHIC)
2018 Small Group Rate Filing
Question #2 Response

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

Description	Member Months	Allowed PMPM	Projected Cost Relativity	Projected Member Weighting
(1) All 2016 ACA Groups (Western & Central regions)	314,742	$472.38		
(2) ACA groups known to have lapsed during 2016 (Western & Central regions)	85,842	$430.63		
(3) Active ACA Members at EOY 2016 (Western & Central regions)	228,900	$488.04		
(4) Groups expected to lapse in 2017		$488.04		
(5) Groups expected to remain in the ACA pool in 2018		$488.04	1.207	58.40%
(6) Groups entering the ACA risk pool after 2016 (Western & Central regions)			1.229	41.60%
(7) 2016 Allowed Claims for those Members Expected to be Effective in 2018 (Western & Central regions)			1.216	
(8) Adjustment Factor for groups choosing HHIC ACA products and network			1.04	
(9) 2016 Allowed Claims for those Members Expected to be Effective in 2018 (HHIC)		$511.30	1.265	
(10) 2016 Total Allowed Claim PMPM (Western & Centrals regions ACA and non-ACA (transitional))		$404.23		