

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

## Filing at a Glance

Company: Highmark  
Product Name: 1A-DP-17-HI  
State: Pennsylvania  
TOI: H15I Individual Health - Hospital/Surgical/Medical Expense  
Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense  
Filing Type: Rate  
Date Submitted: 05/22/2017  
SERFF Tr Num: HGHM-131020694  
SERFF Status: Pending State Action  
State Tr Num: HGHM-131020694  
State Status: Pending Finalization  
Co Tr Num: 1A-DP-17-HI  
  
Implementation: 01/01/2018  
Date Requested:  
Author(s): Scott Humpert, Justin DeCroo, Aaron Syster, Craig Cooper, Gregory Amspacher, Kenneth Scott, Daniel Dininno, Kevin Luu, Gregory Bruce  
Reviewer(s): Tammy Tomczyk (primary), Rashmi Mathur, Jack Burke, Chris Ruff  
Disposition Date:  
Disposition Status:  
Implementation Date:  
  
State Filing Description:  
rri=22.2% On/Off exchange

**State:** Pennsylvania  
**TOI/Sub-TOI:** H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense  
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## General Information

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

Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact: 22.2%

Deemer Date:  
Submitted By: Gregory Amspacher

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

PPACA Notes: null  
Exchange Intentions:

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

Status of Filing in Domicile:  
Date Approved in Domicile:  
Domicile Status Comments: Pennsylvania is the state of domicile.  
Market Type: Individual  
Individual Market Type: Individual  
Filing Status Changed: 07/20/2017  
State Status Changed: 09/21/2017  
Created By: Gregory Amspacher  
Corresponding Filing Tracking Number: HGHM-131017973, HGHM-131017138, HGHM-131017122  
State TOI: H15I Individual Health - Hospital/Surgical/Medical Expense

PPACA: Non-Grandfathered Immed Mkt Reforms

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

## Company and Contact

### Filing Contact Information

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

### Filing Company Information

Highmark	CoCode: 54771	State of Domicile:
120 Fifth Ave Place	Group Code: 812	Pennsylvania
Pittsburgh, PA 15222	Group Name:	Company Type:
(717) 302-3971 ext. [Phone]	FEIN Number: 23-1294723	State ID Number:

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Highmark
<b>TOI/Sub-TOI:</b>	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense		
<b>Product Name:</b>	1A-DP-17-HI		
<b>Project Name/Number:</b>	1A-DP-17-HI/1A-DP-17-HI		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Public Rate Filing PDF
<b>Comments:</b>	The Public Rate Filing PDF is attached. Please note that due to size restrictions the file is split into to pieces.
<b>Attachment(s):</b>	1A-DP-17-HI Public PDF v6 (1 of 2).pdf 1A-DP-17-HI Public PDF v6 (2 of 2).pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



August 10, 2017

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

Re: Highmark Inc. 2018 ACA Rate Filing (Individual Market)  
Highmark Filing # 1A-DP-17-HI (SERFF Filing # HGHM-131020694)

**This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Inc. 2018 Individual Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Inc. 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 Inc. should be redacted before release.**

Dear Ms. Fabian-Marks:

This Filing includes the Highmark, Inc.'s ("Highmark", "Company") Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2018.

This rate filing has been modified from the filing originally submitted on May 22, 2017, and modified on June 23, 2017, in accordance with the guidance provided by the Insurance Department on the uncertainties existing in the Individual market at the time of this rate filing. Specifically, the changes made to this filing are as follows:

1. In accordance with the Department's guidance, the morbidity factor was increased by 0.06. This adjustment reflects the market uncertainty that the health insurance coverage mandate may be eliminated, which would remove the financial penalty for individuals who forego purchasing health insurance coverage and would result in some deterioration of the risk pool. It was noted by the Department that this adjustment represents 50% of the average impact expected by Individual market insurers.
2. In accordance with the Department's guidance, the rates of all Silver plans not exclusively offered off-exchange were increased by a factor of 0.94/0.70, or about

1.3429, to reflect the non-payment of Cost Sharing Reduction (“CSR”) subsidies. Please note that the Company did not make this adjustment to the following Silver plans:

HIOS Plan ID #33709PA0860002  
HIOS Plan ID #33709PA0870002  
HIOS Plan ID #33709PA0880001  
HIOS Plan ID #33709PA0890001

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

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

Prior to implementing the above changes to the rate filing, the Average Rate Change shown in Table 10 was 19.7%. The remainder of this cover letter was updated to reflect the results of filing updated rates reflecting both of the above changes.

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

**Requested Company Information**

1. Company Name & NAIC #: **Highmark Inc., NAIC # 54771**
2. Market: **Individual**
3. On or Off Exchange: **This filing reflects that the Company anticipates selling plans on and off of the exchange.**
4. Effective date of coverage: **January 1, 2018**
5. Average rate change requested: **25.3% increase**
6. Range of rate change requested: **14.4% to 29.7%**
7. Product(s): **PPO, EPO**
8. Rating Areas and the change from 2017: **Rating Areas 1, 2, 4, 5, 6**

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

9. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels in the indicated Market: **Gold, Silver, Bronze, and Catastrophic**
10. Current number of covered lives and of policyholders as of February 1, 2017: **20,404 covered lives; 14,962 policyholders**
11. Number of plans offered in 2018 and the change this represents from 2017: **14**

The Company offered 11 plans in 2017. For 2018, the Company is offering 12 new plans in the Market and removing 9 plans from the Market.

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

12. Corresponding contract form #, SERFF and Binder ID#s: **The corresponding SERFF binder number is HGHM-PA18-125072196 affecting the following Company products and forms:**

Product Name / Type	Contract Form & SERFF#
Major Events Blue PPO	CAT/WDP-5; HGHM-131017973
My Direct Blue EPO	EPO/WDP; HGHM-131017138
My Direct Blue Conemaugh EPO	EPO/WDP; HGHM-131017138
My Direct Blue EPO HDHP	EPO/HDHP/WDP; HGHM- 131017122
My Direct Blue Conemaugh EPO HDHP	EPO/HDHP/WDP; HGHM- 131017122

13. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #33709, Company Filing #1A-DP-17-HI (SERFF Filing # HGHM-131020694)**

### **Additional Filing Disclosures**

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

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

### **Potential Changes to Federal Regulations**

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. In accordance with the Department's guidance, and as discussed above, we have assumed that the ACA health insurance coverage mandate will be eliminated, and that cost sharing reduction (CSR) payments will cease for 2018. Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2018, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2018. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, Highmark reserves the right to submit a revised filing.

### **Request for Confidentiality**

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

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

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

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), Highmark 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 asserts its right

to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark RTKL representative identified below prior to release of any information contained in this Filing:

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

Furthermore, it should be noted that Highmark 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](mailto:jeffrey.scheib@highmark.com).

Sincerely,

A handwritten signature in black ink, appearing to read 'Jeffrey Scheib', with a stylized, cursive script.

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

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

## Highmark, Inc. – Individual Plans

Rate request filing ID # 1A-DP-17-HI; SERFF # HGHM-131020694 - 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:	19.7% <sup>1</sup>
Revised requested average rate change:	25.3% <sup>1</sup>
Range of requested rate change:	14.4% to 29.7%
Effective date:	January 1, 2018
People impacted:	20,404
Available in:	Rating Areas 1, 2, 4, 5, 6

### Key information

#### Jan. 2016-Dec. 2016 financial experience

Premiums	\$126,636,484
Claims	\$144,891,069
Administrative expenses	\$23,334,272
Taxes & fees	\$4,785,776
Company made (after taxes)	<b>(\$46,374,633)</b>

#### How it plans to spend your premium

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

Claims:	86%
Administrative:	9%
Taxes & fees:	5%
Profit:	0%

The company expects its annual medical costs to increase **10.6%**.

### Explanation of requested rate change

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

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

# Actuarial Memorandum

## 1. Basic Information and Data

### A. Company Information

The appropriate company information has been provided in Table 0.

### B. Rate History and Proposed Variations in Rate Changes

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

Year	Avg. Increase	SERFF ID#
2017	45.4%	HGHM-130540834
2016	18.6%	HGHM-130061378
2015	13.4%	HGHM-129603957

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

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

### C. Average Rate Change

The average rate changes as presented in the filing are:

- Table 10: 25.3%
- Table 11: 25.3%
- URRT Worksheet 1 Cell V45: 82.38%
- URRT Worksheet 1 Cell V46: 35.05%

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

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

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. In accordance with the Department's guidance, we have assumed that the ACA health insurance coverage mandate will be eliminated, and that the CSR payments will cease for 2018. (See Sections 2.A. and 3.

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

#### **D. Membership Count**

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

#### **E. Benefit/Cost Sharing Changes**

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

The Major Events plans are renewing with a deductible update to maintain regulatory compliance.

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

#### **F. Experience Period Claims and Premium**

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2016 calendar year results for all policies in the single risk pool, with run out through January 2017. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by Highmark net of expected CSR recoveries. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
  - One month of run out from the end of the experience period,
  - Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
  - Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.

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

## **G. Credibility of Data**

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

## **H. Trend Identification**

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is 11.0%. Additionally, there is an induced utilization adjustment of -0.30% per year applied to reach the overall trend of 10.67% shown in Table 3 column G. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect Highmark's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

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

## **I. Historical Experience**

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

## **2. Rate Development & Change**

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

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

- The Change in Demographics adjustment reflects the change in age and geography factors we expect from the experience period to the projection period.
- The Change in Network adjustment reflects the change in the allowed claims we anticipate due to network contracting changes between the experience period and the projection period.
- There is no explicit Change in Benefits adjustment.
- The Change in Other adjustment reflects improved contracting with our pharmacy benefits provider.

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

The \$35.93 Risk Adjustment assumption in cell C31 represents our best estimate of the year end risk adjustment transfer payment that Highmark will incur. This amount is developed based on an analysis of Highmark data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk profile. This Market-wide risk profile is developed from available Market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.

The \$35.93 PMPM projected risk adjustment assumption is comprised of an expected risk transfer receivable of \$36.07 PMPM, less the \$0.14 PMPM risk adjustment user fee. The development of the \$36.07 PMPM is shown in Attachment B as well as in the attached spreadsheet. Since Highmark is offering catastrophic metal level plans and these plans are pooled separately for the purpose of risk adjustment transfers, we developed both catastrophic and non-catastrophic risk transfer assumptions for 2018. These assumptions were then blended together using the projected enrollment by pool to arrive at a single assumption to use for pricing. Our expected receivable of \$36.07 reflects that we anticipate Highmark's average risk score (net of allowable rating factors) to be higher than the statewide average.

The exchange user fee in cell C32 is developed by taking the required user fee percentage of 3.5% and multiplying by the percentage of total members expected to be on exchange of 55.0%. This results in a percentage of 1.9%. The PMPM of \$10.09 is calculated as 1.9% of the total required premium in cell C63.

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

### **Impact of Health Insurance Coverage Mandate**

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

## **B. Retention Items**

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

Note the following regarding plan level retention items:

- The Profit/Contingency for all plans is set to 0%.
- The Health Insurance Provider Fee of 3.4%
- The administrative expenses do not vary by plan
- 0% Pennsylvania Premium Tax was included
- The \$0.21 PMPM PCORI fee was factored into the administrative expense percentage of premium.
- Expenses for Quality Improvement Initiatives are 0.52%.

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

## **C. Normalized Market-Adjusted Projected Allowed Total Claims**

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

## **D. Components of Rate Change**

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

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

- Taxes and Fees shown in Table 9 differ from the Taxes and Fees from the URRT as Table 9 shows the Exchange User Fee as a separate line item. In the URRT the Exchange User Fee is included in the Taxes and Fees line item.

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

## **3. Plan Rate Development**

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

The benefit richness factors in column L are populated with the factors found in Attachment C. The table in Attachment C can also be found in the attached spreadsheet. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. Please note that the attachment includes the tobacco factor in the AV and Cost Sharing Factor as requested. This will make the values inconsistent with those found in the URRT as the URRT treats tobacco as a calibration factor. The values in column 9 of the attachment represent the pure induced utilization for each plan. Highmark's utilization factors are consistent with those used in the Federal Risk Adjustment program. Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in attachment C is 1.003. The additional 0.003 is the result of rounding error.

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

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

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

#### **Impact of Non-Payment of Cost Sharing Reduction Subsidies**

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

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

- HIOS Plan ID #33709PA0860002
- HIOS Plan ID #33709PA0870002
- HIOS Plan ID #33709PA0880001
- HIOS Plan ID #33709PA0890001

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

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

Table 11 presents Highmark's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 25.3%.

## **5. Plan Factors**

### **A. Age and Tobacco Factors**

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

### **B. Geographic Factors**

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

### **C. Network Factors**

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

### **D. Service Area Composition**

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

## 6. Actuarial Certifications

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

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

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

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

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

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

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

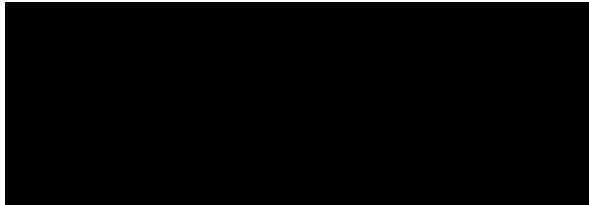
- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance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

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

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

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

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



Title: Manager, Actuarial Services

Date: 08/10/2017

**Highmark Inc.**  
**d/b/a Highmark Blue Cross Blue Shield**  
**Individual Market Product Portfolio**  
**Western PA Region**

**Supplemental Exhibits**

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

**Highmark, Inc.**  
**d/b/a Highmark Blue Cross/Blue Shield**  
**Individual Market**

**Attachment A - Demographic and Morbidity Calculations**

Population Source	2016 Member Distribution	2016 Normalized Allowed PMPM	2018 Member Distribution	2018 Normalized Allowed PMPM	Morbidity Change Relative to Total
Highmark ACA	100.0%	\$354.70	88.2%	\$461.25	1.300
Highmark Medically Underwritten			5.9%	\$461.25	1.300
Uninsured & Employer Markets			5.9%	\$461.25	1.300
Total	100.0%	\$354.70	100.0%	\$461.25	1.300

Component of Other	Factor
CY2016 Demographic Factor	1.695
CY2018 Demographic Factor	1.727
Change in Demographic	1.019
CY2016 Network Factor	0.863
CY2018 Network Factor	0.924
Change in Network	1.070
Change in Benefits	1.000
Table 5 - Change in Other's Other	0.995
URRT and Table 5 Change in Other	1.085

**Highmark, Inc.**  
**d/b/a Highmark Blue Cross/Blue Shield**  
**Individual Market**

**Attachment B - Risk Adjustment Calculation**

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

**Non-Catastrophic Pool**

Highmark Inc.  
Other PA

Total PA

**Catastrophic Pool**

Highmark Inc.  
Other PA

Total PA

**Composite (Non-Cat + Cat)**

Highmark Inc.

**Highmark, Inc.**  
**d/b/a Highmark Blue Cross/Blue Shield**  
**Individual Market**

**Attachment C - Induced Demand Calculations**

<b>Induced Utilization Exhibit</b>								
Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	Average Tobacco Factor (7)	AV & Cost Sharing Factor (8)	(8)/(6*7) (9)
33709PA0870001	Gold	2,227	1,676,176	1,367,910	0.816	0.992	0.857	1.059
33709PA0890001	Silver	600	430,689	308,940	0.717	0.992	0.718	1.010
33709PA0870002	Silver	5,834	4,187,735	3,033,952	0.724	0.992	0.726	1.010
33709PA0870004	Silver	600	430,689	279,900	0.650	0.992	0.651	1.010
33709PA0870007	Bronze	3,936	2,743,030	1,618,100	0.590	0.992	0.574	0.980
33709PA0870006	Bronze	1,200	836,290	538,761	0.644	0.992	0.626	0.980
33709PA0860001	Gold	434	332,383	271,254	0.816	0.992	0.857	1.059
33709PA0880001	Silver	209	152,654	109,501	0.717	0.992	0.718	1.010
33709PA0860002	Silver	800	584,322	423,332	0.724	0.992	0.726	1.010
33709PA0860004	Silver	300	219,121	142,404	0.650	0.992	0.651	1.010
33709PA0860007	Bronze	2,634	1,867,844	1,101,832	0.590	0.992	0.574	0.980
33709PA0860006	Bronze	600	425,477	274,104	0.644	0.992	0.626	0.980
33709PA0380004	Catastrophic	148	102,027	58,577	0.574	0.992	0.558	0.980
33709PA0380003	Catastrophic	577	397,766	228,370	0.574	0.992	0.558	0.980
Total		20,099	14,386,202	9,756,936	0.678	0.992	0.675	1.003

<b>Components of AV &amp; Cost Sharing Factor</b>							
HIOS Plan ID	Metal Level	Paid-to- Allowed Ratio	Induced Utilization Factor	Avg. Benefit Richness	URRT Avg Cost Share Factor*	Avg. Tobacco Factor	AV & Cost Sharing Factor
33709PA0870001	Gold	0.816	1.080	1.020	0.864	0.992	0.857
33709PA0890001	Silver	0.717	1.030	1.020	0.724	0.992	0.718
33709PA0870002	Silver	0.724	1.030	1.020	0.732	0.992	0.726
33709PA0870004	Silver	0.650	1.030	1.020	0.656	0.992	0.651
33709PA0870007	Bronze	0.590	1.000	1.020	0.578	0.992	0.574
33709PA0870006	Bronze	0.644	1.000	1.020	0.632	0.992	0.626
33709PA0860001	Gold	0.816	1.080	1.020	0.864	0.992	0.857
33709PA0880001	Silver	0.717	1.030	1.020	0.724	0.992	0.718
33709PA0860002	Silver	0.724	1.030	1.020	0.732	0.992	0.726
33709PA0860004	Silver	0.650	1.030	1.020	0.656	0.992	0.651
33709PA0860007	Bronze	0.590	1.000	1.020	0.578	0.992	0.574
33709PA0860006	Bronze	0.644	1.000	1.020	0.632	0.992	0.626
33709PA0380004	Catastrophic	0.574	1.000	1.020	0.563	0.992	0.558
33709PA0380003	Catastrophic	0.574	1.000	1.020	0.563	0.992	0.558
*Ties to Exhibit II of URRT memorandum where tobacco is treated as calibration and not part of the Cost Share Factor							

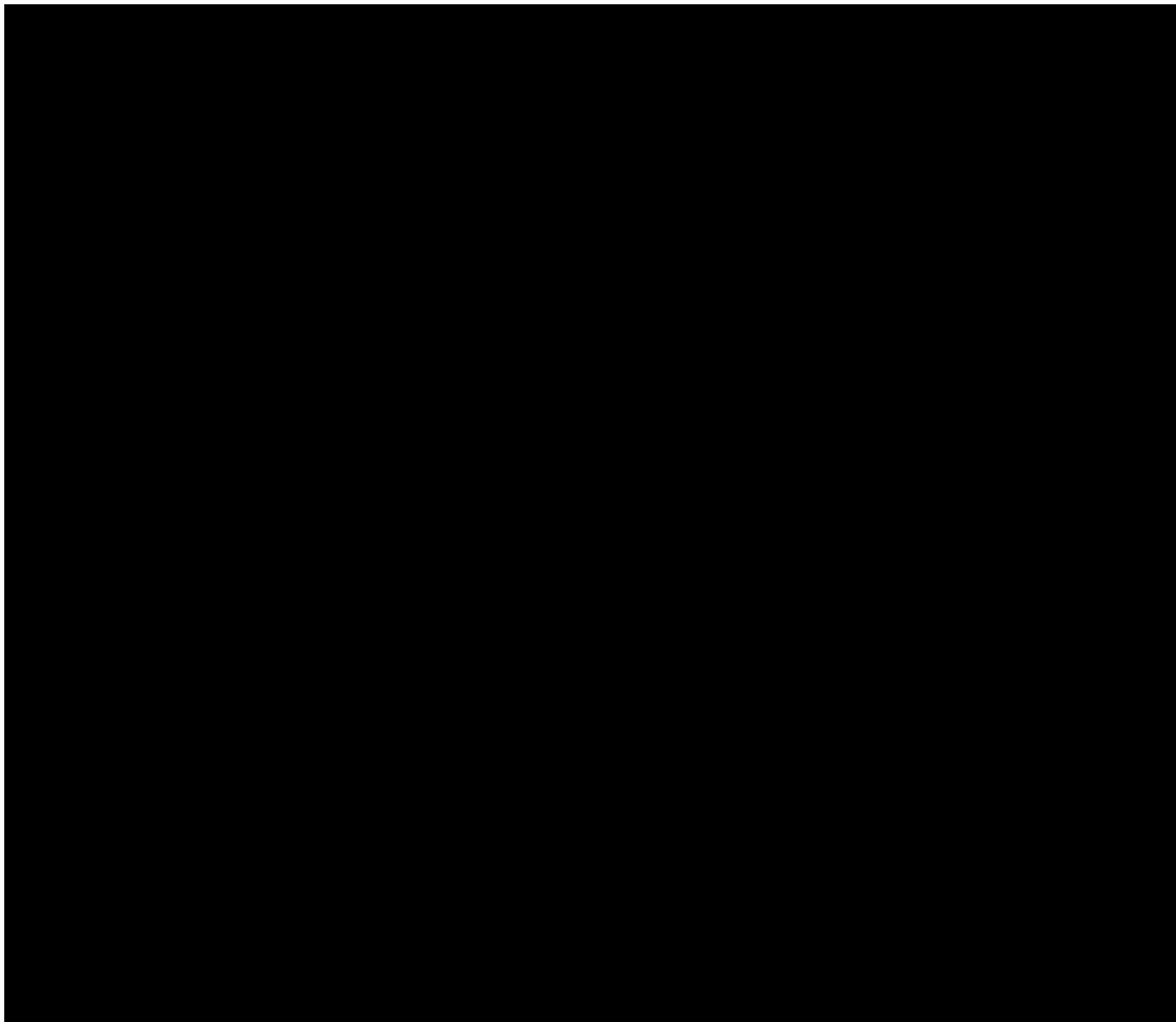
**Highmark, Inc.**  
**d/b/a Highmark Blue Cross Blue Shield**  
**Individual Market**

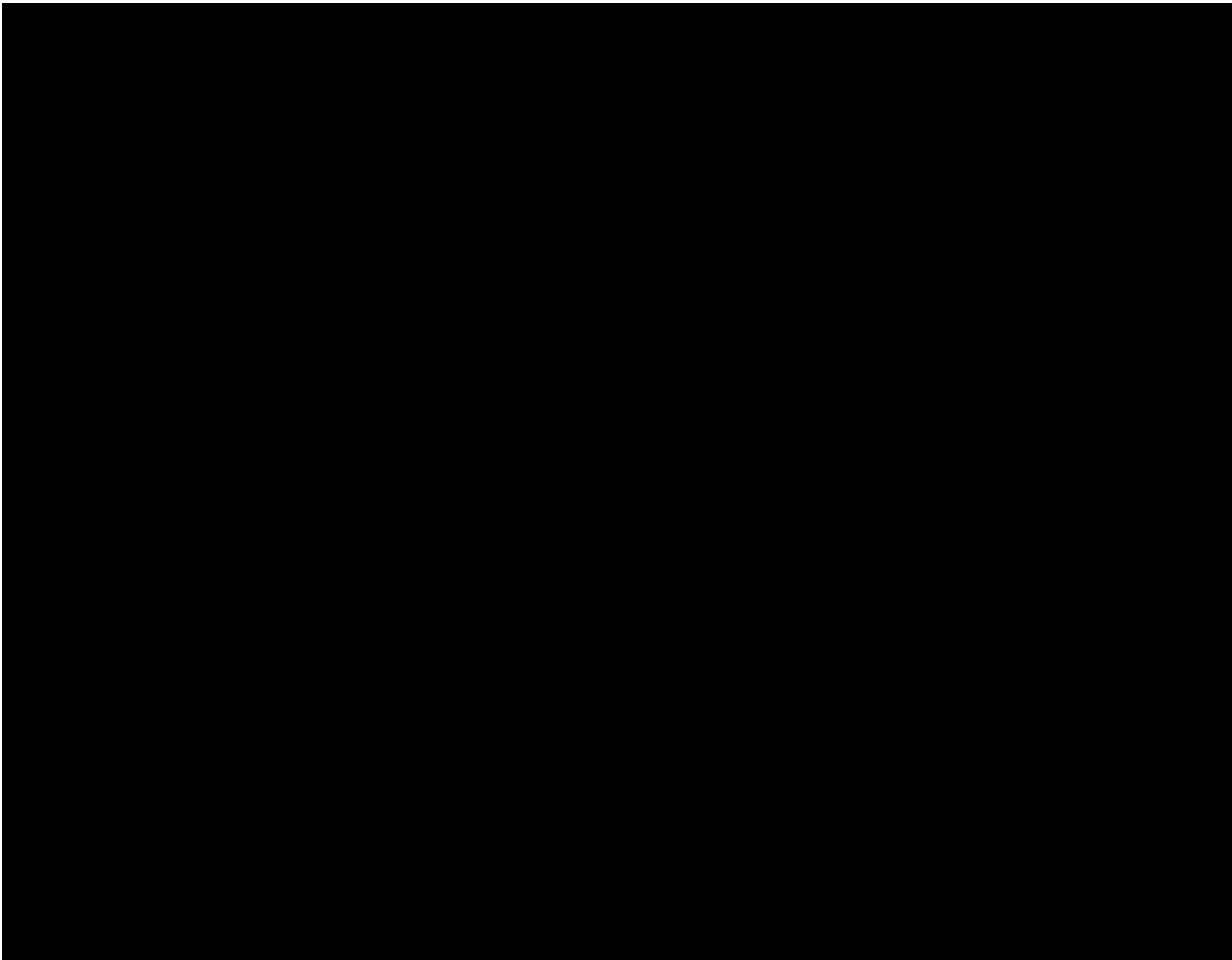
**Attachment D - Broker Commission Schedule**

Metal	Current Broker Commission Amount

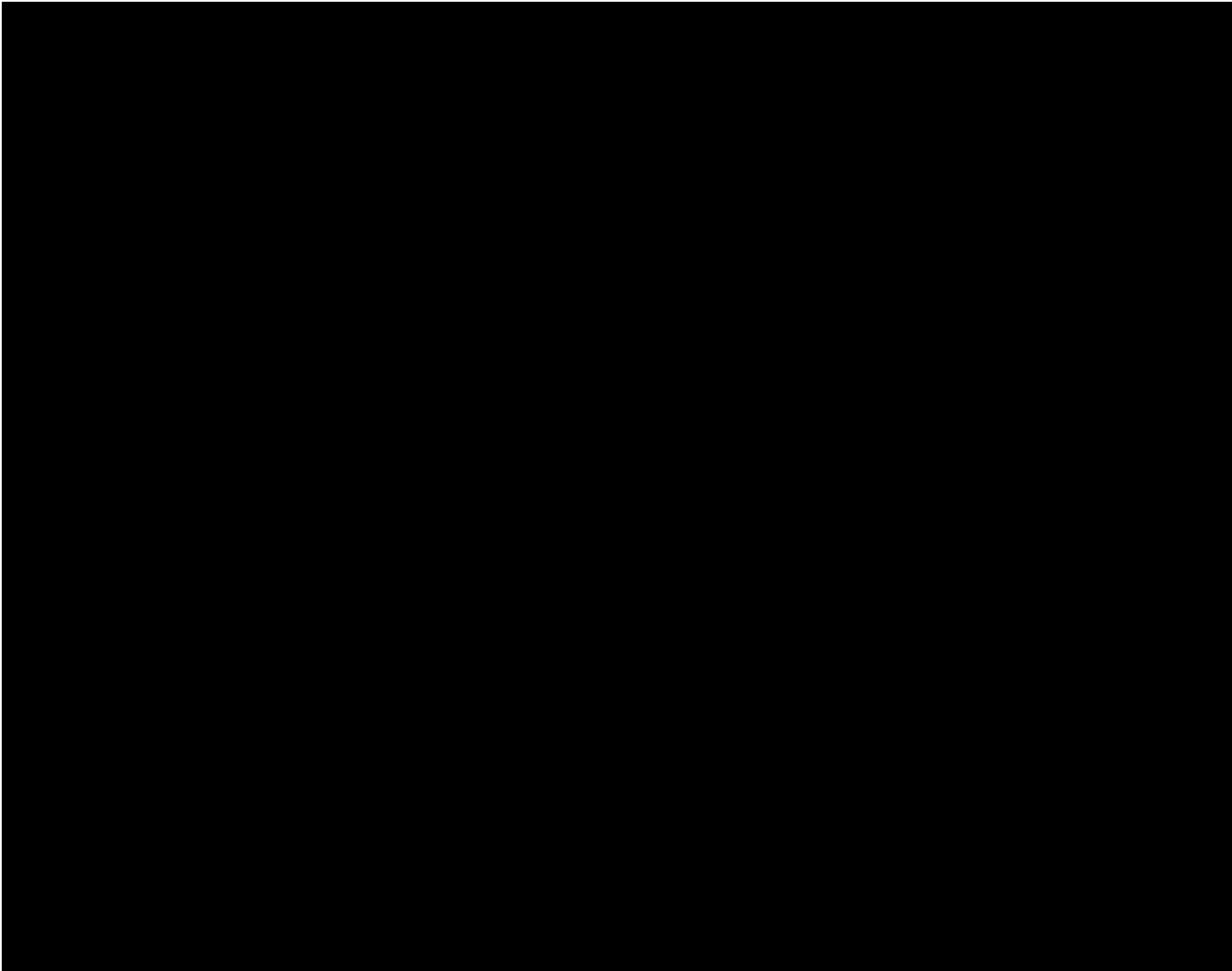
## **Attachment E - Highmark**

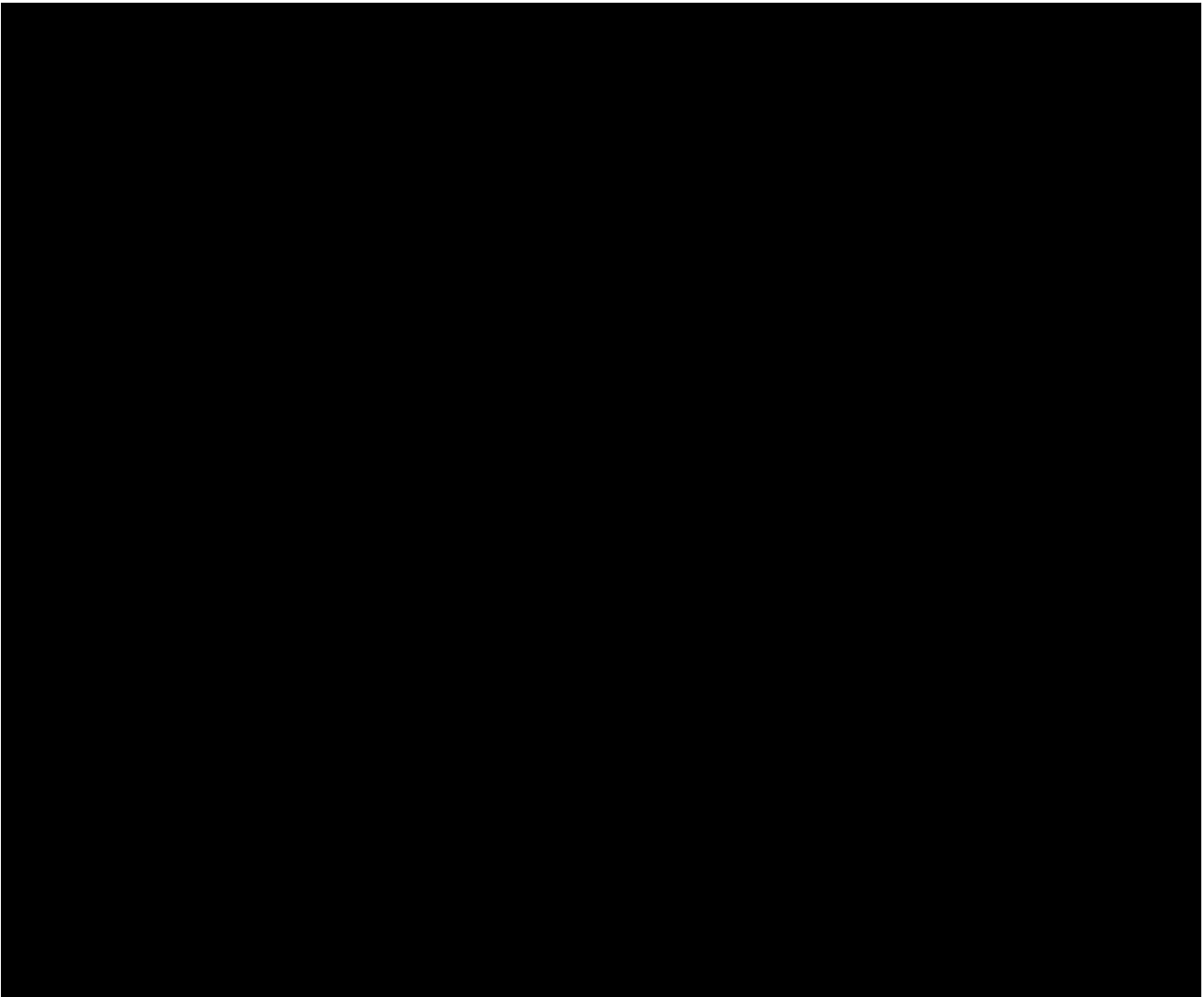
**Screenshots of HHS AV calculator and Actuarial Certification for Approach 1**

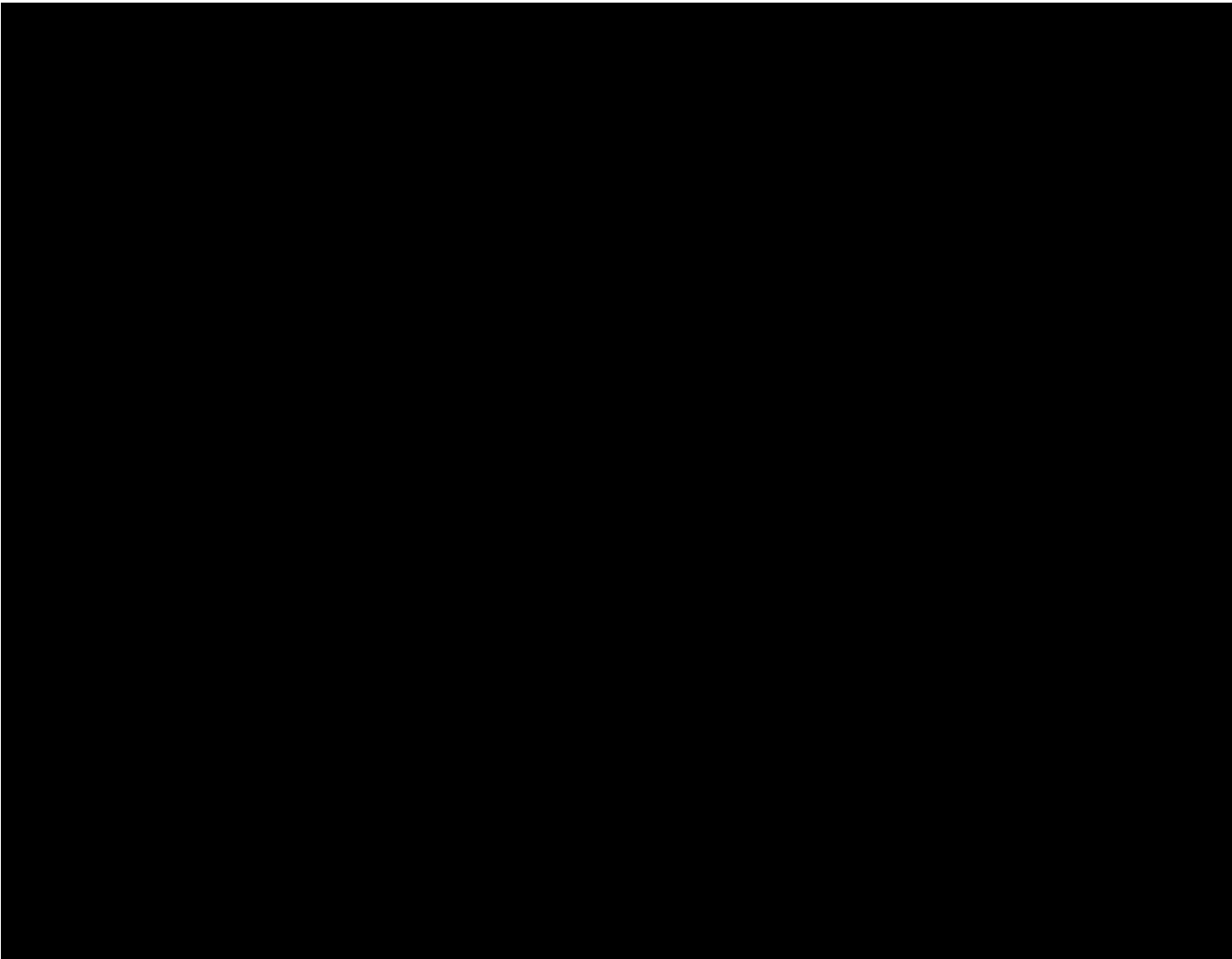


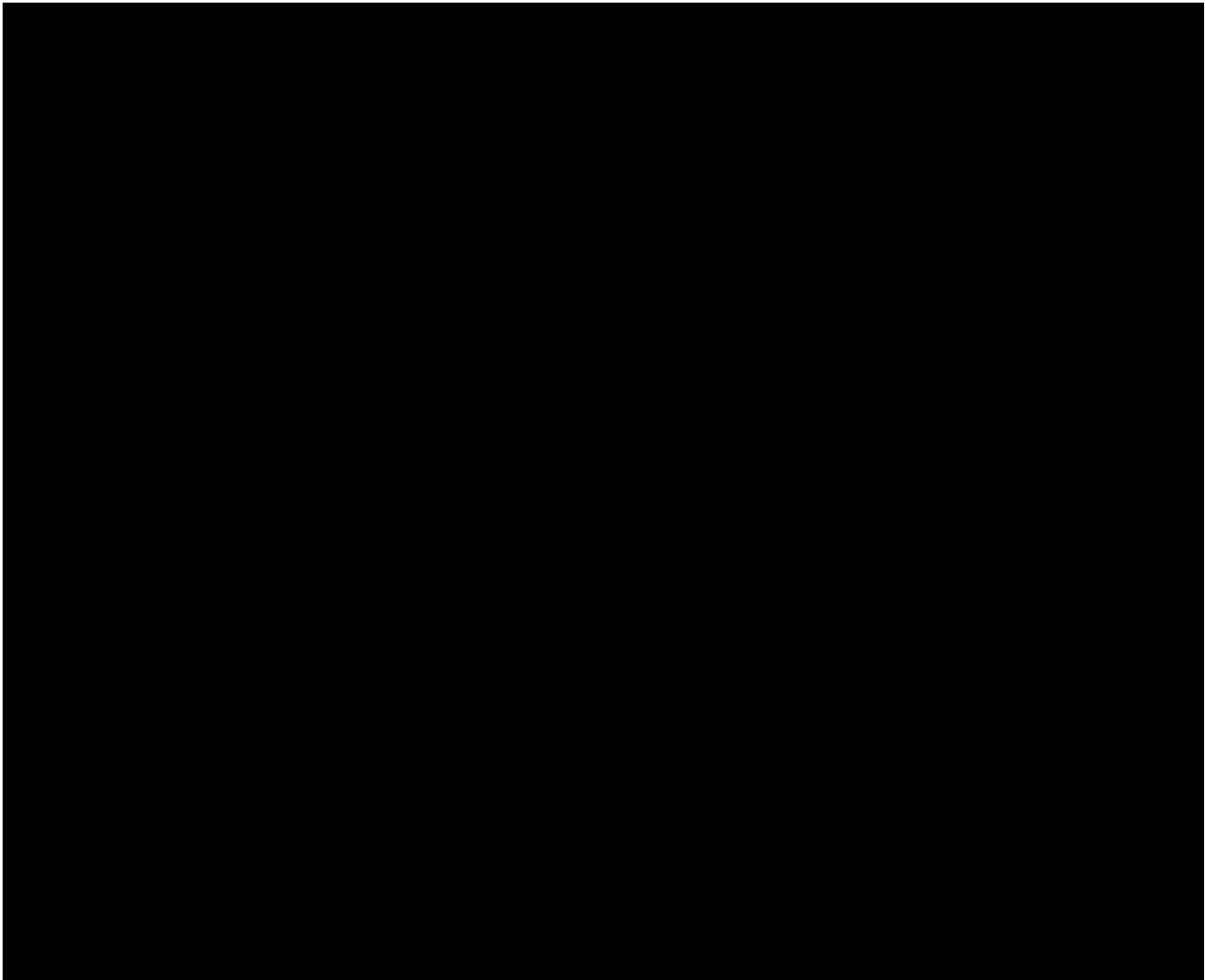


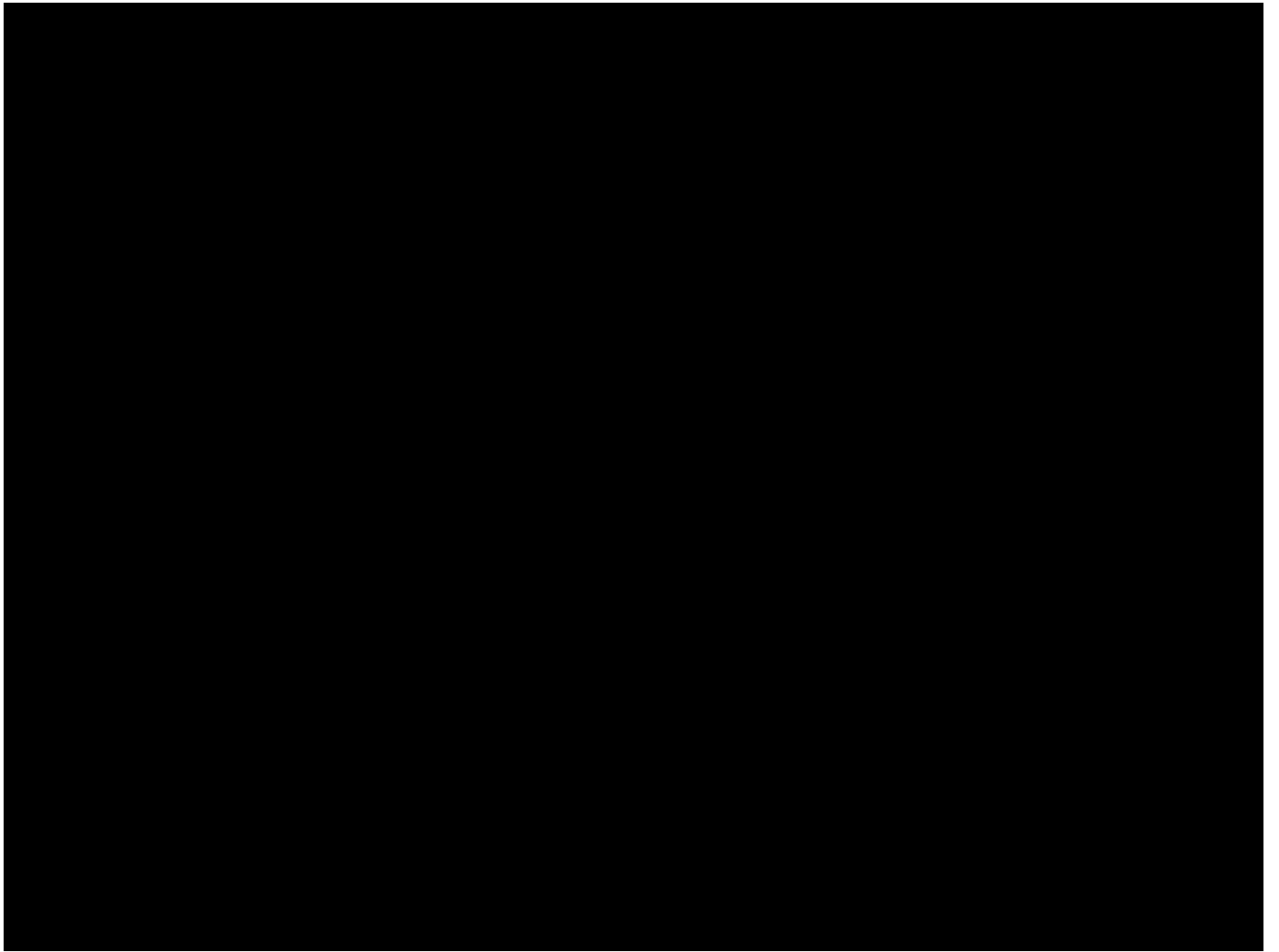


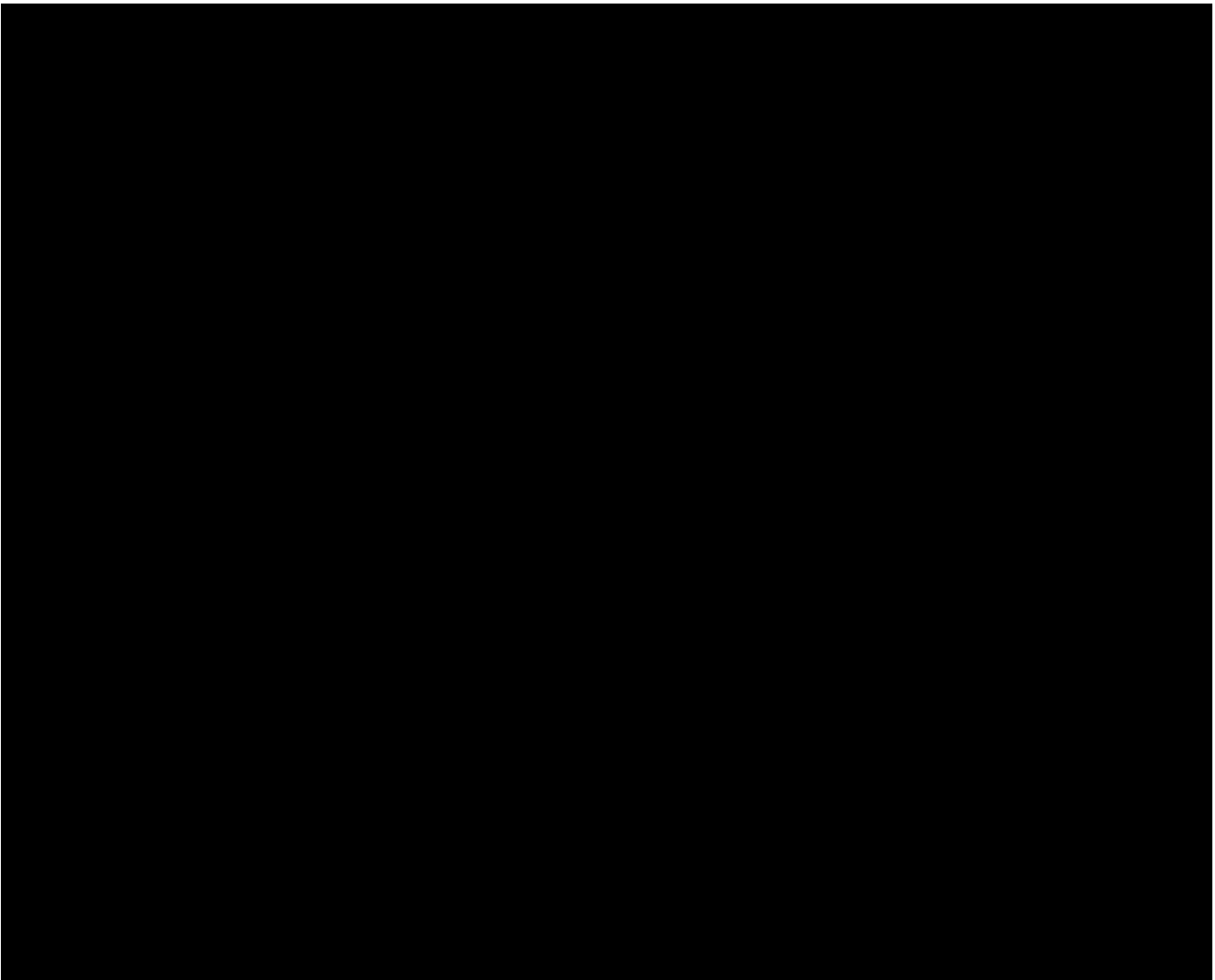


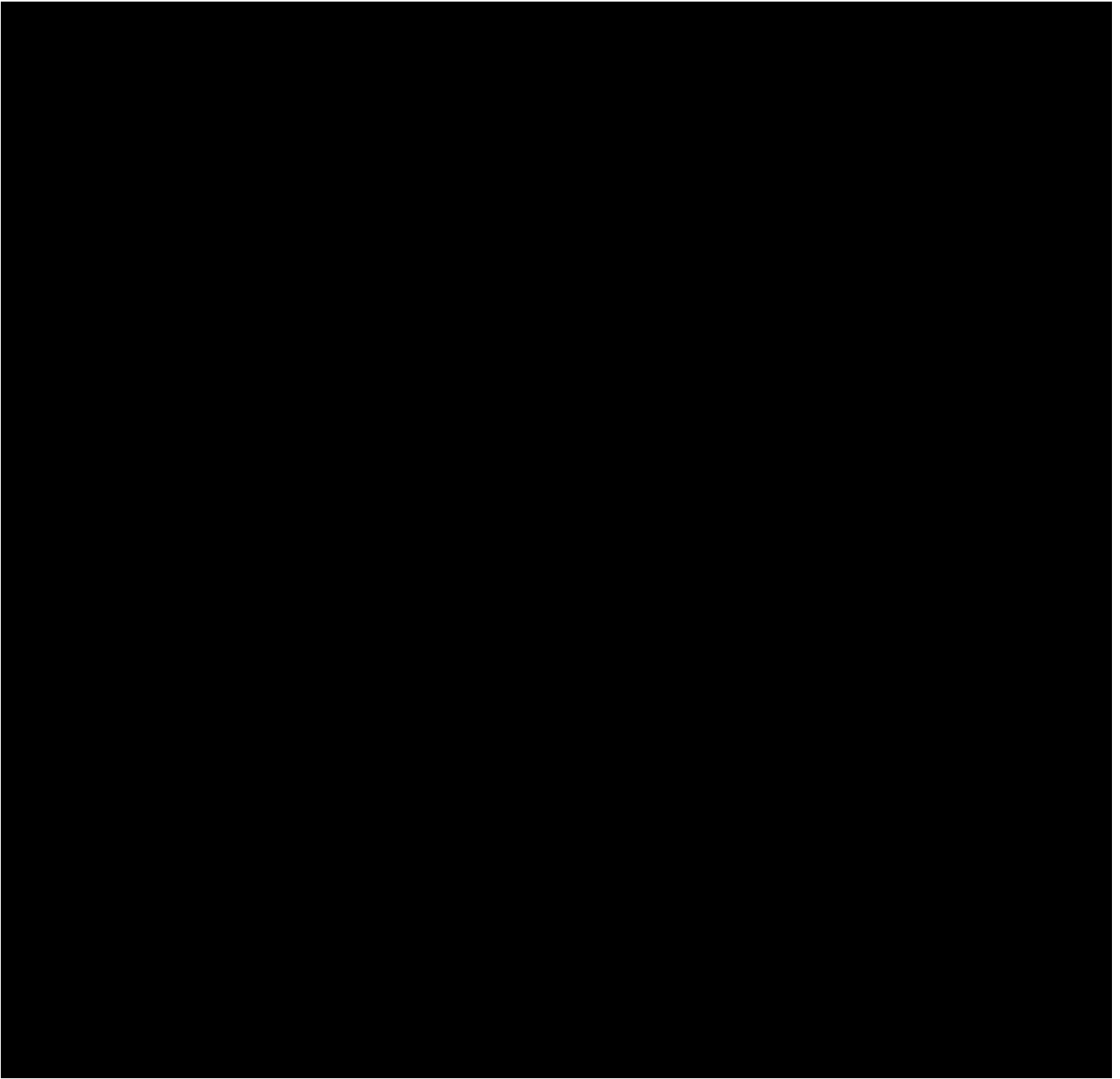


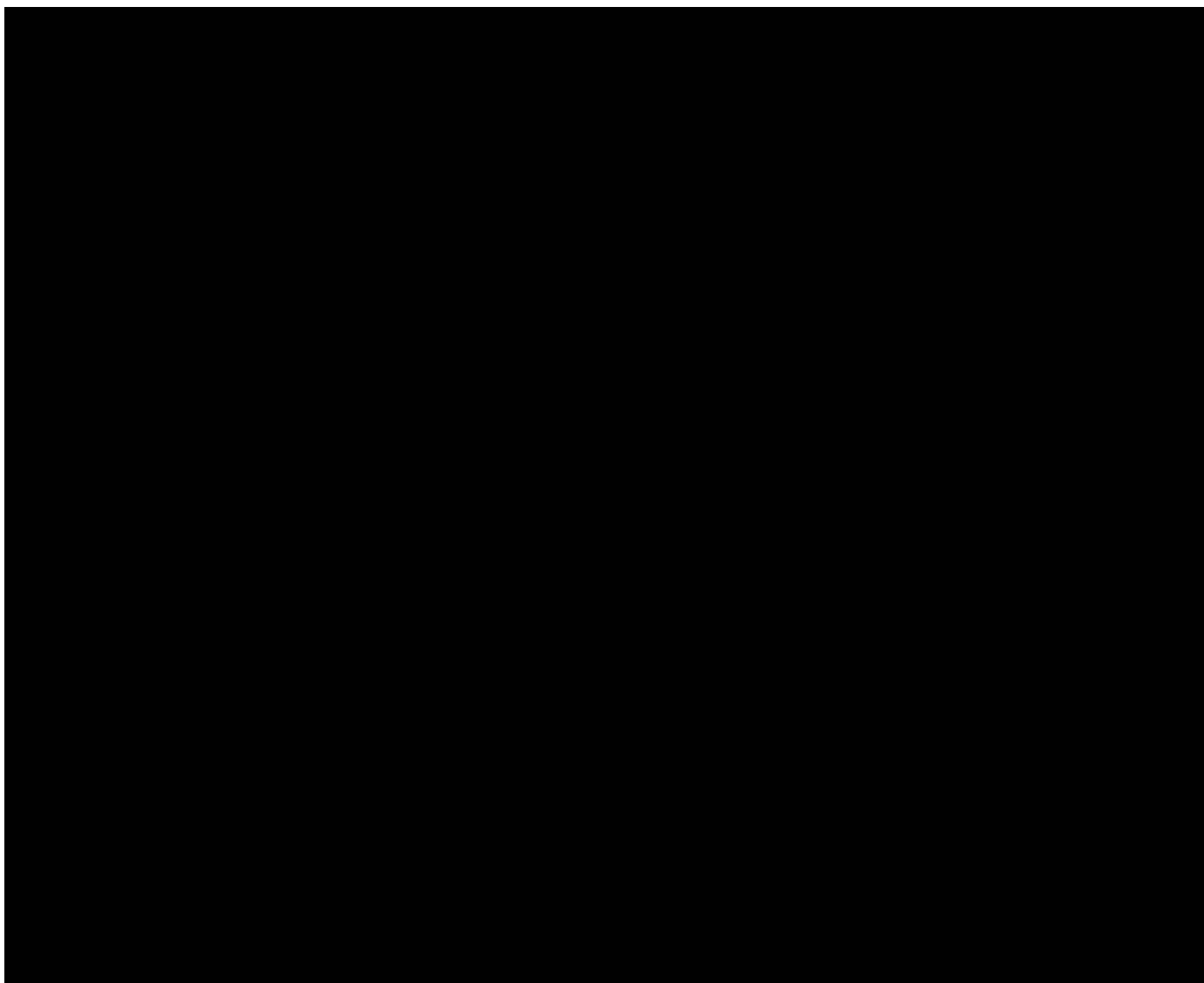


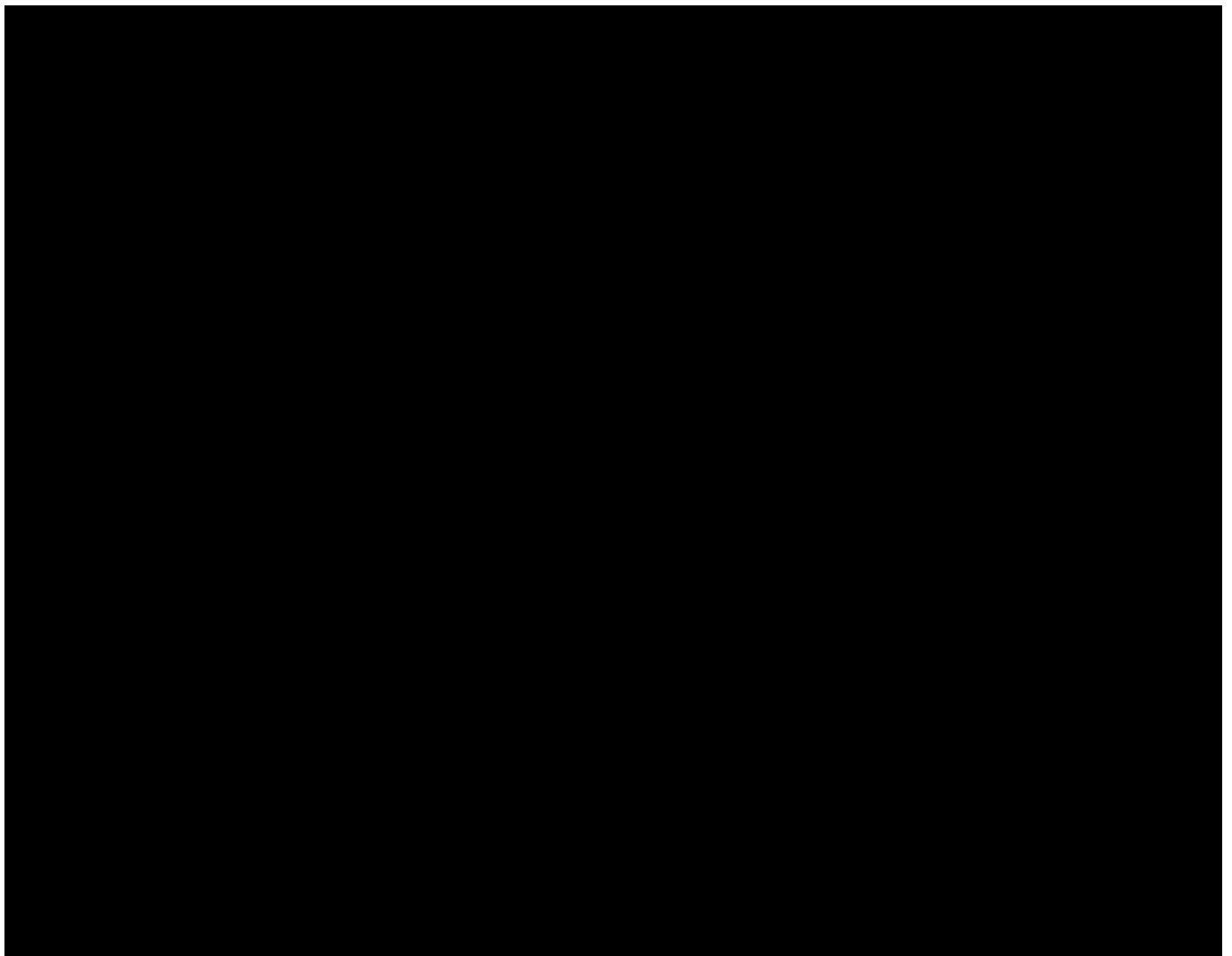




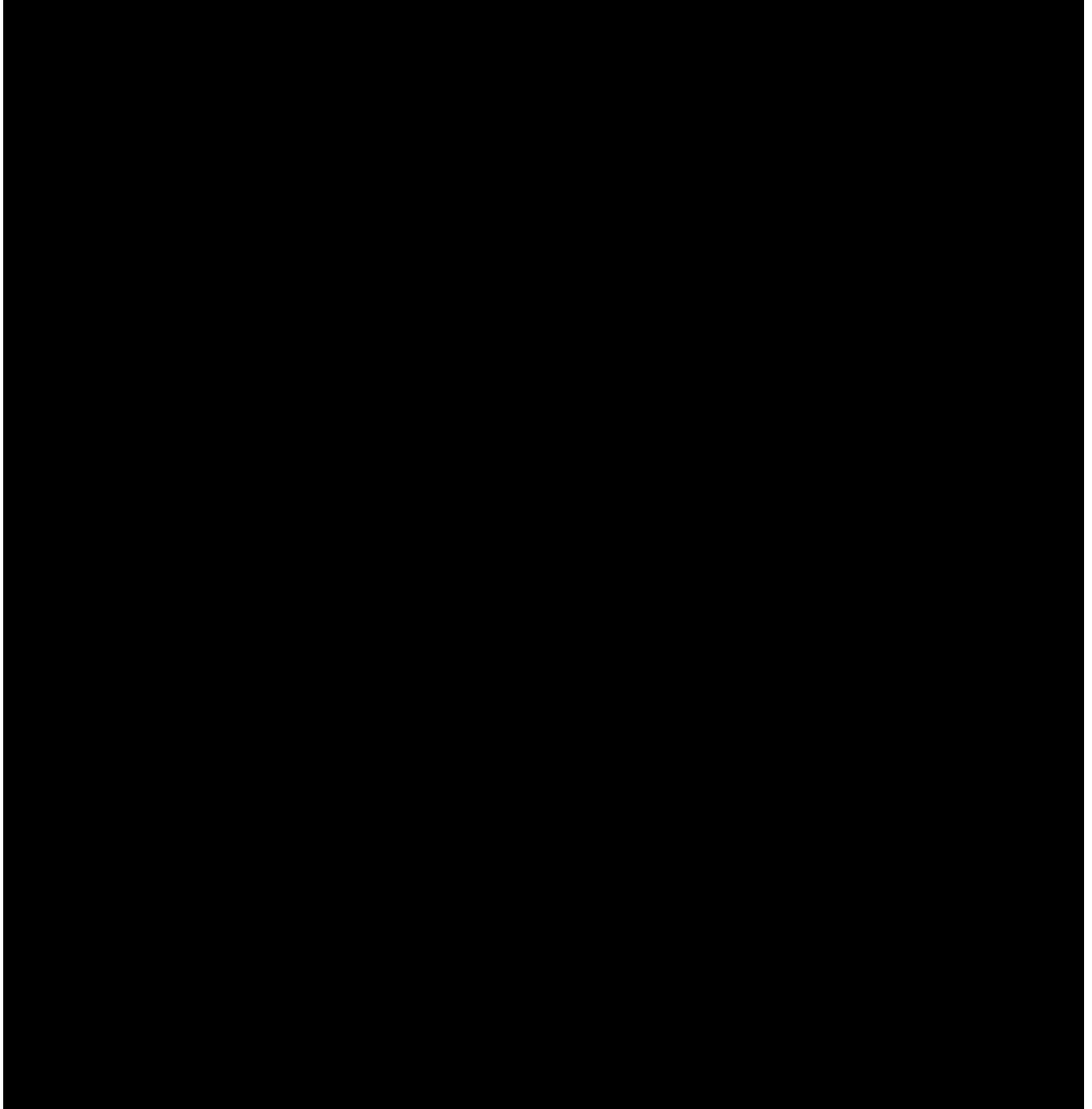








**Highmark, Inc.**  
**d/b/a Highmark Blue Cross Blue Shield**  
**Individual Market Product Portfolio**  
**Effective January 1, 2018**



Highmark Inc., d/b/a Highmark Blue Cross Blue Shield  
Form Numbers

<u>HIOS</u>	<u>Plan Name</u>	<u>Form Number</u>
33709PA0870001	my Direct Blue EPO 1000G	EPO/WDP
33709PA0890001	my Direct Blue EPO 2850SQE	EPO/HDHP/WDP
33709PA0870002	my Direct Blue EPO 3750S	EPO/WDP
33709PA0870004	my Direct Blue EPO 7150S	EPO/WDP
33709PA0870007	my Direct Blue EPO 6950B	EPO/WDP
33709PA0870006	my Direct Blue EPO 7000B	EPO/WDP
33709PA0860001	my Direct Blue Conemaugh EPO 1000G	EPO/WDP
33709PA0880001	my Direct Blue Conemaugh EPO 2850SQE	EPO/HDHP/WDP
33709PA0860002	my Direct Blue Conemaugh EPO 3750S	EPO/WDP
33709PA0860004	my Direct Blue Conemaugh EPO 7150S	EPO/WDP
33709PA0860007	my Direct Blue Conemaugh EPO 6950B	EPO/WDP
33709PA0860006	my Direct Blue Conemaugh EPO 7000B	EPO/WDP
33709PA0380004	Major Events Blue PPO 7350C	CAT/WDP-5
33709PA0380003	Major Events Blue PPO 7350C	CAT/WDP-5



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## ACTUARIAL MEMORANDUM

### Highmark Inc.

### Revised Individual Rate Filing - January 1, 2018

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

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

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

[REDACTED]

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

PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifive Information

Carrier Name:	Highmark, Inc.	EPO, PPO	
Product(s):		Individual	
Market Segment:			
Rate Effective Date:	01/01/2018	to	12/31/2018
Base Period Start Date	01/01/2016	to	12/31/2016
Date of Most Recent Membership	02/01/2017		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2017)	Projected Rating Period
Average Age	42	43	42
Total	490,907	20,404	20,100
<18	52,880	1,778	1,954
18-24	35,860	1,451	1,536
25-29	42,004	1,803	1,905
30-34	34,606	1,490	1,630
35-39	31,531	1,325	1,288
40-44	31,858	1,248	1,283
45-49	41,918	1,720	1,665
50-54	53,371	2,138	2,233
55-59	71,871	2,876	2,721
60-63	79,571	3,288	2,910
64+	15,437	1,287	1,177

\* 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
\$ 141,044,694.63	\$ 149,039,571.27	\$ 154,906,247.43	490,907	\$ 52,793,724.91	\$ 207,699,972.33	\$ 446,914.09	\$ (6,138,059.22)	\$ 166,908.38	\$ 235,635.36	\$ (14,408,210.61)	\$ 6,379,663.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 414.09
Loss Ratio											114.41%

\* Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite UBR Trend **	Weight*
Inpatient Hospital	5.00%	5.71%	-0.30%	10.67%	20.58%
Outpatient Hospital	5.00%	5.71%	-0.30%	10.67%	27.92%
Professional	5.00%	5.71%	-0.30%	10.67%	25.66%
Other Medical	5.00%	5.71%	-0.30%	10.67%	3.27%
Capitation				-12.64%	0.08%
Prescription Drugs	5.00%	5.71%	-0.30%	10.67%	22.07%
Total Annual Trend				10.65%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.224	

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

\*\* Should = UBR Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14		\$ 11,088,758.41	1.0000	\$ 11,089,089.03	39,320	\$ 282.02		\$ (173,681.82)	\$ 17,209,294.72	\$ 437.67
Feb-14		\$ 16,249,041.60	1.0000	\$ 16,249,519.28	51,982	\$ 312.60		\$ (236,729.53)	\$ 23,456,388.10	\$ 451.24
Mar-14		\$ 24,835,271.95	1.0000	\$ 24,835,989.18	68,774	\$ 361.12		\$ (345,042.76)	\$ 34,188,624.63	\$ 497.12
Apr-14		\$ 34,176,295.68	1.0000	\$ 34,177,283.14	95,024	\$ 359.67		\$ (467,966.80)	\$ 46,368,575.38	\$ 497.97
May-14		\$ 42,580,661.49	1.0000	\$ 42,581,910.15	133,642	\$ 318.63		\$ (591,466.18)	\$ 58,605,534.01	\$ 438.53
Jun-14		\$ 48,308,304.16	1.0000	\$ 48,309,702.64	136,562	\$ 353.76		\$ (643,539.75)	\$ 63,765,253.08	\$ 466.93
Jul-14		\$ 54,472,779.44	0.9998	\$ 54,481,578.34	142,316	\$ 382.82		\$ (713,283.58)	\$ 70,675,824.99	\$ 496.61
Aug-14		\$ 53,004,764.69	0.9998	\$ 53,013,690.17	144,824	\$ 365.80		\$ (694,536.04)	\$ 68,818,222.02	\$ 474.86
Sep-14		\$ 56,997,374.52	0.9998	\$ 57,010,065.15	148,635	\$ 383.56		\$ (751,841.13)	\$ 74,406,303.25	\$ 501.20
Oct-14		\$ 62,107,127.49	0.9998	\$ 62,120,389.73	149,564	\$ 415.34		\$ (793,472.21)	\$ 78,423,155.72	\$ 524.35
Nov-14		\$ 55,802,446.43	0.9998	\$ 55,813,957.47	150,741	\$ 370.26		\$ (714,957.78)	\$ 70,841,711.67	\$ 469.96
Dec-14	\$ 387,876,714.95	\$ 64,390,222.61	0.9998	\$ 64,402,188.13	153,987	\$ 418.23	\$ 170,218,318.60	\$ (812,610.67)	\$ 80,517,665.17	\$ 522.89
Jan-15		\$ 67,854,167.38	0.9998	\$ 67,863,958.35	206,469	\$ 328.69		\$ (1,309,940.70)	\$ 92,676,833.84	\$ 445.83
Feb-15		\$ 65,807,993.39	0.9999	\$ 65,817,402.81	210,332	\$ 312.92		\$ (1,245,542.49)	\$ 88,302,551.36	\$ 419.82
Mar-15		\$ 78,453,271.58	0.9999	\$ 78,464,187.87	222,196	\$ 353.13		\$ (1,473,137.26)	\$ 104,437,849.63	\$ 470.03
Apr-15		\$ 84,770,665.90	0.9999	\$ 84,783,178.42	220,010	\$ 385.36		\$ (1,520,419.33)	\$ 107,789,904.46	\$ 489.93
May-15		\$ 79,746,207.84	0.9998	\$ 79,780,711.73	218,580	\$ 365.00		\$ (1,437,978.05)	\$ 101,945,242.58	\$ 466.40
Jun-15		\$ 81,720,240.99	0.9998	\$ 81,735,921.27	216,370	\$ 377.76		\$ (1,458,884.51)	\$ 103,627,402.62	\$ 478.01
Jul-15		\$ 83,139,203.17	0.9998	\$ 83,155,837.12	214,271	\$ 388.09		\$ (1,463,475.78)	\$ 103,752,900.12	\$ 484.21
Aug-15		\$ 80,954,605.27	0.9998	\$ 80,973,347.34	211,819	\$ 382.28		\$ (1,426,305.08)	\$ 101,117,689.06	\$ 477.38
Sep-15		\$ 79,944,422.42	0.9997	\$ 79,964,930.33	209,381	\$ 381.91		\$ (1,401,329.43)	\$ 99,347,043.54	\$ 474.48
Oct-15		\$ 87,201,624.99	0.9995	\$ 87,244,601.27	206,475	\$ 422.54		\$ (1,499,093.61)	\$ 106,279,020.69	\$ 514.73
Nov-15		\$ 84,005,389.93	0.9992	\$ 84,076,944.13	201,906	\$ 416.42		\$ (1,437,693.10)	\$ 101,924,915.39	\$ 504.81
Dec-15	\$ 759,501,734.66	\$ 94,695,145.08	0.9990	\$ 94,792,322.52	191,989	\$ 493.74	\$ 272,851,143.07	\$ (1,594,416.44)	\$ 113,035,918.94	\$ 588.76
Jan-16		\$ 10,008,406.06	0.9951	\$ 10,057,932.84	43,552	\$ 230.94		\$ (338,089.45)	\$ 16,553,705.61	\$ 380.09
Feb-16		\$ 11,880,728.57	0.9945	\$ 11,946,006.69	43,066	\$ 277.39		\$ (357,421.16)	\$ 17,500,234.39	\$ 406.36
Mar-16		\$ 13,247,429.07	0.9940	\$ 13,327,083.44	43,105	\$ 309.18		\$ (385,008.63)	\$ 18,850,386.11	\$ 437.33
Apr-16		\$ 12,716,602.88	0.9913	\$ 12,827,998.03	42,596	\$ 301.15		\$ (359,851.01)	\$ 17,619,205.99	\$ 413.64
May-16		\$ 12,077,919.11	0.9923	\$ 12,171,961.31	41,836	\$ 290.94		\$ (341,522.91)	\$ 16,721,816.02	\$ 399.70
Jun-16		\$ 13,315,319.43	0.9898	\$ 13,452,156.13	41,328	\$ 325.50		\$ (362,102.03)	\$ 17,729,421.68	\$ 428.99
Jul-16		\$ 12,433,090.88	0.9898	\$ 12,599,975.11	40,845	\$ 308.56		\$ (333,511.95)	\$ 16,329,579.61	\$ 399.89
Aug-16		\$ 13,741,003.51	0.9838	\$ 13,884,848.51	40,432	\$ 345.89		\$ (365,594.30)	\$ 17,896,004.88	\$ 423.62
Sep-16		\$ 12,922,014.99	0.9717	\$ 13,298,885.06	39,813	\$ 334.03		\$ (338,962.79)	\$ 16,596,466.25	\$ 416.86
Oct-16		\$ 12,669,562.40	0.9542	\$ 13,277,910.39	39,164	\$ 339.03		\$ (329,760.71)	\$ 16,145,909.58	\$ 412.26
Nov-16		\$ 11,379,073.48	0.8962	\$ 12,696,574.00	38,460	\$ 330.12		\$ (300,985.48)	\$ 14,737,002.49	\$ 383.18
Dec-16	\$ 141,044,694.63	\$ 12,648,416.87	0.8286	\$ 15,264,915.91	36,722	\$ 415.69	\$ 52,793,724.91	\$ (325,338.79)	\$ 15,929,401.22	\$ 433.78

\* Express Completion Factor as a percentage

Carrier Name:

Highmark, Inc.

Product(s):

EPO, PPO

Market Segment:

Individual

Rate Effective Date:

01/01/2018

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
											\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ -
Loss Ratio											0.00%

\*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

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

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

\*\* Should = URRT Trend

Table 4b. Historical Manual Experience

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

\* Express Completion Factor as a percentage

PA Rate Template Part II  
Rate Development and Change

Carrier Name:	Highmark, Inc.
Product(s):	EPO, PPO
Market Segment:	Individual
Rate Effective Date:	01/01/2018

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

Development of the Projected Index Rate		Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM		\$ 414.09	\$ -	<- Actual Experience PMPM should be consistent with the
Two year trend projection Factor		1.224	1.000	
Unadjusted Projected Allowed EHB Claims PMPM		\$ 506.97	\$ -	
<u>Single Risk Pool Adjustment Factors</u>				
Change in Morbidity		1.300		<- See URRT Instructions
Change in Other		1.085	0.000	
Change in Demographics		1.019		<- See URRT Instructions
Change in Network		1.070		<- See URRT Instructions
Change in Benefits		1.000		<- See URRT Instructions
Change in Other		0.995		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM		\$ 715.19	\$ -	
Credibility Factors		100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM			\$ 715.19	<- Projected Index Rate
<u>Development of the Market-Adjusted Index Rate and Total Allowed Claims</u>				
Adjusted Projected Allowed EHB Claims PMPM		\$ 715.19		<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]		\$ -		<- Index Rate for Projection Period on URRT - Small Group
Projected Paid to Allowed Ratio		0.675		<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM		\$ 482.48		
Market-wide Adjustments				
Projected Risk Adjustment PMPM		\$ 35.93		
Projected Paid Exchange User Fees PMPM		\$ 10.09		
Market-Adjusted Projected Paid EHB Claims PMPM		\$ 456.65		
Market-Adjusted Projected Allowed EHB Claims PMPM		\$ 676.89		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM		\$ 1.35		
Market-Adjusted Projected Paid Total Claims PMPM		\$ 457.56		
Market-Adjusted Projected Allowed Total Claims PMPM		\$ 678.24		

Table 6. Retention

<u>Retention Items - Express in percentages</u>	
Administrative Expenses	9.24%
General and Claims	8.72%
Agent/Broker Fees and Commissions	0.00%
Quality Improvement Initiatives	0.52%
Taxes and Fees	3.44%
<b>PCDN Fees (Enter \$ amount here: \$0.21 )</b>	0.04%
Pa Premium Tax (if applicable)	0.00%
Federal Income Tax	0.00%
Health Insurance Providers Fee	3.40%
Profit/Contingency (after tax)	0.00%
Total Retention	12.68%
Projected Required Revenue PMPM	\$ 524.02

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

Table 8. Components of Rate Change

Rate Components	2017	2018	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	243.8450791	305.459702	\$61.61	25.3%
B. Base period allowed claims before normalization	\$ 477.52	\$ 414.09	-\$63.43	-26%
C. Normalization factor component of change	\$ (153.05)	-\$158.7206466	-\$5.67	-\$0.02
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 324.47	\$ 255.37	\$ (69.09)	-28%
D2. URRT Trend	\$ 78.35	\$ 57.28	\$ (21.07)	-9%
D3. URRT Morbidity	\$ (24.46)	\$ 93.92	\$ 118.39	49%
D4. URRT Other	\$ (45.68)	\$ 34.49	\$ 80.16	33%
D5. Normalized URRT RA/Ri on an allowed basis	\$ 31.01225874	-\$32.84165875	\$ (63.85)	-26%
D6. Normalized Exchange User Fee on an allowed basis	\$ 5.72	\$ 9.22	\$ 3.50	1%
D7. Subtotal - Sum(D1-D6)	\$ 369.41	\$ 417.44	\$ 48.03	20%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (50.09)	-\$31.92909045	\$ 18.16	7%
E2. Pricing AV	\$ (103.51)	\$ (125.27)	\$ (21.76)	-9%
E3. Benefit Richness	\$ 4.97	\$ 6.00	\$ 1.02	0%
E4. Catastrophic Eligibility	\$ (0.64)	\$ (0.77)	\$ (0.13)	0%
E5. Subtotal - Sum(E1-E4)	\$ (149.27)	\$ (151.97)	\$ (2.70)	-1%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 23.15	\$ 28.24	\$ 5.09	2%
F2. Taxes and Fees	\$ 0.12	\$ 10.51	\$ 10.39	4%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0%
F4. Subtotal - Sum(F1-F3)	\$ 23.27	\$ 38.74	\$ 15.47	6%
G. Change in Miscellaneous Items		\$ -	\$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 243.41	\$ 304.21	\$ 60.80	25%

For informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 414.09	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 141,044,694.63	
Blended Loss Ratio	114.41%	

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

Effective Date	01/01/2018	04/01/2018	07/01/2018	10/01/2018	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 715.19	\$ 715.19	\$ 715.19	\$ 715.19	\$ 715.19
Months of Trend	-	3	6	9	
Annual Trend	10.65%	10.65%	10.65%	10.65%	
Single Risk Pool Projected Allowed Claims	\$ 715.19	\$ 733.51	\$ 752.30	\$ 771.57	\$ -
Quarterly Trend Factor	100.0%	102.6%	105.2%	107.9%	0.0%
2018 Trend Factors by Quarter	RDIV/01	RDIV/01	RDIV/01	RDIV/01	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2017	2018
Average Age Factor	1.736	1.760
Average Geographic Factor	0.970	0.970
Average Tobacco Factor	1.010	1.008
Average Benefit Richness (induced demand)	1.025	1.020
Average Network Factor	0.845	0.924
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 543.66	\$ 678.24
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 369.41	\$ 418.27

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

	2017	2018	
Paid-to-Allowed	0.682	0.675	
URRT Trend (Total Applied Trend Factor)	1.241	1.224	<- URRT W1, S2
URRT Morbidity	0.919	1.300	<- URRT W1, S2
URRT "Other"	0.879	1.085	<- URRT W1, S2
Risk Adjustment	\$ 31.13	\$ (35.93)	<- URRT W1, S3
Exchange User Fee	\$ 5.74	\$ 10.09	<- URRT W1, S3
Capitation	\$ -	\$ -	<- URRT W1, S2
Network	0.854	0.924	
Pricing AV	0.676	0.675	
Benefit Richness	1.023	1.023	
Catastrophic Eligibility	0.997	0.997	
Administrative Expenses	9.49%	9.24%	
Taxes and Fees	0.05%	3.44%	
Profit and/or Contingency	0.00%	0.00%	

## Table 10. Plan Rates

Highmark, Inc.	
EPO, PPO	
Individual	
	01/01/2018
	01/01/2016
	02/01/2017
\$	676.89

Calibration	
Age Calibration Factor	1.761
Geographic Calibration Factor	0.971
Aggregate Calibration Factor	1.707

Total Covered Lives @ 02-01-2017	20,404
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Date of Most Recent Membership Market Adjusted Index Rate		02/01/2017 676.89		45 CFR Part 156.8 (d) (2) Allowable Factors																		
	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 Actual/ Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company- determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Tobacco Surcharge Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	
Plan Number																						
Totals																						
								0.673				0.675	1.003	1.002	1.000	0.997	0.992	\$	455.33	9.2%	3.4%	0.0%
Plan 1	33709PA0870001	EPO		my Direct Blue EPO 1000G	N	33709PA0870001	Gold	0.7865	Approach (1)	On/Off		0.816	1.059	1.002	0.993	1.000	0.992		\$577.14	9.2%	3.4%	0.0%
Plan 2	33709PA0890001	EPO		my Direct Blue EPO 2850SGE	N	33709PA0890001	Silver	0.6817	Standard AV	On/Off		0.717	1.010	1.002	0.993	1.000	0.992		\$483.80	9.2%	3.4%	0.0%
Plan 3	33709PA0870002	EPO		my Direct Blue EPO 3750S	N	33709PA0870002	Silver	0.705	Approach (1)	On/Off		0.724	1.010	1.002	0.993	1.000	0.992		\$488.64	9.2%	3.4%	0.0%
Plan 4	33709PA0870004	EPO		my Direct Blue EPO 7155S	N	33709PA0870004	Silver	0.6621	Approach (1)	On/Off		0.650	1.010	1.002	0.993	1.343	0.992		\$588.61	9.2%	3.4%	0.0%
Plan 5	33709PA0870007	EPO		my Direct Blue EPO 6950B	N	33709PA0870007	Bronze	0.6144	Approach (1)	On/Off		0.590	0.980	1.002	0.993	1.000	0.992		\$386.27	9.2%	3.4%	0.0%
Plan 6	33709PA0870006	EPO		my Direct Blue EPO 7000B	N	33709PA0870006	Bronze	0.649	Approach (1)	On/Off		0.644	0.980	1.002	0.993	1.000	0.992		\$421.85	9.2%	3.4%	0.0%
Plan 7	33709PA0860001	EPO		my Direct Blue Conemaugh EPO 1000G	N	33709PA0860001	Gold	0.7865	Approach (1)	On/Off		0.816	1.059	1.002	1.010	1.000	0.992		\$587.26	9.2%	3.4%	0.0%
Plan 8	33709PA0880001	EPO		my Direct Blue Conemaugh EPO 2850SGE	N	33709PA0880001	Silver	0.6817	Standard AV	On/Off		0.717	1.010	1.002	1.010	1.000	0.992		\$492.28	9.2%	3.4%	0.0%
Plan 9	33709PA0860002	EPO		my Direct Blue Conemaugh EPO 3750S	N	33709PA0860002	Silver	0.705	Approach (1)	On/Off		0.724	1.010	1.002	1.010	1.000	0.992		\$497.20	9.2%	3.4%	0.0%
Plan 10	33709PA0860004	EPO		my Direct Blue Conemaugh EPO 7155S	N	33709PA0860004	Silver	0.6621	Approach (1)	On/Off		0.650	1.010	1.002	1.010	1.343	0.992		\$598.93	9.2%	3.4%	0.0%
Plan 11	33709PA0860007	EPO		my Direct Blue Conemaugh EPO 6950B	N	33709PA0860007	Bronze	0.6144	Approach (1)	On/Off		0.590	0.980	1.002	1.010	1.000	0.992		\$393.05	9.2%	3.4%	0.0%
Plan 12	33709PA0860006	EPO		my Direct Blue Conemaugh EPO 7000B	N	33709PA0860006	Bronze	0.649	Approach (1)	On/Off		0.644	0.980	1.002	1.010	1.000	0.992		\$429.25	9.2%	3.4%	0.0%
Plan 13	33709PA0380004	PPD		Major Events Blue PPO 7350C (Actual Renewing Members)	M	33709PA0380004	Catastrophic	0.574	Standard AV	On/Off		0.574	0.980	1.002	1.068	0.920	0.992		\$371.88	9.2%	3.4%	0.0%
Plan 14	33709PA0380004	PPD		Major Events Blue PPO 7350C (Mapped to Other Cat)	DM	33709PA0380003	Catastrophic	0.574	Standard AV	Off		0.574	0.980	1.002	1.068	0.920	0.992		\$371.88	9.2%	3.4%	0.0%
Plan 15	33709PA0380004	PPD		Major Events Blue PPO 7350C (Discontinued)	DNM														\$0.00			
Plan 16	33709PA0380003	PPD		Major Events Blue PPO 7350C	M	33709PA0380003	Catastrophic	0.574	Standard AV	Off		0.574	0.980	1.002	1.068	0.920	0.992		\$371.88	9.2%	3.4%	0.0%
Plan 17	33709PA0690003	EPO		my Connect Blue EPO 1000G	DM	33709PA0870001	Gold	0.7865	Approach (1)	On/Off		0.816	1.059	1.002	0.993	1.000	0.992		\$577.14	9.2%	3.4%	0.0%
Plan 18	33709PA0690003	EPO		my Connect Blue EPO 250G	DNM														\$0.00			
Plan 19	33709PA0690005	EPO		my Connect Blue EPO 2500S	DM	33709PA0870001	Gold	0.7865	Approach (1)	On/Off		0.816	1.059	1.002	0.993	1.000	0.992		\$577.14	9.2%	3.4%	0.0%
Plan 20	33709PA0690005	EPO		my Connect Blue EPO 1000G	DNM														\$0.00			
Plan 21	33709PA0690001	EPO		my Connect Blue EPO 1750S	DM	33709PA0870002	Silver	0.705	Approach (1)	On/Off		0.724	1.010	1.002	0.993	1.000	0.992		\$488.64	9.2%	3.4%	0.0%
Plan 22	33709PA0690001	EPO		my Connect Blue EPO 1750S	DNM														\$0.00			
Plan 23	33709PA0690002	EPO		my Connect Blue EPO 2500S	DM	33709PA0870002	Silver	0.705	Approach (1)	On/Off		0.724	1.010	1.002	0.993	1.000	0.992		\$488.64	9.2%	3.4%	0.0%
Plan 24	33709PA0690002	EPO		my Connect Blue EPO 2500S	DNM														\$0.00			
Plan 25	33709PA0690004	EPO		my Connect Blue EPO 6500B	DM	33709PA0870007	Bronze	0.6144	Approach (1)	On/Off		0.590	0.980	1.002	0.993	1.000	0.992		\$386.27	9.2%	3.4%	0.0%
Plan 26	33709PA0690004	EPO		my Connect Blue EPO 6500B	DNM														\$0.00			
Plan 27	33709PA0700005	PPD		my Community Blue Flex PPO 1700GG	DM	33709PA0860001	Gold	0.7865	Approach (1)	On/Off		0.816	1.059	1.002	1.010	1.000	0.992		\$587.26	9.2%	3.4%	0.0%
Plan 28	33709PA0700005	PPD		my Community Blue Flex PPO 1700GG	DNM														\$0.00			
Plan 29	33709PA0700006	PPD		my Community Blue Flex PPO 2805SGE	N	33709PA0880001	Silver	0.6817	Standard AV	On/Off		0.717	1.010	1.002	1.010	1.000	0.992		\$492.28	9.2%	3.4%	0.0%
Plan 30	33709PA0700006	PPD		my Community Blue Flex PPO 2805SGE	DNM														\$0.00			
Plan 31	33709PA0700007	PPD		my Community Blue Flex PPO 2100S	DM	33709PA0860002	Silver	0.705	Approach (1)	On/Off		0.724	1.010	1.002	1.010	1.000	0.992		\$497.20	9.2%	3.4%	0.0%
Plan 32	33709PA0700007	PPD		my Community Blue Flex PPO 2100S	DNM														\$0.00			
Plan 33	33709PA0700008	PPD		my Community Blue Flex PPO 6800B	N	33709PA0860007	Bronze	0.6144	Approach (1)	On/Off		0.590	0.980	1.002	1.010	1.000	0.992		\$393.05	9.2%	3.4%	0.0%
Plan 34	33709PA0700008	PPD		my Community Blue Flex PPO 6800B	DNM														\$0.00			

[illegible]

2017 Calibrated Plan Adjusted Index Rate PMPM	2018 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months
\$ 243.85	\$ 305.46	25.27%
\$ -	\$ 387.18	0.0%
\$ -	\$ 324.56	0.0%
\$ -	\$ 327.80	0.0%
\$ -	\$ 394.87	0.0%
\$ -	\$ 259.13	0.0%
\$ -	\$ 283.00	0.0%
\$ -	\$ 393.97	0.0%
\$ -	\$ 330.25	0.0%
\$ -	\$ 333.55	0.0%
\$ -	\$ 401.79	0.0%
\$ -	\$ 263.68	0.0%
\$ -	\$ 287.96	0.0%
\$ 205.56	\$ 249.48	21.4%
\$ 205.56	\$ 249.48	21.4%
\$ 205.56	\$ -	-100.0%
\$ 205.56	\$ 249.48	21.4%
\$ 309.56	\$ 387.18	25.1%
\$ 309.56	\$ -	-100.0%
\$ 302.13	\$ 387.18	28.1%
\$ 302.13	\$ -	-100.0%
\$ 252.69	\$ 327.80	29.7%
\$ 252.69	\$ -	-100.0%
\$ 255.65	\$ 327.80	28.2%
\$ 255.65	\$ -	-100.0%
\$ 204.34	\$ 259.13	26.8%
\$ 204.34	\$ -	-100.0%
\$ 344.35	\$ 393.97	14.4%
\$ 344.35	\$ -	-100.0%
\$ 286.79	\$ 330.25	15.2%
\$ 286.79	\$ -	-100.0%
\$ 278.01	\$ 333.55	20.0%
\$ 278.01	\$ -	-100.0%
\$ 220.85	\$ 263.68	19.4%
\$ 220.85	\$ -	-100.0%



## PA Rate Template Part IV A - Individual

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

Carrier Name: Highmark, Inc.  
 Product(s): EPO, PPO  
 Market Segment: Individual  
 Rate Effective Date: 01/01/2018

Plan Number	HIOS Plan ID (Standard Component)	1/1/17 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2018	1/1/18 Plan HIOS PLAN ID (If 1/1/17 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off
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### Totals

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

Plan 1	33709PA0870001	my Direct Blue EPO 1000	N	33709PA0870001	Gold	On/Off
Plan 2	33709PA0890001	my Direct Blue EPO 2850	N	33709PA0890001	Silver	On/Off
Plan 3	33709PA0870002	my Direct Blue EPO 3750	N	33709PA0870002	Silver	On/Off
Plan 4	33709PA0870004	my Direct Blue EPO 7150	N	33709PA0870004	Silver	On/Off
Plan 5	33709PA0870007	my Direct Blue EPO 6950	N	33709PA0870007	Bronze	On/Off
Plan 6	33709PA0870006	my Direct Blue EPO 7000	N	33709PA0870006	Bronze	On/Off
Plan 7	33709PA0860001	my Direct Blue Conemaug	N	33709PA0860001	Gold	On/Off
Plan 8	33709PA0880001	my Direct Blue Conemaug	N	33709PA0880001	Silver	On/Off
Plan 9	33709PA0860002	my Direct Blue Conemaug	N	33709PA0860002	Silver	On/Off
Plan 10	33709PA0860004	my Direct Blue Conemaug	N	33709PA0860004	Silver	On/Off
Plan 11	33709PA0860007	my Direct Blue Conemaug	N	33709PA0860007	Bronze	On/Off
Plan 12	33709PA0860006	my Direct Blue Conemaug	N	33709PA0860006	Bronze	On/Off
Plan 13	33709PA0380004	Major Events Blue PPO 73	M	33709PA0380004	Catastrophic	On/Off
Plan 14	33709PA0380004	Major Events Blue PPO 73	DM	33709PA0380003	Catastrophic	Off
Plan 15	33709PA0380004	Major Events Blue PPO 73	DNM	0		
Plan 16	33709PA0380003	Major Events Blue PPO 73	M	33709PA0380003	Catastrophic	Off
Plan 17	33709PA0690003	my Connect Blue EPO 250	DM	33709PA0870001	Gold	On/Off
Plan 18	33709PA0690003	my Connect Blue EPO 250	DNM	0		
Plan 19	33709PA0690005	my Connect Blue EPO 100	DM	33709PA0870001	Gold	On/Off
Plan 20	33709PA0690005	my Connect Blue EPO 100	DNM	0		
Plan 21	33709PA0690001	my Connect Blue EPO 175	DM	33709PA0870002	Silver	On/Off
Plan 22	33709PA0690001	my Connect Blue EPO 175	DNM	0		
Plan 23	33709PA0690002	my Connect Blue EPO 250	DM	33709PA0870002	Silver	On/Off
Plan 24	33709PA0690002	my Connect Blue EPO 250	DNM	0		
Plan 25	33709PA0690004	my Connect Blue EPO 650	DM	33709PA0870007	Bronze	On/Off
Plan 26	33709PA0690004	my Connect Blue EPO 650	DNM	0		
Plan 27	33709PA0700005	my Community Blue Flex	DM	33709PA0860001	Gold	On/Off
Plan 28	33709PA0700005	my Community Blue Flex	DNM	0		
Plan 29	33709PA0700006	my Community Blue Flex	DM	33709PA0880001	Silver	On/Off
Plan 30	33709PA0700006	my Community Blue Flex	DNM	0		
Plan 31	33709PA0700007	my Community Blue Flex	DM	33709PA0860002	Silver	On/Off
Plan 32	33709PA0700007	my Community Blue Flex	DNM	0		
Plan 33	33709PA0700008	my Community Blue Flex	DM	33709PA0860007	Bronze	On/Off
Plan 34	33709PA0700008	my Community Blue Flex	DNM	0		

[illegible]

\$ 199.39	\$ 199.39	\$ -	\$ 236.22	\$ 238.54	\$ -	\$ -	\$ -	\$ -	\$ 236.53
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\$ 199.39	\$ 199.39	\$ -	\$ 199.39	\$ 199.39	\$ 213.78	\$ -	\$ -	\$ -	\$ 199.39
\$ 199.39	\$ 199.39	\$ -	\$ 199.39	\$ 199.39	\$ 213.78	\$ -	\$ -	\$ -	\$ 199.39
\$ 199.39	\$ 199.39	\$ -	\$ 199.39	\$ 199.39	\$ 213.78	\$ -	\$ -	\$ -	\$ 199.39
\$ 300.28	\$ 300.28	\$ -	\$ 300.28	\$ 300.28	\$ 321.94	\$ -	\$ -	\$ -	\$ 300.28
\$ 300.28	\$ 300.28	\$ -	\$ 300.28	\$ 300.28	\$ 321.94	\$ -	\$ -	\$ -	\$ 300.28
\$ 293.07	\$ 293.07	\$ -	\$ 293.07	\$ 293.07	\$ 314.21	\$ -	\$ -	\$ -	\$ 293.07
\$ 293.07	\$ 293.07	\$ -	\$ 293.07	\$ 293.07	\$ 314.21	\$ -	\$ -	\$ -	\$ 293.07
\$ 245.10	\$ 245.10	\$ -	\$ 245.10	\$ 245.10	\$ 262.79	\$ -	\$ -	\$ -	\$ 245.10
\$ 245.10	\$ 245.10	\$ -	\$ 245.10	\$ 245.10	\$ 262.79	\$ -	\$ -	\$ -	\$ 245.10
\$ 247.98	\$ 247.98	\$ -	\$ 247.98	\$ 247.98	\$ 265.88	\$ -	\$ -	\$ -	\$ 247.98
\$ 247.98	\$ 247.98	\$ -	\$ 247.98	\$ 247.98	\$ 265.88	\$ -	\$ -	\$ -	\$ 247.98
\$ 198.21	\$ 198.21	\$ -	\$ 198.21	\$ 198.21	\$ 212.52	\$ -	\$ -	\$ -	\$ 198.21
\$ 198.21	\$ 198.21	\$ -	\$ 198.21	\$ 198.21	\$ 212.52	\$ -	\$ -	\$ -	\$ 198.21
\$ 334.02	\$ 334.02	\$ -	\$ 334.02	\$ 334.02	\$ 358.13	\$ -	\$ -	\$ -	\$ 334.02
\$ 334.02	\$ 334.02	\$ -	\$ 334.02	\$ 334.02	\$ 358.13	\$ -	\$ -	\$ -	\$ 334.02
\$ 278.19	\$ 278.19	\$ -	\$ 278.19	\$ 278.19	\$ 298.26	\$ -	\$ -	\$ -	\$ 278.19
\$ 278.19	\$ 278.19	\$ -	\$ 278.19	\$ 278.19	\$ 298.26	\$ -	\$ -	\$ -	\$ 278.19
\$ 269.67	\$ 269.67	\$ -	\$ 269.67	\$ 269.67	\$ 289.13	\$ -	\$ -	\$ -	\$ 269.67
\$ 269.67	\$ 269.67	\$ -	\$ 269.67	\$ 269.67	\$ 289.13	\$ -	\$ -	\$ -	\$ 269.67
\$ 214.23	\$ 214.23	\$ -	\$ 214.23	\$ 214.23	\$ 229.69	\$ -	\$ -	\$ -	\$ 214.23
\$ 214.23	\$ 214.23	\$ -	\$ 214.23	\$ 214.23	\$ 229.69	\$ -	\$ -	\$ -	\$ 214.23

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

1	2	3	4	5	6	7	8	9	(weighted by enrollment by rating area)
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\$ 242.00	\$ 242.00	\$ -	\$ 301.32	\$ 283.35	\$ -	\$ -	\$ -	\$ -	\$ 296.30
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[illegible]

Change in 21-year-old Non-Tobacco Premium PMPM

									(weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9	

21.4%	21.4%	0.0%	27.5%	19.0%	0.0%	0.0%	0.0%	0.0%	25.3%
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[illegible]

## PA Rate Quarterly Template Part V Consumer Factors

<b>Carrier Name:</b>	Highmark, Inc.
<b>Product(s):</b>	EPO, PPO
<b>Market Segment:</b>	Individual
<b>Rate Effective Date:</b>	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	1.100
15	0.833			41	1.302	1.105
16	0.859			42	1.325	1.112
17	0.885			43	1.357	1.121
18	0.913	1.000		44	1.397	1.132
19	0.941	1.000		45	1.444	1.145
20	0.970	1.000		46	1.500	1.160
21	1.000	1.025		47	1.563	1.177
22	1.000	1.025		48	1.635	1.196
23	1.000	1.025		49	1.706	1.217
24	1.000	1.025		50	1.786	1.225
25	1.004	1.025		51	1.865	1.225
26	1.024	1.025		52	1.952	1.225
27	1.048	1.025		53	2.040	1.225
28	1.087	1.025		54	2.135	1.225
29	1.119	1.025		55	2.230	1.225
30	1.135	1.025		56	2.333	1.225
31	1.159	1.025		57	2.437	1.225
32	1.183	1.025		58	2.548	1.225
33	1.198	1.025		59	2.603	1.225
34	1.214	1.025		60	2.714	1.225
35	1.222	1.025		61	2.810	1.225
36	1.230	1.025		62	2.873	1.225
37	1.238	1.025		63	2.952	1.225
38	1.246	1.025		64+	3.000	1.225
39	1.262	1.025				

\*PA follows the federal default age curve.

### Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Clarion, Crawford, Erie, Forest, McKean, Mercer, Venango, Warren	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, Schuylkill, Snyder, Union	1.040	1.040
Rating Area 7			
Rating Area 8			
Rating Area 9			

### Table 14. Network Factors

[illegible]

**Highmark, Inc.**  
**d/b/a Highmark Blue Cross Blue Shield**  
**Individual Market**  
**Western PA Region**

**Plan Design Summary**

<b>HIOS Plan ID</b>	<b>Plan Design Marketing Name</b>	<b>Product</b>	<b>Metal</b>	<b>On/Off Exchange</b>	<b>Network Service Zone</b>	<b>Rating Area</b>	<b>Counties Covered</b>
33709PA0870001	my Direct Blue EPO 1000G	EPO	Gold	On & Off	I	4	Beaver, Butler
33709PA0890001	my Direct Blue EPO 2850SQE	EPO	Silver	On & Off	I	4	Beaver, Butler
33709PA0870002	my Direct Blue EPO 3750S	EPO	Silver	On & Off	I	4	Beaver, Butler
33709PA0870004	my Direct Blue EPO 7150S	EPO	Silver	On & Off	I	4	Beaver, Butler
33709PA0870007	my Direct Blue EPO 6950B	EPO	Bronze	On & Off	I	4	Beaver, Butler
33709PA0870006	my Direct Blue EPO 7000B	EPO	Bronze	On & Off	I	4	Beaver, Butler
33709PA0860001	my Direct Blue Conemaugh EPO 1	EPO	Gold	On & Off	Y	5	Blair, Cambria, Somerset
33709PA0880001	my Direct Blue Conemaugh EPO 2	EPO	Silver	On & Off	Y	5	Blair, Cambria, Somerset
33709PA0860002	my Direct Blue Conemaugh EPO 3	EPO	Silver	On & Off	Y	5	Blair, Cambria, Somerset
33709PA0860004	my Direct Blue Conemaugh EPO 7	EPO	Silver	On & Off	Y	5	Blair, Cambria, Somerset
33709PA0860007	my Direct Blue Conemaugh EPO 6	EPO	Bronze	On & Off	Y	5	Blair, Cambria, Somerset
33709PA0860006	my Direct Blue Conemaugh EPO 7	EPO	Bronze	On & Off	Y	5	Blair, Cambria, Somerset
33709PA0380004	Major Events Blue PPO 7350C	PPO	Catastrophic	On & Off	L	4, 5	Beaver, Blair, Butler, Cambria, Somerset
33709PA0380003	Major Events Blue PPO 7350C	PPO	Catastrophic	Off	M	1, 2, 4, 5, 6	Allegheny, Armstrong, Bedford, Cameron, Centre*, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Warren, Washington, Westmoreland, Venango

Company Name: Highmark Inc., d/b/a Highmark Blue Cross Blue Shield  
Market: Individual  
Product(s): EPO, PPO  
Effective Date of Rates: January 1, 2018 - December 31, 2018

HIOS Plan ID (On Exchange ) =>	33709PA0870001	33709PA0890001	33709PA0870002	33709PA0870004	33709PA0870007	33709PA0870006	33709PA0860001							
HIOS Plan ID (Off Exchange ) =>	33709PA0870001	33709PA0890001	33709PA0870002	33709PA0870004	33709PA0870007	33709PA0870006	33709PA0860001							
Plan Name =>	my Direct Blue EPO 1000G	my Direct Blue EPO 2850SQE	my Direct Blue EPO 3750S	my Direct Blue EPO 7150S	my Direct Blue EPO 6950B	my Direct Blue EPO 7000B	my Direct Blue Conemaugh EPO 1000G							
Form # =>	EPO/WDP	EPO/HDHP/WDP	EPO/WDP	EPO/WDP	EPO/WDP	EPO/WDP	EPO/WDP							
Rating Area =>	Area 4	Area 4	Area 4	Area 4	Area 4	Area 4	Area 5							
Network / Service Zone =>	I	I	I	I	I	I	Y							
Metal =>	Gold	Silver	Silver	Silver	Bronze	Bronze	Gold							
Deductible =>	\$1,000	\$2,850	\$3,750	\$7,150	\$6,950	\$7,000	\$1,000							
Coinurance =>	80%	80%	70%	70%	100%	70%	80%							
Copays =>	\$0 PCP	N/A	\$0 PCP	\$70 PCP	\$50 PCP	\$60 PCP	\$0 PCP							
OOP Max =>	\$6,500	\$6,550	\$7,350	\$7,350	\$7,350	\$7,350	\$6,500							
Pediatric Dental =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes							
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$287.30	\$287.30	\$240.84	\$240.84	\$243.25	\$243.25	\$293.01	\$293.01	\$192.29	\$192.29	\$210.00	\$210.00	\$292.34	\$292.34
15	\$312.84	\$312.84	\$262.25	\$262.25	\$264.87	\$264.87	\$319.06	\$319.06	\$209.38	\$209.38	\$228.67	\$228.67	\$318.33	\$318.33
16	\$322.61	\$322.61	\$270.43	\$270.43	\$273.14	\$273.14	\$329.01	\$329.01	\$215.92	\$215.92	\$235.80	\$235.80	\$328.27	\$328.27
17	\$332.37	\$332.37	\$278.62	\$278.62	\$281.40	\$281.40	\$338.97	\$338.97	\$222.45	\$222.45	\$242.94	\$242.94	\$338.20	\$338.20
18	\$342.89	\$342.89	\$287.43	\$287.43	\$290.31	\$290.31	\$349.70	\$349.70	\$229.49	\$229.49	\$250.63	\$250.63	\$348.90	\$348.90
19	\$353.40	\$353.40	\$296.25	\$296.25	\$299.21	\$299.21	\$360.42	\$360.42	\$236.53	\$236.53	\$258.31	\$258.31	\$359.60	\$359.60
20	\$364.29	\$364.29	\$305.38	\$305.38	\$308.43	\$308.43	\$371.53	\$371.53	\$243.82	\$243.82	\$266.27	\$266.27	\$370.69	\$370.69
21	\$375.56	\$384.95	\$314.82	\$322.69	\$317.97	\$325.92	\$383.02	\$392.60	\$251.36	\$257.64	\$274.51	\$281.37	\$382.15	\$391.70
22	\$375.56	\$384.95	\$314.82	\$322.69	\$317.97	\$325.92	\$383.02	\$392.60	\$251.36	\$257.64	\$274.51	\$281.37	\$382.15	\$391.70
23	\$375.56	\$384.95	\$314.82	\$322.69	\$317.97	\$325.92	\$383.02	\$392.60	\$251.36	\$257.64	\$274.51	\$281.37	\$382.15	\$391.70
24	\$375.56	\$384.95	\$314.82	\$322.69	\$317.97	\$325.92	\$383.02	\$392.60	\$251.36	\$257.64	\$274.51	\$281.37	\$382.15	\$391.70
25	\$377.06	\$386.49	\$316.08	\$323.98	\$319.24	\$327.22	\$384.55	\$394.16	\$252.37	\$258.68	\$275.61	\$282.50	\$383.68	\$393.27
26	\$384.57	\$394.18	\$322.38	\$330.44	\$325.60	\$333.74	\$392.21	\$402.02	\$257.39	\$263.82	\$281.10	\$288.13	\$391.32	\$401.10
27	\$393.59	\$403.43	\$329.93	\$338.18	\$333.23	\$341.56	\$401.40	\$411.44	\$263.43	\$270.02	\$287.69	\$294.88	\$400.49	\$410.50
28	\$408.23	\$418.44	\$342.21	\$350.77	\$345.63	\$354.27	\$416.34	\$426.75	\$273.23	\$280.06	\$298.39	\$305.85	\$415.40	\$425.79
29	\$420.25	\$430.76	\$352.28	\$361.09	\$355.81	\$364.71	\$428.60	\$439.32	\$281.27	\$288.30	\$307.18	\$314.86	\$427.63	\$438.32
30	\$426.26	\$436.92	\$357.32	\$366.25	\$360.90	\$369.92	\$434.73	\$445.60	\$285.29	\$292.42	\$311.57	\$319.36	\$433.74	\$444.58
31	\$435.27	\$446.15	\$364.88	\$374.00	\$368.53	\$377.74	\$443.92	\$455.02	\$291.33	\$298.61	\$318.16	\$326.11	\$442.91	\$453.98
32	\$444.29	\$455.40	\$372.43	\$381.74	\$376.16	\$385.56	\$453.11	\$464.44	\$297.36	\$304.79	\$324.75	\$332.87	\$452.08	\$463.38
33	\$449.92	\$461.17	\$377.15	\$386.58	\$380.93	\$390.45	\$458.86	\$470.33	\$301.13	\$308.66	\$328.86	\$337.08	\$457.82	\$469.27
34	\$455.93	\$467.33	\$382.19	\$391.74	\$386.02	\$395.67	\$464.99	\$476.61	\$305.15	\$312.78	\$333.26	\$341.59	\$463.93	\$475.53
35	\$458.93	\$470.40	\$384.71	\$394.33	\$388.56	\$398.27	\$468.05	\$479.75	\$307.16	\$314.84	\$335.45	\$343.84	\$466.99	\$478.66
36	\$461.94	\$473.49	\$387.23	\$396.91	\$391.10	\$400.88	\$471.11	\$482.89	\$309.17	\$316.90	\$337.65	\$346.09	\$470.04	\$481.79
37	\$464.94	\$476.56	\$389.75	\$399.49	\$393.65	\$403.49	\$474.18	\$486.03	\$311.18	\$318.96	\$339.84	\$348.34	\$473.10	\$484.93
38	\$467.95	\$479.65	\$392.27	\$402.08	\$396.19	\$406.09	\$477.24	\$489.17	\$313.19	\$321.02	\$342.04	\$350.59	\$476.16	\$488.06
39	\$473.96	\$485.81	\$397.30	\$407.23	\$401.28	\$411.31	\$483.37	\$495.45	\$317.22	\$325.15	\$346.43	\$355.09	\$482.27	\$494.33
40	\$479.97	\$527.97	\$402.34	\$442.57	\$406.37	\$447.01	\$489.50	\$538.45	\$321.24	\$353.36	\$350.82	\$385.90	\$488.39	\$537.23
41	\$488.98	\$540.32	\$409.90	\$452.94	\$414.00	\$457.47	\$498.69	\$551.05	\$327.27	\$361.63	\$357.41	\$394.94	\$497.56	\$549.80
42	\$497.62	\$553.35	\$417.14	\$463.86	\$421.31	\$468.50	\$507.50	\$564.34	\$333.05	\$370.35	\$363.73	\$404.47	\$506.35	\$563.06
43	\$509.63	\$571.30	\$427.21	\$478.90	\$431.49	\$483.70	\$519.76	\$582.65	\$341.10	\$382.37	\$372.51	\$417.58	\$518.58	\$581.33
44	\$524.66	\$593.92	\$439.80	\$497.85	\$444.20	\$502.83	\$535.08	\$605.71	\$351.15	\$397.50	\$383.49	\$434.11	\$533.86	\$604.33
45	\$542.31	\$620.94	\$454.60	\$520.52	\$459.15	\$525.73	\$553.08	\$633.28	\$362.96	\$415.59	\$396.39	\$453.87	\$551.82	\$631.83
46	\$563.34	\$653.47	\$472.23	\$547.79	\$476.96	\$553.27	\$574.53	\$666.45	\$377.04	\$437.37	\$411.77	\$477.65	\$573.23	\$664.95
47	\$587.00	\$690.90	\$492.06	\$579.15	\$496.99	\$584.96	\$598.66	\$704.62	\$392.88	\$462.42	\$429.06	\$505.00	\$597.30	\$703.02
48	\$614.04	\$734.39	\$514.73	\$615.62	\$519.88	\$621.78	\$626.24	\$748.98	\$410.97	\$491.52	\$448.82	\$536.79	\$624.82	\$747.28
49	\$640.71	\$779.74	\$537.08	\$653.63	\$542.46	\$660.17	\$653.43	\$795.22	\$428.82	\$521.87	\$468.31	\$569.93	\$651.95	\$793.42
50	\$670.75	\$821.67	\$562.27	\$688.78	\$567.89	\$695.67	\$684.07	\$837.99	\$448.93	\$549.94	\$490.27	\$600.58	\$682.52	\$836.09
51	\$700.42	\$858.01	\$587.14	\$719.25	\$593.01	\$726.44	\$714.33	\$875.05	\$468.79	\$574.27	\$511.96	\$627.15	\$712.71	\$873.07
52	\$733.09	\$898.04	\$614.53	\$752.80	\$620.68	\$760.33	\$747.66	\$915.88	\$490.65	\$601.05	\$535.84	\$656.40	\$745.96	\$913.80
53	\$766.14	\$938.52	\$642.23	\$786.73	\$648.66	\$794.61	\$781.36	\$957.17	\$512.77	\$628.14	\$560.00	\$686.00	\$779.59	\$955.00
54	\$801.82	\$982.23	\$672.14	\$823.37	\$678.87	\$831.62	\$817.75	\$1,001.74	\$536.65	\$657.40	\$586.08	\$717.95	\$815.89	\$999.47
55	\$837.50	\$1,025.94	\$702.05	\$860.01	\$709.07	\$868.61	\$854.13	\$1,046.31	\$560.53	\$686.65	\$612.16	\$749.90	\$852.19	\$1,043.93
56	\$876.18	\$1,073.32	\$734.48	\$899.74	\$741.82	\$908.73	\$893.59	\$1,094.65	\$586.42	\$718.36	\$640.43	\$784.53	\$891.56	\$1,092.16
57	\$915.24	\$1,121.17	\$767.22	\$939.84	\$774.89	\$949.24	\$933.42	\$1,143.44	\$612.56	\$750.39	\$668.98	\$819.50	\$931.30	\$1,140.84
58	\$956.93	\$1,172.24	\$802.16	\$982.65	\$810.19	\$992.48	\$975.93	\$1,195.51	\$640.47	\$784.58	\$699.45	\$856.83	\$973.72	\$1,192.81
59	\$977.58	\$1,197.54	\$819.48	\$1,003.86	\$827.68	\$1,013.91	\$997.00	\$1,221.33	\$654.29	\$801.51	\$714.55	\$875.32	\$994.74	\$1,218.56
60	\$1,019.27	\$1,248.61	\$854.42	\$1,046.66	\$862.97	\$1,057.14	\$1,039.52	\$1,273.41	\$682.19	\$835.68	\$745.02	\$912.65	\$1,037.16	\$1,270.52
61	\$1,055.32	\$1,292.77	\$884.64	\$1,083.68	\$893.50	\$1,094.54	\$1,076.29	\$1,318.46	\$706.32	\$865.24	\$771.37	\$944.93	\$1,073.84	\$1,315.45
62	\$1,078.98	\$1,321.75	\$904.48	\$1,107.99	\$913.53	\$1,119.07	\$1,100.42	\$1,348.01	\$722.16	\$884.65	\$788.67	\$966.12	\$1,097.92	\$1,344.95
63	\$1,108.65	\$1,358.10	\$929.35	\$1,138.45	\$938.65	\$1,149.85	\$1,130.68	\$1,385.08	\$742.01	\$908.96	\$810.35	\$992.68	\$1,128.11	\$1,381.93
64	\$1,126.68	\$1,380.18	\$944.46	\$1,156.96	\$953.91	\$1,168.54	\$1,149.06	\$1,407.60	\$754.08	\$923.75	\$823.53	\$1,008.82	\$1,146.45	\$1,404.40
65+	\$1,126.68	\$1,380.18	\$944.46	\$1,156.96	\$953.91	\$1,168.54	\$1,149.06	\$1,407.60	\$754.08	\$923.75	\$823.53	\$1,008.82	\$1,146.45	\$1,404.40

Company Name: Highmark Inc.,  
Market: Individual  
Product(s): EPO, PPO  
Effective Date of Rates: January

HIOS Plan ID (On Exchange ) =>	33709PA0880001	33709PA0860002	33709PA0860004	33709PA0860007	33709PA0860006	33709PA0380004	NA	NA
HIOS Plan ID (Off Exchange ) =>	33709PA0880001	33709PA0860002	33709PA0860004	33709PA0860007	33709PA0860006	33709PA0380004	33709PA0380003	33709PA0380003
Plan Name =>	my Direct Blue Conemaugh EPO 2850SQE	my Direct Blue Conemaugh EPO 3750S	my Direct Blue Conemaugh EPO 7150S	my Direct Blue Conemaugh EPO 6950B	my Direct Blue Conemaugh EPO 7000B	Major Events Blue PPO 7350C	Major Events Blue PPO 7350C	Major Events Blue PPO 7350C
Form # =>	EPO/HDHP/WDP	EPO/WDP	EPO/WDP	EPO/WDP	EPO/WDP	CAT/WDP-5	CAT/WDP-5	CAT/WDP-5
Rating Area =>	Area 5	Area 5	Area 5	Area 5	Area 5	Area 4, 5	Area 1, 2, 4, 5	Area 6
Network / Service Zone =>	Y	Y	Y	Y	Y	L	M	M
Metal =>	Silver	Silver	Silver	Bronze	Bronze	Catastrophic	Catastrophic	Catastrophic
Deductible =>	\$2,850	\$3,750	\$7,150	\$6,950	\$7,000	\$7,350	\$7,350	\$7,350
Coinsurance =>	80%	70%	70%	100%	70%	100%	100%	100%
Copays =>	N/A	\$0 PCP	\$70 PCP	\$50 PCP	\$60 PCP	N/A	N/A	N/A
OOP Max =>	\$6,550	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350
Pediatric Dental =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$245.06	\$245.06	\$247.52	\$247.52	\$298.15	\$298.15	\$195.66	\$195.66
15	\$266.84	\$266.84	\$269.52	\$269.52	\$324.65	\$324.65	\$213.06	\$213.06
16	\$275.17	\$275.17	\$277.93	\$277.93	\$334.79	\$334.79	\$219.71	\$219.71
17	\$283.50	\$283.50	\$286.34	\$286.34	\$344.92	\$344.92	\$226.36	\$226.36
18	\$292.47	\$292.47	\$295.40	\$295.40	\$355.83	\$355.83	\$233.52	\$233.52
19	\$301.44	\$301.44	\$304.46	\$304.46	\$366.75	\$366.75	\$240.68	\$240.68
20	\$310.73	\$310.73	\$313.84	\$313.84	\$378.05	\$378.05	\$248.10	\$248.10
21	\$320.34	\$328.35	\$323.55	\$331.64	\$389.74	\$399.48	\$255.77	\$262.16
22	\$320.34	\$328.35	\$323.55	\$331.64	\$389.74	\$399.48	\$255.77	\$262.16
23	\$320.34	\$328.35	\$323.55	\$331.64	\$389.74	\$399.48	\$255.77	\$262.16
24	\$320.34	\$328.35	\$323.55	\$331.64	\$389.74	\$399.48	\$255.77	\$262.16
25	\$321.62	\$329.66	\$324.84	\$332.96	\$391.30	\$401.08	\$256.79	\$263.21
26	\$328.03	\$336.23	\$331.32	\$339.60	\$399.09	\$409.07	\$261.91	\$268.46
27	\$335.72	\$344.11	\$339.08	\$347.56	\$408.45	\$418.66	\$268.05	\$274.75
28	\$348.21	\$356.92	\$351.70	\$360.49	\$423.65	\$434.24	\$278.02	\$284.97
29	\$358.46	\$367.42	\$362.05	\$371.10	\$436.12	\$447.02	\$286.21	\$293.37
30	\$363.59	\$372.68	\$367.23	\$376.41	\$442.35	\$453.41	\$290.30	\$297.56
31	\$371.27	\$380.55	\$374.99	\$384.36	\$451.71	\$463.00	\$296.44	\$303.85
32	\$378.96	\$388.43	\$382.76	\$392.33	\$461.06	\$472.59	\$302.58	\$310.14
33	\$383.77	\$393.36	\$387.61	\$397.30	\$466.91	\$478.58	\$306.41	\$314.07
34	\$388.89	\$398.61	\$392.79	\$402.61	\$473.14	\$484.97	\$310.50	\$318.26
35	\$391.46	\$401.25	\$395.38	\$405.26	\$476.26	\$488.17	\$312.55	\$320.36
36	\$394.02	\$403.87	\$397.97	\$407.92	\$479.38	\$491.36	\$314.60	\$322.47
37	\$396.58	\$406.49	\$400.55	\$410.56	\$482.50	\$494.56	\$316.64	\$324.56
38	\$399.14	\$409.12	\$403.14	\$413.22	\$485.62	\$497.76	\$318.69	\$326.66
39	\$404.27	\$414.38	\$408.32	\$418.53	\$491.85	\$504.15	\$322.78	\$330.85
40	\$409.39	\$450.33	\$413.50	\$454.85	\$498.09	\$547.90	\$326.87	\$359.56
41	\$417.08	\$460.87	\$421.26	\$465.49	\$507.44	\$560.72	\$333.01	\$367.98
42	\$424.45	\$471.99	\$428.70	\$476.71	\$516.41	\$574.25	\$338.90	\$376.86
43	\$434.70	\$487.30	\$439.06	\$492.19	\$528.88	\$592.87	\$347.08	\$389.08
44	\$447.51	\$506.58	\$452.00	\$511.66	\$544.47	\$616.34	\$357.31	\$404.47
45	\$462.57	\$529.64	\$467.21	\$534.96	\$562.78	\$644.38	\$369.33	\$422.88
46	\$480.51	\$557.39	\$485.33	\$562.98	\$584.61	\$678.15	\$383.66	\$445.05
47	\$500.69	\$589.31	\$505.71	\$595.22	\$609.16	\$716.98	\$399.77	\$470.53
48	\$523.76	\$626.42	\$529.00	\$632.68	\$637.22	\$762.12	\$418.18	\$500.14
49	\$546.50	\$665.09	\$551.98	\$671.76	\$664.90	\$809.18	\$436.34	\$531.03
50	\$572.13	\$700.86	\$577.86	\$707.88	\$696.08	\$852.70	\$456.81	\$559.59
51	\$597.43	\$731.85	\$603.42	\$739.19	\$726.87	\$890.42	\$477.01	\$584.34
52	\$625.30	\$765.99	\$631.57	\$773.67	\$760.77	\$931.94	\$499.26	\$611.59
53	\$653.49	\$800.53	\$660.04	\$808.55	\$795.07	\$973.96	\$521.77	\$639.17
54	\$683.93	\$837.81	\$690.78	\$846.21	\$832.09	\$1,019.31	\$546.07	\$668.94
55	\$714.36	\$875.09	\$721.52	\$883.86	\$869.12	\$1,064.67	\$570.37	\$698.70
56	\$747.35	\$915.50	\$754.84	\$924.68	\$909.26	\$1,113.84	\$596.71	\$730.97
57	\$780.67	\$956.32	\$788.49	\$965.90	\$949.80	\$1,163.51	\$623.31	\$763.55
58	\$816.23	\$999.88	\$824.41	\$1,009.90	\$993.06	\$1,216.50	\$651.70	\$798.33
59	\$833.85	\$1,021.47	\$842.20	\$1,031.70	\$1,014.49	\$1,242.75	\$665.77	\$815.57
60	\$869.40	\$1,065.02	\$878.11	\$1,075.68	\$1,057.75	\$1,295.74	\$694.16	\$850.35
61	\$900.16	\$1,102.70	\$909.18	\$1,113.75	\$1,095.17	\$1,341.58	\$718.71	\$880.42
62	\$920.34	\$1,127.42	\$929.56	\$1,138.71	\$1,119.72	\$1,371.66	\$734.83	\$900.17
63	\$945.64	\$1,158.41	\$955.12	\$1,170.02	\$1,150.51	\$1,409.37	\$755.03	\$924.91
64	\$961.02	\$1,177.25	\$970.65	\$1,189.05	\$1,169.22	\$1,432.29	\$767.31	\$939.95
65+	\$961.02	\$1,177.25	\$970.65	\$1,189.05	\$1,169.22	\$1,432.29	\$767.31	\$939.95

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

## RATING AREA 2

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
33709PA0870001	my Direct Blue EPO 1000G	EPO	Gold	On & Off
33709PA0890001	my Direct Blue EPO 2850SQE	EPO	Silver	On & Off
33709PA0870002	my Direct Blue EPO 3750S	EPO	Silver	On & Off
33709PA0870004	my Direct Blue EPO 7150S	EPO	Silver	On & Off
33709PA0870007	my Direct Blue EPO 6950B	EPO	Bronze	On & Off
33709PA0870006	my Direct Blue EPO 7000B	EPO	Bronze	On & Off
33709PA0860001	my Direct Blue Conemaugh EPO 1000G	EPO	Gold	On & Off
33709PA0880001	my Direct Blue Conemaugh EPO 2850SQE	EPO	Silver	On & Off
33709PA0860002	my Direct Blue Conemaugh EPO 3750S	EPO	Silver	On & Off
33709PA0860004	my Direct Blue Conemaugh EPO 7150S	EPO	Silver	On & Off
33709PA0860007	my Direct Blue Conemaugh EPO 6950B	EPO	Bronze	On & Off
33709PA0860006	my Direct Blue Conemaugh EPO 7000B	EPO	Bronze	On & Off
33709PA0380004	Major Events Blue PPO 7350C	PPO	Catastroph	On & Off
33709PA0380003	Major Events Blue PPO 7350C	PPO	Catastroph	Off

Market	Individual
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### RATING AREA 3

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
33709PA0870001	my Direct Blue EPO 1000G	EPO	Gold	On & Off
33709PA0890001	my Direct Blue EPO 2850SQE	EPO	Silver	On & Off
33709PA0870002	my Direct Blue EPO 3750S	EPO	Silver	On & Off
33709PA0870004	my Direct Blue EPO 7150S	EPO	Silver	On & Off
33709PA0870007	my Direct Blue EPO 6950B	EPO	Bronze	On & Off
33709PA0870006	my Direct Blue EPO 7000B	EPO	Bronze	On & Off
33709PA0860001	my Direct Blue Conemaugh EPO 1000G	EPO	Gold	On & Off
33709PA0880001	my Direct Blue Conemaugh EPO 2850SQE	EPO	Silver	On & Off
33709PA0860002	my Direct Blue Conemaugh EPO 3750S	EPO	Silver	On & Off
33709PA0860004	my Direct Blue Conemaugh EPO 7150S	EPO	Silver	On & Off
33709PA0860007	my Direct Blue Conemaugh EPO 6950B	EPO	Bronze	On & Off
33709PA0860006	my Direct Blue Conemaugh EPO 7000B	EPO	Bronze	On & Off
33709PA0380004	Major Events Blue PPO 7350C	PPO	Catastrophical	On & Off
33709PA0380003	Major Events Blue PPO 7350C	PPO	Catastrophical	Off

Highmark Inc., d/b/a Highmark Blue Cross Blue Shield  
Market Individual  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 4														RATING AREA 5							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
33709PA0870001	my Direct Blue EPO 1000G	EPO	Gold	On & Off			\$375.56	\$375.56													
33709PA0890001	my Direct Blue EPO 2850SQE	EPO	Silver	On & Off			\$314.82	\$314.82													
33709PA0870002	my Direct Blue EPO 3750S	EPO	Silver	On & Off			\$317.97	\$317.97													
33709PA0870004	my Direct Blue EPO 7150S	EPO	Silver	On & Off			\$383.02	\$383.02													
33709PA0870007	my Direct Blue EPO 6950B	EPO	Bronze	On & Off			\$251.36	\$251.36													
33709PA0870006	my Direct Blue EPO 7000B	EPO	Bronze	On & Off			\$274.51	\$274.51													
33709PA0860001	my Direct Blue Conemaugh EPO 1000G	EPO	Gold	On & Off												\$382.15		\$382.15			\$382.15
33709PA0860001	my Direct Blue Conemaugh EPO 2850SQE	EPO	Silver	On & Off												\$320.34		\$320.34			\$320.34
33709PA0860002	my Direct Blue Conemaugh EPO 3750S	EPO	Silver	On & Off												\$323.55		\$323.55			\$323.55
33709PA0860004	my Direct Blue Conemaugh EPO 7150S	EPO	Silver	On & Off												\$389.74		\$389.74			\$389.74
33709PA0860007	my Direct Blue Conemaugh EPO 6950B	EPO	Bronze	On & Off												\$255.77		\$255.77			\$255.77
33709PA0860006	my Direct Blue Conemaugh EPO 7000B	EPO	Bronze	On & Off												\$279.32		\$279.32			\$279.32
33709PA0380004	Major Events Blue PPO 7350C	PPO	Catastroph	On & Off			\$242.00	\$242.00								\$242.00		\$242.00			\$242.00
33709PA0380003	Major Events Blue PPO 7350C	PPO	Catastroph	Off	\$242.00	\$242.00			\$242.00	\$242.00	\$242.00	\$242.00	\$242.00	\$242.00	\$242.00	\$242.00		\$242.00	\$242.00	\$242.00	\$242.00

Market	Individual
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**RATING AREA 7**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
33709PA0870001	my Direct Blue EPO 1000G	EPO	Gold	On & Off
33709PA0890001	my Direct Blue EPO 2850SQE	EPO	Silver	On & Off
33709PA0870002	my Direct Blue EPO 3750S	EPO	Silver	On & Off
33709PA0870004	my Direct Blue EPO 7150S	EPO	Silver	On & Off
33709PA0870007	my Direct Blue EPO 6950B	EPO	Bronze	On & Off
33709PA0870006	my Direct Blue EPO 7000B	EPO	Bronze	On & Off
33709PA0860001	my Direct Blue Conemaugh EPO 1000G	EPO	Gold	On & Off
33709PA0880001	my Direct Blue Conemaugh EPO 2850SQE	EPO	Silver	On & Off
33709PA0860002	my Direct Blue Conemaugh EPO 3750S	EPO	Silver	On & Off
33709PA0860004	my Direct Blue Conemaugh EPO 7150S	EPO	Silver	On & Off
33709PA0860007	my Direct Blue Conemaugh EPO 6950B	EPO	Bronze	On & Off
33709PA0860006	my Direct Blue Conemaugh EPO 7000B	EPO	Bronze	On & Off
33709PA0380004	Major Events Blue PPO 7350C	PPO	Catastroph	On & Off
33709PA0380003	Major Events Blue PPO 7350C	PPO	Catastroph	Off

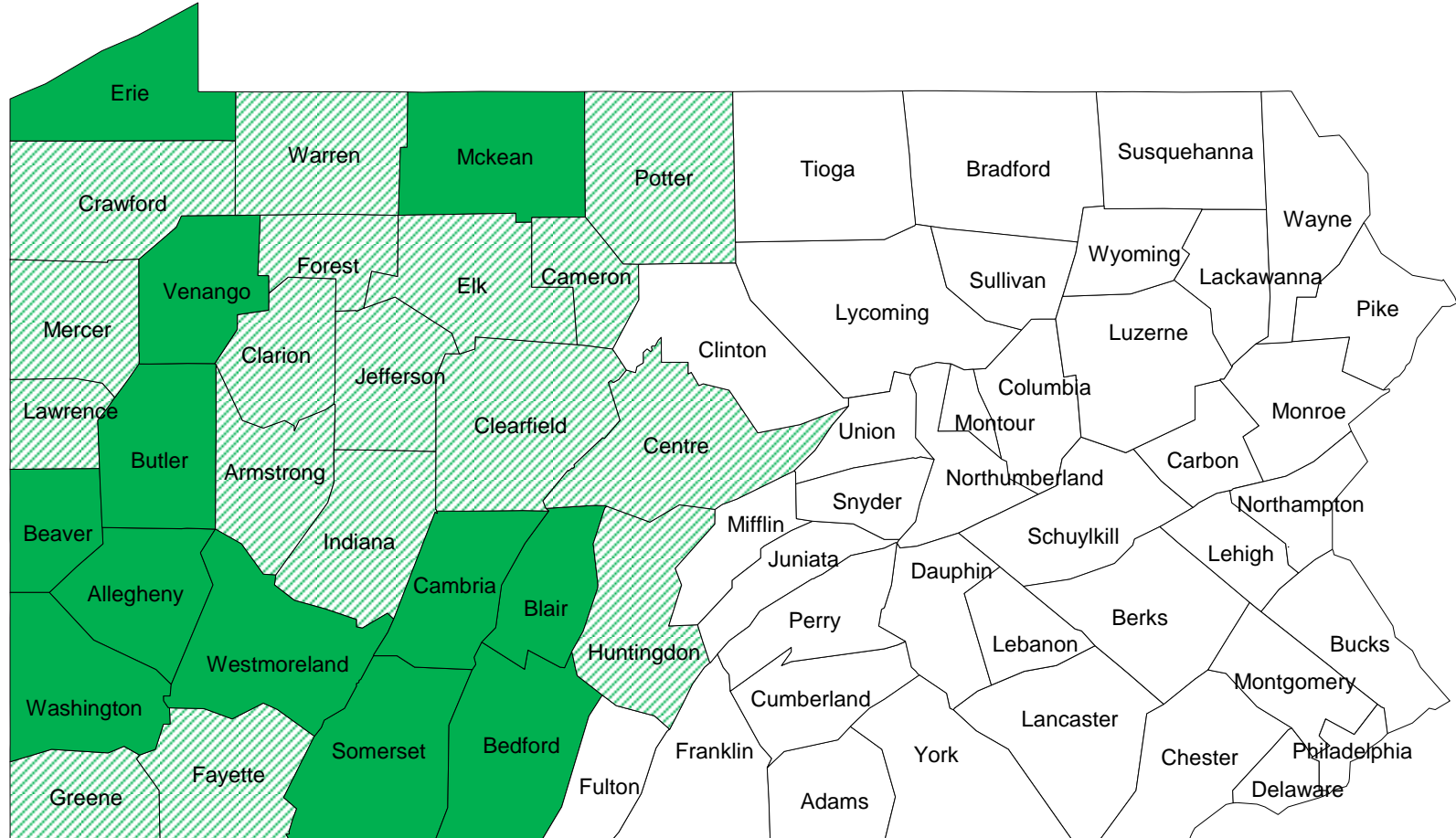
Market	Individual
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**RATING AREA 9****RATING AREA 9**


# 2017 Service Area


Issuer: Highmark Inc.

Market: Individual



**Key** *(modify as needed)*

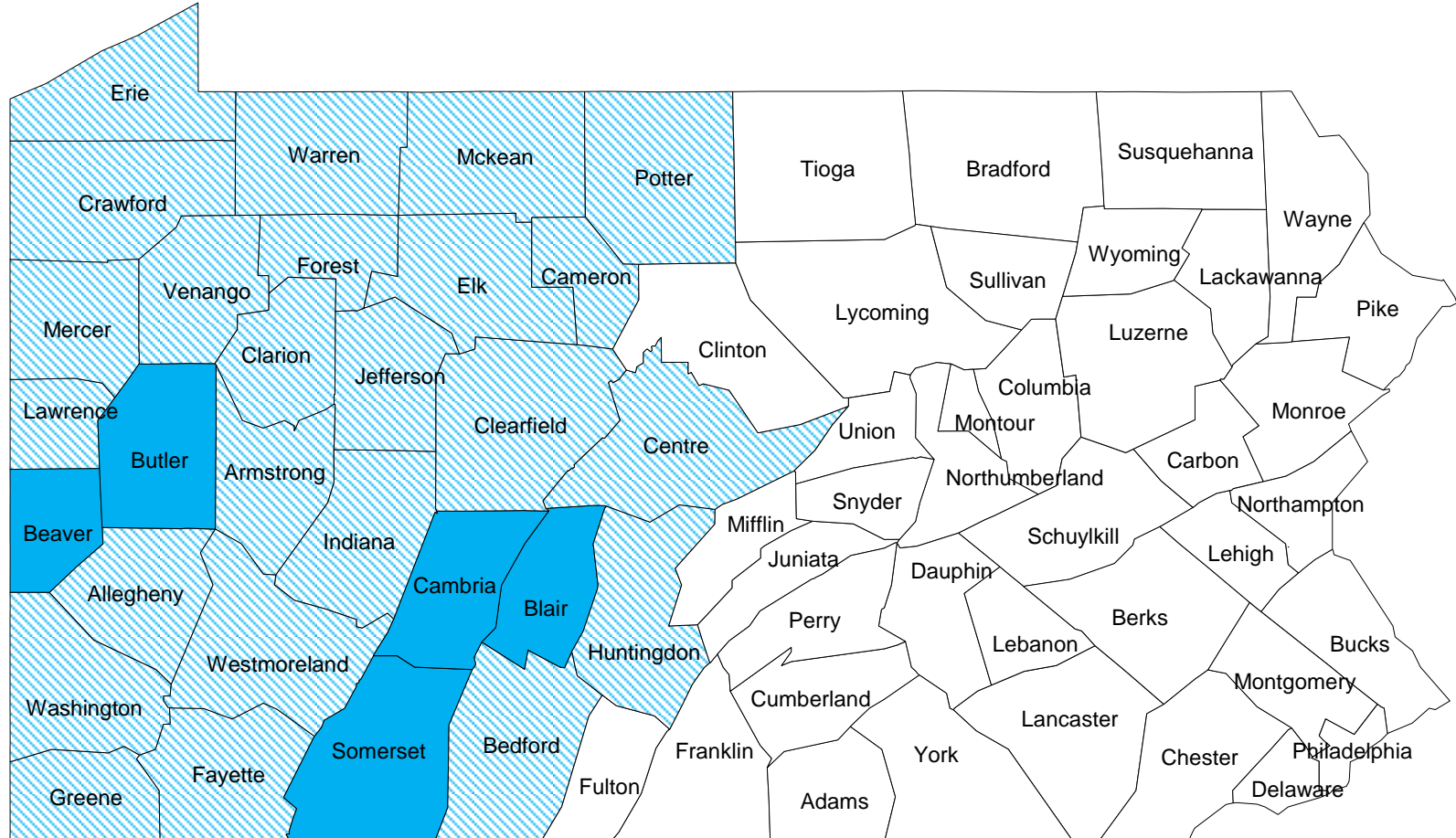
 : 2017 on-exchange service area

 : 2017 off-exchange only service area

# 2018 Service Area


Issuer: Highmark Inc.

Market: Individual



**Key** *(modify as needed)*

 : 2018 on-exchange service area

 : 2018 off-exchange only service area



Product-Plan Data Collection

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

Highmark  
33709  
01/01/2018

State: PA  
Market: Individual

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product	My Direct Blue EPO 33709PA087					My Direct Blue Crennaugh EPO 33709PA089					Direct Blue HEMP 33709PA089	Blue Crennaugh 33709PA088	Major Events Blue PPO 33709PA018		Health Savings Blue P 33709PA012	Shared Cost Blue PPO 33709PA051	Major Events Blue PPO 33709PA050		Flex Blue PPO 33709PA042		My Connect Blue EPO 33709PA069
Product ID:	Gold					Silver					Silver	Silver	Catastrophic	Catastrophic	0.681	0.619	0.620	Catastrophic	Catastrophic	Gold	Gold
AV Metal Value	0.787					0.705					0.882	0.682	0.574	0.574	0.681	0.619	0.620	0.536	0.536	0.791	0.795
AV Pricing Value	0.985					0.834					1.002	0.840	0.825	0.825	0.634	0.634	0.634	0.510	0.510	0.010	0.010
Plan Category	New EPO					New EPO					New EPO	New EPO	Renewing PPO	Renewing PPO	Terminated PPO	Terminated PPO	Terminated PPO	Terminated PPO	Terminated PPO	Terminated PPO	Terminated PPO
Plan Type:	my Direct Blue EPO 1000G					my Direct Blue Crennaugh EPO 1000G					my Direct Blue EPO 2850G0E	my Direct Blue Crennaugh EPO 2850G0E	Major Events Blue PPO 7350C		Health Savings Blue PPO 2700	Shared Cost Blue PPO 6000	Shared Cost Blue PPO 6000	Major Events Blue PPO 6850	Major Events Blue PPO 6850	Flex Blue PPO 1200 PMAA	Flex Blue PPO 1200 Penn Highlands
Plan ID (Standard Component ID):	33709PA0870001	33709PA0870002	33709PA0870003	33709PA0870004	33709PA0870005	33709PA0890001	33709PA0890002	33709PA0890003	33709PA0890004	33709PA0890005	33709PA0880001	33709PA0880002	33709PA0880003	33709PA0880004	33709PA0510001	33709PA0510002	33709PA0510003	33709PA0500001	33709PA0500002	33709PA0420013	33709PA0420014
Historical Rate Increase - Calendar Year - 2	0.00%					0.00%					0.00%	0.00%	10.43%	10.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Historical Rate Increase - Calendar Year - 1	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%
Historical Rate Increase - Calendar Year 0	0.00%					0.00%					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Effective Date of Proposed Rates	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2016	01/01/2016	01/01/2016	01/01/2016	01/01/2016	01/01/2016	01/01/2016
Rate Change % (Lower prior fill)	26.23%	28.81%	0.00%	26.81%	0.00%	14.41%	19.98%	0.00%	14.41%	19.98%	0.00%	15.15%	21.37%	21.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Continuous Rate Change % (Lower 12 mos prior)	26.23%	28.81%	0.00%	26.81%	0.00%	14.41%	19.98%	0.00%	14.41%	19.98%	0.00%	15.15%	21.37%	21.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Prod of Rate Change % (Lower Excess Period)	94.15%	96.44%	0.00%	94.87%	0.00%	94.87%	94.87%	0.00%	94.87%	94.87%	0.00%	94.87%	94.87%	94.87%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Product Rate Increase %	0.00%					0.00%					0.00%	0.00%	21.37%	21.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

Plan ID (Standard Component ID):	Total	33709PA0870001	33709PA0870002	33709PA0870003	33709PA0870004	33709PA0870005	33709PA0890001	33709PA0890002	33709PA0890003	33709PA0890004	33709PA0890005	33709PA0880001	33709PA0880002	33709PA0880003	33709PA0510001	33709PA0510002	33709PA0510003	33709PA0500001	33709PA0500002	33709PA0420013	33709PA0420014
Member	\$11.27	\$10.31	\$29.36	\$0.00	\$21.41	\$0.00	\$21.86	\$23.93	\$0.00	\$17.88	\$0.00	\$18.92	\$17.81	\$17.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Outpatient	\$10.82	\$29.75	\$27.60	\$0.00	\$0.00	\$0.00	\$15.37	\$19.27	\$0.00	\$14.74	\$0.00	\$0.00	\$13.75	\$15.51	\$15.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Professional	\$19.50	\$55.32	\$48.58	\$0.00	\$17.34	\$0.00	\$45.54	\$43.07	\$0.00	\$33.69	\$0.00	\$0.00	\$38.80	\$33.01	\$33.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Prescription Drug	\$20.17	\$57.94	\$50.04	\$0.00	\$38.75	\$0.00	\$59.34	\$46.07	\$0.00	\$56.14	\$0.00	\$0.00	\$42.48	\$35.06	\$35.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$1.40	\$9.74	\$8.42	\$0.00	\$6.55	\$0.00	\$8.82	\$7.93	\$0.00	\$6.43	\$0.00	\$0.00	\$7.46	\$6.01	\$6.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Capitation	\$0.27	\$0.77	\$0.66	\$0.00	\$0.52	\$0.00	\$0.76	\$0.65	\$0.00	\$0.52	\$0.00	\$0.00	\$0.64	\$0.49	\$0.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Administration	\$4.16	\$11.48	\$10.87	\$0.00	\$7.84	\$0.00	\$6.41	\$7.64	\$0.00	\$5.86	\$0.00	\$0.00	\$5.68	\$6.10	\$6.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Tax and Fees	\$19.73	\$57.68	\$48.02	\$0.00	\$38.46	\$0.00	\$63.71	\$51.83	\$0.00	\$41.14	\$0.00	\$0.00	\$53.11	\$38.40	\$38.40	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Rate Increase	\$49.86	\$138.49	\$126.21	\$0.00	\$94.30	\$0.00	\$85.40	\$95.61	\$0.00	\$73.71	\$0.00	\$0.00	\$74.80	\$75.40	\$75.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Member Cost Share Increase	\$24.45	\$48.48	\$58.70	\$0.00	\$90.93	\$0.00	\$41.70	\$50.80	\$0.00	\$76.04	\$0.00	\$0.00	\$53.61	\$80.89	\$80.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Average Current Rate PMPM	\$354.07	\$527.83	\$438.02		\$315.72		\$592.71	\$478.51		\$380.14		\$493.61	\$353.81	\$353.81	\$301.90	\$265.76	\$284.73	\$233.16	\$249.41	\$390.34	\$392.85
Projected Member Months	20,099	2,227	5,834	600	3,936	1,200	434	800	300	2,634	600	600	209	148	577	0	0	0	0	0	0

Section III: Experience Period Information

Plan ID (Standard Component ID):	Total	33709PA0870001	33709PA0870002	33709PA0870003	33709PA0870004	33709PA0870005	33709PA0890001	33709PA0890002	33709PA0890003	33709PA0890004	33709PA0890005	33709PA0880001	33709PA0880002	33709PA0880003	33709PA0510001	33709PA0510002	33709PA0510003	33709PA0500001	33709PA0500002	33709PA0420013	33709PA0420014
Plan Adjusted Index Rate	\$285.60	\$194.74	\$286.53	\$0.00	\$228.85	\$0.00	\$228.85	\$235.48	\$0.00	\$200.00	\$0.00	\$0.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00
Member Months	490,906	56,920	105,713	0	34,488	0	0	0	0	0	0	0	0	0	48,392	110,135	31,991	2,334	455	8,754	8,501
Total Premium (TP)	\$141,055,130	\$18,435,302	\$32,306,188	\$0	\$8,388,260	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,736,165	\$26,927,038	\$8,403,814	\$326,809	\$65,800	\$3,141,226	\$1,297,256
EHB Percent of TP (see instructions)	99.44%	99.49%	99.48%	100.00%	99.36%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	99.47%	99.35%	99.37%	98.93%	98.91%	99.53%	99.53%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.56%	0.51%	0.52%	0.00%	0.64%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.53%	0.65%	0.63%	1.07%	1.09%	0.47%	0.47%
Total Allowed Claims (TAC)	\$203,964,350	\$13,393,749	\$31,727,645	\$0	\$6,083,131	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$23,851,577	\$33,131,119	\$7,674,687	\$179,024	\$41,769	\$5,891,893	\$2,218,159
EHB Percent of TAC (see instructions)	99.67%	99.75%	99.73%	100.00%	99.25%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	99.70%	99.53%	99.39%	98.24%	98.46%	99.75%	99.75%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.33%	0.25%	0.27%	0.00%	0.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%	0.47%	0.61%	1.76%	1.54%	0.25%	0.25%
Allowed Claims which are not the issuer's obligation	\$44,440,275	\$2,468,339	\$13,773,792	\$0	\$2,317,216	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,449,877	\$5,843,980	\$419,467	\$10,809	\$13,180	\$1,550,284
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$3,312,357	\$0	\$3,312,357	\$0	\$0	\$0	\$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 %	7.47%	0.00%	24.00%	#DIV/0!	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Total Incurred Claims, payable with issuer funds	\$159,624,075	\$23,925,410	\$37,953,854	\$0	\$8,400,347	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18,401,700	\$27,287,139	\$8,094,154	\$189,832	\$55,148	\$3,841,108	\$1,944,137
Net Amt of Retn	\$5,175,124.50	\$412,889.52	\$1,057,041.50	\$0.00	\$77,105.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Net Amt of Risk Adj	\$14,481,846.51	\$755,206.03	\$479,389.15	\$0.00	\$4,478,669.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Incurred Claims PMPM	\$325.16	\$420.33	\$359.03	#DIV/0!	\$243.57	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$380.26	\$247.76	\$256.22	\$81.33	\$121.30	\$438.78	\$336.61
Allowed Claims PMPM	\$415.49	\$515.54	\$489.32	#DIV/0!	\$176.38	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$492.88	\$300.82	\$242.94	\$76.70	\$91.80	\$615.93	\$477.64
EHB portion of Allowed Claims, PMPM	\$414.10	\$510.16	\$488.00	#DIV/0!	\$175.06	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$491.40	\$299.41	\$241.46	\$75.35	\$90.30	\$614.19	\$476.10

Section IV: Projected (12 months following effective date)

Plan ID (Standard Component ID):	Total	33709PA0870001	33709PA0870002	33709PA0870003	33709PA0870004	33709PA0870005	33709PA0890001	33709PA0890002	33709PA0890003	33709PA0890004	33709PA0890005	33709PA0880001	33709PA0880002	33709PA0880003	33709PA0510001	33709PA0510002	33709PA0510003	33709PA0500001	33709PA0500002	33709PA0420013	33709PA0
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## **Part II of the Preliminary Justification**

### **Highmark – Individual Market**

#### **Scope and Range:**

Highmark is requesting an average rate increase of 25.2% ranging from 14.4% to 28.8% for the 2018 ACA-qualifying individual products with effective dates from January 1, 2018 to December 31, 2018. This is projected to affect 1,400 members.

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

#### **Historical Financial Experience:**

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

#### **Change in Medical Service Costs:**

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

#### **Change in Benefits and Cost Sharing:**

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

#### **Administrative Costs and Anticipated Operating Results:**

Overall, administrative costs as a percentage of premium are about the same 2018 as in 2017. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

**Part III Actuarial Memorandum**  
**Highmark, Inc.**  
**d/b/a Highmark Blue Cross Blue Shield**  
**Individual Rate Filing**  
**Effective January 1, 2018**

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## **I. General Information**

### **Document Overview**

This document contains the Part III Actuarial Memorandum for Highmark Blue Cross Blue Shield's (Highmark) individual block of business rate filing, for products with an effective date of January 1, 2018. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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, Inc.
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 33709
- Market: Individual
- Effective Date: January 1, 2018

### **I.2 Company Contact Information:**

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

## **II. Proposed Rate Increase(s)**

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

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

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. In accordance with the Department's guidance, we have assumed that the ACA health insurance coverage mandate will be eliminated, and that cost sharing reduction (CSR) payments will cease for 2018. Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2018, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2018. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, Highmark reserves the right to submit a revised filing.

## **III. Experience Period Premium and Claims**

### **III.1 Paid through Date:**

Experience Period claims were based on incurred calendar year 2016, paid through January 2017. This includes 2016 experience in Affordable Care Act compliant plans. Highmark did not offer any transitional plans in 2016.

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

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

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

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

- **Historical Experience:** We chose Highmark's current experience for the individual block of business for the period January 1, 2016 through December 31, 2016, with claims paid through January, 2017 as the basis for the 2018 projected individual market pricing.
- **Claims Incurred During the 12-month Experience Period:** Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for Highmark's individual book-of-business. This section includes:
  - The amount of claims which were processed through Company's claims system,
  - Claims processed outside of the Company's claims system, and
  - Our best estimate of claims incurred but not paid as of the paid through date stated above.
- **Method for Determining Allowed Claims:** For non-capitated claims, the allowed charges are summarized from Highmark's detailed claim-level historical data. This experience includes 2016 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
- **Paid Claims:** We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2016 plan designs chosen by each member.
- **Incurred but Not Paid (IBNR) Claims Estimate:** Highmark is using a completion factor of 0.963 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for Highmark's individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

## **IV. Benefit Categories**

Historical cost and utilization data was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT. This data was used to allocate total claims into its components on the URRT.

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

## **V. Projection Factors**

### **V.1 Changes in the Morbidity of the Population Insured**

We applied an adjustment of approximately 30.0% to reflect the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors). This morbidity adjustment reflects multiple changes including blending of the ACA business with new members from multiple sources including uninsured and the employer markets and a change in Highmark's plan offering in select counties.

#### *Impact of Health Insurance Coverage Mandate*

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

### **V.2 Changes in Benefits**

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

### **V.3 Changes in Demographics**

We project that the average rating factor (age, tobacco load and area combined) will increase by about 1.9% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly older than the population in the underlying experience. This increases the projected allowed claims (utilization) by the same amount.

### **V.4 Trend Factors (cost/utilization)**

This development of the CY2018 rates reflects an annual trend rate of 11.0% (5% cost, 5.7% utilization). These trends reflect Highmark's expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of trends in both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

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

Please note that while the underlying utilization trend is expected to be 5.7%, Highmark has included the anticipated change in utilization due to cost sharing requirements in the utilization trend column as instructed. The utilization adjustment is -0.3% per year. This brings the final utilization trend to 5.4% as found in the URRT.

## **VI. Credibility Manual Rate Development**

### **VI.1 Source and Appropriateness of Experience Data Used**

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

## **VII. Credibility of Experience**

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

## **VIII. Paid to Allowed Ratio**

The paid to allowed ratio of 0.675 is a weighted average of the 2018 plan level paid to allowed ratios. Plan level paid to allowed factors were developed using an internal model based on Highmark individual claims experience.

## **IX. Risk Adjustment and Reinsurance**

### **IX.1 Projected Risk Adjustments PMPM:**

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

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

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

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

#### **IX.2 Projected ACA Reinsurance Recoveries Net of Reinsurance:**

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

### **X. Non-Benefit Expenses and Profit & Risk**

#### **X.1 Administrative Expense Load:**

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

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

The proposed premium rates reflect a 0% risk/contribution to surplus margin for all products and plans.

#### **X.3 Taxes and Fees:**

The following fees were added:

- \$0.21 Per Member Per Month for the Patient Centered Outcomes Research Fee.
- 3.4% for the Health Insurance Provider Fee
- 3.5% Exchange Fee x 55.0% assumed on exchange percentage (= 1.9% included in the single risk pool base rate)
- 0% Pennsylvania Premium Tax

### **XI. Projected Loss Ratio**

The anticipated medical loss ratio is about 90.2% relative to total premium less taxes and fees. This loss ratio is calculated consistently with the federally prescribed MLR methodology.

### **XII. Single Risk Pool**

As described above, the base experience used includes all Highmark individual members in accordance with the Single Risk Pool regulations. The projected membership and their corresponding premiums and claims only include those members who will be enrolled in a fully ACA-compliant plan in 2018.

### **XIII. Index Rate**

Please see Exhibit I for the numerical development of the projected index rate. The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for Highmark. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

### **XIV. Market Adjusted Index Rate**

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

### **XV. Plan Adjusted Index Rates**

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

### **XVI. Calibration**

#### **XVI.1 Age Curve Calibration:**

The projected weighted average age factor for billable members is 1.760. This factor is calculated by dividing the all members age factor of 1.766 by the ratio of all members to billable members (1.003). Each Plan Adjusted Index Rate represents the rate for an average member with an age factor of 1.760. Please note that no member will pay these rates because the age factor of 1.760 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. The nearest age to that factor is for age 50, which has a factor of 1.786. Please see Exhibit I for the development of the calibration factor.

#### **XVI.2 Geographic Factor Calibration:**

The projected weighted average geographic factor is 0.970. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.970. Please see Exhibit I for the development of the calibration factor.

#### **XVI.3 Tobacco Factor Calibration:**

The projected weighted average tobacco factor is 1.008. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.008. Please see Exhibit I for the development of the calibration factor.

### **XVII. Consumer Adjusted Premium Rate Development**

The plan adjusted index rate represents the rate for an average age and average geographic member with a mix of tobacco users and non-tobacco users. Multiplying by the Combined Calibration Factor found in Exhibit I results in the value for a 50 year old non-tobacco user in a 1.0 geographical area. The standard HHS Age Curve along with the filed tobacco factors and geography factors can be used to calculate any rate found in the QHP rate template.

### **XVIII. AV Metal Values**

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of Highmark's QHP application.

### **XIX. AV Pricing Values**

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

#### **Impact of Non-Payment of Cost Sharing Reduction Subsidies**

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

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

HIOS Plan ID #33709PA0860002  
HIOS Plan ID #33709PA0870002  
HIOS Plan ID #33709PA0880001  
HIOS Plan ID #33709PA0890001

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

## **XX. Membership Projections**

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

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

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

CSR Silver Plan Membership Distribution			
FPL	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%	14.0%	5.8%
150%-200%	87%	23.7%	9.8%
200%-250%	73%	10.2%	4.2%
>250%	70%	<u>52.1%</u>	<u>21.6%</u>
Total		100.0%	41.4%

## **XXI. Terminated Plans and Products**

Plans in the 2016 experience period that will no longer be available in 2018 can be found in Exhibit III. Highmark has some HIOS IDs in 2016 with some members mapping to new plans and others who will be discontinued, depending on the county in which they live. In these situations Highmark has included only the mapped members in the rate change information and average premiums on Worksheet 2. If there are multiple plans being mapped to a single HIOS ID, the increases are weighted by the mapped members. The experience period information is populated with experience from all members in the largest plan that is being mapped to the HIOS ID.

Highmark also has some plans that were offered only in 2017 (not offered in the experience period or in the projection period.) These plans are shown in the lower portion of Exhibit III. In these instances the rate change information is handled in the same manner as described above. The experience period information is populated with zeros.

## **XXII. Plan Type**

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

## **XXIII. Warning Alerts**

There were no validation warnings that occurred when finalizing the URRT workbook.

## **XXIV. Actuarial Certification**

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared to accompany Highmark's rate filing for the individual combined market on and off the Pennsylvania Exchange.

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

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

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

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

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

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

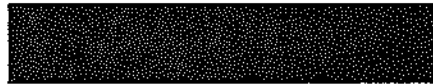
- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance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

I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

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

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



Title:



Date: August 10, 2017

**Exhibit I**  
**Highmark Inc.**  
**d/b as Blue Cross Blue Shield Highmark**

**Individual Market Adjusted Index Rate (effective January 1, 2018)**

<b>CY2018 Projected Period Average Members</b>	<b>1,675</b>
<b>CY2018 Projected Allowed Claims</b>	<b>\$716.10</b>
<b>Non-EHB Allowed Claims</b>	<b>\$0.91</b>
<b>CY2018 Index Rate (Allowed Claims for EHB Only)</b>	<b>\$715.19</b>
<b>Market-Wide Adjustment</b>	
Risk Adjustment (Net of Risk Adjuster Fee)	0.926
Transitional Reinsurance Program (Net of Reinsurance Premium)	1.000
Exchange User Fee	1.023
<b>CY2018 Market Adjusted Index Rate</b>	<b>\$676.89</b>
<b>Calibration</b>	
<b>Calibration from Plan Adjusted Index Rate to Age 50, 1.0 Area, Non-Smoker</b>	
(a) Average Age Factor	1.760
(b) Age 50 (Nearest Age on HHS Age Curve) Age Factor	1.786
(c) Average Geographic Factor	0.970
(c) Average Tobacco Load Factor	1.008
<b>Combined Calibration Factor <math>1/[(a/b)*c*d]</math></b>	<b>1.038</b>

**Exhibit II**  
**Highmark Inc.**  
**d/b/a Highmark Blue Cross Blue Shield**  
**Western PA Region**

**Unified Rate Review Template (URRT) AV Pricing Value Development**  
**Market Adjusted Index Rate PMPM = \$676.89**

HIOS Plan ID	Exchange Status	Metal Level	Plan Design Marketing Name	Premium PMPM	AV Value	Portion of URRT AV Pricing Value <sup>(1)</sup>				
						(i)	(ii)	(iii)	(iv)	(v) <sup>(2)</sup>
33709PA0870001	On & Off	Gold	my Direct Blue EPO 1000G	\$666.42	0.985	0.864	0.993	1.002	1.145	1.000
33709PA0890001	On & Off	Silver	my Direct Blue EPO 2850SQE	\$558.64	0.825	0.724	0.993	1.002	1.145	1.000
33709PA0870002	On & Off	Silver	my Direct Blue EPO 3750S	\$564.23	0.834	0.732	0.993	1.002	1.145	1.000
33709PA0870004	On & Off	Silver	my Direct Blue EPO 7150S	\$679.66	1.004	0.656	0.993	1.002	1.145	1.343
33709PA0870007	On & Off	Bronze	my Direct Blue EPO 6950B	\$446.03	0.659	0.578	0.993	1.002	1.145	1.000
33709PA0870006	On & Off	Bronze	my Direct Blue EPO 7000B	\$487.11	0.720	0.632	0.993	1.002	1.145	1.000
33709PA0860001	On & Off	Gold	my Direct Blue Conemaugh EPO 1000G	\$678.11	1.002	0.864	1.010	1.002	1.145	1.000
33709PA0880001	On & Off	Silver	my Direct Blue Conemaugh EPO 2850SQE	\$568.44	0.840	0.724	1.010	1.002	1.145	1.000
33709PA0860002	On & Off	Silver	my Direct Blue Conemaugh EPO 3750S	\$574.12	0.848	0.732	1.010	1.002	1.145	1.000
33709PA0860004	On & Off	Silver	my Direct Blue Conemaugh EPO 7150S	\$691.58	1.022	0.656	1.010	1.002	1.145	1.343
33709PA0860007	On & Off	Bronze	my Direct Blue Conemaugh EPO 6950B	\$453.85	0.670	0.578	1.010	1.002	1.145	1.000
33709PA0860006	On & Off	Bronze	my Direct Blue Conemaugh EPO 7000B	\$495.65	0.732	0.632	1.010	1.002	1.145	1.000
33709PA0380004	On & Off	Catastrophic	Major Events Blue PPO 7350C	\$429.41	0.634	0.563	1.068	1.002	1.145	0.920
33709PA0380003	Off	Catastrophic	Major Events Blue PPO 7350C	\$429.41	0.634	0.563	1.068	1.002	1.145	0.920

<sup>(1)</sup> 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.

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

**Exhibit III**  
**Highmark Inc.**  
**d/b/a Highmark Blue Cross Blue Shield**

**Terminated Experience Period Plans**

<b>HIOS ID</b>	<b>Metal</b>	<b>Plan Name</b>	<b>2018 Mapping</b>
33709PA0520001	Silver	Health Savings Blue PPO 2700	NA
33709PA0510001	Bronze	Shared Cost Blue PPO 6000	NA
33709PA0510002	Bronze	Shared Cost Blue PPO 6000	NA
33709PA0500001	Catastrophic	Major Events Blue PPO 6850	NA
33709PA0500002	Catastrophic	Major Events Blue PPO 6850	NA
33709PA0420013	Gold	Flex Blue PPO 1200 PMHA	NA
33709PA0420014	Gold	Flex Blue PPO 1200 Penn Highlands	NA
33709PA0690003	Gold	my Connect Blue EPO 250G	33709PA0870001 (Partial)
33709PA0690001	Silver	my Connect Blue EPO 1750S	33709PA0870002 (Partial)
33709PA0690002	Silver	my Connect Blue EPO 2500S	33709PA0870002 (Partial)
33709PA0690004	Bronze	my Connect Blue EPO 6500B	33709PA0870007 (Partial)

**Plans Offered in 2017 Only**

<b>HIOS ID</b>	<b>Metal</b>	<b>Plan Name</b>	<b>2018 Mapping</b>
33709PA0690005	Gold	my Connect Blue EPO 1000G	33709PA0870001 (Partial)
33709PA0700005	Gold	my Community Blue Flex PPO 1700GQ	33709PA0860001 (Partial)
33709PA0700006	Silver	my Community Blue Flex PPO 2800SQE	33709PA0880001 (Partial)
33709PA0700007	Silver	my Community Blue Flex PPO 2100S	33709PA0860002 (Partial)
33709PA0700008	Bronze	my Community Blue Flex PPO 6800B	33709PA0860007 (Partial)

## ACTUARIAL MEMORANDUM

**Highmark Inc.**

### **Revised Individual Rate Filing - January 1, 2018**

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

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

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

[REDACTED]

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

2018 Rates Table Template v7.1	All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.					
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.					
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	33709					
	23-1294723					
	01/01/2018					
	12/31/2018					
	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	287.30	287.30	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	15	312.84	312.84	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	16	322.61	322.61	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	17	332.37	332.37	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	18	342.89	342.89	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	19	353.40	353.40	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	20	364.29	364.29	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	21	375.56	384.95	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	22	375.56	384.95	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	23	375.56	384.95	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	24	375.56	384.95	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	25	377.06	386.49	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	26	384.57	394.18	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	27	393.59	403.43	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	28	408.23	418.44	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	29	420.25	430.76	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	30	426.26	436.92	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	31	435.27	446.15	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	32	444.29	455.40	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	33	449.92	461.17	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	34	455.93	467.33	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	35	458.93	470.40	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	36	461.94	473.49	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	37	464.94	476.56	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	38	467.95	479.65	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	39	473.96	485.81	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	40	479.97	527.97	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	41	488.98	540.32	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	42	497.62	553.35	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	43	509.63	571.30	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	44	524.66	593.92	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	45	542.31	620.94	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	46	563.34	653.47	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	47	587.00	690.90	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	48	614.04	734.39	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	49	640.71	779.74	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	50	670.75	821.67	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	51	700.42	858.01	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	52	733.09	898.04	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	53	766.14	938.52	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	54	801.82	982.23	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	55	837.50	1025.94	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	56	876.18	1073.32	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	57	915.24	1121.17	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	58	956.93	1172.24	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	59	977.58	1197.54	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	60	1019.27	1248.61	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	61	1055.32	1292.77	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	62	1078.98	1321.75	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	63	1108.65	1358.10	
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1126.68	1380.18	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	240.84	240.84	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	15	262.25	262.25	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	16	270.43	270.43	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	17	278.62	278.62	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	18	287.43	287.43	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	19	296.25	296.25	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	20	305.38	305.38	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	21	314.82	322.69	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	22	314.82	322.69	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	23	314.82	322.69	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	24	314.82	322.69	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	25	316.08	323.98	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	26	322.38	330.44	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	27	329.93	338.18	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	28	342.21	350.77	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	29	352.28	361.09	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	30	357.32	366.25	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	31	364.88	374.00	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	32	372.43	381.74	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	33	377.15	386.58	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	34	382.19	391.74	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	35	384.71	394.33	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	36	387.23	396.91	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	37	389.75	399.49	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	38	392.27	402.08	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	39	397.30	407.23	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	40	402.34	442.57	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	41	409.90	452.94	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	42	417.14	463.86	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	43	427.21	478.90	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	44	439.80	497.85	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	45	454.60	520.52	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	46	472.23	547.79	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	47	492.06	579.15	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	48	514.73	615.62	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	49	537.08	653.63	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	50	562.27	688.78	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	51	587.14	719.25	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	52	614.53	752.80	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	53	642.23	786.73	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	54	672.14	823.37	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	55	702.05	860.01	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	56	734.48	899.74	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	57	767.22	939.84	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	58	802.16	982.65	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	59	819.48	1003.86	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	60	854.42	1046.66	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	61	884.64	1083.68	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	62	904.48	1107.99	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	63	929.35	1138.45	
33709PA0890001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	944.46	1156.96	
33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	243.25	243.25	
33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	15	264.87	264.87	
33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	16	273.14	273.14	
33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	17	281.40	281.40	
33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	18	290.31	290.31	
33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	19	299.21	299.21	
33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	20	308.43	308.43	
33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	21	317.97	325.92	
33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	22	317.97	325.92	
33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	23	317.97	325.92	

	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	24	317.97	325.92
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	25	319.24	327.22
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	26	325.60	333.74
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	27	333.23	341.56
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	28	345.63	354.27
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	29	355.81	364.71
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	30	360.90	369.92
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	31	368.53	377.74
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	32	376.16	385.56
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	33	380.93	390.45
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	34	386.02	395.67
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	35	388.56	398.27
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	36	391.10	400.88
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	37	393.65	403.49
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	38	396.19	406.09
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	39	401.28	411.31
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	40	406.37	447.01
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	41	414.00	457.47
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	42	421.31	468.50
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	43	431.49	483.70
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	44	444.20	502.83
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	45	459.15	525.73
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	46	476.96	553.27
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	47	496.99	584.96
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	48	519.88	621.78
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	49	542.46	660.17
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	50	567.89	695.67
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	51	593.01	726.44
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	52	620.68	760.33
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	53	648.66	794.61
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	54	678.87	831.62
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	55	709.07	868.61
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	56	741.82	908.73
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	57	774.89	949.24
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	58	810.19	992.48
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	59	827.68	1013.91
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	60	862.97	1057.14
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	61	893.50	1094.54
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	62	913.53	1119.07
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	63	938.65	1149.85
	33709PA0870002	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	953.91	1168.54
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	293.01	293.01
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	15	319.06	319.06
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	16	329.01	329.01
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	17	338.97	338.97
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	18	349.70	349.70
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	19	360.42	360.42
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	20	371.53	371.53
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	21	383.02	392.60
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	22	383.02	392.60
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	23	383.02	392.60
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	24	383.02	392.60
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	25	384.55	394.16
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	26	392.21	402.02
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	27	401.40	411.44
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	28	416.34	426.75
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	29	428.60	439.32
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	30	434.73	445.60
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	31	443.92	455.02
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	32	453.11	464.44
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	33	458.86	470.33
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	34	464.99	476.61
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	35	468.05	479.75
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	36	471.11	482.89
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	37	474.18	486.03
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	38	477.24	489.17
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	39	483.37	495.45
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	40	489.50	538.45
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	41	498.69	551.05
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	42	507.50	564.34
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	43	519.76	582.65
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	44	535.08	605.71
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	45	553.08	633.28
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	46	574.53	666.45
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	47	598.66	704.62
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	48	626.24	748.98
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	49	653.43	795.22
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	50	684.07	837.99
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	51	714.33	875.05
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	52	747.66	915.88
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	53	781.36	957.17
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	54	817.75	1001.74
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	55	854.13	1046.31
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	56	893.59	1094.65
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	57	933.42	1143.44
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	58	975.93	1195.51
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	59	997.00	1221.33
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	60	1039.52	1273.41
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	61	1076.29	1318.46
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	62	1100.42	1348.01
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	63	1130.68	1385.08
	33709PA0870004	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1149.06	1407.60
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	192.29	192.29
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	15	209.38	209.38
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	16	215.92	215.92
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	17	222.45	222.45
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	18	229.49	229.49
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	19	236.53	236.53
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	20	243.82	243.82
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	21	251.36	257.64
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	22	251.36	257.64
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	23	251.36	257.64
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	24	251.36	257.64
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	25	252.37	258.68
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	26	257.39	263.82
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	27	263.43	270.02
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	28	273.23	280.06
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	29	281.27	288.30
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	30	285.29	292.42
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	31	291.33	298.61
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	32	297.36	304.79
	33709PA0870007	Rating Area 4	Tobacco User/Non-Tobacco User	33	301.13	308.66

33709PA0870007	Rating Area 4		Tobacco User/Non-Tobacco User	34	305.15	312.78
	Rating Area 4		Tobacco User/Non-Tobacco User	35	307.16	314.84
	Rating Area 4		Tobacco User/Non-Tobacco User	36	309.17	316.90
	Rating Area 4		Tobacco User/Non-Tobacco User	37	311.18	318.96
	Rating Area 4		Tobacco User/Non-Tobacco User	38	313.19	321.02
	Rating Area 4		Tobacco User/Non-Tobacco User	39	317.22	325.15
	Rating Area 4		Tobacco User/Non-Tobacco User	40	321.24	353.36
	Rating Area 4		Tobacco User/Non-Tobacco User	41	327.27	361.63
	Rating Area 4		Tobacco User/Non-Tobacco User	42	333.05	370.35
	Rating Area 4		Tobacco User/Non-Tobacco User	43	341.10	382.37
	Rating Area 4		Tobacco User/Non-Tobacco User	44	351.15	397.50
	Rating Area 4		Tobacco User/Non-Tobacco User	45	362.96	415.59
	Rating Area 4		Tobacco User/Non-Tobacco User	46	377.04	437.37
	Rating Area 4		Tobacco User/Non-Tobacco User	47	392.88	462.42
	Rating Area 4		Tobacco User/Non-Tobacco User	48	410.97	491.52
	Rating Area 4		Tobacco User/Non-Tobacco User	49	428.82	521.87
	Rating Area 4		Tobacco User/Non-Tobacco User	50	448.93	549.94
	Rating Area 4		Tobacco User/Non-Tobacco User	51	468.79	574.27
	Rating Area 4		Tobacco User/Non-Tobacco User	52	490.65	601.05
	Rating Area 4		Tobacco User/Non-Tobacco User	53	512.77	628.14
	Rating Area 4		Tobacco User/Non-Tobacco User	54	536.65	657.40
	Rating Area 4		Tobacco User/Non-Tobacco User	55	560.53	686.65
	Rating Area 4		Tobacco User/Non-Tobacco User	56	586.42	718.36
	Rating Area 4		Tobacco User/Non-Tobacco User	57	612.56	750.39
	Rating Area 4		Tobacco User/Non-Tobacco User	58	640.47	784.58
	Rating Area 4		Tobacco User/Non-Tobacco User	59	654.29	801.51
	Rating Area 4		Tobacco User/Non-Tobacco User	60	682.19	835.68
	Rating Area 4		Tobacco User/Non-Tobacco User	61	706.32	865.24
	Rating Area 4		Tobacco User/Non-Tobacco User	62	722.16	884.65
	Rating Area 4		Tobacco User/Non-Tobacco User	63	742.01	908.96
	Rating Area 4		Tobacco User/Non-Tobacco User	64 and over	754.08	923.75
33709PA0870006	Rating Area 4		Tobacco User/Non-Tobacco User	0-14	210.00	210.00
33709PA0870006	Rating Area 4		Tobacco User/Non-Tobacco User	15	228.67	228.67
	Rating Area 4		Tobacco User/Non-Tobacco User	16	235.80	235.80
	Rating Area 4		Tobacco User/Non-Tobacco User	17	242.94	242.94
	Rating Area 4		Tobacco User/Non-Tobacco User	18	250.63	250.63
	Rating Area 4		Tobacco User/Non-Tobacco User	19	258.31	258.31
	Rating Area 4		Tobacco User/Non-Tobacco User	20	266.27	266.27
	Rating Area 4		Tobacco User/Non-Tobacco User	21	274.51	281.37
	Rating Area 4		Tobacco User/Non-Tobacco User	22	274.51	281.37
	Rating Area 4		Tobacco User/Non-Tobacco User	23	274.51	281.37
	Rating Area 4		Tobacco User/Non-Tobacco User	24	274.51	281.37
	Rating Area 4		Tobacco User/Non-Tobacco User	25	275.61	282.50
	Rating Area 4		Tobacco User/Non-Tobacco User	26	281.10	288.13
	Rating Area 4		Tobacco User/Non-Tobacco User	27	287.69	294.88
	Rating Area 4		Tobacco User/Non-Tobacco User	28	298.39	305.85
	Rating Area 4		Tobacco User/Non-Tobacco User	29	307.18	314.86
	Rating Area 4		Tobacco User/Non-Tobacco User	30	311.57	319.36
	Rating Area 4		Tobacco User/Non-Tobacco User	31	318.16	326.11
	Rating Area 4		Tobacco User/Non-Tobacco User	32	324.75	332.87
	Rating Area 4		Tobacco User/Non-Tobacco User	33	328.86	337.08
	Rating Area 4		Tobacco User/Non-Tobacco User	34	333.26	341.59
	Rating Area 4		Tobacco User/Non-Tobacco User	35	335.45	343.84
	Rating Area 4		Tobacco User/Non-Tobacco User	36	337.65	346.09
	Rating Area 4		Tobacco User/Non-Tobacco User	37	339.84	348.34
	Rating Area 4		Tobacco User/Non-Tobacco User	38	342.04	350.59
	Rating Area 4		Tobacco User/Non-Tobacco User	39	346.43	355.09
	Rating Area 4		Tobacco User/Non-Tobacco User	40	350.82	385.90
	Rating Area 4		Tobacco User/Non-Tobacco User	41	357.41	394.94
	Rating Area 4		Tobacco User/Non-Tobacco User	42	363.73	404.47
	Rating Area 4		Tobacco User/Non-Tobacco User	43	372.51	417.58
	Rating Area 4		Tobacco User/Non-Tobacco User	44	383.49	434.11
	Rating Area 4		Tobacco User/Non-Tobacco User	45	396.39	453.87
	Rating Area 4		Tobacco User/Non-Tobacco User	46	411.77	477.65
	Rating Area 4		Tobacco User/Non-Tobacco User	47	429.06	505.00
	Rating Area 4		Tobacco User/Non-Tobacco User	48	448.82	536.79

33709PA0870006	Rating Area 4	Tobacco User/Non-Tobacco User	49	468.31	569.93
			50	490.27	600.58
			51	511.96	627.15
			52	535.84	656.40
			53	560.00	686.00
			54	586.08	717.95
			55	612.16	749.90
			56	640.43	784.53
			57	668.98	819.50
			58	699.45	856.83
			59	714.55	875.32
			60	745.02	912.65
			61	771.37	944.93
			62	788.67	966.12
			63	810.35	992.68
			64 and over	823.53	1008.82
33709PA0860001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	292.34	292.34
33709PA0860001	Rating Area 5	Tobacco User/Non-Tobacco User	15	318.33	318.33
			16	328.27	328.27
			17	338.20	338.20
			18	348.90	348.90
			19	359.60	359.60
			20	370.69	370.69
			21	382.15	391.70
			22	382.15	391.70
			23	382.15	391.70
			24	382.15	391.70
			25	383.68	393.27
			26	391.32	401.10
			27	400.49	410.50
			28	415.40	425.79
			29	427.63	438.32
			30	433.74	444.58
			31	442.91	453.98
			32	452.08	463.38
			33	457.82	469.27
			34	463.93	475.53
			35	466.99	478.66
			36	470.04	481.79
			37	473.10	484.93
			38	476.16	488.06
			39	482.27	494.33
			40	488.39	537.23
			41	497.56	549.80
			42	506.35	563.06
			43	518.58	581.33
			44	533.86	604.33
			45	551.82	631.83
			46	573.23	664.95
			47	597.30	703.02
			48	624.82	747.28
			49	651.95	793.42
			50	682.52	836.09
			51	712.71	873.07
			52	745.96	913.80
			53	779.59	955.00
			54	815.89	999.47
			55	852.19	1043.93
			56	891.56	1092.16
			57	931.30	1140.84
			58	973.72	1192.81
			59	994.74	1218.56
			60	1037.16	1270.52
			61	1073.84	1315.45
			62	1097.92	1344.95
			63	1128.11	1381.93

33709PA0860001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1146.45	1404.40
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	245.06	245.06
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	15	266.84	266.84
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	16	275.17	275.17
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	17	283.50	283.50
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	18	292.47	292.47
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	19	301.44	301.44
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	20	310.73	310.73
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	21	320.34	328.35
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	22	320.34	328.35
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	23	320.34	328.35
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	24	320.34	328.35
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	25	321.62	329.66
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	26	328.03	336.23
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	27	335.72	344.11
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	28	348.21	356.92
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	29	358.46	367.42
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	30	363.59	372.68
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	31	371.27	380.55
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	32	378.96	388.43
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	33	383.77	393.36
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	34	388.89	398.61
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	35	391.46	401.25
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	36	394.02	403.87
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	37	396.58	406.49
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	38	399.14	409.12
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	39	404.27	414.38
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	40	409.39	450.33
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	41	417.08	460.87
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	42	424.45	471.99
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	43	434.70	487.30
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	44	447.51	506.58
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	45	462.57	529.64
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	46	480.51	557.39
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	47	500.69	589.31
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	48	523.76	626.42
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	49	546.50	665.09
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	50	572.13	700.86
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	51	597.43	731.85
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	52	625.30	765.99
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	53	653.49	800.53
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	54	683.93	837.81
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	55	714.36	875.09
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	56	747.35	915.50
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	57	780.67	956.32
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	58	816.23	999.88
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	59	833.85	1021.47
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	60	869.40	1065.02
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	61	900.16	1102.70
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	62	920.34	1127.42
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	63	945.64	1158.41
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	961.02	1177.25
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	247.52	247.52
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	15	269.52	269.52
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	16	277.93	277.93
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	17	286.34	286.34
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	18	295.40	295.40
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	19	304.46	304.46
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	20	313.84	313.84
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	21	323.55	331.64
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	22	323.55	331.64
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	23	323.55	331.64
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	24	323.55	331.64
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	25	324.84	332.96
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	26	331.32	339.60
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	27	339.08	347.56

33709PA0860002	Rating Area 5		Tobacco User/Non-Tobacco User	28	351.70	360.49
	Rating Area 5		Tobacco User/Non-Tobacco User	29	362.05	371.10
	Rating Area 5		Tobacco User/Non-Tobacco User	30	367.23	376.41
	Rating Area 5		Tobacco User/Non-Tobacco User	31	374.99	384.36
	Rating Area 5		Tobacco User/Non-Tobacco User	32	382.76	392.33
	Rating Area 5		Tobacco User/Non-Tobacco User	33	387.61	397.30
	Rating Area 5		Tobacco User/Non-Tobacco User	34	392.79	402.61
	Rating Area 5		Tobacco User/Non-Tobacco User	35	395.38	405.26
	Rating Area 5		Tobacco User/Non-Tobacco User	36	397.97	407.92
	Rating Area 5		Tobacco User/Non-Tobacco User	37	400.55	410.56
	Rating Area 5		Tobacco User/Non-Tobacco User	38	403.14	413.22
	Rating Area 5		Tobacco User/Non-Tobacco User	39	408.32	418.53
	Rating Area 5		Tobacco User/Non-Tobacco User	40	413.50	454.85
	Rating Area 5		Tobacco User/Non-Tobacco User	41	421.26	465.49
	Rating Area 5		Tobacco User/Non-Tobacco User	42	428.70	476.71
	Rating Area 5		Tobacco User/Non-Tobacco User	43	439.06	492.19
	Rating Area 5		Tobacco User/Non-Tobacco User	44	452.00	511.66
	Rating Area 5		Tobacco User/Non-Tobacco User	45	467.21	534.96
	Rating Area 5		Tobacco User/Non-Tobacco User	46	485.33	562.98
	Rating Area 5		Tobacco User/Non-Tobacco User	47	505.71	595.22
	Rating Area 5		Tobacco User/Non-Tobacco User	48	529.00	632.68
	Rating Area 5		Tobacco User/Non-Tobacco User	49	551.98	671.76
	Rating Area 5		Tobacco User/Non-Tobacco User	50	577.86	707.88
	Rating Area 5		Tobacco User/Non-Tobacco User	51	603.42	739.19
	Rating Area 5		Tobacco User/Non-Tobacco User	52	631.57	773.67
	Rating Area 5		Tobacco User/Non-Tobacco User	53	660.04	808.55
	Rating Area 5		Tobacco User/Non-Tobacco User	54	690.78	846.21
	Rating Area 5		Tobacco User/Non-Tobacco User	55	721.52	883.86
	Rating Area 5		Tobacco User/Non-Tobacco User	56	754.84	924.68
	Rating Area 5		Tobacco User/Non-Tobacco User	57	788.49	965.90
	Rating Area 5		Tobacco User/Non-Tobacco User	58	824.41	1009.90
	Rating Area 5		Tobacco User/Non-Tobacco User	59	842.20	1031.70
	Rating Area 5		Tobacco User/Non-Tobacco User	60	878.11	1075.68
	Rating Area 5		Tobacco User/Non-Tobacco User	61	909.18	1113.75
	Rating Area 5		Tobacco User/Non-Tobacco User	62	929.56	1138.71
	Rating Area 5		Tobacco User/Non-Tobacco User	63	955.12	1170.02
	Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	970.65	1189.05
33709PA0860004	Rating Area 5		Tobacco User/Non-Tobacco User	0-14	298.15	298.15
33709PA0860004	Rating Area 5		Tobacco User/Non-Tobacco User	15	324.65	324.65
	Rating Area 5		Tobacco User/Non-Tobacco User	16	334.79	334.79
	Rating Area 5		Tobacco User/Non-Tobacco User	17	344.92	344.92
	Rating Area 5		Tobacco User/Non-Tobacco User	18	355.83	355.83
	Rating Area 5		Tobacco User/Non-Tobacco User	19	366.75	366.75
	Rating Area 5		Tobacco User/Non-Tobacco User	20	378.05	378.05
	Rating Area 5		Tobacco User/Non-Tobacco User	21	389.74	399.48
	Rating Area 5		Tobacco User/Non-Tobacco User	22	389.74	399.48
	Rating Area 5		Tobacco User/Non-Tobacco User	23	389.74	399.48
	Rating Area 5		Tobacco User/Non-Tobacco User	24	389.74	399.48
	Rating Area 5		Tobacco User/Non-Tobacco User	25	391.30	401.08
	Rating Area 5		Tobacco User/Non-Tobacco User	26	399.09	409.07
	Rating Area 5		Tobacco User/Non-Tobacco User	27	408.45	418.66
	Rating Area 5		Tobacco User/Non-Tobacco User	28	423.65	434.24
	Rating Area 5		Tobacco User/Non-Tobacco User	29	436.12	447.02
	Rating Area 5		Tobacco User/Non-Tobacco User	30	442.35	453.41
	Rating Area 5		Tobacco User/Non-Tobacco User	31	451.71	463.00
	Rating Area 5		Tobacco User/Non-Tobacco User	32	461.06	472.59
	Rating Area 5		Tobacco User/Non-Tobacco User	33	466.91	478.58
	Rating Area 5		Tobacco User/Non-Tobacco User	34	473.14	484.97
	Rating Area 5		Tobacco User/Non-Tobacco User	35	476.26	488.17
	Rating Area 5		Tobacco User/Non-Tobacco User	36	479.38	491.36
	Rating Area 5		Tobacco User/Non-Tobacco User	37	482.50	494.56
	Rating Area 5		Tobacco User/Non-Tobacco User	38	485.62	497.76
	Rating Area 5		Tobacco User/Non-Tobacco User	39	491.85	504.15
	Rating Area 5		Tobacco User/Non-Tobacco User	40	498.09	547.90
	Rating Area 5		Tobacco User/Non-Tobacco User	41	507.44	560.72
	Rating Area 5		Tobacco User/Non-Tobacco User	42	516.41	574.25

33709PA0860004	Rating Area 5	Tobacco User/Non-Tobacco User	43	528.88	592.87
			44	544.47	616.34
			45	562.78	644.38
			46	584.61	678.15
			47	609.16	716.98
			48	637.22	762.12
			49	664.90	809.18
			50	696.08	852.70
			51	726.87	890.42
			52	760.77	931.94
			53	795.07	973.96
			54	832.09	1019.31
			55	869.12	1064.67
			56	909.26	1113.84
			57	949.80	1163.51
			58	993.06	1216.50
			59	1014.49	1242.75
			60	1057.75	1295.74
			61	1095.17	1341.58
			62	1119.72	1371.66
			63	1150.51	1409.37
			64 and over	1169.22	1432.29
33709PA0860007	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	195.66	195.66
33709PA0860007	Rating Area 5	Tobacco User/Non-Tobacco User	15	213.06	213.06
			16	219.71	219.71
			17	226.36	226.36
			18	233.52	233.52
			19	240.68	240.68
			20	248.10	248.10
			21	255.77	262.16
			22	255.77	262.16
			23	255.77	262.16
			24	255.77	262.16
			25	256.79	263.21
			26	261.91	268.46
			27	268.05	274.75
			28	278.02	284.97
			29	286.21	293.37
			30	290.30	297.56
			31	296.44	303.85
			32	302.58	310.14
			33	306.41	314.07
			34	310.50	318.26
			35	312.55	320.36
			36	314.60	322.47
			37	316.64	324.56
			38	318.69	326.66
			39	322.78	330.85
			40	326.87	359.56
			41	333.01	367.98
			42	338.90	376.86
			43	347.08	389.08
			44	357.31	404.47
			45	369.33	422.88
			46	383.66	445.05
			47	399.77	470.53
			48	418.18	500.14
			49	436.34	531.03
			50	456.81	559.59
			51	477.01	584.34
			52	499.26	611.59
			53	521.77	639.17
			54	546.07	668.94
			55	570.37	698.70
			56	596.71	730.97
			57	623.31	763.55

	33709PA0860007	Rating Area 5	Tobacco User/Non-Tobacco User	58	651.70	798.33
	33709PA0860007	Rating Area 5	Tobacco User/Non-Tobacco User	59	665.77	815.57
	33709PA0860007	Rating Area 5	Tobacco User/Non-Tobacco User	60	694.16	850.35
	33709PA0860007	Rating Area 5	Tobacco User/Non-Tobacco User	61	718.71	880.42
	33709PA0860007	Rating Area 5	Tobacco User/Non-Tobacco User	62	734.83	900.17
	33709PA0860007	Rating Area 5	Tobacco User/Non-Tobacco User	63	755.03	924.91
	33709PA0860007	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	767.31	939.95
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	213.68	213.68
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	15	232.67	232.67
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	16	239.94	239.94
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	17	247.20	247.20
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	18	255.02	255.02
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	19	262.84	262.84
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	20	270.94	270.94
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	21	279.32	286.30
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	22	279.32	286.30
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	23	279.32	286.30
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	24	279.32	286.30
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	25	280.44	287.45
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	26	286.02	293.17
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	27	292.73	300.05
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	28	303.62	311.21
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	29	312.56	320.37
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	30	317.03	324.96
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	31	323.73	331.82
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	32	330.44	338.70
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	33	334.63	343.00
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	34	339.09	347.57
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	35	341.33	349.86
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	36	343.56	352.15
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	37	345.80	354.45
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	38	348.03	356.73
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	39	352.50	361.31
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	40	356.97	392.67
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	41	363.67	401.86
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	42	370.10	411.55
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	43	379.04	424.90
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	44	390.21	441.72
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	45	403.34	461.82
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	46	418.98	486.02
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	47	436.58	513.85
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	48	456.69	546.20
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	49	476.52	579.92
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	50	498.87	611.12
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	51	520.93	638.14
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	52	545.23	667.91
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	53	569.81	698.02
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	54	596.35	730.53
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	55	622.88	763.03
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	56	651.65	798.27
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	57	680.70	833.86
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	58	711.71	871.84
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	59	727.07	890.66
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	60	758.07	928.64
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	61	784.89	961.49
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	62	802.49	983.05
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	63	824.55	1010.07
	33709PA0860006	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	837.96	1026.50
	33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	185.13	185.13
	33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	15	201.59	201.59
	33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	16	207.88	207.88
	33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	17	214.17	214.17
	33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	18	220.95	220.95
	33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	19	227.72	227.72
	33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	20	234.74	234.74
	33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	21	242.00	248.05

33709PA0380004	Rating Area 4	Tobacco User/Non-Tobacco User	22	242.00	248.05
	Rating Area 4	Tobacco User/Non-Tobacco User	23	242.00	248.05
	Rating Area 4	Tobacco User/Non-Tobacco User	24	242.00	248.05
	Rating Area 4	Tobacco User/Non-Tobacco User	25	242.97	249.04
	Rating Area 4	Tobacco User/Non-Tobacco User	26	247.81	254.01
	Rating Area 4	Tobacco User/Non-Tobacco User	27	253.62	259.96
	Rating Area 4	Tobacco User/Non-Tobacco User	28	263.05	269.63
	Rating Area 4	Tobacco User/Non-Tobacco User	29	270.80	277.57
	Rating Area 4	Tobacco User/Non-Tobacco User	30	274.67	281.54
	Rating Area 4	Tobacco User/Non-Tobacco User	31	280.48	287.49
	Rating Area 4	Tobacco User/Non-Tobacco User	32	286.29	293.45
	Rating Area 4	Tobacco User/Non-Tobacco User	33	289.92	297.17
	Rating Area 4	Tobacco User/Non-Tobacco User	34	293.79	301.13
	Rating Area 4	Tobacco User/Non-Tobacco User	35	295.72	303.11
	Rating Area 4	Tobacco User/Non-Tobacco User	36	297.66	305.10
	Rating Area 4	Tobacco User/Non-Tobacco User	37	299.60	307.09
	Rating Area 4	Tobacco User/Non-Tobacco User	38	301.53	309.07
	Rating Area 4	Tobacco User/Non-Tobacco User	39	305.40	313.04
	Rating Area 4	Tobacco User/Non-Tobacco User	40	309.28	340.21
	Rating Area 4	Tobacco User/Non-Tobacco User	41	315.08	348.16
	Rating Area 4	Tobacco User/Non-Tobacco User	42	320.65	356.56
	Rating Area 4	Tobacco User/Non-Tobacco User	43	328.39	368.13
	Rating Area 4	Tobacco User/Non-Tobacco User	44	338.07	382.70
	Rating Area 4	Tobacco User/Non-Tobacco User	45	349.45	400.12
	Rating Area 4	Tobacco User/Non-Tobacco User	46	363.00	421.08
	Rating Area 4	Tobacco User/Non-Tobacco User	47	378.25	445.20
	Rating Area 4	Tobacco User/Non-Tobacco User	48	395.67	473.22
	Rating Area 4	Tobacco User/Non-Tobacco User	49	412.85	502.44
	Rating Area 4	Tobacco User/Non-Tobacco User	50	432.21	529.46
	Rating Area 4	Tobacco User/Non-Tobacco User	51	451.33	552.88
	Rating Area 4	Tobacco User/Non-Tobacco User	52	472.38	578.67
	Rating Area 4	Tobacco User/Non-Tobacco User	53	493.68	604.76
	Rating Area 4	Tobacco User/Non-Tobacco User	54	516.67	632.92
	Rating Area 4	Tobacco User/Non-Tobacco User	55	539.66	661.08
	Rating Area 4	Tobacco User/Non-Tobacco User	56	564.59	691.62
	Rating Area 4	Tobacco User/Non-Tobacco User	57	589.75	722.44
	Rating Area 4	Tobacco User/Non-Tobacco User	58	616.62	755.36
	Rating Area 4	Tobacco User/Non-Tobacco User	59	629.93	771.66
	Rating Area 4	Tobacco User/Non-Tobacco User	60	656.79	804.57
	Rating Area 4	Tobacco User/Non-Tobacco User	61	680.02	833.02
	Rating Area 4	Tobacco User/Non-Tobacco User	62	695.27	851.71
	Rating Area 4	Tobacco User/Non-Tobacco User	63	714.38	875.12
	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	726.00	889.35
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	185.13	185.13
33709PA0380004	Rating Area 5	Tobacco User/Non-Tobacco User	15	201.59	201.59
	Rating Area 5	Tobacco User/Non-Tobacco User	16	207.88	207.88
	Rating Area 5	Tobacco User/Non-Tobacco User	17	214.17	214.17
	Rating Area 5	Tobacco User/Non-Tobacco User	18	220.95	220.95
	Rating Area 5	Tobacco User/Non-Tobacco User	19	227.72	227.72
	Rating Area 5	Tobacco User/Non-Tobacco User	20	234.74	234.74
	Rating Area 5	Tobacco User/Non-Tobacco User	21	242.00	248.05
	Rating Area 5	Tobacco User/Non-Tobacco User	22	242.00	248.05
	Rating Area 5	Tobacco User/Non-Tobacco User	23	242.00	248.05
	Rating Area 5	Tobacco User/Non-Tobacco User	24	242.00	248.05
	Rating Area 5	Tobacco User/Non-Tobacco User	25	242.97	249.04
	Rating Area 5	Tobacco User/Non-Tobacco User	26	247.81	254.01
	Rating Area 5	Tobacco User/Non-Tobacco User	27	253.62	259.96
	Rating Area 5	Tobacco User/Non-Tobacco User	28	263.05	269.63
	Rating Area 5	Tobacco User/Non-Tobacco User	29	270.80	277.57
	Rating Area 5	Tobacco User/Non-Tobacco User	30	274.67	281.54
	Rating Area 5	Tobacco User/Non-Tobacco User	31	280.48	287.49
	Rating Area 5	Tobacco User/Non-Tobacco User	32	286.29	293.45
	Rating Area 5	Tobacco User/Non-Tobacco User	33	289.92	297.17
	Rating Area 5	Tobacco User/Non-Tobacco User	34	293.79	301.13
	Rating Area 5	Tobacco User/Non-Tobacco User	35	295.72	303.11
	Rating Area 5	Tobacco User/Non-Tobacco User	36	297.66	305.10

33709PA0380004	Rating Area 5		Tobacco User/Non-Tobacco User	37	299.60	307.09
	Rating Area 5		Tobacco User/Non-Tobacco User	38	301.53	309.07
	Rating Area 5		Tobacco User/Non-Tobacco User	39	305.40	313.04
	Rating Area 5		Tobacco User/Non-Tobacco User	40	309.28	340.21
	Rating Area 5		Tobacco User/Non-Tobacco User	41	315.08	348.16
	Rating Area 5		Tobacco User/Non-Tobacco User	42	320.65	356.56
	Rating Area 5		Tobacco User/Non-Tobacco User	43	328.39	368.13
	Rating Area 5		Tobacco User/Non-Tobacco User	44	338.07	382.70
	Rating Area 5		Tobacco User/Non-Tobacco User	45	349.45	400.12
	Rating Area 5		Tobacco User/Non-Tobacco User	46	363.00	421.08
	Rating Area 5		Tobacco User/Non-Tobacco User	47	378.25	445.20
	Rating Area 5		Tobacco User/Non-Tobacco User	48	395.67	473.22
	Rating Area 5		Tobacco User/Non-Tobacco User	49	412.85	502.44
	Rating Area 5		Tobacco User/Non-Tobacco User	50	432.21	529.46
	Rating Area 5		Tobacco User/Non-Tobacco User	51	451.33	552.88
	Rating Area 5		Tobacco User/Non-Tobacco User	52	472.38	578.67
	Rating Area 5		Tobacco User/Non-Tobacco User	53	493.68	604.76
	Rating Area 5		Tobacco User/Non-Tobacco User	54	516.67	632.92
	Rating Area 5		Tobacco User/Non-Tobacco User	55	539.66	661.08
	Rating Area 5		Tobacco User/Non-Tobacco User	56	564.59	691.62
	Rating Area 5		Tobacco User/Non-Tobacco User	57	589.75	722.44
	Rating Area 5		Tobacco User/Non-Tobacco User	58	616.62	755.36
	Rating Area 5		Tobacco User/Non-Tobacco User	59	629.93	771.66
	Rating Area 5		Tobacco User/Non-Tobacco User	60	656.79	804.57
	Rating Area 5		Tobacco User/Non-Tobacco User	61	680.02	833.02
	Rating Area 5		Tobacco User/Non-Tobacco User	62	695.27	851.71
	Rating Area 5		Tobacco User/Non-Tobacco User	63	714.38	875.12
	Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	726.00	889.35
33709PA0380003	Rating Area 1		Tobacco User/Non-Tobacco User	0-14	185.13	185.13
33709PA0380003	Rating Area 1		Tobacco User/Non-Tobacco User	15	201.59	201.59
	Rating Area 1		Tobacco User/Non-Tobacco User	16	207.88	207.88
	Rating Area 1		Tobacco User/Non-Tobacco User	17	214.17	214.17
	Rating Area 1		Tobacco User/Non-Tobacco User	18	220.95	220.95
	Rating Area 1		Tobacco User/Non-Tobacco User	19	227.72	227.72
	Rating Area 1		Tobacco User/Non-Tobacco User	20	234.74	234.74
	Rating Area 1		Tobacco User/Non-Tobacco User	21	242.00	248.05
	Rating Area 1		Tobacco User/Non-Tobacco User	22	242.00	248.05
	Rating Area 1		Tobacco User/Non-Tobacco User	23	242.00	248.05
	Rating Area 1		Tobacco User/Non-Tobacco User	24	242.00	248.05
	Rating Area 1		Tobacco User/Non-Tobacco User	25	242.97	249.04
	Rating Area 1		Tobacco User/Non-Tobacco User	26	247.81	254.01
	Rating Area 1		Tobacco User/Non-Tobacco User	27	253.62	259.96
	Rating Area 1		Tobacco User/Non-Tobacco User	28	263.05	269.63
	Rating Area 1		Tobacco User/Non-Tobacco User	29	270.80	277.57
	Rating Area 1		Tobacco User/Non-Tobacco User	30	274.67	281.54
	Rating Area 1		Tobacco User/Non-Tobacco User	31	280.48	287.49
	Rating Area 1		Tobacco User/Non-Tobacco User	32	286.29	293.45
	Rating Area 1		Tobacco User/Non-Tobacco User	33	289.92	297.17
	Rating Area 1		Tobacco User/Non-Tobacco User	34	293.79	301.13
	Rating Area 1		Tobacco User/Non-Tobacco User	35	295.72	303.11
	Rating Area 1		Tobacco User/Non-Tobacco User	36	297.66	305.10
	Rating Area 1		Tobacco User/Non-Tobacco User	37	299.60	307.09
	Rating Area 1		Tobacco User/Non-Tobacco User	38	301.53	309.07
	Rating Area 1		Tobacco User/Non-Tobacco User	39	305.40	313.04
	Rating Area 1		Tobacco User/Non-Tobacco User	40	309.28	340.21
	Rating Area 1		Tobacco User/Non-Tobacco User	41	315.08	348.16
	Rating Area 1		Tobacco User/Non-Tobacco User	42	320.65	356.56
	Rating Area 1		Tobacco User/Non-Tobacco User	43	328.39	368.13
	Rating Area 1		Tobacco User/Non-Tobacco User	44	338.07	382.70
	Rating Area 1		Tobacco User/Non-Tobacco User	45	349.45	400.12
	Rating Area 1		Tobacco User/Non-Tobacco User	46	363.00	421.08
	Rating Area 1		Tobacco User/Non-Tobacco User	47	378.25	445.20
	Rating Area 1		Tobacco User/Non-Tobacco User	48	395.67	473.22
	Rating Area 1		Tobacco User/Non-Tobacco User	49	412.85	502.44
	Rating Area 1		Tobacco User/Non-Tobacco User	50	432.21	529.46
	Rating Area 1		Tobacco User/Non-Tobacco User	51	451.33	552.88

33709PA0380003 Rating Area 1			Tobacco User/Non-Tobacco User	52	472.38	578.67
33709PA0380003 Rating Area 1			Tobacco User/Non-Tobacco User	53	493.68	604.76
33709PA0380003 Rating Area 1			Tobacco User/Non-Tobacco User	54	516.67	632.92
33709PA0380003 Rating Area 1			Tobacco User/Non-Tobacco User	55	539.66	661.08
33709PA0380003 Rating Area 1			Tobacco User/Non-Tobacco User	56	564.59	691.62
33709PA0380003 Rating Area 1			Tobacco User/Non-Tobacco User	57	589.75	722.44
33709PA0380003 Rating Area 1			Tobacco User/Non-Tobacco User	58	616.62	755.36
33709PA0380003 Rating Area 1			Tobacco User/Non-Tobacco User	59	629.93	771.66
33709PA0380003 Rating Area 1			Tobacco User/Non-Tobacco User	60	656.79	804.57
33709PA0380003 Rating Area 1			Tobacco User/Non-Tobacco User	61	680.02	833.02
33709PA0380003 Rating Area 1			Tobacco User/Non-Tobacco User	62	695.27	851.71
33709PA0380003 Rating Area 1			Tobacco User/Non-Tobacco User	63	714.38	875.12
33709PA0380003 Rating Area 1			Tobacco User/Non-Tobacco User	64 and over	726.00	889.35
33709PA0380003	Rating Area 2		Tobacco User/Non-Tobacco User	0-14	185.13	185.13
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	15	201.59	201.59
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	16	207.88	207.88
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	17	214.17	214.17
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	18	220.95	220.95
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	19	227.72	227.72
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	20	234.74	234.74
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	21	242.00	248.05
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	22	242.00	248.05
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	23	242.00	248.05
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	24	242.00	248.05
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	25	242.97	249.04
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	26	247.81	254.01
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	27	253.62	259.96
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	28	263.05	269.63
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	29	270.80	277.57
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	30	274.67	281.54
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	31	280.48	287.49
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	32	286.29	293.45
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	33	289.92	297.17
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	34	293.79	301.13
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	35	295.72	303.11
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	36	297.66	305.10
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	37	299.60	307.09
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	38	301.53	309.07
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	39	305.40	313.04
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	40	309.28	340.21
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	41	315.08	348.16
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	42	320.65	356.56
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	43	328.39	368.13
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	44	338.07	382.70
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	45	349.45	400.12
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	46	363.00	421.08
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	47	378.25	445.20
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	48	395.67	473.22
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	49	412.85	502.44
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	50	432.21	529.46
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	51	451.33	552.88
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	52	472.38	578.67
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	53	493.68	604.76
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	54	516.67	632.92
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	55	539.66	661.08
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	56	564.59	691.62
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	57	589.75	722.44
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	58	616.62	755.36
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	59	629.93	771.66
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	60	656.79	804.57
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	61	680.02	833.02
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	62	695.27	851.71
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	63	714.38	875.12
33709PA0380003 Rating Area 2			Tobacco User/Non-Tobacco User	64 and over	726.00	889.35
33709PA0380003	Rating Area 4		Tobacco User/Non-Tobacco User	0-14	185.13	185.13
33709PA0380003 Rating Area 4			Tobacco User/Non-Tobacco User	15	201.59	201.59

	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	16	207.88	207.88
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	17	214.17	214.17
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	18	220.95	220.95
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	19	227.72	227.72
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	20	234.74	234.74
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	21	242.00	248.05
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	22	242.00	248.05
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	23	242.00	248.05
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	24	242.00	248.05
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	25	242.97	249.04
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	26	247.81	254.01
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	27	253.62	259.96
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	28	263.05	269.63
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	29	270.80	277.57
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	30	274.67	281.54
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	31	280.48	287.49
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	32	286.29	293.45
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	33	289.92	297.17
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	34	293.79	301.13
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	35	295.72	303.11
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	36	297.66	305.10
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	37	299.60	307.09
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	38	301.53	309.07
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	39	305.40	313.04
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	40	309.28	340.21
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	41	315.08	348.16
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	42	320.65	356.56
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	43	328.39	368.13
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	44	338.07	382.70
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	45	349.45	400.12
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	46	363.00	421.08
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	47	378.25	445.20
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	48	395.67	473.22
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	49	412.85	502.44
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	50	432.21	529.46
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	51	451.33	552.88
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	52	472.38	578.67
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	53	493.68	604.76
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	54	516.67	632.92
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	55	539.66	661.08
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	56	564.59	691.62
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	57	589.75	722.44
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	58	616.62	755.36
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	59	629.93	771.66
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	60	656.79	804.57
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	61	680.02	833.02
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	62	695.27	851.71
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	63	714.38	875.12
	33709PA0380003 Rating Area 4		Tobacco User/Non-Tobacco User	64 and over	726.00	889.35
	33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	185.13	185.13
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	15	201.59	201.59
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	16	207.88	207.88
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	17	214.17	214.17
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	18	220.95	220.95
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	19	227.72	227.72
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	20	234.74	234.74
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	21	242.00	248.05
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	22	242.00	248.05
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	23	242.00	248.05
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	24	242.00	248.05
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	25	242.97	249.04
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	26	247.81	254.01
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	27	253.62	259.96
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	28	263.05	269.63
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	29	270.80	277.57
	33709PA0380003 Rating Area 5		Tobacco User/Non-Tobacco User	30	274.67	281.54

33709PA0380003	Rating Area 5	Tobacco User/Non-Tobacco User	31	280.48	287.49
	Rating Area 5	Tobacco User/Non-Tobacco User	32	286.29	293.45
	Rating Area 5	Tobacco User/Non-Tobacco User	33	289.92	297.17
	Rating Area 5	Tobacco User/Non-Tobacco User	34	293.79	301.13
	Rating Area 5	Tobacco User/Non-Tobacco User	35	295.72	303.11
	Rating Area 5	Tobacco User/Non-Tobacco User	36	297.66	305.10
	Rating Area 5	Tobacco User/Non-Tobacco User	37	299.60	307.09
	Rating Area 5	Tobacco User/Non-Tobacco User	38	301.53	309.07
	Rating Area 5	Tobacco User/Non-Tobacco User	39	305.40	313.04
	Rating Area 5	Tobacco User/Non-Tobacco User	40	309.28	340.21
	Rating Area 5	Tobacco User/Non-Tobacco User	41	315.08	348.16
	Rating Area 5	Tobacco User/Non-Tobacco User	42	320.65	356.56
	Rating Area 5	Tobacco User/Non-Tobacco User	43	328.39	368.13
	Rating Area 5	Tobacco User/Non-Tobacco User	44	338.07	382.70
	Rating Area 5	Tobacco User/Non-Tobacco User	45	349.45	400.12
	Rating Area 5	Tobacco User/Non-Tobacco User	46	363.00	421.08
	Rating Area 5	Tobacco User/Non-Tobacco User	47	378.25	445.20
	Rating Area 5	Tobacco User/Non-Tobacco User	48	395.67	473.22
	Rating Area 5	Tobacco User/Non-Tobacco User	49	412.85	502.44
	Rating Area 5	Tobacco User/Non-Tobacco User	50	432.21	529.46
	Rating Area 5	Tobacco User/Non-Tobacco User	51	451.33	552.88
	Rating Area 5	Tobacco User/Non-Tobacco User	52	472.38	578.67
	Rating Area 5	Tobacco User/Non-Tobacco User	53	493.68	604.76
	Rating Area 5	Tobacco User/Non-Tobacco User	54	516.67	632.92
	Rating Area 5	Tobacco User/Non-Tobacco User	55	539.66	661.08
	Rating Area 5	Tobacco User/Non-Tobacco User	56	564.59	691.62
	Rating Area 5	Tobacco User/Non-Tobacco User	57	589.75	722.44
	Rating Area 5	Tobacco User/Non-Tobacco User	58	616.62	755.36
	Rating Area 5	Tobacco User/Non-Tobacco User	59	629.93	771.66
	Rating Area 5	Tobacco User/Non-Tobacco User	60	656.79	804.57
	Rating Area 5	Tobacco User/Non-Tobacco User	61	680.02	833.02
	Rating Area 5	Tobacco User/Non-Tobacco User	62	695.27	851.71
	Rating Area 5	Tobacco User/Non-Tobacco User	63	714.38	875.12
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	726.00	889.35
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	198.49	198.49
33709PA0380003	Rating Area 6	Tobacco User/Non-Tobacco User	15	216.13	216.13
	Rating Area 6	Tobacco User/Non-Tobacco User	16	222.88	222.88
	Rating Area 6	Tobacco User/Non-Tobacco User	17	229.62	229.62
	Rating Area 6	Tobacco User/Non-Tobacco User	18	236.89	236.89
	Rating Area 6	Tobacco User/Non-Tobacco User	19	244.15	244.15
	Rating Area 6	Tobacco User/Non-Tobacco User	20	251.68	251.68
	Rating Area 6	Tobacco User/Non-Tobacco User	21	259.46	265.95
	Rating Area 6	Tobacco User/Non-Tobacco User	22	259.46	265.95
	Rating Area 6	Tobacco User/Non-Tobacco User	23	259.46	265.95
	Rating Area 6	Tobacco User/Non-Tobacco User	24	259.46	265.95
	Rating Area 6	Tobacco User/Non-Tobacco User	25	260.50	267.01
	Rating Area 6	Tobacco User/Non-Tobacco User	26	265.69	272.33
	Rating Area 6	Tobacco User/Non-Tobacco User	27	271.91	278.71
	Rating Area 6	Tobacco User/Non-Tobacco User	28	282.03	289.08
	Rating Area 6	Tobacco User/Non-Tobacco User	29	290.34	297.60
	Rating Area 6	Tobacco User/Non-Tobacco User	30	294.49	301.85
	Rating Area 6	Tobacco User/Non-Tobacco User	31	300.71	308.23
	Rating Area 6	Tobacco User/Non-Tobacco User	32	306.94	314.61
	Rating Area 6	Tobacco User/Non-Tobacco User	33	310.83	318.60
	Rating Area 6	Tobacco User/Non-Tobacco User	34	314.98	322.85
	Rating Area 6	Tobacco User/Non-Tobacco User	35	317.06	324.99
	Rating Area 6	Tobacco User/Non-Tobacco User	36	319.14	327.12
	Rating Area 6	Tobacco User/Non-Tobacco User	37	321.21	329.24
	Rating Area 6	Tobacco User/Non-Tobacco User	38	323.29	331.37
	Rating Area 6	Tobacco User/Non-Tobacco User	39	327.44	335.63
	Rating Area 6	Tobacco User/Non-Tobacco User	40	331.59	364.75
	Rating Area 6	Tobacco User/Non-Tobacco User	41	337.82	373.29
	Rating Area 6	Tobacco User/Non-Tobacco User	42	343.78	382.28
	Rating Area 6	Tobacco User/Non-Tobacco User	43	352.09	394.69
	Rating Area 6	Tobacco User/Non-Tobacco User	44	362.47	410.32
	Rating Area 6	Tobacco User/Non-Tobacco User	45	374.66	428.99

33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	46	389.19	451.46
		47	405.54	477.32
		48	424.22	507.37
		49	442.64	538.69
		50	463.40	567.67
		51	483.89	592.77
		52	506.47	620.43
		53	529.30	648.39
		54	553.95	678.59
		55	578.60	708.79
		56	605.32	741.52
		57	632.30	774.57
		58	661.10	809.85
		59	675.37	827.33
		60	704.17	862.61
		61	729.08	893.12
		62	745.43	913.15
		63	765.93	938.26
		64 and over	778.38	953.52

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

FROM: [REDACTED]  
Highmark Inc.

DATE: June 23, 2017

SUBJECT: Highmark Inc. 2018 Individual Market Rates  
Response to June 16, 2017 Objection Letter  
Filing Number: 1A-DP-17-HI  
SERFF Tracking Number: HGHM-131020694

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

**1. The URRT shows the trend for capitation as 0.850 but Table 3 shows the trend as -11.09% or 0.899. Please explain the discrepancy and revise the impacted exhibit.**

Response:

On the URRT, the trend on the non-capitation components (that is, inpatient, outpatient, professional, other medical, and drug) is independent of the factor for the capitation. On PID Table 3, however, the same trend (as required by the PID) is applied to all components, including the capitation component. Thus, the difference in the two factors is the needed calibration to the 0.850 factor in order for the same trend to apply to all components.

**2. Please explain the discrepancy between Taxes and fees of 3.44% in Table 6 + 1.9% Exchange user fees = 5.34% and URRT shows as 7.37%. Please revise the impacted exhibit.**

Response:

First, the Exchange User Fee is  $1.93\% = 3.5\% \times 55.0\%$  if it is expressed in two decimal places. So, Taxes & Fees + Exchange User Fee =  $3.44\% + 1.93\% = 5.37\%$ .

Second, the difference between the 7.37% and the 5.37% is the result of eliminating the 2.0% premium tax.

A revised version of the Highmark Individual ACA rate filing, removing the 2.0% proposed Pennsylvania premium tax expansion, has been submitted in SERFF.

**3. The paid-to-allowed ratio used is 0.675 in Table 5. However, the support Attachment C shows it as 0.678. Please provide the workbook with support data and calculations of the corrected paid-to-allowed ratio.**

Responses:

Both paid to allowed values are correct as displayed:

1. The paid to allowed ratio of 0.675 in Table 5 is a member weighted average of the plan level factors. The derivation of this factor can be found in the worksheet "PID Response – Q3." Please note that the distribution of member months is slightly different than what was used in

Attachment C. The membership in Attachment C is consistent with what was used in the URRT. A small number of members were moved within the same metal level so that every plan would be populated with some enrollment. The effect on the paid to allowed is minimal.

2. The 0.678 factor in Attachment C is calculated by dividing the sum of the paid claims resulting from each plans paid to allowed ratio by the sum of the allowed charges for each plan. This results in a different weighting than a straight member weighted average.

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

- **Age calibration factor of 1.760**
- **Geographic calibration factor of 0.970**
- **Tobacco factor of 0.992**

Responses:

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

For the geographic calibration factor of 0.970, all rating areas in the Highmark marketing region have the same 0.970 factor, except part of the Centre County but there is no enrollment in it. So no additional development is needed.

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

Responses:

There were errors in the experience period and February 1 snapshot average ages as well as the February 1 age distribution submitted in the original filing. The values are corrected in the update submitted with these responses. Please see the tab "PID Objection 1 – Q5" for the calculation of the average ages.

**6. The underlying annual trend supporting the filing is 11.0%, which is reduced by an induced utilization adjustment of -0.30% per year, to develop the overall trend assumption of 10.67% per year.**

- a) **Please provide quantitative support for the 11.0% trend assumption (e.g., demonstrate that it is reasonably consistent with recent historical changes in claim costs).**
- b) **Please provide quantitative support for the induced utilization adjustment of -0.30%**

Responses:

- a) Due to the significant change in the make-up of the ACA population over the past few years, alternative approaches were necessary to develop the trend. A separate regression study was developed that analyzed the ACA trend levels of cohorts of PA ACA members that were continuously enrolled in 2015 and thru 2016 in the same metal level. The analysis took into consideration seasonality in order to determine a regression trend. Resulting r-squared levels were compared to determine confidence levels of the resulting regression trends to develop a reasonable range of trend assumptions. The assumed pricing trend of 11% fell within the range of the regression study. This assumed trend was further compared to the group business and any industry available ACA data for reasonability. The graphs from the regression study are included in the attachment (see worksheet name "PID Response 1 – Q6a").
- b) Please see worksheet name "PID Response – Q6b" for the development of the induced utilization factor.

**7. The actuarial memorandum states that “the \$35.93 PMPM projected risk adjustment assumption is comprised of an expected risk transfer payable of \$36.07 PMPM, less the \$0.14 PMPM risk adjustment user fee.”**

- a) Should “payable” in the above statement be “receivable?”
- b) Please provide the source(s) for all risk adjustment input values provided in Attachment B.
- c) In calculating the \$36.07 PMPM expected receivable please demonstrate quantitatively how the prescribed 0.86 factor, which is to be applied to statewide average premium for 2018, was incorporated into the risk adjustment calculation.

Responses:

- a) Yes. Highmark is projecting a receivable of \$35.93 net of the user fee. This language is corrected in the updated filing submitted with these responses.
- b) The projection of the 2018 risk adjustment transfer component of the rate development utilizes separate projections of the Pennsylvania Individual Market statewide factors and internal Highmark company factors. We are expecting the Individual ACA market to experience volatility between the experience period and the projection period. This volatility is caused by a changing competitive landscape, overall market contraction, membership churn between carriers, and changes in plan/service area offerings. As such, we have used historical market data, with adjustments where appropriate, and our internal company data to develop the risk adjustment transfer components used in the rate development.

The data sources for the market components include the PA Insurance Department’s calculation of 2016 risk adjustment transfer amounts using the 5/1/2017 RATEE files and the PA Insurance Department’s Q1 2017 Enrollment by Metal Level survey. These sources provided data on the size of the marketplace, the average actuarial value, the average induced demand, and the overall risk of the 2016 market. Given the aforementioned volatility, this data was supplemented with additional insights into the expected 2018 market size, risk transfer component profile, and average premium levels for the total PA market.

For the Company's risk transfer component profile, the Company used 2016 experience data for the Individual ACA risk pool and adjusted the experience results for anticipated lapses and new business.

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

**8. 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

Responses:

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

Please see worksheet name “PID Response – Q8” for the development of the 2017 and 2016 factors.

**9. In developing the morbidity adjustment equal to 1.240, per Attachment A, a mix of membership from the HHIC ACA, HHIC Medically Underwritten, and the Uninsured & Employer Markets segments is assumed to make up the projected 2018 ACA membership. However, the 2018 Normalized Allowed PMPM shown in Attachment A appears to be the same for each of these member segments. Please describe and demonstrate quantitatively how the 2018 Normalized Allowed PMPM was calculated for each member segment.**

Responses:

First, there is a typo in the labels for “HHIC ACA” and “HHIC Medically Underwritten”. They should be labeled as “Highmark ACA” and “Highmark Medically Underwritten” instead.

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

See worksheet name “PID Response – Q9” for the PMPMs development.

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

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

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

**10. Please demonstrate how the proposed demographic and morbidity adjustments were taken into account in calculating the Highmark non-Catastrophic Pool risk score of [REDACTED] used in the development of the projected 2018 risk adjustment transfer.**

Responses:

Highmark used the same projected population that was used to develop the morbidity and demographic factors to develop the risk score of [REDACTED]. Since this risk score already reflects the expected population, no explicit adjustments for morbidity or demographics are required.

**11. Please demonstrate quantitatively how the CY2018 Network Factor in Attachment A equal to 0.924 was developed and describe what specific network contracting changes are expected to result in a 7.0% increase in projected costs relative to the base experience.**

Responses:

In attachment A, the 1.07 change in network reflected a change in the network value for 2016 versus 2018. The network values for 2016 and 2018 were set relative to the expected claims level for each respective period. For 2016, the claims level was at the broad network level so the network factor relative to 2016 is more (that is, a smaller factor vs 2018) since it was applied to a broad network claims level. For the projected 2018 period, it is expected to be less than the broad network level, so the 2018 network factor does not need to be as steep versus the 2016 network factor. Thus, this is not an increase in network cost, just a difference of relative factors since the claims base for the factors are not equivalent.

**12. 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.**

Responses:

An error was found in the 21 year old rates by county found in the Plan Design and Rate Tables. This error has been corrected as part of the update submitted with these responses. After this correction all presented rates are consistent.

**Paid-to-Allowed Weighting**

Plan ID	Metal Level	Projected Member Months	Paid to Allowed Factor
33709PA0870001	Gold	2,227	0.816
33709PA0890001	Silver	-	0.717
33709PA0870002	Silver	7,034	0.724
33709PA0870004	Silver	-	0.650
33709PA0870007	Bronze	5,136	0.590
33709PA0870006	Bronze	-	0.644
33709PA0860001	Gold	434	0.816
33709PA0880001	Silver	209	0.717
33709PA0860002	Silver	1,100	0.724
33709PA0860004	Silver	-	0.650
33709PA0860007	Bronze	3,234	0.590
33709PA0860006	Bronze	-	0.644
33709PA0380004	Catastrophic	148	0.574
33709PA0380003	Catastrophic	577	0.574
Total		20,099	0.675

**HHS Age Curve**

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

Projection	Snapshot	Base Period
0.41%	0.62%	0.76%
0.79%	0.41%	0.51%
0.49%	0.39%	0.49%
0.35%	0.41%	0.51%
0.57%	0.44%	0.55%
0.49%	0.41%	0.50%
0.49%	0.40%	0.50%
0.33%	0.44%	0.55%
0.38%	0.41%	0.51%
0.68%	0.47%	0.58%
0.60%	0.46%	0.57%
0.52%	0.50%	0.61%
0.57%	0.47%	0.58%
0.55%	0.50%	0.63%
0.44%	0.54%	0.67%
0.63%	0.60%	0.74%
0.79%	0.61%	0.75%
0.66%	0.63%	0.77%
0.57%	0.78%	0.80%
0.98%	1.05%	1.08%
1.34%	1.11%	1.14%
1.23%	1.18%	1.20%
1.26%	1.01%	1.04%
0.90%	1.04%	1.07%
1.39%	0.95%	0.97%
1.20%	0.96%	0.93%
1.97%	2.30%	2.23%
1.94%	2.08%	2.01%
2.27%	1.82%	1.76%
2.13%	1.67%	1.62%
2.02%	1.58%	1.53%
1.88%	1.51%	1.46%
1.31%	1.39%	1.34%
1.28%	1.43%	1.38%
1.12%	1.40%	1.35%
1.01%	1.30%	1.29%
1.26%	1.34%	1.33%
1.20%	1.30%	1.29%
1.45%	1.34%	1.32%
1.47%	1.21%	1.19%
1.58%	1.14%	1.20%
1.23%	1.07%	1.13%
1.01%	1.22%	1.29%
1.06%	1.30%	1.38%
1.50%	1.40%	1.48%
1.47%	1.66%	1.68%
1.56%	1.59%	1.61%
1.37%	1.64%	1.66%
1.47%	1.68%	1.70%
1.91%	1.87%	1.89%
1.80%	1.98%	2.05%
2.02%	2.07%	2.15%
2.18%	2.08%	2.16%
2.57%	2.06%	2.14%
2.51%	2.28%	2.38%
2.62%	2.64%	2.74%
2.57%	2.60%	2.70%
2.68%	2.82%	2.93%
2.43%	3.03%	3.15%
3.22%	3.00%	3.12%
2.57%	3.27%	3.29%
2.89%	3.67%	3.69%
3.52%	4.30%	4.33%
5.46%	4.88%	4.90%
5.84%	6.31%	3.14%
100.00%	100.00%	100.00%
3,662	20,404	51,901

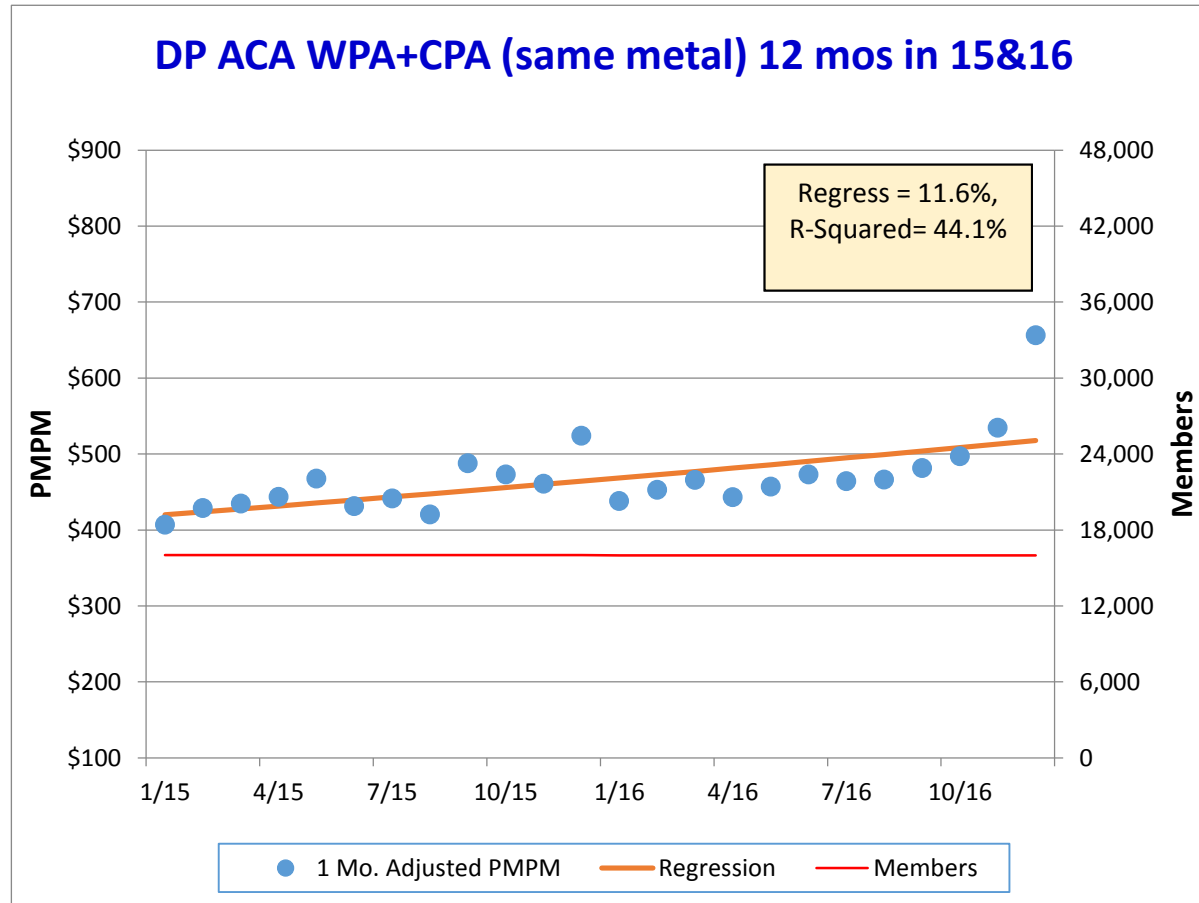
**Response to Objection 1 - Question 12**

Experience Period Average Age	42
Snapshot Average Age	43
Projected Average Age	42

# Regression Analysis

## DP ACA

Valuation Date: January 31, 2017



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

### Notes:

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

Regression uses data from CY15 and CY16.

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

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

**Response to Objection 1 - Question 6b**

CY2016 Benefit Richness	1.0261
CY2018 Benefit Richness	1.0200
Projected Change in Benefit Richness	0.9940
Induced Demand Factor Adjustment for URRT	-0.30%

## HHS Age Curve and Tobacco Load Factors

Age Band	Age Factor 2018	Age Factor Pre2018	Tobacco Factor 2015
0	0.765	0.635	1.000
1	0.765	0.635	1.000
2	0.765	0.635	1.000
3	0.765	0.635	1.000
4	0.765	0.635	1.000
5	0.765	0.635	1.000
6	0.765	0.635	1.000
7	0.765	0.635	1.000
8	0.765	0.635	1.000
9	0.765	0.635	1.000
10	0.765	0.635	1.000
11	0.765	0.635	1.000
12	0.765	0.635	1.000
13	0.765	0.635	1.000
14	0.765	0.635	1.000
15	0.833	0.635	1.000
16	0.859	0.635	1.000
17	0.885	0.635	1.000
18	0.913	0.635	1.000
19	0.941	0.635	1.000
20	0.970	0.635	1.000
21	1.000	1.000	1.025
22	1.000	1.000	1.025
23	1.000	1.000	1.025
24	1.000	1.000	1.025
25	1.004	1.004	1.025
26	1.024	1.024	1.025
27	1.048	1.048	1.025
28	1.087	1.087	1.025
29	1.119	1.119	1.025
30	1.135	1.135	1.025
31	1.159	1.159	1.025
32	1.183	1.183	1.025
33	1.198	1.198	1.025
34	1.214	1.214	1.025
35	1.222	1.222	1.025
36	1.230	1.230	1.025
37	1.238	1.238	1.025
38	1.246	1.246	1.025
39	1.262	1.262	1.025
40	1.278	1.278	1.100
41	1.302	1.302	1.105
42	1.325	1.325	1.112
43	1.357	1.357	1.121
44	1.397	1.397	1.132
45	1.444	1.444	1.145
46	1.500	1.500	1.160
47	1.563	1.563	1.177
48	1.635	1.635	1.196
49	1.706	1.706	1.217
50	1.786	1.786	1.225
51	1.865	1.865	1.225
52	1.952	1.952	1.225
53	2.040	2.040	1.225
54	2.135	2.135	1.225
55	2.230	2.230	1.225
56	2.333	2.333	1.225
57	2.437	2.437	1.225
58	2.548	2.548	1.225
59	2.603	2.603	1.225
60	2.714	2.714	1.225
61	2.810	2.810	1.225
62	2.873	2.873	1.225
63	2.952	2.952	1.225
64	3.000	3.000	1.225

Non-Tobacco Member	Tobacco Member	All Members 2017	Billable Members 2017
0.41%	0.00%	0.41%	0.41%
0.79%	0.00%	0.79%	0.71%
0.49%	0.00%	0.49%	0.44%
0.35%	0.00%	0.35%	0.36%
0.57%	0.00%	0.57%	0.58%
0.49%	0.00%	0.49%	0.44%
0.49%	0.00%	0.49%	0.49%
0.33%	0.00%	0.33%	0.33%
0.38%	0.00%	0.38%	0.36%
0.68%	0.00%	0.68%	0.68%
0.60%	0.00%	0.60%	0.60%
0.52%	0.00%	0.52%	0.52%
0.57%	0.00%	0.57%	0.58%
0.55%	0.00%	0.55%	0.52%
0.44%	0.00%	0.44%	0.41%
0.63%	0.00%	0.63%	0.60%
0.79%	0.00%	0.79%	0.79%
0.66%	0.00%	0.66%	0.63%
0.57%	0.00%	0.57%	0.58%
0.96%	0.03%	0.98%	0.99%
1.28%	0.05%	1.34%	1.34%
1.23%	0.00%	1.23%	1.23%
1.23%	0.03%	1.26%	1.26%
0.87%	0.03%	0.90%	0.90%
1.23%	0.16%	1.39%	1.40%
1.15%	0.05%	1.20%	1.21%
1.86%	0.11%	1.97%	1.97%
1.83%	0.11%	1.94%	1.95%
2.02%	0.25%	2.27%	2.27%
1.94%	0.19%	2.13%	2.14%
1.80%	0.22%	2.02%	2.03%
1.58%	0.30%	1.88%	1.89%
1.23%	0.08%	1.31%	1.32%
1.12%	0.16%	1.28%	1.29%
0.98%	0.14%	1.12%	1.12%
0.93%	0.08%	1.01%	1.01%
1.09%	0.16%	1.26%	1.26%
1.04%	0.16%	1.20%	1.21%
1.26%	0.19%	1.45%	1.45%
1.31%	0.16%	1.47%	1.48%
1.45%	0.14%	1.58%	1.59%
1.15%	0.08%	1.23%	1.23%
0.87%	0.14%	1.01%	1.01%
0.98%	0.08%	1.06%	1.07%
1.31%	0.19%	1.50%	1.51%
1.26%	0.22%	1.47%	1.48%
1.37%	0.19%	1.56%	1.56%
1.23%	0.14%	1.37%	1.37%
1.45%	0.03%	1.47%	1.48%
1.83%	0.08%	1.91%	1.92%
1.75%	0.05%	1.80%	1.81%
1.91%	0.11%	2.02%	2.03%
2.02%	0.16%	2.18%	2.19%
2.40%	0.16%	2.57%	2.58%
2.43%	0.08%	2.51%	2.52%
2.51%	0.11%	2.62%	2.63%
2.29%	0.27%	2.57%	2.58%
2.62%	0.05%	2.68%	2.68%
2.35%	0.08%	2.43%	2.44%
2.79%	0.44%	3.22%	3.23%
2.38%	0.19%	2.57%	2.58%
2.79%	0.11%	2.89%	2.90%
3.36%	0.16%	3.52%	3.53%
5.19%	0.27%	5.46%	5.48%
5.54%	0.30%	5.84%	5.86%
93.47%	6.53%	100.00%	100.00%
3,423	239	3,662	3,650

Non-Tobacco Member	Tobacco Member	All Members 2016
0.76%	0.00%	0.76%
0.51%	0.00%	0.51%
0.49%	0.00%	0.49%
0.51%	0.00%	0.51%
0.55%	0.00%	0.55%
0.50%	0.00%	0.50%
0.50%	0.00%	0.50%
0.55%	0.00%	0.55%
0.51%	0.00%	0.51%
0.58%	0.00%	0.58%
0.57%	0.00%	0.57%
0.61%	0.00%	0.61%
0.58%	0.00%	0.58%
0.63%	0.00%	0.63%
0.67%	0.00%	0.67%
0.74%	0.00%	0.74%
0.75%	0.00%	0.75%
0.77%	0.00%	0.77%
0.80%	0.00%	0.80%
1.08%	0.00%	1.08%
1.14%	0.00%	1.14%
1.16%	0.04%	1.20%
1.00%	0.04%	1.04%
1.03%	0.04%	1.07%
0.93%	0.04%	0.97%
0.85%	0.08%	0.93%
2.09%	0.14%	2.23%
1.81%	0.20%	2.01%
1.55%	0.21%	1.76%
1.45%	0.17%	1.62%
1.35%	0.18%	1.53%
1.31%	0.15%	1.46%
1.21%	0.13%	1.34%
1.19%	0.19%	1.38%
1.19%	0.16%	1.35%
1.16%	0.13%	1.29%
1.17%	0.16%	1.33%
1.14%	0.15%	1.29%
1.18%	0.14%	1.32%
1.07%	0.12%	1.19%
1.07%	0.13%	1.20%
0.99%	0.14%	1.13%
1.16%	0.13%	1.29%
1.24%	0.14%	1.38%
1.37%	0.12%	1.48%
1.50%	0.18%	1.68%
1.42%	0.19%	1.61%
1.50%	0.15%	1.66%
1.58%	0.12%	1.70%
1.73%	0.16%	1.89%
1.88%	0.17%	2.05%
1.98%	0.17%	2.15%
1.95%	0.21%	2.16%
1.98%	0.16%	2.14%
2.20%	0.18%	2.38%
2.53%	0.20%	2.74%
2.48%	0.22%	2.70%
2.74%	0.19%	2.93%
2.95%	0.21%	3.15%
2.96%	0.16%	3.12%
3.11%	0.18%	3.29%
3.46%	0.22%	3.69%
4.07%	0.26%	4.33%
4.67%	0.23%	4.90%
2.99%	0.16%	3.14%
93.17%	6.83%	100.00%
48,355	3,546	51,901

## Response to Objection 1 - Question 4

Part a)		
Average Age Factor		1.766
Child Cap Adjustment		1.003
Average Age Factor - Adjusted		1.760
Part b)		
Average Area Factor		0.970
Part c)		
Average Tobacco Factor		1.008
		0.992

## Response to Objection 1 - Question 8

Projected for 2018	
Average Age Factor	1.766
Average Area Factor	0.970
Average Tobacco Factor	1.008
Average Demographic Factor	1.727
Currently inforce in 2017	
Average Age Factor	1.766
Average Area Factor	0.970
Average Tobacco Factor	1.008
Average Demographic Factor	1.727
2016 Base Experience	
Average Age Factor	1.731
Average Area Factor	0.970
Average Tobacco Factor	1.009
Average Demographic Factor	1.695
Projected vs Base Experience	1.019

**Response to Objection 1 - Question 9**

2016 PMPM Development	
BEP Member Months	490,907
Projected Normalized Allowed Claims	\$174,123,764
Projected Normalized Allowed PMPM	\$354.70
2018 PMPM Development	
Member Months (Feb 2017 Snapshot)	43,646
Projected Normalized Allowed Claims	\$19,202,951
Projected Normalized Allowed PMPM	\$439.97
2018 Morbidity Factor	1.240

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

FROM: [REDACTED]  
Highmark Inc.

DATE: July 14, 2017

SUBJECT: Highmark Inc. 2018 Individual Market Rates  
Response to July 7, 2017 Objection Letter  
Filing Number: 1A-DP-17-HI  
SERFF Tracking Number: HGHM-131020694

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

**1. Regarding the response to Question 6:**

- a) **The December 2016 estimated adjusted PMPM provided in the response to Question 6a appears quite high relative to the other months provided and appears to show a seasonality impact far greater than was observed in December 2015. Please provide updated estimated adjusted PMPMs by incurral month and regression results using at least three months of run-out (e.g. a Valuation Date equal to March 31, 2017 or later).**
- b) **With respect to the December 2016 adjusted PMPM, please provide the component of the \$655.98 value which is associated with paid claims (as of January 31, 2017) and that which is associated with IBNR.**
- c) **Please provide the development of the CY2016 and CY2018 Benefit Richness factors provided in the response to Question 6b.**

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

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

- b) The completion factor used in the original regression study for December was 0.835.
- c) The CY2016 and CY2018 benefit richness factors were calculated by applying the metal level distribution of the each year to the following factors: Gold = 1.08, Silver = 1.03, Bronze = 1.00, and Catastrophic = 0.92.

**2. Regarding the response to Question 8:**

- a) **In the calculation being used to develop the demographic adjustment equal to 1.019, please explain why the 2016 Base Experience factors are calculated using the 2016 age factors instead of the 2018 age factors.**

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

Response:

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

**3. Regarding the response to Question 9:**

**a) Please provide numerical support for the \$174,123,764 2016 "Projected Normalized Allowed Claims" and the \$19,202,591 2018 "Projected Normalized Allowed Claims" from the tab "PID Response - Q9" from the provided file "1A-DP-17-HI Objection 1 Response Exhibits.xlsx), including the following items for each of the two figures referenced in your response:**

**&#61607; Starting non-normalized allowed claims and membership volumes**

**&#61607; Demographic normalization factor**

**&#61607; Trend normalization factor**

**&#61607; Projected risk normalization factor**

**&#61607; Any other normalization factors which were applied**

**b) Please clarify how credibility was taken into consideration, if at all, in the development of the Projected Normalized Allowed PMPM of \$439.97. To the extent the Projected Normalized Allowed Claims based on 43,646 member months was assumed to be fully credible, please justify doing so.**

**c) Please reconcile the 43,646 "Member Months (Feb 2017 Snapshot)" with the provided February 1, 2017 membership equal to 20,404.**

Response:

- a) The development can be found in the "Response – Q3" tab of the attached worksheet.
- b) We considered this population as fully credible.
- c) The February 1, 2017 membership of 20,404 represents the total number of members enrolled as of that point in time. The 43,646 member months was calculated by taking the snapshot membership by coverage effective date and deriving the total number of member months. Additionally, in instances where there were plan discontinuations and service area changes, only a subset of the total snapshot membership was used in the development of the morbidity factor.

**4. Regarding the response to Question 11:**

**a) Please demonstrate quantitatively how the CY2018 Network Factor of 0.924 and the CY2016 Network Factor of 0.863 were developed.**

Response:

The CY2016 and CY2018 average network factors were calculated by applying the enrollment distribution percentages at the network level to the factors in Table 14 for each respective year.

**5. 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.

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

Response:

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. Most notably, these assumptions include that CSR payments and advance payment of premium credits (APTCs) will continue until the end of 2018, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2018. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. One of these uncertainties includes the prospective enforcement of the ACA individual mandate. Another uncertainty involves potential state legislation that would expand Pennsylvania state premium tax applicability to entities of this type. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, the Company reserves the right to submit a revised filing.

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

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

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

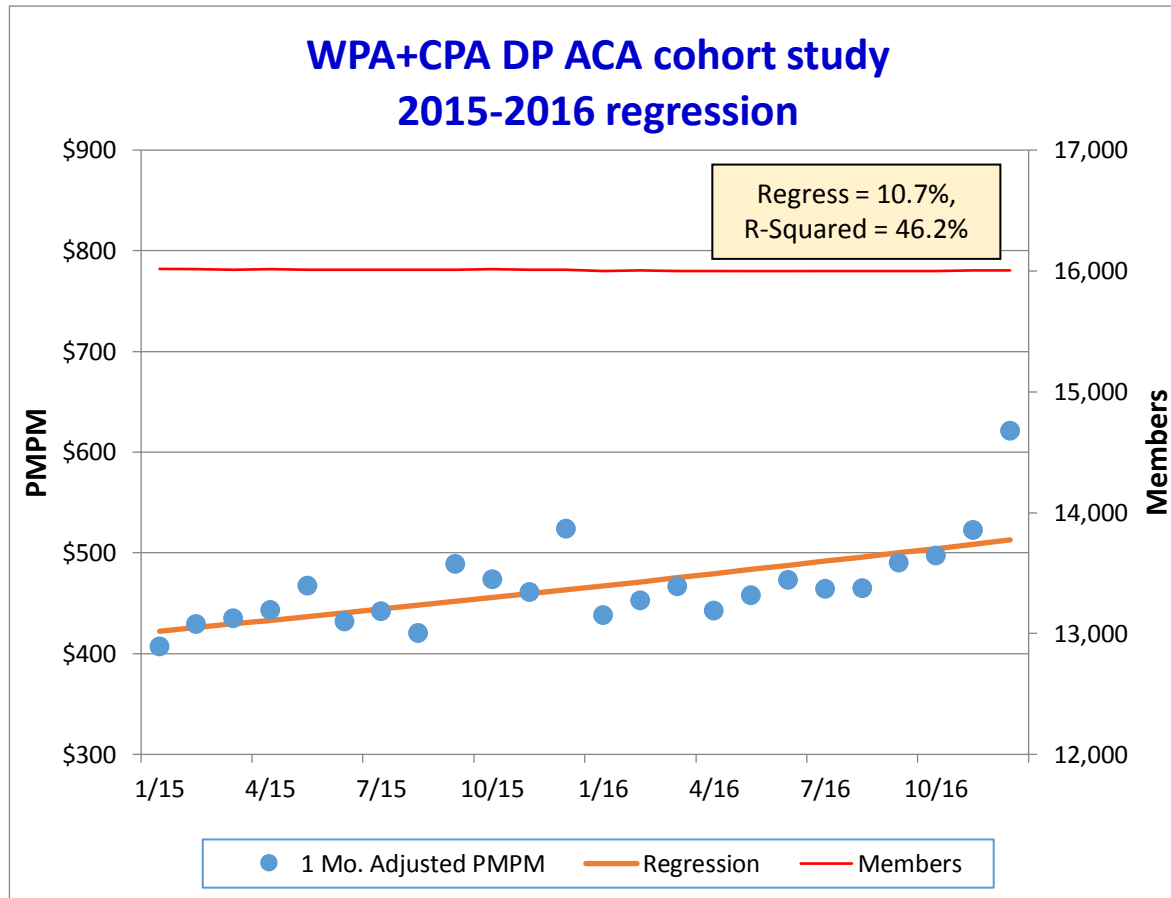
Response:

The Company will provide the requested PDF file for public review by July 18, 2017, through its SERFF rate submission. This document will contain all the supporting items referenced above, although due to SERFF file size limitations, the Public Rate Filing PDF may need to be split into two files. Please note that since Question #7 & #10 from the Department's Rate Filing Objection Letter dated 06/16/2017 pertained to relative risk levels (i.e. the risk adjustment development), the Company included a redacted response to the 06/16/2017 Rate Filing Objection Letter in its Public Rate Filing PDF.

## Regression Analysis

### DP ACA by region

Valuation Date: March 31, 2017



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

**Notes:**

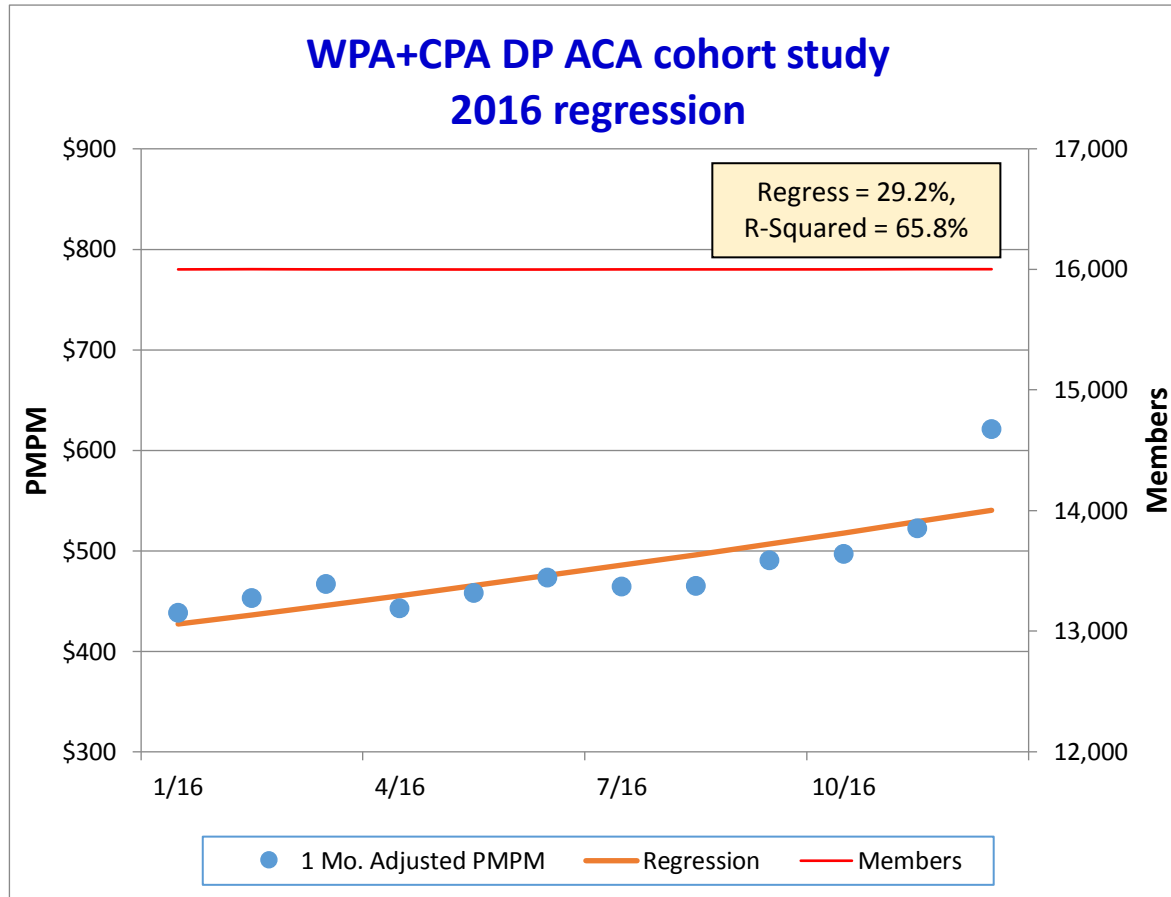
PMPM scale (on left) is allowed charges. Enrollment scale (on right) is monthly membership. Regression uses data from CY15 and CY16. Cohorts, by segment, are all members with exactly 12 months in each of 2015 and 2016. Monthly PMPMs restated from Jan-17 valuation using an adjustment factor to make comparable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

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

## Regression Analysis

### DP ACA by region

Valuation Date: March 31, 2017



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

**Notes:**

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

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

<b>Morbidity Factor Development</b>	<b>2016</b>	<b>2018</b>
Member Months	490,907	43,646
Medical Allowed Claims	\$239,527,706	\$25,031,060
2018 Morbidity Adjustment		1.0774
2018 Non-EHB		0.9980
2018 Trend Factor @ 11% Trend	1.2321	1.2321
Demographic Factor	1.6949	1.7269
Projected Normalized Allowed Claims	\$174,123,764	\$19,202,951
Projected Normalized Allowed PMPM	\$354.70	\$439.97
2018 Morbidity Factor		1.240

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

FROM: [REDACTED], Actuarial Manager  
Highmark Inc.

DATE: July 20, 2017

SUBJECT: Highmark Inc. 2018 Individual Market Rates  
Response to July 19, 2017 Objection Letter  
Filing Number: 1A-DP-17-HI  
SERFF Tracking Number: HGHM-131020694

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

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

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

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

Response

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

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

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

**a) Please provide the actual 2016 risk adjustment payment PMPM for Highmark, Inc. in the Individual market based on the Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers for the 2016 Benefit Year.**

**b) Please describe how the proposed rate increase would change if the actual 2016 risk adjustment transfer PMPM had been assumed for 2018 rather than the current assumption (i.e. \$35.93 receipt PMPM).**

**c) To the extent that using the currently projected risk adjustment assumption, rather than the actual 2016 risk adjustment payment PMPM, does not offset the 1.24 Change in Morbidity factor (being applied in the development of the Index Rate), please justify why it does not.**

**Response**

- a) \$7.95 PMPM payable. Please note that this number is not directly available in public documents.
- b) Changing the risk adjustment transfer payment assumption to reflect the actual 2016 transfers would result in a higher proposed rate increase. That would not be a valid assumption since the historical transfers would not be consistent with the expected risk level of the expected insured population in 2018.
- c) Theoretically, it is anticipated that changes in morbidity would have a corresponding change in risk transfer when all other factors affecting risk adjustment transfer payments remain the same. However, observed changes in market dynamics demonstrate that those other factors change annually and are likely to continue to change until the market reaches a steady state amongst the issuers. As such, we believe the combination of our risk adjustment and morbidity assumptions reasonably account for the expected insured population in 2018.