1901 Market Street Philadelphia, PA 19103-1480

Independence

August 8, 2017

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

SUBMITTED VIA SERFF

RE: QCC Insurance Company, Inc. Individual PPO Rate Filing effective 1/1/2018 INAC-131146005

Dear Ms. Fabian-Marks:

Attached is a revised 2018 annual rate filing for PPO plans of QCC Insurance Company, Inc. (QCC) in the Individual (non-group) marketplace in the Commonwealth of Pennsylvania. Rates for new and renewing plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA).

This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from January 1, 2018 through December 31, 2018.

Per the guidance provided by the Pennsylvania Insurance Department, we adjusted the morbidity factor in consideration of changes to the individual mandate penalties. We also included a component for the impact of non-payment of CSR costs per our discussions with the department.

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This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from January 1, 2018 through December 31, 2018.

Per the guidance provided by the Pennsylvania Insurance Department, we adjusted the morbidity factor in consideration of changes to the individual mandate penalties. We also included a component for the impact of non-payment of CSR costs per our discussions with the department.

Independence 💀

Note that we are planning to update the binder filings (INBC-PA18-125071522) to include the rates included with this submission unless we receive guidance to otherwise prior to the September 1, 2017 binder filing deadline.

The proposed rates represent a 28.0% increase over the previously approved 2017 rates.

Information for the Pennsylvania Bulletin:

1.	Company Name and NAIC Number:	QCC Insurance Company, Inc.
		93688
2.	Market	Individual
3.	On or Off Exchange	On and Off
4.	Effective Date of Coverage	January 1, 2018
5.	Average Rate Change Requested	28.00%
6.	Range of Rate Changes Requested	19.9% - 42.0%
7.	Products	PPO
8.	Rating Areas and Change from 2017	Rating Area 8
		No Change from 2017
9.	Metal Levels and Catastrophic Plans	Platinum, Gold, Silver, Bronze
10.	Current covered lives and policyholders	53,205 lives
	as of February 1, 2017	33,683 policyholders
11.	Number of plans offered in 2018 and	16 plans in 2018; 13 plans in 2017
	change from 2017	
12.	Corresponding contract form number,	SERFF # INLG-131034204,
	SERFF, and binder numbers	INLG-131034210, INLG-131034211,
		INLG-131146430, INLG-PA18-
		125075058
		See appendix for form numbers
13.	HIOS Issuer ID # and submission tracking	HIOS Issuer ID # 31609; Tracking #
	Number	31609-956292580985858077

Please contact

with any

questions regarding this filing.

Independence 💩

Sincerely,

Director and Actuary, Commercial Pricing





APPENDIX

Form Numbers

08535.ON Rev. 1.18, 08535-OC.ON Rev. 1.18, 08535.ON.AVISN Rev. 1.18, 08535-OC.ON.AVISN Rev. 1.18, 08535.OFF Rev. 1.18, 08535-OC.OFF Rev. 1.18, 08535.OFF.AVISN Rev. 1.18, 08535-OC.OFF.AVISN Rev. 1.18, 08537.ON.PDEN Rev. 1.18, 08537-OC.ON.PDEN Rev. 1.18, 08537-OC.OFF Rev. 1.18, 08537-OC.OFF Rev. 1.18, 08537.OFF.PDEN.HSA, 08537-OC.OFF.PDEN.HSA, 08537-OC.OFF.PDEN, 0853

PENNSYLVANIA ACTUARIAL MEMORANDUM

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) and PA Actuarial Memorandum Rate Exhibits to provide certain information to support the gross premium for the single risk pool for individual market health care insurance underwritten by QCC Insurance Co., Inc. in the Commonwealth of Pennsylvania. It is provided as a component of a state rate filing. This submission may not be appropriate for other purposes.

1. BASIC INFORMATION AND DATA

A. COMPANY INFORMATION

Company Legal Name:	QCC Insurance Co., Inc. ("QCC")
State:	Pennsylvania
NAIC #:	93688
Market:	Individual
Marketplace:	On and Off Exchange
Effective Date(s):	1/1/2018 – 12/31/2018
Average Rate Change:	28.0%
Range of Rate Changes:	19.9% - 42.0%
Products:	НМО
Rating Areas:	Rating Area 8
Metal Levels:	Platinum, Gold, Silver, Bronze, Catastrophic
Current Members:	53,205
Current Policyholders:	33,683
Number of 2018 Plans:	16
HIOS Issuer ID (5-digit):	31609

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the individual market for QCC. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities. This memorandum pertains only to plans denoted in Worksheet 2 by Plan IDs starting with the sequence 31609.

COMPANY CONTACT INFORMATION

Primary Contact Name: Primary Contact Telephone Number: Primary Contact Email Address:



B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

January 1, 2015	14.90%	INAC- 129626643
January 1, 2016	4.53%	INAC- 129938930
January 1, 2017	28.38%	INAC- 130539917

The historical rate changes varied by metallic tier based on plan benefits as illustrated via the Pricing AV.

Proposed rate changes may vary by metallic tier and plan based on plan benefit changes.

C. AVERAGE RATE CHANGE

The average proposed rate change shown in Cell AC15 of Table 10 is 28.24%. The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2016 to calendar year 2018 are incorporated into the pricing and reflected in the Unified Rate Review Template.

The change in 21-year-old Non-Tobacco Premium PMPM calculated in Table 11, Cell AN13 is 28.0%. The change shown in Cell V45 of Worksheet 1 of URRT Part I is 41.83%. The change shown in Cell V46 of Worksheet 1 of URRT Part I is 19.09%.

D. MEMBERSHIP COUNT

Table 1 illustrates the Experience Period member-months, Current Period members as of February 1, 2017, and Projected Rating Period Member-months by ages.

E. BENEFIT CHANGES

Benefit changes were made to the following plans to assure compliance with Actuarial Value Requirements, including differences that resulted from changes to the AV Calculator. The basis for pricing changes was our internal pricing model.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

Table 2 illustrates the experience period claims and premiums using calendar year data. The data is consistent with the data reported in Section 1 of Worksheet I of the URRT.

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2016 and paid through January 2017. Earned premiums and member months are for January through December 2016. The data are for all direct-written individual business of QCC in the Commonwealth of Pennsylvania, including out-of-network claims written by QCC but paid by QCC for POS plans. No private reinsurance was applicable.

Projected Risk Adjustment PMPM

Non-EHB benefits are illustrated separately in cell H36 of Table 2. Capitation is uniform by age for the experience period. Net pharmacy rebates are illustrated in cell I36 of Table 2.

Projected Risk Adjustment is accounted for in Projected Incurred Claims before ACA Reinsurance and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool for IBCFOC in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

When the projected risk adjustment amounts for QCC and Independence Blue Cross (QCC) are combined, the result is consistent with the projection made in our submission. We also considered preliminary 2016 risk transfer results.

The risk adjustment included in the URRT matches the risk adjustment that was included in the URRT from the annual QHP filing.

G. CREDIBILITY OF DATA

The experience period data is considered 100% credible.

H. TREND IDENTIFICATION

Table 3 identifies the proposed annual medical and prescription drug allowed claims cost and utilization trends. These data match the data illustrated in Section 2 of Worksheet I of the URRT. Additional discussion is provided in Section I, Historical Experience.

I. HISTORICAL EXPERIENCE

Table 4 illustrates historical experience from 2014 through 2016 for the product line.

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

J. TERMINATED PLANS

The following plans are being terminated during 2018:HIOS IDPlan Name31609PA0160002Personal Choice Bronze Basic

K. HIOS ID CHANGES

The following plans were reclassified from PPO to EPO. HIOS ID numbers are changed effective January 1, 2018. They are shown in the Experience Period section of the URRT Worksheet 2 using the 2018 HIOS ID numbers.

2017 HIOS ID	2018 HIOS ID	Plan Name
31609PA0070001	31609PA0160004	Personal Choice Platinum
31609PA0070020	31609PA0180003	Personal Choice Platinum
31609PA0070006	31609PA0160005	Personal Choice Bronze Reserve
31609PA0070027	31609PA0180004	Personal Choice Bronze Reserve

HIOS ID numbers are changed for Off-Exchange Plans to distinguish them from On-Exchange Plans effective January 1, 2018. They are shown in the Experience Period section of the URRT Worksheet 2 using the 2018 HIOS ID numbers.

2017 HIOS ID	2018 HIOS ID	Plan Name
31609PA0070021	31609PA0190002	Personal Choice PPO Gold
31609PA0070022	31609PA0190003	Personal Choice PPO Silver
31609PA0070023	31609PA0190004	Personal Choice PPO Bronze
31609PA0160020	31609PA0180001	Personal Choice Catastrophic

2. RATE DEVELOPMENT AND CHANGE

A. DEVELOPMENT OF PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, & TOTAL ALLOWED CLAIMS

Table 5 illustrates the development of the Projected Index Rate and Market-Adjusted Index Rate beginning with the Experience Period Index Rate. Exhibit A provides additional information about the adjustment factors.

Changes in Population Risk Morbidity

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the individual market-wide morbidity.

Changes in Other Factors

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in the experience that are removed for the projection period; anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

CSR payments are funded through premiums in this filing. The additional cost to provide the CSRs is recognized in Column O of Table 10 of the Actuarial Memorandum Rate Exhibit. In URRT Part I, the cost is reflected in the Paid to Allowed factor. The Paid to Allowed factor in the URRT Part 1 is equal to the Paid to Allowed factor in Table 5 multiplied by the value in cell O13 of Table 10 of the Actuarial Memorandum Rate Exhibit.

Please note that the final marketing plan name shown in Table 10 of the Actuarial Memorandum Rate Exhibit for the Off-Exchange Silver plan that was added in this filing is not yet finalized at the time of this submission.

B. RETENTION ITEMS

Table 6 illustrates the retention items, expressed as percentages of premium. Consistent with conversations with our State regulator, no Pricing load was applied for the Managed Care Assessment levied pursuant to Article VIII-I of the Pennsylvania Code, as it will be separately reimbursed.

	10.00%
8.11%	
1.50%	
0.39%	
	5.69%
0.03%	
2.00%	
1.51%	
2.15%	
	2.00%
	17.69%
	1.50% 0.39% 0.03% 2.00% 1.51%

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Table 7 compares the normalization factors used in this filing to those used in the 2017 filing. The changes in the factors reflect small differences from the projected populations in 2017 and 2018.

D. COMPONENTS OF RATE CHANGE

Table 8 illustrates the components of rate change, based on inputs form other sections of the Rate Exhibits. The results in Row H are similar to the values in Row A of Table 8.

Data in Table 9 was taken from the 2017 URRT with the exceptions of Risk Adjustment and Reinsurance which were revised to project company-specific values.

3. PLAN RATE DEVELOPMENT

Table 10 is populated with plan information consistent with entries in the 2018 URRT. Plan mappings, where applicable, are illustrated in Column F of Table 10.

Attached to this actuarial memorandum are exhibits providing actuarial certifications for the use of alternate methods of calculating the Actuarial Value, where applicable, as well as required support for the calculations.

4. PLAN PREMIUM DEVELOPMENT FOR 21-YEAR OLD NON-TOBACCO USER

Table 11 is populated from other sections of the Rate Exhibits, along with the population by age and rating area for the Projection Period.

5. PLAN FACTORS

Tables 12, 13, and 14 illustrate the factors used in pricing for age, tobacco, geographic rating area, and network. The tobacco factors match the previously approved tobacco factors from the 2017 filing.

6. ACTUARIAL CERTIFICATION

I, **Mathematical**, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

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

I hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
 - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.106);
 - -Developed in compliance with applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - -Neither excessive nor deficient.
- 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 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.
- The AV Calculator was used to determine the AV Metal Values illustrated in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.
- All factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

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

August 8, 2017

GENERAL OVERVIEW

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) to provide certain information to support the gross premium for the single risk pool for individual market health care insurance underwritten by QCC Insurance Company, Inc. in the Commonwealth of Pennsylvania. It is provided as a component of an application for certification as a Qualified Health Plan and a state rate filing. This submission may not be appropriate for other purposes.

GENERAL INFORMATION

COMPANY IDENTIFYING INFORMATION

Company Legal Name:QCC Insurance Company, Inc. ("QCC")State:PennsylvaniaHIOS Issuer ID (5-digit):31609Market:IndividualEffective Date(s):1/1/2018

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the individual market for QCC. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities.

COMPANY CONTACT INFORMATION

Primary Contact Name: Primary Contact Telephone Number: Primary Contact Email Address:



PROPOSED RATE INCREASE

The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2016 to calendar year 2018 were incorporated into the pricing and reflected in the Unified Rate Review Template. The changes are driven by factors including: changes in market-wide population risk morbidity and covered services, increasing unit costs for medical services, increasing utilization of medical services, increasing fees and taxes imposed by the federal government, anticipated costs to administer the plan, anticipated revenue or payments due to market-wide risk adjustment, and the discontinuance of net reinsurance payments from the Federal Transitional Reinsurance Program.

The weighted average increase across QCC plans based on projected membership, inclusive of the impact of benefit and cost sharing changes, is 28.0%. The minimum increase is 19.9% and the maximum increase is 42.0%.

WORKSHEET 1: DATA COLLECTION TEMPLATE

SECTION I: EXPERIENCE PERIOD PREMIUM AND CLAIMS

PAID THROUGH DATE

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2016 and paid through January 2017. Earned premiums and member months are for January through December 2016. The data are for all direct-written individual business of QCC in the Commonwealth of Pennsylvania.

PREMIUMS (NET OF MLR REBATE) IN EXPERIENCE PERIOD

Earned Premiums (net of MLR Rebate) in Experience Period are developed by summing the earned premium reported in the company's internal data warehouse and adjusting for MLR rebates, if any, for the period. Although 2016 federal MLR rebate calculations are not final as of the writing of this memorandum, no federal MLR rebates are expected for calendar year 2016, so no adjustment to earned premium for MLR rebates is needed.

The calculation for federal minimum loss ratio rebates is based on 2014, 2015, and 2016 experience of earned premium, incurred claims, quality improvement expenses, and taxes. The three years of experience is blended for all segments.

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

Paid-to-Date and Incurred Claims, and Member Months

Insurer fee-for-service claims expenses and member liabilities for dates of service in January 2016 through December 2016 and paid through January 2017 are sourced from the IBCFOC's internal data warehouse. The claims and member liabilities are completed with incurred but not reported (IBNR) adjustments to develop ultimate incurred insurer fee-for-service claims expenses and member liabilities for the January through December 2016 period. Capitation amounts are also sourced from the internal data warehouse for the January through December 2016 period. But they are not adjusted for IBNR.

Allowed Claims

Allowed claims are determined by separately obtaining paid-to-date fee-for-service claims and member cost-sharing amounts, applying claim lag factors to those amounts to estimate ultimate incurred fee-for-service claims and member-sharing amounts and adding them together with capitation amounts.

Allowed claims do not include ineligible claims, payments for services other than medical care provided, recovery payments related to internal large claim pooling mechanisms, or active live reserves.

IBNR Development

Medical fee for service incurred but not reported (IBNR) claims are modeled through the use of standard claim lag methodologies. A range of results is developed, and a provision for adverse deviation is applied. The provision for adverse deviation is dependent on many factors such as stability, size, product mix, etc.

The completion factors are developed annually in the 2Q - 3Q period. We do not believe our IBNR is unusually high or unusually low for incurred 2016 paid through January 2017.

Experience Period Index Rate

The Index Rate of Experience Period is estimated by removing cost and utilization trend from the Index Rate for Projection Period.

SECTION II: ALLOWED CLAIMS, PMPM BASIS

BENEFIT CATEGORIES

Utilization and Unit Cost data for allowed claims in the experience period are provided in Section II. The data is provided by benefit category using a standardized indicator from the internal data warehouse that assigns each claim line to a category based on the type of provider and the location of the service. The utilization and unit cost data are provided for the following categories: Inpatient Hospital admits, Outpatient Hospital visits, Professional visits, Other Medical visits, Capitation per member per month (PMPM), and Prescription Drug scripts.

Experience Period capitation is reported as a per member per month (PMPM) value. In order to complete the URRT, the Utilization per 1,000 statistics for capitated services only is reported as 1,000 so that the appropriate capitation PMPM is reported.

PROJECTION FACTORS

The estimated incurred claims experience on an allowed basis for January 2016 through December 2016 is projected to the future rating period by several factors. Factors were calculated from the combined experience of QCC and KHPE.

Changes in Population Risk Morbidity

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the individual market-wide morbidity.

Changes in Other Factors

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in the experience that are removed for the projection period; anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

Trend Factors

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

CREDIBILITY MANUAL RATE DEVELOPMENT

The experience period claims for the single risk pool are determined to be fully credible; therefore no credibility adjustment is required.

SECTION III: PROJECTED EXPERIENCE

PAID TO ALLOWED RATIO

The Projected Allowed Experience Claims PMPM shown in Worksheet 1 represents projected allowed claims experience PMPM for the projected portfolio of plans. The Paid to Allowed Average Factor in

Projection Period adjusts the allowed down to Projected Incurred Claims before ACA reinsurance and risk adjustment for the population anticipated to be covered in the projection period. The Projected Incurred Claims before ACA reinsurance and risk adjustment represents the net amount of incurred insurer claim liability expected in the projection period, net of member cost sharing and cost sharing paid by HHS on behalf of low-income members. It reflects the average benefit level anticipated during the projection period. The ratio was calculated using incurred (before ACA reinsurance and risk adjustment) and allowed PMPMs from worksheet two of the URRT.

RISK ADJUSTMENT AND REINSURANCE

Projected Risk Adjustment PMPM

Projected Risk Adjustment is accounted for in Projected Incurred Claims before ACA Reinsurance and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool for IBCFOC in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

When the projected risk adjustment amounts for KHPE and QCC are combined, the result is consistent with the projection made in our submission. We also considered preliminary 2016 risk transfer results.

Projected ACA Reinsurance Recoveries Net of Reinsurance Premium (Individual Market Only)

With the expiration of the reinsurance program at the end of the 2016 benefit year, there are no projected reinsurance recoveries or reinsurance premium assumed in the rates.

NON-BENEFIT EXPENSES AND PROFIT & RISK

Administrative Expense Load

An Administrative Expense Load is applied to Projected Incurred Claims to reflect expenses related to quality improvement and fraud detection/recovery and other expenses of operating a business, broker commissions, and premium payment processing fees.

Profit & Risk Load/Contribution to Surplus

INAC-131146005 QCC Consumer A Profit & Risk Load/Contribution to Surplus for the single risk pool is applied to Projected Incurred Claims for the projection period, if applicable.

Taxes and Fees

A Taxes & Fees load is applied to Projected Incurred Claims to pass through fees and taxes levied by the federal and state governments.

PROJECTED LOSS RATIO

The projected loss ratio for the single risk pool is estimated to exceed 80% reflecting premium adjustments permitted by the federal MLR calculation.

SINGLE RISK POOL

The single risk pool reflects all covered lives for every individual non-grandfathered product and plan combination for QCC in the state of Pennsylvania. It is established according to the Single Risk Pool requirements in 45 CFR § 156.80(d).

INDEX RATE

The Index Rate is defined as the EHB portion of projected allowed claims divided by all projected single risk pool lives. The Index Rate is the same value for all non-grandfathered plans for QCC Individual Plans in Pennsylvania. The Index Rate reflects the twelve month projection for calendar year 2018. It has been developed following the specifications of 45 CFR § 156.80(d)(1).

MARKET ADJUSTED INDEX RATE

The Market Adjusted Index rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules: federal reinsurance program adjustment, risk adjustment and exchange user fees. The Market Adjusted Index Rate reflects the average demographic characteristics of the single risk pool.

PLAN ADJUSTED INDEX RATE

The Plan Adjusted Index Rate is calculated as the issuer Market Adjusted Index Rate adjusted for all allowable plan level modifiers defined in the market rating rule. These include actuarial value and cost sharing adjustment, provider network, delivery system and utilization management adjustment, adjustment for benefits in addition to the EHBs, impact of specific eligibility categories for the catastrophic plan and administrative costs.

CALIBRATION

The plan adjusted index rate is projected for all products using the same anticipated age distribution and the mandated age curve. Therefore the consumer adjusted premium rate is the plan adjusted index rate divided by the average age, geographic and tobacco factors for the expected distribution. The average age of the combined individual risk pool population is 40.

The Average Age factor is the weighted average age factor based on the projected membership. The Tobacco Factor is calculated as the projected average factor for tobacco users multiplied by the projected tobacco use prevalence.

There is only one geographic rating area for this filing. The geographic rating area factor for this filing is 1.0.

WORKSHEET 2: PRODUCT-PLAN DATA COLLECTION

AV METAL VALUES

The AV Metal Values included in Worksheet 2 of the URRT were valued using the AV Calculator, where possible, otherwise the AV Metal Values were developed under an alternate methodology. Actuarial certifications required by 45 CFR Part 156, §156.135 are provided in a separate document.

AV PRICING VALUES

The AV Pricing Value represents the cumulative effect of adjustments made by plan to move from the Market Adjusted Index Rate to the Plan Adjusted Index Rate.

MEMBERSHIP PROJECTIONS

Enrollment is projected based on current and anticipated enrollment by plan. Items impacting these projections include changes in the size of the market due to introduction of guarantee issue requirements, the individual mandate, and the introduction of a Basic Health Program.

TERMINATED PLANS

The following plans are being terminated during 2018.HIOS ID Plan Name31609PA0160002 Personal Choice Bronze Basic

HIOS ID CHANGES

The following plans were reclassified from PPO to EPO. HIOS ID numbers are changed effective January 1, 2018. They are shown in the Experience Period section of the URRT Worksheet 2 using the 2018 HIOS ID numbers.

2017 HIOS ID	2018 HIOS ID	Plan Name
31609PA0070001	31609PA0160004	Personal Choice Platinum
31609PA0070020	31609PA0180003	Personal Choice Platinum
31609PA0070006	31609PA0160005	Personal Choice Bronze Reserve
31609PA0070027	31609PA0180004	Personal Choice Bronze Reserve

HIOS ID numbers are changed for Off-Exchange Plans to distinguish them from On-Exchange Plans effective January 1, 2018. They are shown in the Experience Period section of the URRT Worksheet 2 using the 2018 HIOS ID numbers.

2017 HIOS ID	2018 HIOS ID	Plan Name
31609PA0070021	31609PA0190002	Personal Choice PPO Gold
31609PA0070022	31609PA0190003	Personal Choice PPO Silver
31609PA0070023	31609PA0190004	Personal Choice PPO Bronze
31609PA0160020	31609PA0180001	Personal Choice Catastrophic

WARNING ALERTS

There are no warning alerts in URRT part 1.

ACTUARIAL CERTIFICATION

I, **Mathematica**, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

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

I hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
 - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.102);
 - -Developed in compliance with applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - -Neither excessive nor deficient.
- 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 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.
- Geographic rating factors reflect only differences in the costs of delivery of and do not include differences for population morbidity by geographic area.
- 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, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.

August 8, 2017

Cover Page

HIOS Issuer ID: 31609

HIOS Product IDs: 31609PA007, 31609PA019, 31609PA016, 31609PA018

This single PDF file contains <u>three</u> separate actuarial certifications for the unique plan designs under Issuer ID 31609. Please refer to all of the pages contained herein.

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 31609

HIOS Product IDs: 31609PA016, 31609PA018

Applicable HIOS Plan IDs (Standard Component): 31609PA0160004, 31609PA0180003

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2018. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population, and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

The cost-sharing for laboratory outpatient and professional services varies by site of service. Lab work done at the office or a free standing facility has zero cost-sharing, and lab work done by a hospital has 50% coinsurance. Laboratory outpatient and professional services account for roughly 3% of allowed costs in the AV calculation.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

Method 156.135(b)(2) was used for both the outpatient facility copays and the laboratory site of service cost-sharing.

Confirmation that only in-network cost-sharing, including multitier networks, was considered:

I confirm that only in-network cost-sharing was considered.

Description of the standardized plan population data used:

For the freestanding and hospital utilization data for laboratory services, we used our commercial PPO data incurred between August 2014 and July 2015.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

For the lab site of service cost-sharing, our recent data suggested that 20% of units are at a hospital setting with an average unit cost of \$58.46, while 80% of units are at a freestanding setting with an average unit cost of \$25.43. Taking a weighted average of a 50% issuer coinsurance applied to \$58.46 and a 100% issuer coinsurance applied to \$25.43 produced an average issuer paid amount of \$26.19 out of an average cost of \$32.04, giving an effective issuer coinsurance of 81.75% which was entered into the AV calculator.

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

Not applicable.

Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was

(i) conducted by a member of the American Academy of Actuaries; and

(ii) performed in accordance with generally accepted actuarial principles and methodologies.

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary signature: _____

Actuary Printed Name:

Date: 5/12/2017

AV Screenshots redacted.

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 31609

HIOS Product IDs: 31609PA007, 31609PA019

Applicable HIOS Plan IDs (Standard Component): 31609PA0070002, 31609PA0190002, 31609PA0070003, 31609PA0190003, 31609PA0070004, 31609PA0190004

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2018. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population, and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

The cost-sharing of inpatient hospital services for these plans differs by facility and professional claims. Inpatient hospital services account for about 21% of allowed costs in the AV calculation.

The cost-sharing for laboratory outpatient and professional services varies by site of service. Laboratory outpatient and professional services account for roughly 3% of allowed costs in the AV calculation.

The outpatient facility fee cost-sharing for 31609PA0070003 and 31609PA0190003 varies by site of service. Services have different coinsurances for a free-standing facility setting and a hospital setting. Outpatient facility fee accounts for roughly 12% of allowed costs in the AV calculation.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

Method 156.135(b)(2) was used for the inpatient hospital cost-sharing, the laboratory site of service cost-sharing, and the outpatient facility cost-sharing.

Confirmation that only in-network cost-sharing, including multitier networks, was considered:

I confirm that only in-network cost-sharing was considered.

Description of the standardized plan population data used:

For the freestanding and hospital utilization data for outpatient facility, we used our commercial PPO and HMO data incurred between August 2014 and July 2015.

For the freestanding and hospital utilization data for laboratory services, we used our commercial PPO data incurred between August 2014 and July 2015.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

Combination of Copays and Coinsurance for IP Hospital

The copays for inpatient hospital facility claims were combined with the coinsurance on professional claims to calculate equivalent copays for inpatient claims.

First we took the allowed PMPY inpatient costs and divided that by the utilization by admit PMPY to calculate the average cost per admit. We also took the utilization by day PMPY and divided that by the utilization by admit PMPY to calculate the average length of stay.

The average cost per admit was divided by the average length of stay to calculate the average cost per day. Based on our data, we assumed that 84% of the cost was from facility claims and the remaining 16% was from professional claims.

The professional coinsurance was multiplied by the professional portion of the daily inpatient cost to calculate equivalent daily copay for that piece. Because there is a 5-day maximum on our plans' inpatient copays, an effective copay factor was calculated by dividing the PMPY cost-sharing from a \$100 per day inpatient copay with a 5-day maximum by the PMPY cost-sharing from a \$100 per day inpatient copay without any maximum. The equivalent daily professional copay amount was then divided by this factor in order to determine the final professional copay reflecting a 5-day maximum.

The final professional copay was then added onto the facility copay in order to determine the equivalent overall IP hospital copay amount. The exhibit below details this calculation.

	31609PA0070002,	
HIOS IDs	31609PA0190002	
IP Cost Sharing		
Facility	\$750	
Professional	20%	

AVC Continuance Table	Gold	
PMPY for IP		\$1,140
Admit PMPY		0.06
Claim per Admit		\$19,709
Average LOS (days)		4.5
Effective Copay Factor for 5-days		0.46

Assumption from Data	
% Facility Cost	84%
% Professional Cost	16%

Calculations	
Professional Claim per Admit	\$3,153
Professional Claim per Day	\$705
Equiv. Copay per Day no max	\$141
Equiv. Copay per Day, 5-day max	\$305
Total Copay per Day, 5-day max	\$1,055

Combination of Coinsurance for IP Hospital

The coinsurance for inpatient hospital facility claims were blended with the coinsurance on professional claims to calculate equivalent coinsurance for inpatient claims. Based on our data, we assumed that 84% of the cost was from facility claims and the remaining 16% was from professional claims.

	31609PA0070003,	31609PA0070004,
HIOS IDs	31609PA0190003	31609PA0190004
Facility	25%	25%
Professional	30%	50%
Blend	74.2%	71.0%

The silver variations, 31609PA0070003-04, 31609PA0070003-05 and 31609PA0070003-06, do not require blending of the facility and professional inpatient coinsurances. They are included in this justification solely because their standard component is a unique plan design, and the Plans and Benefits template required indicating the same for these cost sharing variations. In fact, the actual benefit coinsurance amounts were entered directly into the AV calculator.

Combination of Coinsurance for Laboratory Services

For the lab site of service cost-sharing, our recent data suggested that 20% of units are at a hospital setting with an average unit cost of \$58.46, while 80% of units are at a freestanding setting with an average unit cost of \$25.43. Taking a weighted average of a 50% issuer coinsurance applied to \$58.46 and a 100% issuer coinsurance applied to \$25.43 produced an average issuer paid amount of \$26.19 out of an average cost of \$32.04, giving an effective issuer coinsurance of 81.75% which was entered into the AV calculator.

Combination of Coinsurance for Outpatient Facility Fee

For the outpatient facility site of service cost-sharing, our recent data indicated that 80% of outpatient facility claims came from the hospital setting. The cost-sharing entered into the AV calculator is a blend of the coinsurance in a hospital setting and the coinsurance in an ambulatory surgery center.

	31609PA0070003, 31609PA0190003	
Hospital	50.0%	
ASC	70.0%	
Blend	54.0%	

The silver variations, 31609PA0070003-04, 31609PA0070003-05 and 31609PA0070003-06, do not require blending of the hospital and ambulatory surgery center coinsurances. They are included in this justification solely because their standard component is a unique plan design, and the Plans and Benefits template required indicating the same for these cost-sharing variations. In fact, the actual benefit coinsurance amounts were entered directly into the AV calculator.

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

Not applicable.

Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was

(i) conducted by a member of the American Academy of Actuaries; and

(ii) performed in accordance with generally accepted actuarial principles and methodologies.

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary signature: _____

Actuary Printed Name:

Date: 5/12/2017

AV Screenshots redacted.

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 31609

HIOS Product IDs: 31609PA018

Applicable HIOS Plan IDs (Standard Component): 31609PA0180005

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2018. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population, and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

This plan exempts the first three outpatient mental health visits from the deductible. It has an outpatient mental health copay of \$40 for the first three visits without applying the copays to the deductible. Beyond three visits, outpatient mental health is covered 100% after the deductible. Outpatient mental health accounts for about 1% of allowed costs in the AV calculation.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

Method 156.135(b)(2) was used for the outpatient mental health cost-sharing.

Confirmation that only in-network cost-sharing, including multitier networks, was considered:

I confirm that only in-network cost-sharing was considered.

Description of the standardized plan population data used:

OP Surgery Copay/Coinsurance:

For the outpatient mental health utilization data, we used our commercial PPO data incurred between January 2015 and December 2015.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

Using the bronze continuance table in the Final 2018 AV Calculator, we calculated the average cost per visit for outpatient mental health before the out-of-pocket maximum. This average cost was used as a point estimate of the allowed cost per visit for services before satisfying the out-of-pocket maximum. An effective member copay is calculated by taking a weighted average of \$40 for the first three visits times the proportion of visits within the first three visits, which according to our 2015 commercial PPO experience is 14.15%, and the average cost per service from the AV Calculator times the remaining proportion of visits.

	31609PA0160002
Cost per Visit	\$98.50
Copay for Visits 1-3:	\$40.00
Visits 1-3 Proportion:	14.15%
Eff. Member Copay	\$90.22

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

Not applicable.

Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was

(i) conducted by a member of the American Academy of Actuaries; and

(ii) performed in accordance with generally accepted actuarial principles and methodologies.

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary signature: _____

Actuary Printed Name:

Date: 5/12/2017

AV Screenshots redacted.

REDACTION JUSTIFICATION

DOCUMENT

URRT Part III – Federal Actuarial Memorandum

Redacted Name of opining actuary (page 9) Redacted Company Contact Information (page 1) – name, telephone number, email address

PA Actuarial Memorandum

Redacted Name of opining actuary (page 7) Redacted Company Contact Information (page 1) – name, telephone number, email address

Cover Letter

Redacted names and contact information (page 2)

AV Screenshots

Entire File Redacted

Unique AV Justification file

Redacted name of opining actuary (pages 4, 11, and 23) Redacted AV Screenshots (pages 5, 6, 12-20, 24)

2018 Rates Table Template v7.1	All fields with an asterisk (*) are requi	ired To validate press Validate button or	Ctrl + Shift + I. To finalize, press Finalize b	utton or Ctrl + Shift + F	
	., , ,	select Family-Tier Rates under Rating M			
		· · · · ·	g Method and provide an Individual Rate f	or every age band.	
	If Tobacco is Tobacco User/Non-Toba	acco User, you must give a rate for Tobac	co Use and Non-Tobacco Use.		
	To add a new sheet, press the Add Sl	heet button, or Ctrl + Shift + H. All plans n	nust have the same dates on a sheet.		
HIOS Issuer ID					
	* 23-2184623				
Rate Effective Date					
Rate Expiration Date Rating Method	Age-Based Rates				
	Age Dased Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Berninde	Demined	Required:	Required:	Required:	Required:
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a	Select the age of a subscriber eligible for the Entrate	ter the rate of an Individual Non-Tobacco or E No Preference enrollee on a plan	nter the rate of an Individual tobacco enrollee on a plan
		plan	Tale		on a plan
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	438.37	438.37
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	15	477.33	477.33
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	16	492.23	492.23
31609PA0070002	3	Tobacco User/Non-Tobacco User	17	507.13	507.13
31609PA0070002 31609PA0070002	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	523.17 539.22	<u> </u>
31609PA0070002 31609PA0070002	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User	20	539.22	539.22 555.84
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	20	573.03	644.66
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	22	573.03	644.66
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	23	573.03	644.66
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	24	573.03	644.66
31609PA0070002	0	Tobacco User/Non-Tobacco User	25	575.32	647.23
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	26	586.78	660.13
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	27	600.53	675.60
31609PA0070002 31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	<u>622.88</u> 641.22	
31609PA0070002 31609PA0070002	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User	30	650.39	721.37
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	31	664.14	780.36
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	32	677.89	796.52
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	33	686.49	806.62
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	34	695.65	817.39
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	35	700.24	822.78
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	36	704.82	828.17
31609PA0070002 31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	<u> </u>	709.41	833.55
31609PA0070002 31609PA0070002	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38	713.99 723.16	<u> </u>
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	40	732.33	897.10
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31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	42	759.26	930.09
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	43	777.60	952.56
31609PA0070002	0	Tobacco User/Non-Tobacco User	44	800.52	980.64
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	45	827.45	1013.63
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	46	859.54	1052.94
31609PA0070002 31609PA0070002	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	<u> </u>	895.64 936.90	
31609PA0070002 31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	48	936.90	1147.70
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	50	1023.43	1407.21
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	51	1068.70	1469.46
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	52	1118.55	1538.00
31609PA0070002	0	Tobacco User/Non-Tobacco User	53	1168.97	1607.34
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1223.41	1682.19
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1277.85	1757.04
31609PA0070002 31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	<u> </u>	1336.87	1838.20
31609PA0070002 31609PA0070002	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57	1396.47 1460.07	
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1400.07	2007.80
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1555.19	2138.39
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1610.21	2214.03
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1646.31	2263.67
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1691.58	2325.92
31609PA0070002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1719.08	2363.74
31609PA0070003 31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	385.91	385.91
31609PA0070003 31609PA0070003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	420.22 433.33	420.22
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	17	433.33	446.4
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	18	460.57	460.57
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	19	474.70	474.70
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	20	489.33	489.33
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	21	504.46	567.52
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	22	504.46	567.52
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	23	504.46	567.52
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	24	504.46	567.5

31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	25	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	26	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	27	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	28	
31609PA0070003	•	Tobacco User/Non-Tobacco User	29	
	Rating Area 8		30	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User		
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	31	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	32	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	33	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	34	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	35	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	36	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	37	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	38	
	•		39	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User		
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	40	
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31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	42	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	43	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	44	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	45	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	46	
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31609PA0070003	-		48	
	Rating Area 8	Tobacco User/Non-Tobacco User		
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	49	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	50	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	51	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	52	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	53	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	54	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	55	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	56	
31609PA0070003	-		57	
	Rating Area 8	Tobacco User/Non-Tobacco User		
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	58	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	59	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	60	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	61	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	62	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	63	
31609PA0070003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	
	Rating Area 8			
I31609PA0070004		I I ODACCO I ISET/INOD-I ODACCO I ISET	()-14	
31609PA0070004 31609PA0070004	· · · · ·	Tobacco User/Non-Tobacco User	0-14	
31609PA0070004	Rating Area 8	Tobacco User/Non-Tobacco User	15	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	
31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17	
31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18	
31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17	
31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18	
31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20	
31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21	
31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 21 22	
31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 21 22 23	
31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 21 22 23 23	
31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 21 22 23 23 24 25	
31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 21 22 23 23 24 25 26	
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31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 20 21 21 22 23 23 24 23 24 25 25 26 27	
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31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 17 18 19 20 20 21 22 23 23 24 22 23 23 24 25 26 27 28 29 30 31	
31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 17 18 19 20 20 21 20 21 22 23 23 24 23 23 24 25 25 26 27 28 29 30 30 31	
31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 17 18 19 20 20 21 21 22 23 23 24 22 23 23 24 25 25 26 27 28 29 30 31 31 32	
31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 17 18 19 20 20 21 21 22 23 23 24 24 25 26 25 26 27 28 29 30 30 31 31 32	
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31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39	
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31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	
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31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 54	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53	

506.48	569.79
516.57	581.14
528.68 548.35	<u> </u>
546.35	635.06
572.57	672.76
584.67	686.99
596.78	701.22
604.35	710.11
612.42	719.59
616.45	724.33
620.49	729.08
624.53	733.82
628.56	738.56
636.63	748.04
644.70	789.76
656.81	804.59
668.41	818.81
684.56	838.58
704.73	863.30
728.44	892.34
756.69	926.95
788.48	965.88
824.80	1010.38
860.61	1054.25
900.97 940.82	1238.84 1293.63
940.82	1353.98
1029.10	1415.02
1029.10	1413.02
1124.95	1546.81
1176.91	1618.25
1229.38	1690.39
1285.37	1767.39
1313.12	1805.54
1369.11	1882.53
1417.54	1949.12
1449.32	1992.82
1489.17	2047.62
1513.38	2080.91
262.46	262.46
285.79	285.79
294.71	294.71
303.63	303.63
313.24	313.24
<u>322.84</u> 332.79	<u> </u>
343.09	385.97
343.09	385.97
343.09	385.97
343.09	385.97
344.46	387.52
351.32	395.24
359.56	404.50
372.94	419.55
383.91	431.90
389.40	457.55
397.64	467.22
405.87	476.90
411.02	482.95
416.51	489.40
419.25	492.62
422.00	495.85
424.74	499.07
427.49 432.98	502.30
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N-00 N V	537.12
438.47	
446.70	556 97
446.70 454.59	<u> </u>
446.70 454.59 465.57	570.32
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446.70 454.59 465.57 479.29 495.42	570.32 587.13 606.89
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446.70 454.59 465.57 479.29 495.42	570.32 587.13 606.89 630.42 656.90
446.70 454.59 465.57 479.29 495.42 514.63 536.24	570.32 587.13 606.89 630.42
446.70 454.59 465.57 479.29 495.42 514.63 536.24 560.95	570.32 587.13 606.89 630.42 656.90 687.16
446.70 454.59 465.57 479.29 495.42 514.63 536.24 560.95 585.31	570.32 587.13 606.89 630.42 656.90 687.16 717.00
446.70 454.59 465.57 479.29 495.42 514.63 536.24 560.95 585.31 612.75	570.32 587.13 606.89 630.42 656.90 687.16 717.00 842.54
446.70 454.59 465.57 479.29 495.42 514.63 536.24 560.95 585.31 612.75 639.86 669.71 699.90	570.32 587.13 606.89 630.42 656.90 687.16 717.00 842.54 879.80 920.85 962.36
446.70 454.59 465.57 479.29 495.42 514.63 536.24 560.95 585.31 612.75 639.86 669.71	570.32 587.13 606.89 630.42 656.90 687.16 717.00 842.54 879.80 920.85

31609PA0070004	Rating Area 8	Tobacco User/Non-Tobacco User	56	
31609PA0070004 31609PA0070004	Rating Area 8	Tobacco User/Non-Tobacco User	57 58	
31609PA0070004 31609PA0070004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58	
31609PA0070004	Rating Area 8	Tobacco User/Non-Tobacco User	60	
31609PA0070004	Rating Area 8	Tobacco User/Non-Tobacco User	61	
31609PA0070004	Rating Area 8	Tobacco User/Non-Tobacco User	62	
31609PA0070004	Rating Area 8	Tobacco User/Non-Tobacco User	63	
31609PA0070004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	
31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14	
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	10	
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31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	
31609PA0160001 31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21	
31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User	21	
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	
31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28	
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31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	
31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	
31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41 42	
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	
	0			
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	
31609PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	
31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47	
31609PA0160001 31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 48	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 48 48	
31609PA0160001 31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 48	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 48 49 50 51 51 52	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 48 49 50 50 51 51 52 53	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 48 49 50 50 51 51 52 53 53	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 48 49 50 50 51 51 52 53 53 54 55	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 48 49 50 50 51 51 52 53 53	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 48 49 50 50 51 52 53 53 54 55 55	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 48 49 50 50 51 51 52 53 53 53 53 53 54 55 55 55 55 55 55 55 55	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 48 49 50 50 51 51 52 53 53 54 53 53 53 53 53 54 53 53 53 53 53 53 53 53 53 53 53 53 53	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 50 50 51 51 52 53 53 53 54 55 55 56 55 55 56 55 55 56 55 56 57 57 58 59 60 60	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 48 49 50 50 51 51 52 53 53 53 54 55 55 55 55 56 55 55 56 55 55 56 55 57 58 59 60 60 61 62	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 50 50 51 51 52 53 53 53 54 55 55 56 55 55 56 55 55 56 55 56 57 57 58 59 60 60	
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31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 50 50 50 51 51 52 53 53 53 53 53 53 53 53 53 53 53 53 53	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 50 50 50 50 51 52 53 53 53 53 54 54 55 55 56 55 56 55 56 55 56 55 56 55 56 55 56 55 56 56	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 49 50 50 51 52 53 53 53 54 53 53 54 55 55 56 56 55 56 56 57 58 59 60 60 61 61 62 63 64 and over 0-14 55 64 and over	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 50 50 50 50 51 52 53 53 53 53 54 54 55 55 56 55 56 55 56 55 56 55 56 55 56 55 56 55 56 56	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 49 50 50 50 51 51 52 53 53 53 53 53 53 53 53 53 53 53 53 53	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8Rating Area 8 </td <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>45 46 47 47 48 49 49 50 50 50 51 52 53 53 54 53 54 55 55 56 55 56 55 56 55 56 57 58 58 59 60 60 61 61 62 63 63 64 and over 61 51 59 59 60 60 61 61 62 63 63 64 and over 61 71 62 63 63 64 and over 63 64 and over 63 64 and over 71 63 64 and over 63 64 and over 71 64 63 64 and over 71 64 63 64 64 63 64 64 61 62 63 63 64 and over 71 64 63 64 64 61 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 64 62 63 64 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 64 62 63 64 64 64 64 64 62 63 64 64 64 62 63 64 64 64 64 64 64 65 65 66 65 66 66 66 66 66 66 66 66 66</td> <td></td>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 49 50 50 50 51 52 53 53 54 53 54 55 55 56 55 56 55 56 55 56 57 58 58 59 60 60 61 61 62 63 63 64 and over 61 51 59 59 60 60 61 61 62 63 63 64 and over 61 71 62 63 63 64 and over 63 64 and over 63 64 and over 71 63 64 and over 63 64 and over 71 64 63 64 and over 71 64 63 64 64 63 64 64 61 62 63 63 64 and over 71 64 63 64 64 61 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 64 62 63 64 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 64 62 63 64 64 64 64 64 62 63 64 64 64 62 63 64 64 64 64 64 64 65 65 66 65 66 66 66 66 66 66 66 66 66	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8Rating Area 8 </td <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>45 46 47 47 48 49 50 50 50 50 51 52 53 53 54 55 55 55 56 55 56 55 56 55 56 55 56 55 56 55 56 55 57 58 59 60 60 61 61 62 63 64 and over 61 51 59 60 60 61 61 62 63 64 and over 63 64 and over 63 64 64 63 64 64 63 64 64 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 63 64 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 62 62 63 64 62 62 63 64 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 62 63 62 62 63 62 62 63 62 62 63 64 62 62 63 62 62 62 63 62 62 63 62 62 63 62 62 62 63 62 62 63 62 62 62 62 62 62 62 62 62 62 62 62 62</td> <td></td>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 50 50 50 50 51 52 53 53 54 55 55 55 56 55 56 55 56 55 56 55 56 55 56 55 56 55 57 58 59 60 60 61 61 62 63 64 and over 61 51 59 60 60 61 61 62 63 64 and over 63 64 and over 63 64 64 63 64 64 63 64 64 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 63 64 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 62 62 63 64 62 62 63 64 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 62 63 62 62 63 62 62 63 62 62 63 64 62 62 63 62 62 62 63 62 62 63 62 62 63 62 62 62 63 62 62 63 62 62 62 62 62 62 62 62 62 62 62 62 62	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 50 50 50 51 52 53 53 53 53 54 55 55 55 56 55 56 55 56 55 56 55 56 55 58 59 60 60 61 61 62 63 64 and over 61 61 62 63 64 and over 61 83 64 and over 15 64 83 64 and over 15 64 83 64 and over 15 71 83 64 and over 15 71 83 72 83 84 83 84 83 84 83 84 84 83 84 84 83 84 84 84 84 84 85 85 85 85 85 85 85 85 85 85 85 85 85	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003 31609PA0160003	Rating Area 8Rating Area 8 </td <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>45 46 47 47 48 49 50 50 50 50 51 52 53 53 54 55 55 55 56 55 56 55 56 55 56 55 56 55 56 55 56 55 57 58 59 60 60 61 61 62 63 64 and over 61 51 59 60 60 61 61 62 63 64 and over 63 64 and over 63 64 64 63 64 64 63 64 64 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 63 64 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 62 62 63 64 62 62 63 64 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 62 63 62 62 63 62 62 63 62 62 63 64 62 62 63 62 62 62 63 62 62 63 62 62 63 62 62 62 63 62 62 63 62 62 62 62 62 62 62 62 62 62 62 62 62</td> <td></td>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 50 50 50 50 51 52 53 53 54 55 55 55 56 55 56 55 56 55 56 55 56 55 56 55 56 55 57 58 59 60 60 61 61 62 63 64 and over 61 51 59 60 60 61 61 62 63 64 and over 63 64 and over 63 64 64 63 64 64 63 64 64 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 64 62 63 64 63 64 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 64 62 62 63 64 62 62 63 64 62 62 63 64 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 63 64 62 62 62 63 62 62 63 62 62 63 62 62 63 64 62 62 63 62 62 62 63 62 62 63 62 62 63 62 62 62 63 62 62 63 62 62 62 62 62 62 62 62 62 62 62 62 62	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 48 49 50 50 51 51 52 53 53 53 53 54 55 55 55 55 55 56 55 56 55 56 57 58 58 59 60 60 61 61 62 63 64 and over 61 62 63 64 and over 61 55 64 and over 61 62 63 64 and over 61 62 63 64 and over 61 62 63 64 and over 62 63 64 and over 63 64 and over 63 64 and over 61 62 63 64 and over 62 63 64 and over 63 64 and over 63 64 and over 64 63 64 and over 63 64 and over 64 63 64 and over 63 64 64 and over 63 64 64 64 64 63 64 64 64 64 64 65 65 66 64 60 60 60 61 60 61 62 63 64 64 64 63 64 64 64 64 64 64 64 65 65 66 64 64 64 65 66 64 64 64 65 66 66 66 66 66 66 66 66 66 67 66 66 66	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003	Rating Area 8Rating Area 8 </td <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>45 46 47 47 48 49 50 50 50 51 52 53 53 53 54 53 54 55 55 55 56 55 56 56 57 57 58 59 60 60 61 61 62 63 64 and over 61 61 62 63 64 and over 61 61 62 63 64 83 64 and over 61 62 63 64 64 63 64 63 64 63 64 64 63 64 63 64 64 63 64 63 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 65 65 66 63 64 64 64 64 65 66 64 64 64 64 64 65 66 64 63 64 64 64 65 66 64 64 64 65 66 65 66 60 60 60 60 60 60 60 60 60 60 60 60</td> <td></td>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 50 50 50 51 52 53 53 53 54 53 54 55 55 55 56 55 56 56 57 57 58 59 60 60 61 61 62 63 64 and over 61 61 62 63 64 and over 61 61 62 63 64 83 64 and over 61 62 63 64 64 63 64 63 64 63 64 64 63 64 63 64 64 63 64 63 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 65 65 66 63 64 64 64 64 65 66 64 64 64 64 64 65 66 64 63 64 64 64 65 66 64 64 64 65 66 65 66 60 60 60 60 60 60 60 60 60 60 60 60	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 50 50 50 51 52 53 53 53 54 55 55 55 56 55 56 55 56 55 56 55 56 55 56 56	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003	Rating Area 8Rating Area 8 </td <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>45 46 47 47 48 49 49 50 50 50 51 52 53 53 54 55 55 55 55 55 55 56 55 55 56 55 56 55 57 58 59 60 60 61 59 60 60 61 61 62 63 64 and over 61 59 60 60 61 59 60 60 61 61 62 63 64 83 64 and over 61 83 64 and over 61 83 64 and over 62 63 64 and over 61 83 64 and over 62 63 64 and over 63 64 and over 61 62 63 64 and over 62 63 64 and over 63 64 and over 64 63 64 and over 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 64 64 63 64 64 64 63 64 64 63 64 64 64 63 64 64 63 64 64 63 64 64 64 63 64 64 63 64 64 64 64 63 64 64 63 64 64 64 64 64 64 64 65 65 66 66 60 60 60 60 61 61 62 62 63 64 64 64 63 64 64 64 62 64 63 64 64 64 64 65 64 64 65 65 66 64 64 65 66 66 66 66 67 66 66 67 66 66 67 66 67 66 67 67</td> <td></td>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 49 50 50 50 51 52 53 53 54 55 55 55 55 55 55 56 55 55 56 55 56 55 57 58 59 60 60 61 59 60 60 61 61 62 63 64 and over 61 59 60 60 61 59 60 60 61 61 62 63 64 83 64 and over 61 83 64 and over 61 83 64 and over 62 63 64 and over 61 83 64 and over 62 63 64 and over 63 64 and over 61 62 63 64 and over 62 63 64 and over 63 64 and over 64 63 64 and over 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 63 64 64 64 64 63 64 64 64 63 64 64 63 64 64 64 63 64 64 63 64 64 63 64 64 64 63 64 64 63 64 64 64 64 63 64 64 63 64 64 64 64 64 64 64 65 65 66 66 60 60 60 60 61 61 62 62 63 64 64 64 63 64 64 64 62 64 63 64 64 64 64 65 64 64 65 65 66 64 64 65 66 66 66 66 67 66 66 67 66 66 67 66 67 66 67 67	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003	Rating Area 8 Rating Area 8 Ra	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 50 50 50 51 52 53 53 53 54 55 55 55 56 55 56 55 56 55 56 55 56 55 56 56	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003	Rating Area 8Rating Area 8 </td <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>45 46 47 47 48 49 49 50 50 50 51 52 53 53 54 55 55 55 55 56 55 56 56 57 57 58 58 59 64 60 61 61 60 61 61 62 63 63 64 and over 0-14 15 64 and over 0-14 15 16 16 17 7 20 63 10 17 17 17 20 10 10 10 10 10 10 10 10 10 10 10 10 10</td> <td></td>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 49 50 50 50 51 52 53 53 54 55 55 55 55 56 55 56 56 57 57 58 58 59 64 60 61 61 60 61 61 62 63 63 64 and over 0-14 15 64 and over 0-14 15 16 16 17 7 20 63 10 17 17 17 20 10 10 10 10 10 10 10 10 10 10 10 10 10	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003	Rating Area 8Rating Area 8 </td <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>45 46 47 47 48 49 49 50 50 51 52 53 53 54 55 55 55 56 55 56 56 57 58 58 59 60 61 61 61 62 63 63 64 and over 0-14 57 64 and over 0-14 15 64 and over 0-14 15 16 16 17 7 20 64 and over 0-14 15 16 20 20 21 17 20 20 21 21 22 23 23 24 24 25 22 23 23 24 24 25 22 23 23 24 24 25 22 23 23 24 24 25 26 26 27 27 28 29 20 20 20 20 20 20 20 20 20 20 20 20 20</td> <td></td>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 49 50 50 51 52 53 53 54 55 55 55 56 55 56 56 57 58 58 59 60 61 61 61 62 63 63 64 and over 0-14 57 64 and over 0-14 15 64 and over 0-14 15 16 16 17 7 20 64 and over 0-14 15 16 20 20 21 17 20 20 21 21 22 23 23 24 24 25 22 23 23 24 24 25 22 23 23 24 24 25 22 23 23 24 24 25 26 26 27 27 28 29 20 20 20 20 20 20 20 20 20 20 20 20 20	
31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160001 31609PA0160003	Rating Area 8Rating Area 8 </td <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>45 46 47 47 48 49 49 50 50 50 51 52 53 53 54 55 55 55 55 56 55 56 56 57 57 58 58 59 64 60 61 61 60 61 61 62 63 63 64 and over 0-14 15 64 and over 0-14 15 16 16 17 7 20 63 10 17 17 17 20 10 10 10 10 10 10 10 10 10 10 10 10 10</td> <td></td>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47 47 48 49 49 50 50 50 51 52 53 53 54 55 55 55 55 56 55 56 56 57 57 58 58 59 64 60 61 61 60 61 61 62 63 63 64 and over 0-14 15 64 and over 0-14 15 16 16 17 7 20 63 10 17 17 17 20 10 10 10 10 10 10 10 10 10 10 10 10 10	

800.42	1100.58
836.10	1149.64
874.19	1202.00
893.06	1227.95
931.14	1280.31
964.07	1325.60
985.69	1355.32
1012.79	1392.59
1029.26	1415.23
217.32	217.32
236.64	236.64
244.02	244.02
251.41	251.41
259.36	259.36
267.32	267.32
275.56	275.56
284.08	319.59
	319.59
284.08	
284.08	319.59
284.08	319.59
285.22	320.87
290.90	327.26
297.71	334.93
308.79	347.39
317.88	357.62
322.43	378.85
329.25	386.87
336.07	394.88
340.33	399.88
344.87	405.22
347.14	407.89
349.42	410.57
351.69	413.24
353.96	415.91
358.51	421.25
363.05	444.74
	453.09
369.87	
376.40	461.10
385.50	472.23
396.86	486.15
410.21	502.51
426.12	522.00
444.02	543.92
464.47	568.97
484.64	593.68
507.37	697.63
529.81	728.49
554.52	762.47
579.52	796.84
606.51	833.95
633.50	871.06
662.76	911.29
692.30	951.91
723.83	995.27
739.46	1016.75
770.99	1060.11
798.26	1097.61
816.16	1122.22
838.60	1153.08
852.24	1171.83
380.43	380.43
414.25	414.25
427.18	427.18
440.11	440.11
454.03	454.03
467.96	467.96
482.38	482.38
497.30	559.46
497.30	559.46
497.30	559.46
497.30	559.46
499.29	561.70
509.23	572.89
521.17	586.32
540.56	608.14
556.48	626.04
564.44	663.21
576.37	677.24
588.31	691.26
595.76	700.02
603.72	709.37
607.70	714.05

31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	36	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	37	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	38	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	39	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	40	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	41	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	42	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	43	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	44	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	45	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	46	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	47	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	48	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	49	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	50	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	51	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	52	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	53	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	54	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	55	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	56	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	57	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	58	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	59	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	60	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	61	
31609PA0160003	Rating Area 8	Tobacco User/Non-Tobacco User	62	
31609PA0160003	-	Tobacco User/Non-Tobacco User	63	
31609PA0160003 31609PA0160003	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	15	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	16	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	17	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	18	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	19	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	20	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	21	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	22	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	23	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	24	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	25	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	26	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	27	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	28	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	29	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	30	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	31	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	32	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	33	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	34	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	35	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	36	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	37	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	38	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	39	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	40	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	41	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	42	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	43	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	44	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	45	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	46	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	47	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	48	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	49	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	50	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	51	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	52	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	53	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	54	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	55	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	56	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	57	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	58	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	59	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	60	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	61	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	62	
31609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	63	
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131609PA0160004	Rating Area 8	Tobacco User/Non-Tobacco User	64 200 000	
31609PA0160004 31609PA0160005	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	
31609PA0160004 31609PA0160005 31609PA0160005	Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	

611.68	718.72
 615.66	723.40
619.64	728.07
627.59 635.55	737.42 778.55
647.48	793.17
658.92	807.18
 674.84	826.67
694.73	851.04
718.10	879.67
745.95	913.79
777.28	952.17
813.08	996.03
848.39	1039.28
888.18	1221.24
927.46	1275.26
970.73	1334.75
1014.49 1061.73	<u>1394.93</u> 1459.89
 1108.98	1524.85
1160.20	1524.05
 1211.92	1666.39
1267.12	1742.29
1294.47	1779.90
1349.67	1855.80
1397.41	1921.44
1428.74	1964.52
 1468.03	2018.54
1491.90	2051.36
 586.12	586.12
638.22 658.14	<u> </u>
658.14	678.06
699.51	699.51
720.96	720.96
743.18	743.18
766.16	861.94
766.16	861.94
766.16	861.94
766.16	861.94
769.23	865.38
784.55	882.62
802.94	903.31
832.82 857.34	<u>936.92</u> 964.51
869.60	1021.78
887.98	1043.38
906.37	1064.99
917.87	1078.49
930.12	1092.90
936.25	1100.10
942.38	1107.30
948.51	1114.50
954.64	1121.70
966.90	1136.11
 979.16	1199.47
997.55 1015.17	1221.99 1243.58
 1015.17	1243.56
1039.09	1311.16
1106.34	1355.27
1149.25	1407.83
 1197.52	1466.96
 1252.68	1534.53
 1307.08	1601.17
1368.37	1881.51
1428.90	1964.73
1495.55	2056.39
1495.55 1562.98	2056.39 2149.09
1495.55 1562.98 1635.76	2056.39 2149.09 2249.17
1495.55 1562.98 1635.76 1708.55	2056.39 2149.09 2249.17 2349.25
1495.55 1562.98 1635.76 1708.55 1787.46	2056.39 2149.09 2249.17 2349.25 2457.76
1495.55 1562.98 1635.76 1708.55 1787.46 1867.14	2056.39 2149.09 2249.17 2349.25 2457.76 2567.32
1495.55 1562.98 1635.76 1708.55 1787.46	2056.39 2149.09 2249.17 2349.25 2457.76
1495.55 1562.98 1635.76 1708.55 1787.46 1867.14 1952.19	2056.39 2149.09 2249.17 2349.25 2457.76 2567.32 2684.26
1495.55 1562.98 1635.76 1708.55 1787.46 1867.14 1952.19 1994.33	2056.39 2149.09 2249.17 2349.25 2457.76 2567.32 2684.26 2742.20
1495.55 1562.98 1635.76 1708.55 1787.46 1867.14 1952.19 1994.33 2079.37	2056.39 2149.09 2249.17 2349.25 2457.76 2567.32 2684.26 2742.20 2859.14
1495.55 1562.98 1635.76 1708.55 1787.46 1867.14 1952.19 1994.33 2079.37 2152.92 2201.19 2261.72	2056.39 2149.09 2249.17 2349.25 2457.76 2567.32 2684.26 2742.20 2859.14 2960.27 3026.64 3109.86
1495.55 1562.98 1635.76 1708.55 1787.46 1867.14 1952.19 1994.33 2079.37 2152.92 2201.19 2261.72 2298.48	2056.39 2149.09 2249.17 2349.25 2457.76 2567.32 2684.26 2742.20 2859.14 2960.27 3026.64 3109.86 3160.43
1495.55 1562.98 1635.76 1708.55 1787.46 1867.14 1952.19 1994.33 2079.37 2152.92 2201.19 2261.72	2056.39 2149.09 2249.17 2349.25 2457.76 2567.32 2684.26 2742.20 2859.14 2960.27 3026.64 3109.86

31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Ratin	er 17 er 18 er 19 er 20 er 21 er 22 er 23 er 24 er 25 er 26 er 27 er 28
31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Ratin	er 18 er 19 er 20 er 21 er 22 er 23 er 24 er 25 er 26 er 27 er 28
31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Ratin	Pr 19 Pr 20 Pr 21 Pr 22 Pr 23 Pr 24 Pr 25 Pr 26 Pr 27 Pr 28
31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Ratin	Pr 20 Pr 21 Pr 22 Pr 23 Pr 24 Pr 25 Pr 26 Pr 27 Pr 28
31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Ratin	er 21 er 22 er 23 er 24 er 25 er 26 er 27 er 28
31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Ratin	er 22 er 23 er 24 er 25 er 26 er 26 er 27 er 28
31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Ratin	er 23 er 24 er 25 er 26 er 26 er 27 er 28
31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Ratin	er 24 er 25 er 26 er 27 er 28
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31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Rating Area 8Tobacco User/Non-Tobacco Use31609PA0160005Ratin	er 28
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31609PA0160005Rating Area 8Tobacco User/Non-Tobacco User31609PA0160005Rating Area 8Tobacco User/Non-Tobacco User31609P	
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31609PA0160005Rating Area 8Tobacco User/Non-Tobacco User31609PA0160005Rating Area 8Tobacco User/Non-Tobacco User31	
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31609PA0160005 Rating Area 8 Tobacco User/Non-Tobacco Use	
31609PA0160005 Rating Area 8 Tobacco User/Non-Tobacco Use	er 47
	er 48
31609PA0160005 Rating Area 8 Tobacco User/Non-Tobacco Use	er 49
31609PA0160005 Rating Area 8 Tobacco User/Non-Tobacco Use	er 50
31609PA0160005 Rating Area 8 Tobacco User/Non-Tobacco Use	er 51
31609PA0160005 Rating Area 8 Tobacco User/Non-Tobacco Use	er 52
31609PA0160005 Rating Area 8 Tobacco User/Non-Tobacco Use	er 53
31609PA0160005 Rating Area 8 Tobacco User/Non-Tobacco Use	
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31609PA0160005 Rating Area 8 Tobacco User/Non-Tobacco Use	
31609PA0160005 Rating Area 8 Tobacco User/Non-Tobacco Use	
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31609PA0160005 Rating Area 8 Tobacco User/Non-Tobacco Use	
31609PA0160005 Rating Area 8 Tobacco User/Non-Tobacco Use	
5	
31609PA0160005 Rating Area 8 Tobacco User/Non-Tobacco Use	er 64 and over

269.28	269.28
277.43	277.43
286.21	286.21
294.98	294.98
304.07	304.07
313.48	352.66
313.48	352.66
313.48	352.66
313.48	352.66
314.73	354.07
321.00	361.13
328.52	369.59
340.75	383.34
350.78	394.63
355.80	418.06
 363.32	418.00
370.84	420.90
375.55	435.74
380.56	441.27 447.16
383.07	447.16
385.58	453.05
388.09	456.00
390.59	458.95
395.61	464.84
400.62	490.77
408.15	499.98
415.36	508.81
425.39	521.10
437.93	536.46
452.66	554.51
470.22	576.02
489.97	600.21
512.54	627.86
534.79	655.12
559.87	769.82
584.64	803.88
611.91	841.37
639.50	879.31
 669.28	920.25
699.06	961.20
 731.34	1005.60
 763.95	1050.43
 798.74	1098.27
 815.98	1121.98
850.78	1169.82
880.87	1211.20
900.62	1238.36
925.39	1272.41
940.43	1293.10

QCC Insurance Company Individual Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
31609PA0070002	Personal Choice PPO Gold	PPO	Gold	ON	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0070003	Personal Choice PPO Silver	PPO	Silver	ON	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0070004	Personal Choice PPO Bronze	PPO	Bronze	ON	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0160001	Personal Choice Catastrophic	EPO	Catastrophic	ON	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0160003	Personal Choice Silver Reserve	EPO	Silver	ON	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0160004	Personal Choice Platinum	EPO	Platinum	ON	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0160005	Personal Choice Bronze Reserve	EPO	Bronze	ON	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0180003	Personal Choice Platinum	EPO	Platinum	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0190002	Personal Choice PPO Gold	PPO	Gold	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0190003	Personal Choice PPO Silver	PPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0190004	Personal Choice PPO Bronze	PPO	Bronze	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0180004	Personal Choice Bronze Reserve	EPO	Bronze	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0180001	Personal Choice Catastrophic	EPO	Catastrophic	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0180002	Personal Choice Silver Reserve	EPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0180005	Personal Choice Bronze Basic	EPO	Bronze	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0180006	Personal Choice Silver Reserve Standard	EPO	Silver	OFF	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

INAC-131146005 QCC Consumer

Company Name:	QCC Insurance Company
Market:	Individual
Product:	PPO
Effective Date of Rates:	January 1, 2018

HIOS Plan ID (On Exchange)=>	31609PA	0070002	31609PA	0070003	31609PA	0070004
HIOS Plan ID (Off Exchange)=>						
Plan Marketing Name =>	Personal Choice PPO Gold		Personal Cho	ice PPO Silver	Personal Choice PPO Bronze	
Form # =>	08535 Rev. 1.16		08535 Rev. 1.16		08535 Rev. 1.16	
Rating Area =>	8		8	3	8	
Network =>	Personal Choice Network		Personal Cho	oice Network	Personal Cho	ice Network
Metal =>	Go	Id	Silv	/er	Bror	ıze
Deductible =>	\$()	\$2,5	500	\$5,5	00
Coinsurance =>	20			1%	50	
Copays =>	\$20/	/\$65	\$30/\$70) no ded	\$50 no ded/5	0% after ded
OOP Maximum =>	\$5,5		\$6,5		\$7,3	
Pediatric Dental (Yes/No) =>	Ν	0	N	0	N	D
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$438.37	\$438.37	\$385.91	\$385.91	\$262.46	\$262.46
15	\$477.33	\$477.33	\$420.22	\$420.22	\$285.79	\$285.79
16	\$492.23	\$492.23	\$433.33	\$433.33	\$294.71	\$294.71
17	\$507.13	\$507.13	\$446.45	\$446.45	\$303.63	\$303.63
18	\$523.17	\$523.17	\$460.57	\$460.57	\$313.24	\$313.24
19	\$539.22	\$539.22	\$474.70	\$474.70	\$322.84	\$322.84
20	\$555.84	\$555.84	\$489.33	\$489.33	\$332.79	\$332.79
20	\$573.03	\$644.66	\$504.46	\$567.52	\$343.09	\$385.97
22	\$573.03	\$644.66	\$504.46	\$567.52	\$343.09	\$385.97
23	\$573.03	\$644.66	\$504.46	\$567.52	\$343.09	\$385.97
24	\$573.03	\$644.66	\$504.46	\$567.52	\$343.09	\$385.97
25	\$575.32	\$647.23	\$506.48	\$569.79	\$344.46	\$387.52
26	\$586.78	\$660.13	\$516.57	\$581.14	\$351.32	\$395.24
27	\$600.53	\$675.60	\$528.68	\$594.76	\$359.56	\$404.50
28	\$622.88	\$700.74	\$548.35	\$616.90	\$372.94	\$419.55
28	\$641.22	\$700.74	\$564.49	\$635.06	\$372.94 \$383.91	\$419.55
30		\$721.37		\$672.76		
	\$650.39		\$572.57		\$389.40	\$457.55
31	\$664.14	\$780.36	\$584.67	\$686.99	\$397.64	\$467.22
32	\$677.89	\$796.52	\$596.78	\$701.22	\$405.87	\$476.90
33	\$686.49	\$806.62	\$604.35	\$710.11	\$411.02	\$482.95
34	\$695.65	\$817.39	\$612.42	\$719.59	\$416.51	\$489.40
35	\$700.24	\$822.78	\$616.45	\$724.33	\$419.25	\$492.62
36	\$704.82	\$828.17	\$620.49	\$729.08	\$422.00	\$495.85
37	\$709.41	\$833.55	\$624.53	\$733.82	\$424.74	\$499.07
38	\$713.99	\$838.94	\$628.56	\$738.56	\$427.49	\$502.30
39	\$723.16	\$849.71	\$636.63	\$748.04	\$432.98	\$508.75
40	\$732.33	\$897.10	\$644.70	\$789.76	\$438.47	\$537.12
41	\$746.08	\$913.95	\$656.81	\$804.59	\$446.70	\$547.21
42	\$759.26	\$930.09	\$668.41	\$818.81	\$454.59	\$556.87
43	\$777.60	\$952.56	\$684.56	\$838.58	\$465.57	\$570.32
44	\$800.52	\$980.64	\$704.73	\$863.30	\$479.29	\$587.13
45	\$827.45	\$1,013.63	\$728.44	\$892.34	\$495.42	\$606.89
46	\$859.54	\$1,052.94	\$756.69	\$926.95	\$514.63	\$630.42
47	\$895.64	\$1,097.16	\$788.48	\$965.88	\$536.24	\$656.90
48	\$936.90	\$1,147.70	\$824.80	\$1,010.38	\$560.95	\$687.16
49	\$977.58	\$1,197.54	\$860.61	\$1,054.25	\$585.31	\$717.00
50	\$1,023.43	\$1,407.21	\$900.97	\$1,238.84	\$612.75	\$842.54
51	\$1,068.70	\$1,469.46	\$940.82	\$1,293.63	\$639.86	\$879.80
52	\$1,118.55	\$1,538.00	\$984.71	\$1,353.98	\$669.71	\$920.85
53	\$1,168.97	\$1,607.34	\$1,029.10	\$1,415.02	\$699.90	\$962.30
54	\$1,223.41	\$1,682.19	\$1,077.03	\$1,480.91	\$732.49	\$1,007.1
55	\$1,277.85	\$1,757.04	\$1,124.95	\$1,546.81	\$765.08	\$1,051.9
56	\$1,336.87	\$1,838.20	\$1,176.91	\$1,618.25	\$800.42	\$1,100.5
57	\$1,396.47	\$1,920.14	\$1,229.38	\$1,690.39	\$836.10	\$1,149.64
58	\$1,460.07	\$2,007.60	\$1,285.37	\$1,767.39	\$874.19	\$1,202.0
59	\$1,491.59	\$2,050.93	\$1,313.12	\$1,805.54	\$893.06	\$1,227.9
	\$1,555.19	\$2,138.39	\$1,369.11	\$1,882.53	\$931.14	\$1,280.3
60				\$1,949.12		\$1,325.6
60 61	\$1,610.21	\$2,214.03	\$1,417.54	Ş1,949.1Z	\$964.07	JT,JZJ.0
	\$1,610.21 \$1,646.31	\$2,214.03 \$2,263.67	\$1,417.54 \$1,449.32		-	
61	\$1,646.31	\$2,214.03 \$2,263.67 \$2,325.92	\$1,449.32	\$1,992.82	\$985.69	\$1,355.32
61 62		\$2,263.67			-	\$1,323.00 \$1,355.32 \$1,392.59 \$1,415.23

Ending date of Rates:

December 31, 2018

HIOS Plan ID (On Exchange)=>	31609PA	0160001	31609PA	0160003	31609PA0160004							
HIOS Plan ID (Off Exchange)=>												
Plan Marketing Name =>	Personal Choice	al Choice Catastrophic Pe		nal Choice Silver Reserve Personal Choice Pla		Personal Choice Silver Reserve Personal Choice Plati		ice Platinum				
Form # =>	08537 Re	08537 Rev. 1.16 8538 Rev. 1.16 085		08537 Rev. 1.16 8538 Rev. 1.16		8538 Rev. 1.16 08535 Rev		Rev. 1.16 08535 Rev. 1.16		8538 Rev. 1.16 08535 Rev. 1.1		ev. 1.16
Rating Area =>	8		8		8							
Network =>	Personal Cho	ice Network	Personal Cho	ice Network	Personal Cho	ice Network						
Metal =>	Catastr	rophic	Silv	ver	Plati	num						
Deductible =>	\$7,1	50	\$2,7	00	\$0	1						
Coinsurance =>	09	6	30	%	09	6						
Copays =>	\$50 visits 1-3 no ded (0%	after ded)/0% after ded	30% after ded/	30% after ded	\$5/\$	\$40						
OOP Maximum =>	\$7,1		\$6,6		\$3,5							
Pediatric Dental (Yes/No) =>	N		N		N							
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco						
0-14	\$217.32	\$217.32	\$380.43	\$380.43	\$586.12	\$586.12						
15	\$236.64	\$236.64	\$414.25	\$414.25	\$638.22	\$638.22						
16	\$244.02	\$244.02	\$427.18	\$427.18	\$658.14	\$658.14						
17	\$251.41	\$251.41	\$440.11	\$440.11	\$678.06	\$678.06						
18	\$259.36	\$259.36	\$454.03	\$454.03	\$699.51	\$699.51						
19	\$267.32	\$267.32	\$467.96	\$467.96	\$720.96	\$720.96						
20	\$275.56	\$275.56	\$482.38	\$482.38	\$743.18	\$743.18						
21	\$284.08	\$319.59	\$497.30	\$559.46	\$766.16	\$861.94						
22	\$284.08	\$319.59	\$497.30	\$559.46	\$766.16	\$861.94						
23	\$284.08	\$319.59	\$497.30	\$559.46	\$766.16	\$861.94						
24	\$284.08	\$319.59	\$497.30	\$559.46	\$766.16	\$861.94						
25	\$285.22	\$320.87	\$499.29	\$561.70	\$769.23	\$865.38						
26	\$290.90	\$327.26	\$509.23	\$572.89	\$784.55	\$882.62						
27	\$297.71	\$334.93	\$521.17	\$586.32	\$802.94	\$903.31						
28	\$308.79	\$347.39	\$540.56	\$608.14	\$832.82	\$936.92						
29	\$317.88	\$357.62	\$556.48	\$626.04	\$857.34	\$964.51						
30	\$322.43	\$378.85	\$564.44	\$663.21	\$869.60	\$1,021.78						
31	\$329.25	\$386.87	\$576.37	\$677.24	\$887.98	\$1,043.38						
32	\$336.07	\$394.88	\$588.31	\$691.26	\$906.37	\$1,064.99						
33	\$340.33	\$399.88	\$595.76	\$700.02	\$917.87	\$1,078.49						
34	\$344.87	\$405.22	\$603.72	\$709.37	\$930.12	\$1,092.90						
35	\$347.14	\$407.89	\$607.70	\$714.05	\$936.25	\$1,100.10						
36	\$349.42	\$410.57	\$611.68	\$718.72	\$942.38	\$1,107.30						
37	\$351.69	\$413.24	\$615.66	\$723.40	\$948.51	\$1,114.50						
38	\$353.96	\$415.91	\$619.64	\$728.07	\$954.64	\$1,121.70						
39	\$358.51	\$421.25	\$627.59	\$737.42	\$966.90	\$1,136.13						
40	\$363.05	\$444.74	\$635.55	\$778.55	\$979.16	\$1,199.47						
41	\$369.87	\$453.09	\$647.48	\$793.17	\$997.55	\$1,221.99						
42	\$376.40	\$461.10	\$658.92	\$807.18	\$1,015.17	\$1,243.58						
43	\$385.50	\$472.23	\$674.84	\$826.67	\$1,039.69	\$1,273.63						
44	\$396.86	\$486.15	\$694.73	\$851.04	\$1,070.33	\$1,311.16						
45	\$410.21	\$502.51	\$718.10	\$879.67	\$1,106.34	\$1,355.27						
46	\$426.12	\$522.00	\$745.95	\$913.79	\$1,149.25	\$1,407.83						
47	\$444.02	\$543.92	\$777.28	\$952.17	\$1,197.52	\$1,466.9						
48	\$464.47	\$568.97	\$813.08	\$996.03	\$1,252.68	\$1,534.53						
49	\$484.64	\$593.68	\$848.39	\$1,039.28	\$1,307.08	\$1,601.1						
50	\$507.37	\$697.63	\$888.18	\$1,221.24	\$1,368.37	\$1,881.5						
51	\$529.81	\$728.49	\$927.46	\$1,275.26	\$1,428.90	\$1,964.7						
52	\$554.52	\$762.47	\$970.73	\$1,334.75	\$1,495.55	\$2,056.3						
53	\$579.52	\$796.84	\$1,014.49	\$1,394.93	\$1,562.98	\$2,149.0						
54	\$606.51	\$833.95	\$1,061.73	\$1,459.89	\$1,635.76	\$2,249.1						
55	\$633.50	\$871.06	\$1,108.98	\$1,524.85	\$1,708.55	\$2,349.2						
56	\$662.76	\$911.29	\$1,160.20	\$1,595.28	\$1,787.46	\$2,457.7						
57	\$692.30	\$951.91	\$1,211.92	\$1,666.39	\$1,867.14	\$2,567.3						
58	\$723.83	\$995.27	\$1,267.12	\$1,742.29	\$1,952.19	\$2,684.2						
59	\$739.46	\$1,016.75	\$1,294.47	\$1,779.90	\$1,994.33	\$2,742.2						
60	\$770.99	\$1,060.11	\$1,349.67	\$1,855.80	\$2,079.37	\$2,859.1						
61	\$798.26	\$1,097.61	\$1,397.41	\$1,921.44	\$2,152.92	\$2,960.2						
62	\$816.16	\$1,122.22	\$1,428.74	\$1,964.52	\$2,201.19	\$3,026.6						
63	\$838.60	\$1,153.08	\$1,468.03	\$2,018.54	\$2,261.72	\$3,109.8						
64+	\$852.24	\$1,171.83	\$1,491.90	\$2,051.36	\$2,298.48	\$3,160.43						

HIOS Plan ID (On Exchange)=>	31609PA	0160005						
HIOS Plan ID (Off Exchange)=>			31609PA	180003 31609PA0190002				
Plan Marketing Name =>	Personal Choice	Bronze Reserve	Personal Choi	ice Platinum	Personal Choice PPO Gold			
Form # =>	08536 R	ev. 1.16	08535 Re	08535 R	ev. 1.16			
Rating Area =>	8		8		8			
Network =>	Personal Cho	ice Network	Personal Cho	ice Network	Personal Cho	ice Network		
Metal =>	Bro	nze	Platir	านm	Gold			
Deductible =>	\$6,5		\$0			\$0		
Coinsurance =>	09	%	0%		20			
Copays =>	0% after ded/		\$5/\$		\$20/			
OOP Maximum =>	\$6,5		\$3,5		\$5,5			
Pediatric Dental (Yes/No) =>	N		N		N			
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0-14	\$239.81	\$239.81	\$586.12	\$586.12	\$438.37	\$438.37		
15	\$261.13	\$261.13	\$638.22	\$638.22	\$477.33	\$477.33		
16	\$269.28	\$269.28	\$658.14	\$658.14	\$492.23	\$492.23		
17	\$277.43	\$277.43	\$678.06	\$678.06	\$507.13	\$507.13		
18	\$286.21	\$286.21	\$699.51	\$699.51	\$523.17	\$523.1		
19	\$294.98	\$294.98	\$720.96	\$720.96	\$539.22	\$539.22		
20	\$304.07	\$304.07	\$743.18	\$743.18	\$555.84	\$555.84		
21	\$313.48	\$352.66	\$766.16	\$861.94	\$573.03	\$644.60		
22	\$313.48	\$352.66	\$766.16	\$861.94	\$573.03	\$644.66		
23	\$313.48	\$352.66	\$766.16	\$861.94	\$573.03	\$644.60		
24	\$313.48	\$352.66	\$766.16	\$861.94	\$573.03	\$644.60		
25	\$314.73	\$354.07	\$769.23	\$865.38	\$575.32	\$647.2		
26 27	\$321.00 \$328.53	\$361.13 \$369.59	\$784.55	\$882.62	\$586.78	\$660.13 \$675.60		
27 28	\$328.52		\$802.94	\$903.31 \$936.92	\$600.53			
28	\$340.75 \$250.78	\$383.34	\$832.82		\$622.88	\$700.74 \$721.2		
30	\$350.78 \$355.80	\$394.63 \$418.06	\$857.34 \$869.60	\$964.51	\$641.22 \$650.39	\$721.3 \$764.2		
30		\$418.06 \$426.90	\$869.60 \$887.98	\$1,021.78	\$664.14	\$780.3		
32	\$363.32 \$370.84	\$426.90 \$435.74	\$906.37	\$1,043.38 \$1,064.99	\$677.89	\$780.5		
33	\$375.55	\$453.74 \$441.27	\$908.37 \$917.87	\$1,004.99	\$686.49	\$806.6		
34	\$375.55	\$441.27	\$930.12	\$1,078.49	\$695.65	\$800.0		
35	\$383.07	\$450.11	\$936.25	\$1,092.90 \$1,100.10	\$095.05 \$700.24	\$817.5		
36	\$385.58	\$450.11 \$453.05	\$950.25	\$1,100.10	\$700.24 \$704.82	\$822.7		
30	\$388.09	\$456.00	\$948.51	\$1,107.30	\$704.82	\$833.5		
38	\$388.09	\$458.95	\$954.64	\$1,114.50	\$713.99	\$838.9		
39	\$395.61	\$464.84	\$966.90	\$1,121.70	\$723.16	\$838.5		
40	\$400.62	\$490.77	\$979.16	\$1,199.47	\$732.33	\$897.1		
40	\$408.15	\$499.98	\$997.55	\$1,221.99	\$746.08	\$913.9		
42	\$415.36	\$508.81	\$1,015.17	\$1,243.58	\$759.26	\$930.0		
43	\$425.39	\$521.10	\$1,039.69	\$1,273.61	\$777.60	\$952.5		
44	\$437.93	\$536.46	\$1,070.33	\$1,311.16	\$800.52	\$980.6		
45	\$452.66	\$554.51	\$1,106.34	\$1,355.27	\$827.45	\$1,013.6		
46	\$470.22	\$576.02	\$1,149.25	\$1,407.83	\$859.54	\$1,052.9		
47	\$489.97	\$600.21	\$1,197.52	\$1,466.96	\$895.64	\$1,097.1		
48	\$512.54	\$627.86	\$1,252.68	\$1,534.53	\$936.90	\$1,147.7		
49	\$534.79	\$655.12	\$1,307.08	\$1,601.17	\$977.58	\$1,197.5		
50	\$559.87	\$769.82	\$1,368.37	\$1,881.51	\$1,023.43	\$1,407.2		
51	\$584.64	\$803.88	\$1,428.90	\$1,964.73	\$1,068.70	\$1,469.4		
52	\$611.91	\$841.37	\$1,495.55	\$2,056.39	\$1,118.55	\$1,538.0		
53	\$639.50	\$879.31	\$1,562.98	\$2,149.09	\$1,168.97	\$1,607.3		
54	\$669.28	\$920.25	\$1,635.76	\$2,249.17	\$1,223.41	\$1,682.1		
55	\$699.06	\$961.20	\$1,708.55	\$2,349.25	\$1,277.85	\$1,757.0		
56	\$731.34	\$1,005.60	\$1,787.46	\$2,457.76	\$1,336.87	\$1,838.2		
57	\$763.95	\$1,050.43	\$1,867.14	\$2,567.32	\$1,396.47	\$1,920.1		
58	\$798.74	\$1,098.27	\$1,952.19	\$2,684.26	\$1,460.07	\$2,007.6		
59	\$815.98	\$1,121.98	\$1,994.33	\$2,742.20	\$1,491.59	\$2,050.9		
60	\$850.78	\$1,169.82	\$2,079.37	\$2,859.14	\$1,555.19	\$2,138.3		
61	\$880.87	\$1,211.20	\$2,152.92	\$2,960.27	\$1,610.21	\$2,214.0		
62	\$900.62	\$1,238.36	\$2,201.19	\$3,026.64	\$1,646.31	\$2,263.6		
63	\$925.39	\$1,272.41	\$2,261.72	\$3,109.86	\$1,691.58	\$2,325.9		
64+	\$940.43	\$1,293.10	\$2,298.48	\$3,160.43	\$1,719.08	\$2,363.7		
			. , , ,			. ,		

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HIOS Plan ID (Off Exchange)=>	31609PA	0190003	31609PA	0190004	31609PA0180004				
Plan Marketing Name =>	Personal Choi		Personal Choic		sonal Choice Bronze Reserve				
Form # =>	08535 Re			08535 Rev. 1.16 08537 Rev					
Rating Area =>	8		8 8						
Network =>	Personal Cho	ice Network	Personal Cho	ice Network	Personal Cho	ice Network			
Metal =>	Silv	er	Broi	nze	Broi	nze			
Deductible =>	\$2,5	00	\$5,5	00	\$6,6	50			
Coinsurance =>	30	%	50	%	0%	6			
Copays =>	\$30/\$70	no ded	\$50 no ded/5	0% after ded	0% after ded/	0% after ded			
OOP Maximum =>	\$6,5	00	\$7,3	50	\$6,6	50			
Pediatric Dental (Yes/No) =>	N		N		N				
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco			
0-14	\$385.91	\$385.91	\$262.46	\$262.46	\$239.81	\$23			
15	\$420.22	\$420.22	\$285.79	\$285.79	\$261.13	\$26			
16	\$433.33	\$433.33	\$294.71	\$294.71	\$269.28	\$26			
17	\$446.45	\$446.45	\$303.63	\$303.63	\$277.43	\$27			
18	\$460.57	\$460.57	\$313.24	\$313.24	\$286.21	\$28 \$20			
19	\$474.70	\$474.70 \$480.22	\$322.84	\$322.84	\$294.98	\$29 \$20			
20 21	\$489.33	\$489.33 \$567.52	\$332.79	\$332.79 \$385.97	\$304.07	\$30 \$35			
21 22	\$504.46 \$504.46	\$567.52 \$567.52	\$343.09 \$343.09	\$385.97 \$385.97	\$313.48 \$313.48	\$35 \$35			
22	\$504.46	\$567.52	\$343.09	\$385.97	\$313.48	\$35			
23	\$504.40	\$567.52	\$343.09	\$385.97	\$313.48	\$35			
25	\$506.48	\$569.79	\$344.46	\$387.52	\$314.73	\$35			
26	\$516.57	\$581.14	\$351.32	\$395.24	\$321.00	\$36			
27	\$528.68	\$594.76	\$359.56	\$404.50	\$328.52	\$36			
28	\$548.35	\$616.90	\$372.94	\$419.55	\$340.75	\$38			
29	\$564.49	\$635.06	\$383.91	\$431.90	\$350.78	\$39			
30	\$572.57	\$672.76	\$389.40	\$457.55	\$355.80	\$41			
31	\$584.67	\$686.99	\$397.64	\$467.22	\$363.32	, \$42			
32	\$596.78	\$701.22	\$405.87	\$476.90	\$370.84	\$43			
33	\$604.35	\$710.11	\$411.02	\$482.95	\$375.55	\$44			
34	\$612.42	\$719.59	\$416.51	\$489.40	\$380.56	\$44			
35	\$616.45	\$724.33	\$419.25	\$492.62	\$383.07	\$45			
36	\$620.49	\$729.08	\$422.00	\$495.85	\$385.58	\$45			
37	\$624.53	\$733.82	\$424.74	\$499.07	\$388.09	\$45			
38	\$628.56	\$738.56	\$427.49	\$502.30	\$390.59	\$45			
39	\$636.63	\$748.04	\$432.98	\$508.75	\$395.61	\$46			
40	\$644.70	\$789.76	\$438.47	\$537.12	\$400.62	\$49			
41	\$656.81	\$804.59	\$446.70	\$547.21	\$408.15	\$49			
42	\$668.41	\$818.81	\$454.59	\$556.87	\$415.36	\$50			
43	\$684.56	\$838.58	\$465.57	\$570.32	\$425.39	\$52			
44	\$704.73	\$863.30	\$479.29	\$587.13	\$437.93	\$53			
45	\$728.44	\$892.34	\$495.42	\$606.89	\$452.66	\$55			
46	\$756.69	\$926.95	\$514.63 \$526.24	\$630.42	\$470.22	\$57 \$60			
47 48	\$788.48 \$824.80	\$965.88 \$1,010.38	\$536.24 \$560.95	\$656.90 \$687.16	\$489.97 \$512.54	\$60 \$62			
48 49	\$824.80 \$860.61	\$1,010.38 \$1,054.25	\$585.31	\$717.00	\$512.54 \$534.79	\$62 \$65			
50	\$900.97	\$1,238.84	\$612.75	\$842.54	\$559.87	\$76			
50	\$940.82	\$1,293.63	\$639.86	\$879.80	\$584.64	\$80			
52	\$984.71	\$1,353.98	\$669.71	\$920.85	\$611.91	\$84			
53	\$1,029.10	\$1,415.02	\$699.90	\$962.36	\$639.50	\$87			
54	\$1,077.03	\$1,480.91	\$732.49	\$1,007.17	\$669.28	\$92			
55	\$1,124.95	\$1,546.81	\$765.08	\$1,051.99	\$699.06	\$96			
56	\$1,176.91	\$1,618.25	\$800.42	\$1,100.58	\$731.34	\$1,00			
57	\$1,229.38	\$1,690.39	\$836.10	\$1,149.64	\$763.95	\$1,05			
58	\$1,285.37	\$1,767.39	\$874.19	\$1,202.00	\$798.74	\$1,09			
59	\$1,313.12	\$1,805.54	\$893.06	\$1,227.95	\$815.98	\$1,12			
60	\$1,369.11	\$1,882.53	\$931.14	\$1,280.31	\$850.78	\$1,16			
61	\$1,417.54	\$1,949.12	\$964.07	\$1,325.60	\$880.87	\$1,21			
62	\$1,449.32	\$1,992.82	\$985.69	\$1,355.32	\$900.62	\$1,23			
63	\$1,489.17	\$2,047.62	\$1,012.79	\$1,392.59	\$925.39	\$1,27			
64+	\$1,513.38	\$2,080.91	\$1,029.26	\$1,415.23	\$940.43	\$1,29			

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	31609PA	0180001	31609PA	0180002	31609PA	0180005	31609PA0180006			
Plan Marketing Name =>	Personal Choice	e Catastrophic	Personal Choice	Silver Reserve	Personal Choic	e Bronze Basic	Personal Choice Silver Reserve Standard			
Form # =>	08536 Re	ev. 1.16	08536 R	ev. 1.16	08536 R	ev. 1.16	08536 Rev. 1.16			
Rating Area =>	8	}	8	}	8	3	8	3		
Network =>	Personal Cho	ice Network	Personal Cho	ice Network	Personal Cho	ice Network	Personal Cho	oice Network		
Metal =>	Catastr	rophic	Silv	ver	Bro	nze	Silv	/er		
Deductible =>	\$7,3	50	\$2,7	00	\$7,1	.50	\$2,7	/00		
Coinsurance =>	0%	6	30	%	0	%	70	%		
Copays =>	\$50 visits 1-3 no ded (0%	after ded)/0% after ded	30% after ded/	30% after ded	\$40 visits 1-3 no ded (0%	after ded)/0% after ded	-			
OOP Maximum =>	\$7,3	50	\$6,6	50	\$7,1	.50	\$6,6	600		
Pediatric Dental (Yes/No) =>	N		N	-	N	0	N			
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0-14	\$217.32	\$217.32	\$380.43	\$380.43	\$222.51	\$222.51	\$331.47	\$331.47		
15	\$236.64	\$236.64	\$414.25	\$414.25	\$242.29	\$242.29	\$360.94	\$360.94		
16	\$244.02	\$244.02	\$427.18	\$427.18	\$249.85	\$249.85	\$372.20	\$372.20		
17	\$251.41	\$251.41	\$440.11	\$440.11	\$257.41	\$257.41	\$383.47	\$383.47		
18	\$259.36	\$259.36	\$454.03	\$454.03	\$265.56	\$265.56	\$395.60	\$395.60		
19	\$267.32	\$267.32	\$467.96	\$467.96	\$273.70	\$273.70	\$407.73	\$407.73		
20	\$275.56	\$275.56	\$482.38	\$482.38	\$282.14	\$282.14	\$420.30	\$420.30		
21	\$284.08	\$319.59	\$497.30	\$559.46	\$290.86	\$327.22	\$433.30	\$487.46		
22	\$284.08	\$319.59	\$497.30	\$559.46	\$290.86	\$327.22	\$433.30	\$487.46		
23	\$284.08	\$319.59	\$497.30	\$559.46	\$290.86	\$327.22	\$433.30	\$487.46		
24	\$284.08	\$319.59	\$497.30	\$559.46	\$290.86	\$327.22	\$433.30	\$487.46		
25	\$285.22	\$320.87	\$499.29	\$561.70	\$292.03	\$328.53	\$435.03	\$489.41		
26	\$290.90	\$327.26	\$509.23	\$572.89	\$297.84	\$335.07	\$443.70	\$499.16		
27	\$297.71	\$334.93	\$521.17	\$586.32	\$304.82	\$342.93	\$454.10	\$510.86		
28	\$308.79	\$347.39	\$540.56	\$608.14	\$316.17	\$355.69	\$471.00	\$529.87		
29	\$317.88	\$357.62	\$556.48	\$626.04	\$325.48	\$366.16	\$484.86	\$545.47		
30 31	\$322.43 \$329.25	\$378.85 \$386.87	\$564.44 \$576.37	\$663.21 \$677.24	\$330.13 \$337.11	\$387.90 \$396.10	\$491.79 \$502.19	\$577.86 \$590.08		
•=	\$336.07	\$394.88	\$588.31	\$677.24	\$344.09	\$404.31	\$512.59	\$602.30		
32 33	\$340.33	\$394.88	\$595.76	\$700.02	\$348.45	\$409.43	\$519.09	\$609.93		
34	\$344.87	\$399.88 \$405.22	\$603.72	\$700.02	\$353.11	\$409.43	\$526.03	\$618.08		
35	\$347.14	\$407.89	\$607.70	\$709.37	\$355.43	\$417.64	\$529.49	\$622.15		
36	\$349.42	\$410.57	\$611.68	\$718.72	\$357.76	\$420.37	\$532.96	\$626.23		
37	\$351.69	\$413.24	\$615.66	\$723.40	\$360.09	\$423.10	\$536.42	\$630.30		
38	\$353.96	\$415.91	\$619.64	\$728.07	\$362.42	\$425.84	\$539.89	\$634.37		
39	\$358.51	\$421.25	\$627.59	\$737.42	\$367.07	\$431.31	\$546.82	\$642.52		
40	\$363.05	\$444.74	\$635.55	\$778.55	\$371.72	\$455.36	\$553.76	\$678.35		
41	\$369.87	\$453.09	\$647.48	\$793.17	\$378.70	\$463.91	\$564.16	\$691.09		
42	\$376.40	\$461.10	\$658.92	\$807.18	\$385.39	\$472.11	\$574.12	\$703.30		
43	\$385.50	\$472.23	\$674.84	\$826.67	\$394.70	\$483.51	\$587.99	\$720.28		
44	\$396.86	\$486.15	\$694.73	\$851.04	\$406.34	\$497.76	\$605.32	\$741.52		
45	\$410.21	\$502.51	\$718.10	\$879.67	\$420.01	\$514.51	\$625.68	\$766.46		
46	\$426.12	\$522.00	\$745.95	\$913.79	\$436.29	\$534.46	\$649.95	\$796.19		
47	\$444.02	\$543.92	\$777.28	\$952.17	\$454.62	\$556.91	\$677.25	\$829.63		
48	\$464.47	\$568.97	\$813.08	\$996.03	\$475.56	\$582.56	\$708.44	\$867.84		
49	\$484.64	\$593.68	\$848.39	\$1,039.28	\$496.21	\$607.86	\$739.21	\$905.53		
50	\$507.37	\$697.63	\$888.18	\$1,221.24	\$519.48	\$714.29	\$773.87	\$1,064.07		
51	\$529.81	\$728.49	\$927.46	\$1,275.26	\$542.46	\$745.88	\$808.10	\$1,111.14		
52	\$554.52	\$762.47	\$970.73	\$1,334.75	\$567.76	\$780.68	\$845.80	\$1,162.98		
53	\$579.52	\$796.84	\$1,014.49	\$1,394.93	\$593.36	\$815.87	\$883.93	\$1,215.40		
54	\$606.51	\$833.95	\$1,061.73	\$1,459.89	\$620.99	\$853.86	\$925.09	\$1,272.00		
55	\$633.50	\$871.06	\$1,108.98	\$1,524.85	\$648.62	\$891.86	\$966.26	\$1,328.60		
56	\$662.76	\$911.29	\$1,160.20	\$1,595.28	\$678.58	\$933.05	\$1,010.89	\$1,389.97		
57	\$692.30	\$951.91	\$1,211.92	\$1,666.39	\$708.83	\$974.65	\$1,055.95	\$1,451.93		
58	\$723.83	\$995.27	\$1,267.12	\$1,742.29	\$741.12	\$1,019.04	\$1,104.05	\$1,518.06		
59	\$739.46	\$1,016.75	\$1,294.47	\$1,779.90	\$757.12	\$1,041.04	\$1,127.88	\$1,550.83		
60	\$770.99	\$1,060.11	\$1,349.67	\$1,855.80	\$789.40	\$1,085.43	\$1,175.97	\$1,616.96		
61	\$798.26	\$1,097.61	\$1,397.41	\$1,921.44	\$817.33	\$1,123.82	\$1,217.57	\$1,674.16		
62	\$816.16	\$1,122.22	\$1,428.74	\$1,964.52	\$835.65	\$1,149.02	\$1,244.87	\$1,711.69		
63	\$838.60	\$1,153.08	\$1,468.03	\$2,018.54	\$858.63	\$1,180.61	\$1,279.10	\$1,758.76		
64+	\$852.24	\$1,171.83	\$1,491.90	\$2,051.36	\$872.58	\$1,199.81	\$1,299.90	\$1,787.36		

Company Name	QCC Insurance Company
Maulaat	المتعالية بالمتعال

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

RATING AREA 1

RATING AREA 2

RATING AREA 3

HIOS Plan ID Plan Marketing Name	Product Metal On/Off Exchange Crawford Clarion Erie Metal On/Off Exchange Crawford Erie Meta	Aifflin Montour Northampton Northumberland Schuylkill Snyder Union Adams Berks Lancaster York Bucks Chester Delaware Montgomery Philadelphia Cumberland Dauphin Franklin Fulton Juniata Lebano
000 Full PPersonal Choice PPO Gold09PA0070002Personal Choice PPO Silver09PA0070003Personal Choice PPO Bronze09PA0160001Personal Choice Catastrophic09PA0160003Personal Choice Silver Reserve09PA0160004Personal Choice Platinum09PA0160005Personal Choice Bronze Reserve09PA0160005Personal Choice Platinum09PA0180003Personal Choice Platinum09PA0190002Personal Choice PPO Gold09PA0190003Personal Choice PPO Silver09PA0190004Personal Choice Bronze Reserve09PA0190004Personal Choice Bronze Reserve09PA0180004Personal Choice Bronze Reserve09PA0180001Personal Choice Catastrophic09PA0180002Personal Choice Silver Reserve	PPO Gold ON	\$573.03 \$573.03 \$573.03 \$573.03
09PA0070003 Personal Choice PPO Silver	PPO Silver ON	\$504.46 \$504.46 \$504.46 \$504.46
09PA0070004 Personal Choice PPO Bronze	PPO Bronze ON	\$343.09 \$343.09 \$343.09 \$343.09 \$343.09
9PA0160001 Personal Choice Catastrophic	EPO Catastrophic ON	\$284.08 \$284.08 \$284.08 \$284.08 \$284.08
PPA0160003 Personal Choice Silver Reserve	EPO Silver ON	\$497.30 \$497.30 \$497.30 \$497.30 \$497.30
9PA0160004 Personal Choice Platinum	EPO Platinum ON	\$766.16 \$766.16 \$766.16 \$766.16
9PA0160005 Personal Choice Bronze Reserve	EPO Bronze ON	\$313.48 \$313.48 \$313.48 \$313.48 \$313.48
PPA0180003 Personal Choice Platinum	EPO Platinum OFF	\$766.16 \$766.16 \$766.16 \$766.16
PPA0190002 Personal Choice PPO Gold	PPO Gold OFF	\$573.03 \$573.03 \$573.03 \$573.03
9PA0190003 Personal Choice PPO Silver	PPO Silver OFF	\$504.46 \$504.46 \$504.46 \$504.46
9PA0190004 Personal Choice PPO Bronze	PPO Bronze OFF	\$343.09 \$343.09 \$343.09 \$343.09 \$343.09
PA0180004 Personal Choice Bronze Reserve	EPO Bronze OFF	\$313.48 \$313.48 \$313.48 \$313.48 \$313.48
PA0180001 Personal Choice Catastrophic	EPO Catastrophic OFF	\$284.08 \$284.08 \$284.08 \$284.08 \$284.08
	EPO Silver OFF	\$497.30 \$497.30 \$497.30 \$497.30 \$497.30
PA0180005 Personal Choice Bronze Basic	EPO Bronze OFF	\$290.86 \$290.86 \$290.86 \$290.86 \$290.86
9PA0180006 Personal Choice Silver Reserve Standard	EPO Silver OFF	\$433.30 \$433.30 \$433.30 \$433.30 \$433.30

RATING AREA 5

RATING AREA 6

RATING AREA 9

RATING AREA 7

RATING AREA 8

RATING AREA 4



Rate Change Request Summary - 2018

Pennsylvania Insurance Department | www.insurance.pa.gov

QCC Insurance Company – Individual Plans

Rate request filing ID # INAC-131146005 - 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:	28.0% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	19.9% - 42.0%
Effective date:	January 1, 2018
People impacted:	53,205
Available in:	Rating Area 8

Key information

Jan. 2016-Dec.	2016 f	inancial	experience
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Premiums	\$248,873,273
Claims	\$333,534,675
Administrative expenses	\$24,887,327
Taxes & fees	\$14,160,889
Company made (after taxes)	(\$123,709,618)

How it plans to spend your premium

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

Claims:	82%
Administrative:	10%
Taxes & fees:	6%
Profit:	2%

The company expects its annual medical costs to increase 20.8%.

Explanation of requested rate change

Scope and Range of the Rate Increase:

QCC Insurance Company ("QCC") is revising premium rates for the Pennsylvania Consumer ACA compliant products, effective from January 1, 2018. The actual impact for a specific customer may be different.

About 53,000 members will be affected.

Financial Experience of the Product:

QCC is required by federal law to pay out a minimum of 80% percent of premium dollars for medical claims—this is referred to as the minimum Medical Loss Ratio (MLR). The rate action proposed in this filing is expected to achieve a Medical Loss Ratio of greater than 80%.

Changes in Medical Service Costs:

Premium rates for health care insurance are increasing as the cost of health care service rise. Health

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

care service costs increase as health care providers increase their fees, members use more health care services and supplies, and the types of health care services and supplies change, among other factors.

We are projecting that claims will increase by 20.8% in 2018. Changes include updates for individual mandate penalties and non-funding of CSR payments as well as changes in health care service costs driven by changes to health care provider fees.

Changes in Benefits:

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

Administrative Costs:

The premium rates presented in this filing include a 2% contribution to reserves. Furthermore, the Affordable Care Act (ACA) imposes taxes and other levies.

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A	B C	D	E	F	G	Н	I J	K	L	М	N O	Р	Q	R	S	T	J V	Y	Х	Y
1	Unified Rate	Review v4.2																		
2																				
3	Company Le	gal Name:	QCC		State:	ΡΑ														
4	HIOS Issuer I	D:	31609		Market:	Individual														
5	Effective Dat	e of Rate Change(s	s): 1/1/2018	-																
6			-																	
7																				
8	Market Level Ca	lculations (Same for all	Plans)																	
9																				
10																				
	Section I: Experi Experience Perio	ence period data	1/1/2016	5 to	12/31/201	2														
12	Experience Perio	Ju.	1/1/2010	-		5														
13				Experience Period Aggregate Amount	-	<u>% of Prem</u>														
	Premiums (net o	of MLR Rebate) in Exper	rience Period:	\$248,873,273																
15	-	in Experience Period		\$333,534,675																
16	Allowed Claims:			\$380,293,180																
17		perience Period			\$ 768.13															
18 19	Experience Perio	od Member Months		493,618																
20	Section II: Allow	ed Claims, PMPM basis																		
20 21	Section II. Allow		<u>-</u>	Experience	e Period		Proie	ction Period:	1/1/201	8 to	12/31/20	18	Mid-point to Mid	l-point. Experie	nce to Projection:	24 r	nonths			
							Adj't. from		Annualize					· · · · · · · · · · · · · · · ·						
22				on Actual Exper	ience Allowed		to Project	ion Period	Fact	ors	Projections	, before credibil	ty Adjustment		Credibility Manua	l				
			Utilization	Utilization per	Average		Pop'l risk				Utilization pe	r Average		Utilization	Average					
23	Benefit Ca	tegory	Description	1,000	Cost/Service	PMPM	Morbidity	Other	Cost	Util	1,000	Cost/Servic		per 1,000	Cost/Service	PMPM				
24	Inpatient I		Admits		\$14,138.84		1.105	0.979	1.032	1.037	178.7				\$0.00	\$0.00				
25	Outpatien	•	Services	5,980.13	421.73		1.105	0.979	1.025	1.037	7,105.6				0.00	0.00				
26	Professior Other Med		Services Services	26,010.36 12,000.00			1.105 1.105	0.979 0.979	1.015 1.015	1.037 1.037	30,914.9 14,262.7				0.00 0.00	0.00 0.00				
28	Capitation		Services	12,000.00			1.105	0.979	1.015	1.000	13,263.1				0.00	0.00				
25 26 27 28 29 30 31	Prescriptio		Prescriptions	16,400.78			1.105	0.979	1.045	1.045	19,795.2				0.00	0.00				
30	Total					\$770.42							\$952.76			\$0.00				
														_			After Credibil	ity Proje	ected Period Tota	lls
32	Section III: Proje	cted Experience:				Projected Allowe				-			100.00%	b		0.00%	\$952.		\$608,332,76	j4
33							Paid to Allow	-	-								0.7			
34							Projected Inc Projected Ris			rein & Risk A	Adj't, PMPM						\$735.		\$469,601,26 93,779,91	
36							-	-		insurance re	coveries, net of re	in prom DMDM					<u>146</u> \$588.		\$375,821,34	
37							Projected AC											<u>.00</u>	<i>4373,</i> 021,3-	0
38						Projected Incurre	-		,		,						 \$588.		\$375,821,34	14
35 40						Administrative Ex										10.00%	. 71.		45,659,25	
41						Profit & Risk Load	•									2.00%	71. 14.		43,039,23 9,131,85	
42						Taxes & Fees										5.69%	40.	69	25,980,12	
43						Single Risk Pool G	ross Premium Av	g. Rate, PMP	M								\$715.		\$456,592,57	/0
44						Index Rate for Pro											\$ 950.			
45							% increase ov	•	e Period								41.8			
46 47						Projected Memb	% Increase, a	nnualized:									19.0	19%	638,49	26
32 33 34 35 36 37 38 40 41 42 43 44 45 46 47 48						FI OJECIEN MEMD													038,49	U I
<u> </u>																				
	Information	Not Releasable to the F	Public Unless Author	ized by Law. This info	ormation has	not been nublically	disclosed and ma	v he nrivilege	d and confid	ential It is f	or internal govern	nent use only an	d must not be							
49				ed to persons not aut							-	-								
50			,,,,,	p					,p											

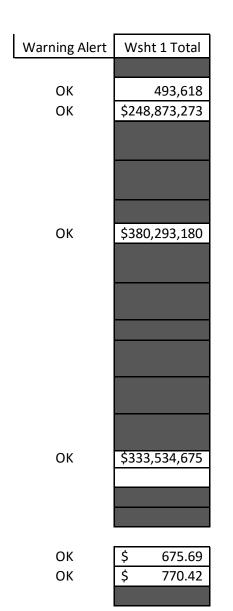
Product-Plan Data Collection

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

QCC 31609 1/1/2018

Product/Plan Level Calculations																						
Section I: General Product and Plan Information																						
Product		Personal Choice	Exchange OPM		Persona	I Choice Exchange F	PPO Indiv		Personal Ch	noice OFF Exchange	PPO Indiv		Personal	Choice ON Exchan	ge EPO				Personal Choice OF	F Exchange EPO		
Product ID:		316091	PA014			31609PA007				31609PA019				31609PA016					31609PA	A018		
Metal:		Gold	Silver	Gold	Silver	Bronze	Platinum	Platinum	Gold	Silver	Bronze	Catastrophic		Silver	Platinum	Bronze	Catastrophic	Silver	Platinum	Bronze	Bronze	Silver
AV Metal Value		0.815	0.715	0.799	0.711	0.614	0.901	0.901	0.799	0.711	0.614	0.604	0.606	0.668	0.874	0.602	0.604	0.668	0.874	0.602	0.606	0.669
AV Pricing Value	4	0.823	0.720	0.907	0.781	0.622	1.032	1.032	0.907	0.781	0.622	0.582	0.622	0.757	0.986	0.580	0.582	0.757	0.986	0.580	0.622	0.758
Plan Category	4	Terminated	Terminated	Renewing	Renewing	Renewing	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Terminated	New	Renewing	Renewing	Renewing	New	Renewing	Renewing	Renewing	New
Plan Type:		PPO	РРО	PPO	РРО	PPO		PPO Personal Choice	PPO	РРО	PPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO		EPO Personal Choice
Plan Name		lue Cross Gold, a Multi-State Plan	Blue Cross Silver, a Multi-State Plan	Personal Choice PPO Gold	Personal Choice PPO Silver	Personal Choice PPO Bronze	PPO Platinum Complete	PPO Platinum Complete	Personal Choice PPO Gold	Personal Choice PPO Silver	Personal Choice PPO Bronze	Personal Choice Catastrophic		Personal Choice Silver Reserve		Personal Choice Bronze Reserve	Personal Choice Catastrophic	Personal Choice Silver Reserve		Personal Choice Bronze Reserve	Personal Choice Bronze Basic	Silver Reserve Standard
Plan ID (Standard Component ID):	3	31609PA0140001		31609PA0070002	31609PA0070003	31609PA0070004		31609PA0070028	31609PA0190002	31609PA0190003	31609PA0190004				31609PA0160004		31609PA0180001	31609PA0180002			31609PA0180005	
Exchange Plan?		Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2 Historical Rate Increase - Calendar Year - 1		0.00				0.00%				0.00%				0.00%					0.00%			
Historical Rate Increase - Calendar Year - 1 Historical Rate Increase - Calendar Year 0		0.00				4.42%				4.42%				4.42%					4.429			
Effective Date of Proposed Rates		1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018
Rate Change % (over prior filing) Cum'tive Rate Change % (over 12 mos prior)		0.00% 0.00%	0.00%	5 22.09% 5 22.09%	42.02% 42.02%	23.00% 23.00%	0.00%	0.00%	22.09% 22.09%	42.02% 42.02%	23.00% 23.00%	22.38% 22.38%	0.00%	0.00% 0.00%	23.44%	19.90% 19.90%	22.38% 22.38%	0.00%	23.44%	19.91% 19.91%	22.42% 22.42%	0.00%
Proj'd Per Rate Change % (over Exper. Period)		-100.00%	-100.00%		42.02% 57.61%		-100.00%	-100.00%	72.61%	68.50%	55.88%	151.52%		#DIV/0!	80.96%		155.43%	#DIV/0!	90.82%	40.58%	#DIV/0!	#DIV/0!
Product Rate Increase %		0.00		00.23/0	57.01/0	36.68%	-100.00%	-100.00%	72.01/6	30.03%	55.66%	131.32/0	-100.00%	21.44%	80.90%	38.3270	155.45%	#DIV/0!	22.02		#010/0!	#DIV/0:
Section II: Components of Premium Increase (PMPM	l Dollar Amount abo			1		50.007		I						21.110		I				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
Plan ID (Standard Component ID):	Total	31609PA0140001	31609PA0140002	2 31609PA0070002	31609PA0070003	31609PA0070004	31609PA0070009	31609PA0070028	31609PA0190002	31609PA0190003	31609PA0190004	31609PA0160001	31609PA0160002 3	31609PA0160003	31609PA0160004	31609PA0160005	31609PA0180001	31609PA0180002	31609PA0180003 3	31609PA0180004	31609PA0180005	31609PA0180006
Inpatient	\$29.94	\$0.00	\$0.00	\$32.39	\$48.82		\$0.00	\$0.00		\$45.62	\$20.26	\$10.19		\$0.00		\$17.24	\$10.16	\$0.00	\$40.54	\$17.87	\$17.07	\$0.00
Outpatient	\$35.02	\$0.00	\$0.00) \$37.88	\$57.11	\$24.43	\$0.00	\$0.00	\$35.91	\$53.35	\$23.69	\$11.92	\$0.00	\$0.00	\$50.91	\$20.16	\$11.88	\$0.00	\$47.41	\$20.90	\$19.96	\$0.00
Professional	\$31.63	\$0.00	\$0.00	\$34.22	\$51.58	\$22.07	\$0.00	\$0.00	\$32.43	\$48.19	\$21.40	\$10.76	\$0.00	\$0.00	\$45.98	\$18.21	\$10.73	\$0.00	\$42.83	\$18.88	\$18.03	\$0.00
Prescription Drug	\$32.62	\$0.00	\$0.00	\$35.29	\$53.19	\$22.76	\$0.00	\$0.00	\$33.45	\$49.70	\$22.07	\$11.10	\$0.00	\$0.00	\$47.42	\$18.78	\$11.07	\$0.00	\$44.17	\$19.47	\$18.59	\$0.00
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Capitation	\$0.26	\$0.00			\$0.42			\$0.00	\$0.27	\$0.39	\$0.18	\$0.09		\$0.00		· ·	\$0.09	\$0.00	\$0.35	\$0.15	\$0.15	\$0.00
Administration	\$15.73	\$0.00		-	\$25.65	· ·		\$0.00		\$23.97	\$10.64	\$5.35	· · · ·	\$0.00		\$9.06	\$5.34	\$0.00	\$21.30	\$9.39	\$8.97	\$0.00
Taxes & Fees	\$3.15	\$0.00			\$5.13			\$0.00		\$4.79	\$2.13	\$1.07		\$0.00		\$1.81	\$1.07	\$0.00	\$4.26	\$1.88	\$1.79	\$0.00
Risk & Profit Charge	\$8.95	\$0.00			\$14.60			\$0.00		\$13.64	\$6.06			\$0.00		\$5.15	\$3.04	\$0.00	\$12.12	\$5.34	\$5.10	\$0.00
Total Rate Increase	\$157.30	\$0.00	\$0.00		\$256.50		\$0.00	\$0.00	\$161.28	\$239.65	\$106.41	\$53.52		\$0.00	\$228.65	\$90.57	\$53.38	\$0.00	\$212.97	\$93.87	\$89.66	\$0.00
Member Cost Share Increase	\$2.68	\$0.00	\$0.00	\$8.64	\$0.00	\$1.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.71	\$2.36	\$0.00	\$9.39	\$29.09	\$10.52	\$2.73	\$4.87	\$1.41	\$0.00	\$0.00	\$0.00
Average Current Rate PMPM	\$573.33	\$0.00	\$0.00					\$0.00		\$570.29	\$462.72	\$239.16		\$0.00			\$238.52	\$0.00	\$908.46	\$471.57	\$399.92	\$0.00
Projected Member Months	638,496	0	C) 29,136	130,704	15,144	0	0	65,808	63,336	15,744	6,288	0	12	15,648	45,612	1,776	12	43,404	76,404	129,456	12
Section III: Experience Period Information																						
Plan ID (Standard Component ID):	Total	31609PA0140001	31609PA0140002	2 31609PA0070002	31609PA0070003	31609PA0070004	31609PA0070009	31609PA0070028	31609PA0190002	31609PA0190003	31609PA0190004	31609PA0160001	31609PA0160002	31609PA0160003	31609PA0160004	31609PA0160005	31609PA0180001	31609PA0180002	31609PA0180003	31609PA0180004	31609PA0180005	31609PA0180006
Plan Adjusted Index Rate	\$504.18	\$562.77	\$497.91	\$555.80	\$522.27	\$396.25	\$673.43	\$634.44	\$541.68	\$488.49	\$359.14	\$184.29	\$342.29	\$0.00	\$690.84	\$369.25	\$181.47	\$0.00	\$655.15	\$363.84	\$0.00	\$0.00
Member Months	493,620	3,522	13,034	26,516	80,952	7,380	8,060	11,552	64,672	44,816	16,576	971	27,880	0	25,258	22,121	2,535	0	64,877	72,898	0	0
Total Premium (TP)	\$248,873,273	\$1,982,063	\$6,489,813	\$\$14,737,588	\$42,278,985	\$2,924,318	\$5,427,849	\$7,329,058	\$35,031,474	\$21,892,329	\$5,953,150	\$178,947	\$9,543,039	\$0	\$17,449,203	\$8,168,200	\$460,031	\$0	\$42,504,021	\$26,523,204	\$0	\$0
EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are other	99.41%	99.84%	98.87%	99.84%	98.87%	99.84%	96.88%	96.88%	99.84%	98.87%	99.84%	99.84%	99.84%	100.00%	99.84%	99.84%	96.88%	100.00%	99.84%	99.84%	99.84%	100.00%
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%	0.00%
Other benefits portion of TP	0.59%	0.16%	1.13%	0.16%	1.13%	0.16%	3.12%	3.12%	0.16%	1.13%	0.16%	0.16%		0.00%	0.16%	0.16%	3.12%	0.00%	0.16%	0.16%	0.16%	0.00%
Total Allowed Claims (TAC)	\$384,088,266	\$4,953,390	\$10,032,621	\$18,636,141	\$60,918,720	\$2,846,349	\$16,251,735	\$29,413,258	\$47,017,156	\$19,809,535	\$4,481,978	\$106,714	\$7,705,082	\$0	\$37,288,170	\$10,320,141	\$187,711	\$0	\$80,048,791	\$34,070,775	\$0	\$0
EHB Percent of TAC, [see instructions]	99.26%	99.84%	98.87%	99.84%	98.87%	99.84%	96.88%	96.88%	99.84%	98.87%	99.84%	99.84%	99.84%	100.00%	99.84%	99.84%	96.88%	100.00%	99.84%	99.84%	99.84%	100.00%
state mandated benefits portion of TAC that are	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Conter than End Other benefits portion of TAC	0.00%	0.00%	1.13%		1.13%		3.12%	3.12%	0.00%	1.13%	0.00%	0.00%		0.00%	0.00%	0.16%	3.12%	0.00%	0.16%	0.16%	0.00%	0.00%
	0.74%	0.10%	1.13%	0.10%	1.13%	0.10%	5.12%	5.12%	0.10%	1.13%	0.10%	0.10%	0.10%	0.00%	0.10%	0.10%	5.1270	0.00%	0.10%	0.10%	0.10%	0.00%
Allowed Claims which are not the issuer's obligation: Portion of above payable by HHS's funds on	\$50,553,591	\$703,040	\$1,230,072	\$2,825,930	\$7,440,789	\$732,882	\$850,068	\$1,407,148	\$6,673,794	\$5,897,055	\$1,590,778	\$60,306	\$2,390,211	\$0	\$2,623,933	\$2,176,109	\$101,404	\$0	\$5,650,427	\$8,199,644	\$0	\$0
behalf of insured person, in dollars Portion of above payable by HHS on behalf of	\$0																					
insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	#DIV/0!	0.00%	0.00%						
Total Incurred claims, payable with issuer funds	\$333,534,675	\$4,250,350	\$8,802,549	\$15,810,211	\$53,477,931	\$2,113,468	\$15,401,667	\$28,006,110	\$40,343,361	\$13,912,480	\$2,891,201	\$46,408	\$5,314,871	\$0	\$34,664,237	\$8,144,031	\$86,307	\$0	\$74,398,364	\$25,871,131	\$0	\$0
Net Amt of Rein	\$19,952,229.84	\$203,530.45					\$1,449,044.09	\$2,593,474.68		\$316,645.22	\$107,804.55			\$0.00		\$551,248.63	\$0.00	\$0.00	\$4,311,176.43	\$1,901,533.42	\$0.00	\$0.00
Net Amt of Risk Adj	\$63,321,573.59	\$357,335.99	\$1,419,281.10	\$1,738,353.01	\$9,639,278.12	-\$738,265.00	\$4,239,788.70	\$3,247,726.85	\$8,544,524.91	-\$3,773,531.58	-\$644,346.14	\$39,887.79	-\$3,558,313.34	\$0.00	\$15,375,683.03	\$1,470,107.05	-\$83,348.23	\$0.00	\$25,457,481.57	\$589,929.76	\$0.00	\$0.00
Incurred Claims PMPM	\$675.69	\$1,206.80	\$675.35	\$596.25	\$660.61	\$286.38	\$1,910.88	\$2,424.35	\$623.81	\$310.44	\$174.42	\$47.79	\$190.63	#DIV/0!	\$1,372.41	\$368.16	\$34.05	#DIV/0!	\$1,146.76	\$354.89	#DIV/0!	#DIV/0!
Allowed Claims PMPM	\$778.11	\$1,406.41	\$769.73		\$752.53		\$2,016.34	\$2,546.16	\$727.01	\$442.02	\$270.39	\$109.90		#DIV/0!	\$1,476.29	\$466.53	\$74.05	#DIV/0!	\$1,233.85	\$467.38	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	\$772.33	\$1,404.16	\$761.03		\$744.03			\$2,466.72	\$725.85	\$437.02	\$269.96	\$109.73		#DIV/0!	\$1,473.93	\$465.78	\$71.74	#DIV/0!	\$1,231.88	\$466.63	#DIV/0!	#DIV/0!
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Product/Plan Level Calculations																						
Section I: General Product and Plan Information																						
Product		Personal Choice E	J. J		Personal (Choice Exchange PF	PO Indiv		Personal Ch	noice OFF Exchange	e PPO Indiv		Persona	al Choice ON Exchang	e EPO				Personal Choice OFF	-		
Product ID:		31609P/				31609PA007				31609PA019				31609PA016					31609PA			
Metal:		Gold	Silver	Gold		Bronze	Platinum	Platinum	Gold	Silver	Bronze	Catastrophic	Bronze		Platinum	Bronze	Catastrophic	Silver	Platinum	Bronze	Bronze	Silver
AV Metal Value		0.815	0.715	0.799	0.711	0.614	0.901	0.901	0.799	0.711	0.614	0.604	0.606	0.668	0.874	0.602	0.604	0.668	0.874	0.602	0.606	0.669
AV Pricing Value		0.823	0.720	0.907	0.781	0.622	1.032	1.032	0.907	0.781	0.622	0.582	0.622	0.757	0.986	0.580	0.582	0.757	0.986	0.580	0.622	0.758
Plan Category		Terminated	Terminated	Renewing	Renewing	Renewing	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Terminated	New	Renewing	Renewing	Renewing	New	Renewing	Renewing	Renewing	New
Plan Type:		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
							Personal Choice	Personal Choice														Personal Choice
Plan Name	В	lue Cross Gold, a	lue Cross Silver,	Personal Choice	Personal Choice	Personal Choice	PPO Platinum	PPO Platinum	Personal Choice	Personal Choice	Personal Choice	Personal Choice	Personal Choice	Personal Choice	Personal Choice	Personal Choice	Personal Choice	Personal Choice	Personal Choice F	Personal Choice	Personal Choice	Silver Reserve
		Multi-State Plan a	Multi-State Plan	PPO Gold	PPO Silver	PPO Bronze	Complete	Complete	PPO Gold	PPO Silver	PPO Bronze	Catastrophic	Bronze Basic	Silver Reserve	Platinum	Bronze Reserve	Catastrophic	Silver Reserve	Platinum I	Bronze Reserve	Bronze Basic	Standard
Plan ID (Standard Component ID):	3	1609PA0140001 3	1609PA0140002	31609PA0070002	31609PA0070003	31609PA0070004	31609PA0070009	31609PA0070028	31609PA0190002	31609PA0190003	31609PA0190004	31609PA0160001 3	31609PA0160002	31609PA0160003 3	1609PA0160004 3	1609PA0160005	31609PA0180001	31609PA0180002 3	1609PA0180003 3	1609PA0180004	31609PA0180005 3	31609PA0180006
Exchange Plan?		Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2		0.009	0			0.00%				0.00%				0.00%	•				0.00%	6	• • • • • •	
Historical Rate Increase - Calendar Year - 1		6.379	/ 0			4.42%				4.42%				4.42%					4.42%	6		
Historical Rate Increase - Calendar Year 0		0.009	/ 0			14.11%				14.11%				14.11%					14.119	%		
Effective Date of Proposed Rates		1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018
•																						
Rate Change % (over prior filing)	+	0.00%	0.00%	22.09%	42.02%	23.00%	0.00%	0.00%	22.09%	42.02%	23.00%	22.38%	0.00%		23.44%	19.90%	22.38%	0.00%	23.44%	19.91%	22.42%	0.00% 0.00%
Cum'tive Rate Change % (over 12 mos prior)		0.00%	0.00%		42.02%	23.00%	0.00%	0.00%	22.09%	42.02%		22.38%	0.00%		23.44%	19.90%	22.38%	0.00%	23.44%	19.91%	22.42%	
Proj'd Per Rate Change % (over Exper. Period)		-100.00%	-100.00%	68.23%	57.61%	41.28%	-100.00%	-100.00%	72.61%	68.50%	55.88%	151.52%	-100.00%		80.96%	38.52%	155.43%	#DIV/0!	90.82%	40.58%	#DIV/0!	#DIV/0!
Product Rate Increase %		0.009	0			36.68%				30.03%				21.44%					22.029	%		
Section II: Components of Premium Increase (PMPM	M Dollar Amount abo	ve Current Average	Rate PMPM)																			
Plan ID (Standard Component ID):	Total	31609PA0140001	1609PA0140002	31609PA0070002	31609PA0070003	31609PA0070004	31609PA0070009	31609PA0070028	31609PA0190002	31609PA0190003	31609PA0190004	31609PA0160001	31609PA0160002	31609PA0160003	31609PA0160004	31609PA0160005	31609PA0180001	31609PA0180002	1609PA0180003 3	1609PA0180004	31609PA0180005	31609PA0180006
Inpatient	\$29.94	\$0.00	\$0.00			\$20.89	\$0.00		\$30.70	\$45.62		\$10.19	\$0.00		\$43.52	\$17.24		\$0.00	\$40.54	\$17.87	\$17.07	\$0.00
Outpatient	\$35.02	\$0.00	\$0.00			\$24.43	\$0.00		\$35.91			\$11.92	\$0.00		\$50.91	\$20.16		\$0.00	\$47.41	\$20.90	\$19.96	\$0.00
Professional	\$31.63	\$0.00	\$0.00			\$22.07	\$0.00		\$32.43	\$48.19		\$10.76	\$0.00		\$45.98	\$18.21	\$10.73	\$0.00	\$42.83	\$18.88	\$18.03	\$0.00
Prescription Drug	\$32.62	\$0.00	\$0.00			\$22.76	\$0.00		\$33.45	\$49.70		\$11.10	\$0.00		\$47.42	\$18.78		\$0.00	\$44.17	\$19.47	\$18.59	\$0.00
Othor	\$0.00	\$0.00	\$0.00			\$0.00	\$0.00		\$0.00	\$49.70		\$0.00	\$0.00		\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			\$0.00												-							\$0.00
Capitation	\$0.26	\$0.00	•			\$0.18	\$0.00		\$0.27			\$0.09	\$0.00		\$0.38	\$0.15		\$0.00	\$0.35	\$0.15 \$9.39	\$0.15	\$0.00
Administration	\$15.73	\$0.00	\$0.00			\$10.97	\$0.00	\$0.00	\$16.13	\$23.97		\$5.35	\$0.00		\$22.87	\$9.06		\$0.00	\$21.30		\$8.97	
Taxes & Fees	\$3.15	\$0.00	\$0.00			\$2.19	\$0.00		\$3.23	\$4.79		\$1.07	\$0.00		\$4.57	\$1.81	\$1.07	\$0.00	\$4.26	\$1.88	\$1.79	\$0.00
Risk & Profit Charge	\$8.95	\$0.00	\$0.00		·	\$6.24	\$0.00		\$9.18	\$13.64		\$3.05	\$0.00		\$13.01	\$5.15		\$0.00	\$12.12	\$5.34	\$5.10	\$0.00
Total Rate Increase	\$157.30	\$0.00	\$0.00		\$256.50	\$109.74	\$0.00		\$161.28	\$239.65	\$106.41	\$53.52	\$0.00	· · · · ·	\$228.65	\$90.57	\$53.38	\$0.00	\$212.97	\$93.87	\$89.66	\$0.00
Member Cost Share Increase	\$2.68	\$0.00	\$0.00	\$8.64	\$0.00	\$1.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.71	\$2.36	\$0.00	\$9.39	\$29.09	\$10.52	\$2.73	\$4.87	\$1.41	\$0.00	\$0.00	\$0.00
Average Current Rate PMPM	\$573.33 638,496	\$0.00	\$0.00	\$770.14 29,136		\$477.17	\$0.00	\$0.00		\$570.29 63,336		\$239.16 6,288	\$0.00	\$0.00	\$975.37	\$455.03		\$0.00	\$908.46	\$471.57	\$399.92	\$0.00
Projected Member Months	030,430			23,130	130,704	15,144		Y	65,808		15,744	0,200		12	15,648	45,612	<u></u> ,,,,,,		43,404	76,404	129,456	12
ection III: Experience Period Information																						
Plan ID (Standard Component ID):	Total	31609PA0140001	1609PA0140002	31609PA0070002	31609PA0070003	31609PA0070004	31609PA0070009	31609PA0070028	31609PA0190002	31609PA0190003	31609PA0190004	31609PA0160001 3	31609PA0160002	31609PA0160003	31609PA0160004	31609PA0160005	31609PA0180001	31609PA0180002	31609PA0180003 3	31609PA0180004	31609PA0180005	31609PA0180006
Plan Adjusted Index Rate	\$504.18	\$562.77	\$497.91	\$555.80	\$522.27	\$396.25	\$673.43	\$634.44	\$541.68	\$488.49	\$359.14	\$184.29	\$342.29	\$0.00	\$690.84	\$369.25	\$181.47	\$0.00	\$655.15	\$363.84	\$0.00	\$0.00
Member Months	493,620	3,522	13,034	26,516	80,952	7,380	8,060	11,552	64,672	44,816	16,576	971	27,880	0	25,258	22,121	2,535	0	64,877	72,898	0	0
Total Premium (TP)	\$248,873,273	\$1,982,063	\$6,489,813	· · · ·	\$42,278,985	\$2,924,318	\$5,427,849	\$7,329,058	\$35,031,474	\$21,892,329	\$5,953,150	\$178,947	\$9,543,039	\$0	\$17,449,203	\$8,168,200	\$460,031	\$0	\$42,504,021	\$26,523,204	<u>\$0</u>	\$0
EHB Percent of TP, [see instructions]	99.41%	99.84%	98.87%	99.84%		99.84%	96.88%	96.88%	99.84%	98.87%	99.84%	99.84%	99.84%	100.00%	99.84%	99.84%	96.88%	100.00%	99.84%	99.84%	99.84%	100.00%
state mandated benefits portion of TP that are other																						
than EHB															0.00%			0.000/				0.00%
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00701
Other benefits portion of TP	0.59%	0.16%	1.13%	0.16%	1.13%	0.16%	3.12%	3.12%	0.16%	1.13%	0.16%	0.16%	0.16%		0.16%	0.16%	3.12%	0.00%	0.16%	0.16%	0.00% 0.16%	0.00%
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions]				0.16% \$18,636,141	1.13% \$60,918,720					1.13% \$19,809,535	0.16% \$4,481,978			0.00% \$0			3.12% \$187,711					
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions]	0.59% \$384,088,266	0.16% \$4,953,390	1.13% \$10,032,621	0.16% \$18,636,141	1.13% \$60,918,720	0.16% \$2,846,349	3.12% \$16,251,735	3.12% \$29,413,258	0.16% \$47,017,156	1.13% \$19,809,535	0.16% \$4,481,978	0.16% \$106,714	0.16% \$7,705,082	0.00% \$0	0.16% \$37,288,170	0.16% \$10,320,141	3.12% \$187,711	0.00% \$0	0.16% \$80,048,791	0.16% \$34,070,775	0.16% \$0	0.00% \$0
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are	0.59% \$384,088,266	0.16% \$4,953,390	1.13% \$10,032,621	0.16% \$18,636,141 99.84%	1.13% \$60,918,720 98.87%	0.16% \$2,846,349	3.12% \$16,251,735	3.12% \$29,413,258	0.16% \$47,017,156	1.13% \$19,809,535	0.16% \$4,481,978 99.84%	0.16% \$106,714	0.16% \$7,705,082	0.00% \$0 100.00%	0.16% \$37,288,170	0.16% \$10,320,141	3.12% \$187,711	0.00% \$0	0.16% \$80,048,791	0.16% \$34,070,775	0.16% \$0	0.00% \$0
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB	0.59% \$384,088,266 99.26%	0.16% \$4,953,390 99.84%	1.13% \$10,032,621 98.87%	0.16% \$18,636,141 99.84% 0.00%	1.13% \$60,918,720 98.87% 0.00%	0.16% \$2,846,349 99.84%	3.12% \$16,251,735 96.88%	3.12% \$29,413,258 96.88%	0.16% \$47,017,156 99.84%	1.13% \$19,809,535 98.87%	0.16% \$4,481,978 99.84% 0.00%	0.16% \$106,714 99.84%	0.16% \$7,705,082 99.84%	0.00% \$0 100.00%	0.16% \$37,288,170 99.84%	0.16% \$10,320,141 99.84%	3.12% \$187,711 96.88%	0.00% \$0 100.00%	0.16% \$80,048,791 99.84%	0.16% \$34,070,775 99.84%	0.16% \$0 99.84%	0.00% \$0 100.00%
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB	0.59% \$384,088,266 99.26% 0.00%	0.16% \$4,953,390 99.84% 0.00%	1.13% \$10,032,621 98.87% 0.00%	0.16% \$18,636,141 99.84% 0.00%	1.13% \$60,918,720 98.87% 0.00%	0.16% \$2,846,349 99.84% 0.00%	3.12% \$16,251,735 96.88% 0.00%	3.12% \$29,413,258 96.88% 0.00%	0.16% \$47,017,156 99.84% 0.00%	1.13% \$19,809,535 98.87% 0.00%	0.16% \$4,481,978 99.84% 0.00%	0.16% \$106,714 99.84% 0.00%	0.16% \$7,705,082 99.84% 0.00%	0.00% \$0 100.00%	0.16% \$37,288,170 99.84% 0.00%	0.16% \$10,320,141 99.84% 0.00%	3.12% \$187,711 96.88% 0.00%	0.00% \$0 100.00%	0.16% \$80,048,791 99.84% 0.00%	0.16% \$34,070,775 99.84% 0.00%	0.16% \$0 99.84% 0.00%	0.00% \$0 100.00% 0.00%
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation: Portion of above payable by HHS's funds on	0.59% \$384,088,266 999.26% 0.00% 0.74%	0.16% \$4,953,390 99.84% 0.00%	1.13% \$10,032,621 98.87% 0.00%	0.16% \$18,636,141 99.84% 0.00% 0.16%	1.13% \$60,918,720 98.87% 0.00% 1.13%	0.16% \$2,846,349 99.84% 0.00%	3.12% \$16,251,735 96.88% 0.00%	3.12% \$29,413,258 96.88% 0.00%	0.16% \$47,017,156 99.84% 0.00%	1.13% \$19,809,535 98.87% 0.00%	0.16% \$4,481,978 99.84% 0.00% 0.16%	0.16% \$106,714 99.84% 0.00%	0.16% \$7,705,082 99.84% 0.00%	0.00% \$0 100.00%	0.16% \$37,288,170 99.84% 0.00%	0.16% \$10,320,141 99.84% 0.00%	3.12% \$187,711 96.88% 0.00% 3.12%	0.00% \$0 100.00%	0.16% \$80,048,791 99.84% 0.00%	0.16% \$34,070,775 99.84% 0.00%	0.16% \$0 99.84% 0.00%	0.00% \$0 100.00% 0.00%
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation:	0.59% \$384,088,266 999.26% 0.00% 0.74%	0.16% \$4,953,390 99.84% 0.00% 0.16%	1.13% \$10,032,621 98.87% 0.00% 1.13%	0.16% \$18,636,141 99.84% 0.00% 0.16%	1.13% \$60,918,720 98.87% 0.00% 1.13%	0.16% \$2,846,349 99.84% 0.00% 0.16%	3.12% \$16,251,735 96.88% 0.00% 3.12%	3.12% \$29,413,258 96.88% 0.00% 3.12%	0.16% \$47,017,156 99.84% 0.00% 0.16%	1.13% \$19,809,535 98.87% 0.00% 1.13%	0.16% \$4,481,978 99.84% 0.00% 0.16%	0.16% \$106,714 99.84% 0.00% 0.16%	0.16% \$7,705,082 99.84% 0.00% 0.16%	0.00% \$0 100.00%	0.16% \$37,288,170 99.84% 0.00% 0.16%	0.16% \$10,320,141 99.84% 0.00% 0.16%	3.12% \$187,711 96.88% 0.00% 3.12%	0.00% \$0 100.00%	0.16% \$80,048,791 99.84% 0.00% 0.16%	0.16% \$34,070,775 99.84% 0.00% 0.16%	0.16% \$0 99.84% 0.00%	0.00% \$0 100.00% 0.00%
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation: Portion of above payable by HHS's funds on behalf of insured person, in dollars	0.59% \$384,088,266 999.26% 0.00% 0.74%	0.16% \$4,953,390 99.84% 0.00% 0.16%	1.13% \$10,032,621 98.87% 0.00% 1.13%	0.16% \$18,636,141 99.84% 0.00% 0.16%	1.13% \$60,918,720 98.87% 0.00% 1.13%	0.16% \$2,846,349 99.84% 0.00% 0.16%	3.12% \$16,251,735 96.88% 0.00% 3.12%	3.12% \$29,413,258 96.88% 0.00% 3.12%	0.16% \$47,017,156 99.84% 0.00% 0.16%	1.13% \$19,809,535 98.87% 0.00% 1.13%	0.16% \$4,481,978 99.84% 0.00% 0.16%	0.16% \$106,714 99.84% 0.00% 0.16%	0.16% \$7,705,082 99.84% 0.00% 0.16%	0.00% \$0 100.00% 0.00% \$0 \$0	0.16% \$37,288,170 99.84% 0.00% 0.16%	0.16% \$10,320,141 99.84% 0.00% 0.16%	3.12% \$187,711 96.88% 0.00% 3.12%	0.00% \$0 100.00%	0.16% \$80,048,791 99.84% 0.00% 0.16%	0.16% \$34,070,775 99.84% 0.00% 0.16%	0.16% \$0 99.84% 0.00%	0.00% \$0 100.00% 0.00%
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation: Portion of above payable by HHS's funds on behalf of insured person, in dollars Portion of above payable by HHS on behalf of	0.59% \$384,088,266 99.26% 0.00% 0.74% \$50,553,591 \$0	0.16% \$4,953,390 99.84% 0.00% 0.16% \$703,040	1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072	0.16% \$18,636,141 99.84% 0.00% 0.16% \$2,825,930 0.00%	1.13% \$60,918,720 98.87% 0.00% 1.13% \$7,440,789	0.16% \$2,846,349 99.84% 0.00% 0.16% \$732,882	3.12% \$16,251,735 96.88% 0.00% 3.12% \$850,068	3.12% \$29,413,258 96.88% 0.00% 3.12% \$1,407,148	0.16% \$47,017,156 99.84% 0.00% 0.16%	1.13% \$19,809,535 98.87% 0.00% 1.13%	0.16% \$4,481,978 99.84% 0.00% 0.16% \$1,590,778	0.16% \$106,714 999.84% 0.00% 0.16% \$60,306	0.16% \$7,705,082 99.84% 0.00% 0.16% \$2,390,211	0.00% \$0 100.00% 0.00% \$0	0.16% \$37,288,170 99.84% 0.00% 0.16% \$2,623,933	0.16% \$10,320,141 99.84% 0.00% 0.16% \$2,176,109	3.12% \$187,711 96.88% 0.00% 3.12%	0.00% \$0 100.00%	0.16% \$80,048,791 99.84% 0.00% 0.16%	0.16% \$34,070,775 99.84% 0.00% 0.16%	0.16% \$0 99.84% 0.00%	0.00% \$0 100.00% 0.00%
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation: Portion of above payable by HHS's funds on behalf of insured person, in dollars Portion of above payable by HHS on behalf of insured person, as %	0.59% \$384,088,266 99.26% 0.00% 0.74% \$50,553,591 \$0 \$0 0.00%	0.16% \$4,953,390 99.84% 0.00% 0.16% \$703,040	1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072 0.00%	0.16% \$18,636,141 99.84% 0.00% 0.16% \$2,825,930 0.00%	1.13% \$60,918,720 98.87% 0.00% 1.13% \$7,440,789 0.00%	0.16% \$2,846,349 99.84% 0.00% 0.16% \$732,882 0.00%	3.12% \$16,251,735 96.88% 0.00% 3.12% \$850,068 0.00%	3.12% \$29,413,258 96.88% 0.00% 3.12% \$1,407,148	0.16% \$47,017,156 99.84% 0.00% 0.16% \$6,673,794	1.13% \$19,809,535 98.87% 0.00% 1.13% \$5,897,055	0.16% \$4,481,978 99.84% 0.00% 0.16% \$1,590,778	0.16% \$106,714 999.84% 0.00% 0.16% \$60,306	0.16% \$7,705,082 99.84% 0.00% 0.16% \$2,390,211 0.00%	0.00% \$0 100.00% 0.00% \$0	0.16% \$37,288,170 99.84% 0.00% 0.16% \$2,623,933 0.00%	0.16% \$10,320,141 99.84% 0.00% 0.16% \$2,176,109 0.00%	3.12% \$187,711 96.88% 0.00% 3.12% \$101,404	0.00% \$0 100.00%	0.16% \$80,048,791 99.84% 0.00% 0.16% \$5,650,427	0.16% \$34,070,775 99.84% 0.00% 0.16% \$8,199,644	0.16% \$0 99.84% 0.00%	0.00% \$0 100.00% 0.00%
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation: Portion of above payable by HHS's funds on behalf of insured person, in dollars Portion of above payable by HHS on behalf of insured person, as % Total Incurred claims, payable with issuer funds	0.59% \$384,088,266 99.26% 0.00% 0.74% \$50,553,591 \$0 0.00% \$333,534,675	0.16% \$4,953,390 99.84% 0.00% 0.16% \$703,040 \$703,040 0.00% \$4,250,350	1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072 0.00% \$8,802,549	0.16% \$18,636,141 99.84% 0.00% 0.16% \$2,825,930 0.00% \$15,810,211	1.13% \$60,918,720 98.87% 0.00% 1.13% \$7,440,789 0.00% \$53,477,931	0.16% \$2,846,349 99.84% 0.00% 0.16% \$732,882 0.00% \$2,113,468	3.12% \$16,251,735 96.88% 0.00% 3.12% \$850,068 0.00% \$15,401,667	3.12% \$29,413,258 96.88% 0.00% 3.12% \$1,407,148 \$28,006,110	0.16% \$47,017,156 99.84% 0.00% 0.16% \$6,673,794 \$40,343,361	1.13% \$19,809,535 98.87% 0.00% 1.13% \$5,897,055 \$13,912,480	0.16% \$4,481,978 99.84% 0.00% 0.16% \$1,590,778 \$2,891,201	0.16% \$106,714 99.84% 0.00% 0.16% \$60,306 \$60,306	0.16% \$7,705,082 99.84% 0.00% 0.16% \$2,390,211 0.00% \$5,314,871	0.00% \$0 100.00% 0.00% \$0 \$0 #DIV/0! \$0	0.16% \$37,288,170 99.84% 0.00% \$2,623,933 \$2,623,933 0.00% \$34,664,237	0.16% \$10,320,141 99.84% 0.00% \$2,176,109 \$2,176,109 0.00% \$8,144,031	3.12% \$187,711 96.88% 0.00% 3.12% \$101,404 \$101,404	0.00% \$0 100.00% 0.00% \$0 \$0 \$0	0.16% \$80,048,791 99.84% 0.00% 0.16% \$5,650,427 \$5,650,427	0.16% \$34,070,775 99.84% 0.00% 0.16% \$8,199,644 \$8,199,644	0.16% \$0 99.84% 0.00% 0.16% \$0 \$0	0.00% \$0 100.00% 0.00% \$0 \$0
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation: Portion of above payable by HHS's funds on behalf of insured person, in dollars Portion of above payable by HHS on behalf of insured person, as % Total Incurred claims, payable with issuer funds Net Amt of Rein	0.59% \$384,088,266 99.26% 0.00% 0.00% \$50,553,591 \$0 \$0.00% \$0 \$333,534,675 \$19,952,229.84	0.16% \$4,953,390 99.84% 0.00% 0.16% \$703,040 \$703,040 \$4,250,350 \$203,530.45	1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072 0.00% \$8,802,549 \$644,752.29	0.16% \$18,636,141 99.84% 0.00% 0.16% \$2,825,930 	1.13% \$60,918,720 98.87% 0.00% 1.13% \$7,440,789 \$7,440,789 0.00% \$53,477,931	0.16% \$2,846,349 99.84% 0.00% 0.16% \$732,882 0.00% \$2,113,468 \$189,585.87	3.12% \$16,251,735 96.88% 0.00% 3.12% \$850,068 \$850,068 0.00% \$15,401,667 \$15,401,667	3.12% \$29,413,258 96.88% 0.00% 3.12% \$1,407,148 \$28,006,110 \$28,006,110	0.16% \$47,017,156 99.84% 0.00% 0.16% \$6,673,794 \$40,343,361 \$40,343,361	1.13% \$19,809,535 98.87% 0.00% 1.13% \$5,897,055 \$13,912,480 \$316,645.22	0.16% \$4,481,978 99.84% 0.00% 0.16% \$1,590,778 \$2,891,201 \$2,891,201	0.16% \$106,714 99.84% 0.00% 0.16% \$60,306 \$60,306 0.00% \$46,408	0.16% \$7,705,082 99.84% 0.00% 0.16% \$2,390,211 0.00% \$5,314,871 \$279,911.35	0.00% \$0 100.00% 0.00% \$0 \$0 #DIV/0! \$0 \$0	0.16% \$37,288,170 99.84% 0.00% \$2,623,933 \$2,623,933 0.00% \$34,664,237 \$1,830,168.59	0.16% \$10,320,141 99.84% 0.00% 0.16% \$2,176,109 \$2,176,109 0.00% \$8,144,031 \$551,248.63	3.12% \$187,711 96.88% 0.00% 3.12% \$101,404 \$101,404	0.00% \$0 100.00% 0.00% \$0 \$0 \$0 \$0 \$0 \$0	0.16% \$80,048,791 99.84% 0.00% 0.16% \$5,650,427 \$5,650,427 \$74,398,364 \$4,311,176.43	0.16% \$34,070,775 99.84% 0.00% 0.16% \$8,199,644 \$8,199,644 \$25,871,131	0.16% \$0 99.84% 0.00% 0.16% \$0 \$0 \$0	0.00% \$0 100.00% 0.00% \$0 \$0
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation: Portion of above payable by HHS's funds on behalf of insured person, in dollars Portion of above payable by HHS on behalf of insured person, as % Total Incurred claims, payable with issuer funds	0.59% \$384,088,266 99.26% 0.00% 0.74% \$50,553,591 \$0 0.00% \$333,534,675	0.16% \$4,953,390 99.84% 0.00% 0.16% \$703,040 \$703,040 0.00% \$4,250,350	1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072 0.00% \$8,802,549	0.16% \$18,636,141 99.84% 0.00% 0.16% \$2,825,930 	1.13% \$60,918,720 98.87% 0.00% 1.13% \$7,440,789 \$7,440,789 0.00% \$53,477,931	0.16% \$2,846,349 99.84% 0.00% 0.16% \$732,882 0.00% \$2,113,468 \$189,585.87	3.12% \$16,251,735 96.88% 0.00% 3.12% \$850,068 \$850,068 0.00% \$15,401,667 \$15,401,667	3.12% \$29,413,258 96.88% 0.00% 3.12% \$1,407,148 \$28,006,110 \$28,006,110	0.16% \$47,017,156 99.84% 0.00% 0.16% \$6,673,794 \$40,343,361	1.13% \$19,809,535 98.87% 0.00% 1.13% \$5,897,055 \$13,912,480 \$316,645.22	0.16% \$4,481,978 99.84% 0.00% 0.16% \$1,590,778 \$2,891,201 \$2,891,201	0.16% \$106,714 99.84% 0.00% 0.16% \$60,306 \$60,306	0.16% \$7,705,082 99.84% 0.00% 0.16% \$2,390,211 0.00% \$5,314,871	0.00% \$0 100.00% 0.00% \$0 \$0 #DIV/0! \$0 \$0	0.16% \$37,288,170 99.84% 0.00% \$2,623,933 \$2,623,933 0.00% \$34,664,237	0.16% \$10,320,141 99.84% 0.00% \$2,176,109 \$2,176,109 0.00% \$8,144,031	3.12% \$187,711 96.88% 0.00% 3.12% \$101,404 \$101,404	0.00% \$0 100.00% 0.00% \$0 \$0 \$0 \$0 \$0 \$0	0.16% \$80,048,791 99.84% 0.00% 0.16% \$5,650,427 \$5,650,427	0.16% \$34,070,775 99.84% 0.00% 0.16% \$8,199,644 \$8,199,644	0.16% \$0 99.84% 0.00% 0.16% \$0 \$0	0.00% \$0 100.00% 0.00%
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation: Portion of above payable by HHS's funds on behalf of insured person, in dollars Portion of above payable by HHS on behalf of insured person, as % Total Incurred claims, payable with issuer funds Net Amt of Rein Net Amt of Risk Adj	0.59% \$384,088,266 99.26% 0.00% 0.00% \$50,553,591 \$0 \$0.00% \$0.00% \$1,50,553,591 \$0 \$1,50,553,591 \$0 \$1,50,553,591	0.16% \$4,953,390 99.84% 0.00% 0.16% \$703,040 \$703,040 \$4,250,350 \$4,250,350 \$203,530.45 \$357,335.99	1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072 \$1,230,072 \$1,230,072 \$1,230,072 \$1,230,072 \$1,419,281.10	0.16% \$18,636,141 99.84% 0.00% 0.16% \$2,825,930 	1.13% \$60,918,720 98.87% 0.00% 1.13% \$7,440,789 \$7,440,789 0.00% \$53,477,931 \$2,730,124.07 \$9,639,278.12	0.16% \$2,846,349 99.84% 0.00% 0.16% \$732,882 0.00% \$2,113,468 \$189,585.87 -\$738,265.00	3.12% \$16,251,735 96.88% 0.00% 3.12% \$850,068 \$15,401,667 \$15,401,667 \$1,449,044.09 \$4,239,788.70	3.12% \$29,413,258 96.88% 0.00% 3.12% \$1,407,148 \$2,593,474.68 \$3,247,726.85	0.16% \$47,017,156 99.84% 0.00% 0.16% \$6,673,794 \$6,673,794 \$2,225,908.56 \$8,544,524.91	1.13% \$19,809,535 98.87% 0.00% 1.13% \$5,897,055 \$13,912,480 \$316,645.22 -\$3,773,531.58	0.16% \$4,481,978 99.84% 0.00% 0.16% \$1,590,778 \$1,590,778 \$1,590,778 \$1,590,778	0.16% \$106,714 99.84% 0.00% 0.16% \$60,306 \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$	0.16% \$7,705,082 99.84% 0.00% 0.16% \$2,390,211 \$2,390,211 0.00% \$5,314,871 \$279,911.35 -\$3,558,313.34	0.00% \$0 100.00% 0.00% \$0 \$0 \$0 #DIV/0! \$0 \$0 \$0.00	0.16% \$37,288,170 99.84% 0.00% 0.16% \$2,623,933 \$2,623,933 \$2,623,933 \$34,664,237 \$1,830,168.59 \$15,375,683.03	0.16% \$10,320,141 99.84% 0.00% \$2,176,109 \$2,176,109 \$2,176,109 \$2,176,109 \$2,176,109 \$2,176,109 \$2,176,109	3.12% \$187,711 96.88% 0.00% 3.12% \$101,404 \$101,404 \$0.00 \$86,307 \$86,307 \$0.00 -\$83,348.23	0.00% \$0 100.00% 0.00% \$0 \$0 \$0 \$0 \$0 \$0 \$0.00	0.16% \$80,048,791 99.84% 0.00% 0.16% \$5,650,427 \$5,650,427 \$74,398,364 \$4,311,176.43 \$25,457,481.57	0.16% \$34,070,775 99.84% 0.00% 0.16% \$8,199,644 \$8,199,644 \$25,871,131 \$25,871,131 \$25,871,131	0.16% \$0 99.84% 0.00% 0.16% \$0 \$0 \$0	0.00% \$0 100.00% 0.00% \$0 \$0 \$0 \$0 \$0 \$0 0
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation: Portion of above payable by HHS's funds on behalf of insured person, in dollars Portion of above payable by HHS on behalf of insured person, as % Total Incurred claims, payable with issuer funds Net Amt of Rein Net Amt of Risk Adj Incurred Claims PMPM	0.59% \$384,088,266 99.26% 0.00% 0.00% \$50,553,591 \$0 0.00% \$19,952,229.84 \$63,321,573.59 \$675.69	0.16% \$4,953,390 99.84% 0.00% \$703,040 \$703,040 \$4,250,350 \$203,530.45 \$357,335.99	1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072	0.16% \$18,636,141 99.84% 0.00% 0.16% \$2,825,930 \$2,825,930 0.00% \$15,810,211 \$15,810,211 \$617,321.64 \$1,738,353.01	1.13% \$60,918,720 98.87% 0.00% 1.13% \$7,440,789 \$7,440,789 0.00% \$53,477,931 \$53,477,931 \$9,639,278.12	0.16% \$2,846,349 99.84% 0.00% 0.16% \$732,882 0.00% \$2,113,468 \$189,585.87 -\$738,265.00	3.12% \$16,251,735 96.88% 0.00% 3.12% \$850,068 \$15,401,667 \$15,401,667 \$1,449,044.09 \$4,239,788.70 \$1,910.88	3.12% \$29,413,258 96.88% 0.00% 3.12% \$1,407,148 \$2,593,474.68 \$3,247,726.85	0.16% \$47,017,156 99.84% 0.00% 0.16% \$6,673,794 \$6,673,794 \$2,225,908.56 \$8,544,524.91	1.13% \$19,809,535 98.87% 0.00% 1.13% \$5,897,055 \$13,912,480 \$316,645.22 -\$3,773,531.58 \$310.44	0.16% \$4,481,978 99.84% 0.00% 0.16% \$1,590,778 \$1,590,778 \$1,590,778 \$1,590,778 \$1,590,778 \$1,590,778 \$1,590,778	0.16% \$106,714 999.84% 0.00% 0.16% \$60,306 \$60,306 0.00% \$46,408 \$46,408 \$0.00 \$39,887.79	0.16% \$7,705,082 99.84% 0.00% 0.16% \$2,390,211 \$2,390,211 0.00% \$5,314,871 \$279,911.35 -\$3,558,313.34 \$190.63	0.00% \$0 100.00% 0.00% \$0 \$0 \$0 #DIV/0! \$0 \$0.00 \$0.00	0.16% \$37,288,170 99.84% 0.00% 0.16% \$2,623,933 \$2,623,933 0.00% \$34,664,237 \$1,830,168.59 \$15,375,683.03 \$1,372.41	0.16% \$10,320,141 99.84% 0.00% \$2,176,109 \$2,176,109 0.00% \$8,144,031 \$551,248.63 \$1,470,107.05 \$368.16	3.12% \$187,711 96.88% 0.00% 3.12% \$101,404 \$101,404 \$101,404 \$0.00 \$86,307 \$86,307 \$86,307	0.00% \$0 100.00% 0.00% \$0 \$0 \$0 \$0 \$0 \$0 \$0.00 \$0.00 \$0.00	0.16% \$80,048,791 99.84% 0.00% 0.16% 0.16% \$5,650,427 \$5,650,427 \$4,311,176.43 \$25,457,481.57 \$1,146.76	0.16% \$34,070,775 99.84% 0.00% 0.16% \$8,199,644 \$58,199,644 \$1,901,533.42 \$589,929.76	0.16% \$0 99.84% 0.00% 0.16% \$0 \$0 \$0 \$0 \$0 \$0.00 \$0.00	0.00% \$0 100.00% 0.00% \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0.00 \$0.00
Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation: Portion of above payable by HHS's funds on behalf of insured person, in dollars Portion of above payable by HHS on behalf of insured person, as % Total Incurred claims, payable with issuer funds Net Amt of Rein	0.59% \$384,088,266 99.26% 0.00% 0.00% \$50,553,591 \$0 \$0.00% \$0.00% \$1,50,553,591 \$0 \$1,50,553,591 \$0 \$1,50,553,591	0.16% \$4,953,390 99.84% 0.00% 0.16% \$703,040 \$703,040 \$4,250,350 \$4,250,350 \$203,530.45 \$357,335.99	1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072 \$1,230,072 \$1,230,072 \$1,230,072 \$1,230,072 \$1,419,281.10	0.16% \$18,636,141 99.84% 0.00% 0.16% \$2,825,930 0.00% \$15,810,211 \$617,321.64 \$1,738,353.01 \$596.25 \$702.83	1.13% \$60,918,720 98.87% 0.00% 1.13% \$7,440,789 \$7,440,789 0.00% \$53,477,931 \$2,730,124.07 \$9,639,278.12	0.16% \$2,846,349 99.84% 0.00% 0.16% \$732,882 0.00% \$2,113,468 \$189,585.87 -\$738,265.00	3.12% \$16,251,735 96.88% 0.00% 3.12% \$850,068 \$15,401,667 \$15,401,667 \$1,449,044.09 \$4,239,788.70	3.12% \$29,413,258 96.88% 0.00% 3.12% \$1,407,148 \$2,593,474.68 \$3,247,726.85 \$2,424.35 \$2,546.16	0.16% \$47,017,156 99.84% 0.00% 0.16% \$6,673,794 \$6,673,794 \$2,225,908.56 \$8,544,524.91	1.13% \$19,809,535 98.87% 0.00% 1.13% \$5,897,055 \$13,912,480 \$316,645.22 -\$3,773,531.58 \$310.44 \$442.02	0.16% \$4,481,978 99.84% 0.00% 0.16% \$1,590,778\$1,590,778 \$1,590,790,790,790,790,790,790,790,790,790,7	0.16% \$106,714 99.84% 0.00% 0.16% \$60,306 \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$ \$60,500\$	0.16% \$7,705,082 99.84% 0.00% 0.16% \$2,390,211 \$2,390,211 0.00% \$5,314,871 \$279,911.35 -\$3,558,313.34	0.00% \$0 100.00% 0.00% 0.00% \$0 \$0 \$0 \$0 \$0 \$0 \$0.00 \$0.00 \$0.00 \$0.00	0.16% \$37,288,170 99.84% 0.00% 0.16% \$2,623,933 \$2,623,933 \$2,623,933 \$34,664,237 \$1,830,168.59 \$15,375,683.03	0.16% \$10,320,141 99.84% 0.00% \$2,176,109 \$2,176,109 \$2,176,109 \$2,176,109 \$2,176,109 \$2,176,109 \$2,176,109	3.12% \$187,711 96.88% 0.00% 3.12% \$101,404 \$101,404 \$101,404 \$0.00 \$86,307 \$86,307 \$0.00 -\$83,348.23 \$34.05 \$74.05	0.00% \$0 100.00% 0.00% \$0 \$0 \$0 \$0 \$0 \$0 \$0.00	0.16% \$80,048,791 99.84% 0.00% 0.16% \$5,650,427 \$5,650,427 \$74,398,364 \$4,311,176.43 \$25,457,481.57	0.16% \$34,070,775 99.84% 0.00% 0.16% \$8,199,644 \$8,199,644 \$25,871,131 \$25,871,131 \$25,871,131	0.16% \$0 99.84% 0.00% 0.16% \$0 \$0 \$0	0.00% \$0 100.00% 0.00% \$0 \$0 \$0 \$0 \$0 \$0 0

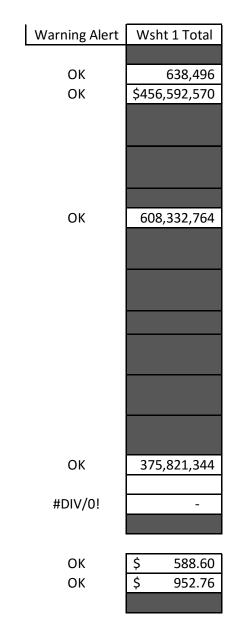


Section I: General Product and Plan Information																						
Product		Personal Choice Ex	xchange OPM		Persona	al Choice Exchange Pf	O Indiv		Personal Ch	oice OFF Exchange	PPO Indiv		Personal	Choice ON Exchange	e EPO				Personal Choice Of	FF Exchange EPO		
Product ID:		31609PA	4014			31609PA007				31609PA019				31609PA016					31609P	PA018		
Metal:		Gold	Silver			Bronze	Platinum	Platinum	Gold	Silver	Bronze	Catastrophic		Silver	Platinum	Bronze	Catastrophic	Silver	Platinum	Bronze	Bronze	Silver
AV Metal Value		0.815	0.715	0.799	0.711	0.614	0.901	0.901	0.799	0.711	0.614	0.604	0.606	0.668	0.874	0.602	0.604	0.668	0.874	0.602	0.606	0.669
AV Pricing Value	- 1	0.823	0.720	0.907	0.781	0.622	1.032	1.032	0.907	0.781	0.622	0.582	0.622	0.757	0.986	0.580	0.582	0.757	0.986	0.580	0.622	0.758
Plan Category	-	Terminated PPO	Terminated PPO	Renewing PPO	Renewing PPO	Renewing PPO	Terminated PPO	Terminated PPO	Renewing PPO	Renewing PPO	Renewing	Renewing	Terminated	New EPO	Renewing	Renewing EPO	Renewing	New EPO	Renewing	Renewing EPO	Renewing EPO	New EPO
Plan Type:	-	PPO	PPO	PPO	PPO	PPO			PPO	PPO	PPO	EPO	EPO	EPU	EPO	EPO	EPO	EPO	EPO	EPO		
Plan Name		Blue Cross Gold, a B Multi-State Plan a	•	Personal Choice PPO Gold	Personal Choice PPO Silver	Personal Choice PPO Bronze	Personal Choice PPO Platinum Complete	Personal Choice PPO Platinum Complete	Personal Choice PPO Gold	Personal Choice PPO Silver	Personal Choice PPO Bronze	Personal Choice Catastrophic	Personal Choice Bronze Basic	Personal Choice F Silver Reserve		Personal Choice Bronze Reserve	Personal Choice Catastrophic	Personal Choice Silver Reserve		Personal Choice Bronze Reserve		Personal Choice Silver Reserve Standard
Plan ID (Standard Component ID):			1609PA0140002	-			31609PA0070009 3				31609PA0190004								31609PA0180003		B1609PA0180005	
Exchange Plan?	¥	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2		0.00%				0.00%				0.00%				0.00%					0.00)%		
Historical Rate Increase - Calendar Year - 1		6.37%	%			4.42%				4.42%				4.42%					4.42	2%		
Historical Rate Increase - Calendar Year 0		0.00%	%			14.11%				14.11%				14.11%					14.12	1%		
Effective Date of Proposed Rates		1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018	1/1/2018
Rate Change % (over prior filing)		0.00%	0.00%	22.09%	42.02%	23.00%	0.00%	0.00%	22.09%	42.02%	23.00%	22.38%	0.00%	0.00%	23.44%	19.90%	22.38%	0.00%	23.44%	19.91%	22.42%	0.00%
Cum'tive Rate Change % (over 12 mos prior)		0.00%	0.00%				0.00%	0.00%	22.09%	42.02%	23.00%	22.38%		0.00%	23.44%	19.90%	22.38%	0.00%	23.44%	19.91%	22.42%	0.00%
Proj'd Per Rate Change % (over Exper. Period)		-100.00%	-100.00%	68.23%			-100.00%	-100.00%	72.61%	68.50%	55.88%	151.52%	-100.00%	#DIV/0!	80.96%	38.52%	155.43%	#DIV/0!	90.82%	40.58%	#DIV/0!	#DIV/0!
Product Rate Increase %		0.00%				36.68%				30.03%				21.44%				· · ·	22.02		· · ·	· · ·
Section II: Components of Premium Increase (PMPN	M Dollar Amount abo	ve Current Average	e Rate PMPM)	-	-																	
Plan ID (Standard Component ID):		31609PA0140001 3			31609PA0070003		31609PA0070009						31609PA0160002		1609PA0160004 3		31609PA0180001		31609PA0180003		31609PA0180005	
Inpatient	\$29.94	\$0.00	\$0.00				\$0.00	\$0.00		\$45.62	\$20.26	\$10.19	\$0.00	\$0.00	\$43.52	\$17.24	\$10.16	\$0.00	\$40.54	\$17.87	\$17.07	\$0.00
Outpatient	\$35.02	\$0.00	\$0.00	\$37.88			\$0.00	\$0.00	\$35.91	\$53.35	\$23.69			\$0.00	\$50.91	\$20.16	\$11.88	\$0.00	\$47.41	\$20.90	\$19.96	\$0.00 \$0.00
Professional	\$31.63	\$0.00	\$0.00				\$0.00	\$0.00		\$48.19	\$21.40		\$0.00	\$0.00	\$45.98	\$18.21	\$10.73	\$0.00		\$18.88	\$18.03	\$0.00
Prescription Drug	\$32.62	\$0.00	\$0.00				\$0.00	\$0.00		\$49.70	\$22.07	\$11.10	\$0.00	\$0.00	\$47.42	\$18.78	\$11.07	\$0.00		\$19.47	\$18.59	\$0.00
Other	\$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
Capitation	\$0.26	\$0.00	\$0.00				\$0.00	\$0.00		\$0.39	\$0.18		\$0.00	\$0.00	\$0.38	\$0.15	\$0.09	\$0.00		\$0.15	\$0.15	\$0.00
Administration	\$15.73	\$0.00	\$0.00				\$0.00	\$0.00		\$23.97	\$10.64	\$5.35		\$0.00	\$22.87	\$9.06	\$5.34	\$0.00	\$21.30	\$9.39	\$8.97	\$0.00
Taxes & Fees	\$3.15	\$0.00	\$0.00				\$0.00	\$0.00		\$4.79	\$2.13	\$1.07		\$0.00	\$4.57	\$1.81	\$1.07	\$0.00		\$1.88	\$1.79	\$0.00
Risk & Profit Charge	\$8.95	\$0.00	\$0.00				\$0.00	\$0.00		\$13.64	\$6.06	\$3.05		\$0.00	\$13.01	\$5.15	\$3.04	\$0.00		\$5.34	\$5.10	\$0.00
Total Rate Increase Member Cost Share Increase	\$157.30 \$2.68	\$0.00 \$0.00	\$0.00 \$0.00		\$256.50 \$0.00		\$0.00 \$0.00	\$0.00 \$0.00	\$161.28 \$0.00	\$239.65 \$0.00	\$106.41 \$0.71	\$53.52 \$2.36	\$0.00 \$0.00	\$0.00 \$9.39	\$228.65 \$29.09	\$90.57 \$10.52	\$53.38 \$2.73	\$0.00 \$4.87	\$212.97 \$1.41	\$93.87 \$0.00	\$89.66 \$0.00	\$0.00 \$0.00
Average Current Rate PMPM Projected Member Months	\$573.33 638,496	\$0.00 0	\$0.00 0	\$770.14 29,136			\$0.00 0	\$0.00 0	\$729.97 65,808	\$570.29 63,336	\$462.72 15,744		\$0.00 0	\$0.00 12	\$975.37 15,648	\$455.03 45,612	\$238.52 1,776	\$0.00 12	\$908.46 43,404	\$471.57 76,404	\$399.92 129,456	\$0.00 12
ection III: Experience Period Information Plan ID (Standard Component ID):	Total																					
Plan Adjusted Index Rate	10101	31609PA0140001 3	31609PA0140002	31609PA0070002	31609PA0070003	31609PA0070004	31609PA0070009	31609PA0070028	31609PA0190002	31609PA0190003	31609PA0190004	31609PA0160001	31609PA0160002	31609PA0160003 3	1609PA0160004 3	1609PA0160005	31609PA0180001	31609PA0180002	31609PA0180003	31609PA0180004	31609PA0180005	31609PA0180006
	\$504.18	31609PA0140001 3 \$562.77	31609PA0140002 \$497.91				31609PA0070009 \$673.43	31609PA0070028 \$634.44	31609PA0190002 \$541.68	31609PA0190003 \$488.49	31609PA0190004 \$359.14	31609PA0160001 \$184.29	31609PA0160002 \$ \$342.29	31609PA0160003 3 \$0.00	1609PA0160004 3 \$690.84	1609PA0160005 \$369.25	31609PA0180001 \$181.47	31609PA0180002 \$0.00		31609PA0180004 \$363.84	31609PA0180005 \$ \$0.00	31609PA0180006 \$0.00
	\$504.18	\$562.77	\$497.91	\$555.80	\$522.27	\$396.25	\$673.43	\$634.44	\$541.68	\$488.49	\$359.14	\$184.29	\$342.29		\$690.84	\$369.25	\$181.47		\$655.15	\$363.84		
Member Months Total Premium (TP)				\$555.80 26,516	\$522.27 80,952	\$396.25			\$541.68 64,672				\$342.29				\$181.47 2,535					
Member Months Total Premium (TP) EHB Percent of TP, [see instructions]	\$504.18 493,620 \$248,873,273 99.41%	\$562.77 3,522	\$497.91 13,034	\$555.80	\$522.27 80,952 \$42,278,985	2 \$396.25 7,380	\$673.43 8,060	\$634.44 11,552	\$541.68 64,672 \$35,031,474	\$488.49 44,816	\$359.14 16,576	\$184.29 971	\$342.29 27,880		\$690.84 25,258	\$369.25 22,121	\$181.47		\$655.15 64,877	\$363.84 72,898	\$0.00 0	
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe	\$504.18 493,620 \$248,873,273 99.41%	\$562.77 3,522 \$1,982,063 99.84%	\$497.91 13,034 \$6,489,813 98.87%	\$555.80 26,516 \$14,737,588 99.84%	\$522.27 80,952 \$42,278,985 98.87%	2 \$396.25 7,380 \$2,924,318 99.84%	\$673.43 8,060 \$5,427,849 96.88%	\$634.44 11,552 \$7,329,058 96.88%	\$541.68 64,672 \$35,031,474 99.84%	\$488.49 44,816 \$21,892,329 98.87%	\$359.14 16,576 \$5,953,150 99.84%	\$184.29 971 \$178,947 99.84%	\$342.29 27,880 \$9,543,039 99.84%	\$0.00 0 \$0 100.00%	\$690.84 25,258 \$17,449,203 99.84%	\$369.25 22,121 \$8,168,200 99.84%	\$181.47 2,535 \$460,031 96.88%	\$0.00 0 \$0 100.00%	\$655.15 64,877 \$42,504,021 99.84%	\$363.84 72,898 \$26,523,204 99.84%	\$0.00 0 \$0 99.84%	\$0.00 0 \$0 100.00%
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe	\$504.18 493,620 \$248,873,273 99.41%	\$562.77 3,522 \$1,982,063	\$497.91 13,034 \$6,489,813	\$555.80 26,516 \$14,737,588 99.84%	\$522.27 80,952 \$42,278,985 98.87%	2 \$396.25 7,380 \$2,924,318 99.84%	\$673.43 8,060 \$5,427,849	\$634.44 11,552 \$7,329,058	\$541.68 64,672 \$35,031,474 99.84%	\$488.49 44,816 \$21,892,329	\$359.14 16,576 \$5,953,150	\$184.29 971 \$178,947	\$342.29 27,880 \$9,543,039	\$0.00 0 \$0	\$690.84 25,258 \$17,449,203	\$369.25 22,121 \$8,168,200	\$181.47 2,535 \$460,031	\$0.00 0 \$0	\$655.15 64,877 \$42,504,021	\$363.84 72,898 \$26,523,204	\$0.00 0 \$0	\$0.00 0 \$0 100.00% 0.00%
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe	\$504.18 493,620 \$248,873,273 99.41%	\$562.77 3,522 \$1,982,063 99.84%	\$497.91 13,034 \$6,489,813 98.87%	 \$555.80 26,516 \$14,737,588 99.84% 0.00% 	\$522.27 80,952 \$42,278,985 98.87%	x \$396.25 7,380 \$2,924,318 999.84% 0.00%	\$673.43 8,060 \$5,427,849 96.88%	\$634.44 11,552 \$7,329,058 96.88%	\$541.68 64,672 \$35,031,474 99.84%	\$488.49 44,816 \$21,892,329 98.87%	\$359.14 16,576 \$5,953,150 99.84%	\$184.29 971 \$178,947 99.84%	\$342.29 27,880 \$9,543,039 99.84%	\$0.00 0 \$0 100.00%	\$690.84 25,258 \$17,449,203 99.84%	\$369.25 22,121 \$8,168,200 99.84%	\$181.47 2,535 \$460,031 96.88%	\$0.00 0 \$0 100.00%	\$655.15 64,877 \$42,504,021 99.84%	\$363.84 72,898 \$26,523,204 99.84%	\$0.00 0 \$0 99.84%	\$0.00 0 \$0 100.00%
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC)	\$504.18 493,620 \$248,873,273 99.41% er 0.00% \$384,088,266	\$562.77 3,522 \$1,982,063 99.84% 0.00% 0.16% \$4,953,390	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621	\$555.80 26,516 \$14,737,588 99.84% 0.00% 0.16% \$18,636,141	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720	 \$396.25 7,380 \$2,924,318 99.84% 0.00% 0.16% \$2,846,349 	\$673.43 8,060 \$5,427,849 96.88% 0.00% 3.12% \$16,251,735	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258	\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% \$47,017,156	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978	\$184.29 971 \$178,947 99.84% 0.00% 0.16% \$106,714	\$342.29 27,880 \$9,543,039 99.84% 0.00% 0.16% \$7,705,082	\$0.00 0 \$0 100.00% 0.00% \$0	\$690.84 25,258 \$17,449,203 99.84% 0.00% 0.16% \$37,288,170	\$369.25 22,121 \$8,168,200 99.84% 0.00% 0.16% \$10,320,141	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% \$187,711	\$0.00 0 \$0 100.00% 0.00% \$0	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791	\$363.84 72,898 \$26,523,204 99.84% 0.00% 0.16% \$34,070,775	\$0.00 0 \$0 99.84% 0.00% 0.16% \$0	\$0.00 0 \$0 100.00% 0.00% \$0
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions]	\$504.18 493,620 \$248,873,273 99.41% er 0.00%	\$562.77 3,522 \$1,982,063 99.84% 0.00% 0.16%	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13%	\$555.80 26,516 \$14,737,588 99.84% 0.00% 0.16% \$18,636,141	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720	 \$396.25 7,380 \$2,924,318 99.84% 0.00% 0.16% \$2,846,349 	\$673.43 8,060 \$5,427,849 96.88% 0.00% 3.12%	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12%	\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% \$47,017,156	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13%	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16%	\$184.29 971 \$178,947 99.84% 0.00% 0.16% \$106,714	\$342.29 27,880 \$9,543,039 99.84% 0.00% 0.16% \$7,705,082	\$0.00 0 \$0 100.00%	\$690.84 25,258 \$17,449,203 99.84% 0.00% 0.16%	\$369.25 22,121 \$8,168,200 99.84% 0.00% 0.16%	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12%	\$0.00 0 \$0 100.00% 0.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16%	\$363.84 72,898 \$26,523,204 99.84% 0.00% 0.16%	\$0.00 0 \$0 99.84% 0.00%	\$0.00 0 \$0 100.00% 0.00%
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are	\$504.18 493,620 \$248,873,273 99.41% er 0.00% \$384,088,266 99.26%	\$562.77 3,522 \$1,982,063 99.84% 0.00% 0.16% \$4,953,390 99.84%	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87%	 \$555.80 26,516 \$14,737,588 99.84% 0.00% 0.16% \$18,636,141 99.84% 	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87%	 \$396.25 7,380 \$2,924,318 99.84% 0.00% 0.16% \$2,846,349 99.84% 	\$673.43 8,060 \$5,427,849 96.88% 0.00% 3.12% \$16,251,735 96.88%	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258 96.88%	\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% \$47,017,156 99.84%	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87%	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84%	\$184.29 971 \$178,947 99.84% 0.00% 0.16% \$106,714 99.84%	\$342.29 27,880 \$9,543,039 99.84% 0.00% 0.16% \$7,705,082 99.84%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$690.84 25,258 \$17,449,203 99.84% 0.00% 0.16% \$37,288,170 99.84%	\$369.25 22,121 \$8,168,200 99.84% 0.00% 0.16% \$10,320,141 99.84%	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% \$187,711 96.88%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791 99.84%	\$363.84 72,898 \$26,523,204 99.84% 0.00% 0.16% \$34,070,775 99.84%	\$0.00 0 \$0 99.84% 0.00% 0.16% \$0 99.84%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB	\$504.18 493,620 \$248,873,273 99.41% 0.00% \$384,088,266 99.26%	\$562.77 3,522 \$1,982,063 99.84% 0.00% 0.16% \$4,953,390 99.84% 0.00%	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87% 0.00%	 \$555.80 26,516 \$14,737,588 99.84% 0.00% 0.16% \$18,636,141 99.84% 0.00% 	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87% 0.00%	 \$396.25 7,380 \$2,924,318 99.84% 0.00% 0.16% \$2,846,349 99.84% 0.00% 	\$673.43 8,060 \$5,427,849 96.88% 0.00% \$16,251,735 96.88% 0.00%	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258 96.88% 0.00%	\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% \$47,017,156 99.84% 0.00%	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87% 0.00%	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84% 0.00%	\$184.29 971 \$178,947 99.84% 0.00% 0.16% \$106,714 99.84% 0.00%	\$342.29 27,880 \$9,543,039 99.84% 0.00% \$7,705,082 99.84% 0.00%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$690.84 25,258 \$17,449,203 99.84% 0.00% \$37,288,170 99.84% 0.00%	\$369.25 22,121 \$8,168,200 99.84% 0.00% \$10,320,141 99.84% 0.00%	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% \$187,711 96.88% 0.00%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791 99.84% 0.00%	\$363.84 72,898 \$26,523,204 99.84% 0.00% \$34,070,775 99.84% 0.00%	\$0.00 0 \$0 99.84% 0.00% \$0 99.84% \$0	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% 0.00%
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions]	\$504.18 493,620 \$248,873,273 99.41% er 0.00% \$384,088,266 99.26%	\$562.77 3,522 \$1,982,063 99.84% 0.00% 0.16% \$4,953,390 99.84%	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87%	 \$555.80 26,516 \$14,737,588 99.84% 0.00% 0.16% \$18,636,141 99.84% 0.00% 	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87% 0.00%	 \$396.25 7,380 \$2,924,318 99.84% 0.00% 0.16% \$2,846,349 99.84% 0.00% 	\$673.43 8,060 \$5,427,849 96.88% 0.00% 3.12% \$16,251,735 96.88%	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258 96.88%	\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% \$47,017,156 99.84%	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87%	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84%	\$184.29 971 \$178,947 99.84% 0.00% 0.16% \$106,714 99.84%	\$342.29 27,880 \$9,543,039 99.84% 0.00% \$7,705,082 99.84% 0.00%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$690.84 25,258 \$17,449,203 99.84% 0.00% 0.16% \$37,288,170 99.84%	\$369.25 22,121 \$8,168,200 99.84% 0.00% 0.16% \$10,320,141 99.84%	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% \$187,711 96.88%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791 99.84%	\$363.84 72,898 \$26,523,204 99.84% 0.00% 0.16% \$34,070,775 99.84%	\$0.00 0 \$0 99.84% 0.00% 0.16% \$0 99.84%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC	 \$504.18 493,620 \$248,873,273 99.41% 99.41% 0.00% \$384,088,266 99.26% 0.00% 0.74% 	\$562.77 3,522 \$1,982,063 999.84% 0.00% 0.16% \$4,953,390 999.84% 0.00% 0.16%	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87% 0.00% 1.13%	 \$555.80 26,516 \$14,737,588 99.84% 0.00% \$18,636,141 99.84% 0.00% 0.16% 	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87% 0.00% 1.13%	 \$396.25 7,380 \$2,924,318 99.84% 0.00% 0.16% \$2,846,349 99.84% 0.00% 0.16% 	\$673.43 8,060 \$5,427,849 96.88% 0.00% \$16,251,735 96.88% 0.00% 3.12%	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258 96.88% 0.00% 3.12%	\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% \$47,017,156 99.84% 0.00% 0.16%	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87% 0.00% 1.13%	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84% 0.00% 0.16%	\$184.29 971 \$178,947 99.84% 0.00% 0.16% 99.84% 0.00% 0.16%	\$342.29 27,880 \$9,543,039 99.84% 0.00% 0.16% \$7,705,082 99.84% 0.00% 0.16%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$690.84 25,258 \$17,449,203 99.84% 0.00% 0.16% \$37,288,170 99.84% 0.00% 0.16%	\$369.25 22,121 \$8,168,200 99.84% 0.00% 0.16% \$10,320,141 99.84% 0.00% 0.16%	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% \$187,711 96.88% 0.00% 3.12%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791 99.84% 0.00% 0.16%	\$363.84 72,898 \$26,523,204 99.84% 0.00% 0.16% \$34,070,775 99.84% 0.00% 0.16%	\$0.00 0 \$0 99.84% 0.00% \$0 99.84% \$0	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% 0.00%
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation	\$504.18 493,620 \$248,873,273 999.41% er 0.00% \$384,088,266 \$384,088,266 999.26% 0.00% 0.74%	\$562.77 3,522 \$1,982,063 99.84% 0.00% 0.16% \$4,953,390 99.84% 0.00%	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87% 0.00%	 \$555.80 26,516 \$14,737,588 99.84% 0.00% \$18,636,141 99.84% 0.00% 0.16% 	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87% 0.00% 1.13%	 \$396.25 7,380 \$2,924,318 99.84% 0.00% 0.16% \$2,846,349 99.84% 0.00% 0.16% 	\$673.43 8,060 \$5,427,849 96.88% 0.00% \$16,251,735 96.88% 0.00%	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258 96.88% 0.00%	\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% \$47,017,156 99.84% 0.00% 0.16%	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87% 0.00%	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84% 0.00%	\$184.29 971 \$178,947 99.84% 0.00% 0.16% \$106,714 99.84% 0.00%	\$342.29 27,880 \$9,543,039 99.84% 0.00% \$7,705,082 99.84% 0.00%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$690.84 25,258 \$17,449,203 99.84% 0.00% \$37,288,170 99.84% 0.00%	\$369.25 22,121 \$8,168,200 99.84% 0.00% \$10,320,141 99.84% 0.00%	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% \$187,711 96.88% 0.00%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791 99.84% 0.00%	\$363.84 72,898 \$26,523,204 99.84% 0.00% \$34,070,775 99.84% 0.00%	\$0.00 0 \$0 99.84% 0.00% \$0 99.84% \$0	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% 0.00%
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC	 \$504.18 493,620 \$248,873,273 99.41% 99.41% 0.00% \$384,088,266 99.26% 0.00% 0.74% 	\$562.77 3,522 \$1,982,063 999.84% 0.00% 0.16% \$4,953,390 999.84% 0.00% 0.16%	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87% 0.00% 1.13%	 \$555.80 26,516 \$14,737,588 99.84% 0.00% \$18,636,141 99.84% 0.00% 0.16% 	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87% 0.00% 1.13%	 \$396.25 7,380 \$2,924,318 99.84% 0.00% 0.16% \$2,846,349 99.84% 0.00% 0.16% 	\$673.43 8,060 \$5,427,849 96.88% 0.00% \$16,251,735 96.88% 0.00% 3.12%	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258 96.88% 0.00% 3.12%	\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% \$47,017,156 99.84% 0.00% 0.16%	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87% 0.00% 1.13%	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84% 0.00% 0.16%	\$184.29 971 \$178,947 99.84% 0.00% 0.16% 99.84% 0.00% 0.16%	\$342.29 27,880 \$9,543,039 99.84% 0.00% 0.16% \$7,705,082 99.84% 0.00% 0.16%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$690.84 25,258 \$17,449,203 99.84% 0.00% 0.16% \$37,288,170 99.84% 0.00% 0.16%	\$369.25 22,121 \$8,168,200 99.84% 0.00% 0.16% \$10,320,141 99.84% 0.00% 0.16%	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% \$187,711 96.88% 0.00% 3.12%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791 99.84% 0.00% 0.16%	\$363.84 72,898 \$26,523,204 99.84% 0.00% 0.16% \$34,070,775 99.84% 0.00% 0.16%	\$0.00 0 \$0 99.84% 0.00% \$0 99.84% \$0	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% 0.00%
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation Portion of above payable by HHS's funds on	 \$504.18 493,620 \$248,873,273 99.41% 99.41% 0.00% \$384,088,266 99.26% 0.00% 0.74% 	\$562.77 3,522 \$1,982,063 999.84% 0.00% 0.16% \$4,953,390 999.84% 0.00% 0.16%	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87% 0.00% 1.13%	 \$555.80 26,516 \$14,737,588 99.84% 0.00% \$18,636,141 99.84% 0.00% 0.16% 	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87% 0.00% 1.13%	 \$396.25 7,380 \$2,924,318 99.84% 0.00% 0.16% \$2,846,349 99.84% 0.00% 0.16% 	\$673.43 8,060 \$5,427,849 96.88% 0.00% \$16,251,735 96.88% 0.00% 3.12%	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258 96.88% 0.00% 3.12%	\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% \$47,017,156 99.84% 0.00% 0.16%	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87% 0.00% 1.13%	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84% 0.00% 0.16%	\$184.29 971 \$178,947 99.84% 0.00% 0.16% 99.84% 0.00% 0.16%	\$342.29 27,880 \$9,543,039 99.84% 0.00% 0.16% \$7,705,082 99.84% 0.00% 0.16%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$690.84 25,258 \$17,449,203 99.84% 0.00% 0.16% \$37,288,170 99.84% 0.00% 0.16%	\$369.25 22,121 \$8,168,200 99.84% 0.00% 0.16% \$10,320,141 99.84% 0.00% 0.16%	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% \$187,711 96.88% 0.00% 3.12%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791 99.84% 0.00% 0.16%	\$363.84 72,898 \$26,523,204 99.84% 0.00% 0.16% \$34,070,775 99.84% 0.00% 0.16%	\$0.00 0 \$0 99.84% 0.00% \$0 99.84% \$0	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% 0.00%
Member MonthsTotal Premium (TP)EHB Percent of TP, [see instructions]state mandated benefits portion of TP that are othethan EHBOther benefits portion of TPTotal Allowed Claims (TAC)EHB Percent of TAC, [see instructions]state mandated benefits portion of TAC that areother than EHBOther benefits portion of TAC, [see instructions]state mandated benefits portion of TAC that areother than EHBOther benefits portion of TACAllowed Claims which are not the issuer's obligationPortion of above payable by HHS's funds onbehalf of insured person, in dollars	 \$504.18 493,620 \$248,873,273 99.41% 99.41% 0.00% \$384,088,266 99.26% 0.00% 0.74% 	\$562.77 3,522 \$1,982,063 999.84% 0.00% 0.16% \$4,953,390 999.84% 0.00% 0.16%	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87% 0.00% 1.13%	 \$555.80 26,516 \$14,737,588 99.84% 0.00% \$18,636,141 99.84% 0.00% 0.16% 	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87% 0.00% 1.13%	 \$396.25 7,380 \$2,924,318 99.84% 0.00% 0.16% \$2,846,349 99.84% 0.00% 0.16% \$732,882 \$732,882 	\$673.43 8,060 \$5,427,849 96.88% 0.00% \$16,251,735 96.88% 0.00% 3.12%	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258 96.88% 0.00% 3.12%	\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% \$47,017,156 99.84% 0.00% 0.16%	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87% 0.00% 1.13%	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84% 0.00% 0.16%	\$184.29 971 \$178,947 99.84% 0.00% 0.16% 99.84% 0.00% 0.16%	\$342.29 27,880 \$9,543,039 99.84% 0.00% 0.16% \$7,705,082 99.84% 0.00% 0.16%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$690.84 25,258 \$17,449,203 99.84% 0.00% 0.16% \$37,288,170 99.84% 0.00% 0.16%	\$369.25 22,121 \$8,168,200 99.84% 0.00% 0.16% \$10,320,141 99.84% 0.00% 0.16%	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% \$187,711 96.88% 0.00% 3.12%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791 99.84% 0.00% 0.16%	\$363.84 72,898 \$26,523,204 99.84% 0.00% 0.16% \$34,070,775 99.84% 0.00% 0.16%	\$0.00 0 \$0 99.84% 0.00% \$0 99.84% \$0	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% 0.00%
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC, EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation Portion of above payable by HHS's funds on behalf of insured person, in dollars Portion of above payable by HHS on behalf of	\$504.18 493,620 \$248,873,273 99.41% 99.41% 0.00% \$384,088,266 99.26% 0.00% 0.00% \$384,088,266 0.00% \$384,088,266 0.00% \$384,088,266 0.00% \$384,088,266 \$99.26% \$384,088,266 \$99.26% \$384,088,266 \$99.26% \$384,088,266 \$99.26% <td>\$562.77 3,522 \$1,982,063 99.84% 0.00% 0.16% \$4,953,390 99.84% 0.00% 0.16% \$703,040</td> <td>\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072</td> <td> \$555.80 26,516 \$14,737,588 99.84% 0.00% 0.16% \$18,636,141 99.84% 0.00% 0.16% \$2,825,930 0.00% </td> <td>\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87% 0.00% 1.13% \$7,440,789</td> <td> \$396.25 7,380 \$2,924,318 99.84% 0.00% 0.16% \$2,846,349 99.84% 0.00% 0.16% \$732,882 \$732,882 </td> <td>\$673.43 8,060 \$5,427,849 96.88% 0.00% 3.12% \$16,251,735 96.88% 0.00% 3.12% \$850,068</td> <td>\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258 96.88% 0.00% 3.12%</td> <td>\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% \$47,017,156 99.84% 0.00% 0.16%</td> <td>\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87% 0.00% 1.13%</td> <td>\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84% 0.00% 0.16%</td> <td>\$184.29 971 \$178,947 99.84% 0.00% 0.16% \$106,714 99.84% 0.00% 0.16% \$60,306</td> <td>\$342.29 27,880 \$9,543,039 99.84% 0.00% 0.16% \$7,705,082 99.84% 0.00% \$2,390,211</td> <td>\$0.00 0 \$0 100.00% 0.00% \$0 100.00% \$0 0.00% \$0 0.00% \$0 0.00%</td> <td>\$690.84 25,258 \$17,449,203 99.84% 0.00% 0.16% \$37,288,170 99.84% 0.00% 0.16% \$2,623,933</td> <td>\$369.25 22,121 \$8,168,200 99.84% 0.00% \$10,320,141 99.84% 0.00% 0.16% \$2,176,109</td> <td>\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% \$187,711 96.88% 0.00% 3.12%</td> <td>\$0.00 0 \$0 100.00% 0.00% \$0 100.00%</td> <td>\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791 99.84% 0.00% 0.16%</td> <td>\$363.84 72,898 \$26,523,204 99.84% 0.00% 0.16% \$34,070,775 99.84% 0.00% 0.16%</td> <td>\$0.00 0 \$0 99.84% 0.00% \$0 99.84% \$0</td> <td>\$0.00 0 \$0 100.00% 0.00% \$0 100.00% 0.00%</td>	\$562.77 3,522 \$1,982,063 99.84% 0.00% 0.16% \$4,953,390 99.84% 0.00% 0.16% \$703,040	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072	 \$555.80 26,516 \$14,737,588 99.84% 0.00% 0.16% \$18,636,141 99.84% 0.00% 0.16% \$2,825,930 0.00% 	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87% 0.00% 1.13% \$7,440,789	 \$396.25 7,380 \$2,924,318 99.84% 0.00% 0.16% \$2,846,349 99.84% 0.00% 0.16% \$732,882 \$732,882 	\$673.43 8,060 \$5,427,849 96.88% 0.00% 3.12% \$16,251,735 96.88% 0.00% 3.12% \$850,068	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258 96.88% 0.00% 3.12%	\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% \$47,017,156 99.84% 0.00% 0.16%	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87% 0.00% 1.13%	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84% 0.00% 0.16%	\$184.29 971 \$178,947 99.84% 0.00% 0.16% \$106,714 99.84% 0.00% 0.16% \$60,306	\$342.29 27,880 \$9,543,039 99.84% 0.00% 0.16% \$7,705,082 99.84% 0.00% \$2,390,211	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% \$0 0.00% \$0 0.00% \$0 0.00%	\$690.84 25,258 \$17,449,203 99.84% 0.00% 0.16% \$37,288,170 99.84% 0.00% 0.16% \$2,623,933	\$369.25 22,121 \$8,168,200 99.84% 0.00% \$10,320,141 99.84% 0.00% 0.16% \$2,176,109	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% \$187,711 96.88% 0.00% 3.12%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791 99.84% 0.00% 0.16%	\$363.84 72,898 \$26,523,204 99.84% 0.00% 0.16% \$34,070,775 99.84% 0.00% 0.16%	\$0.00 0 \$0 99.84% 0.00% \$0 99.84% \$0	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% 0.00%
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation Portion of above payable by HHS's funds on behalf of insured person, in dollars Portion of above payable by HHS on behalf of insured person, as %	\$504.18 493,620 \$248,873,273 99.41% 99.41% 0.00% \$384,088,266 99.26% 0.00% 0.00% \$50,553,591 \$0 \$0.00%	\$562.77 3,522 \$1,982,063 99.84% 0.00% 0.16% \$4,953,390 99.84% 0.00% 0.16% \$703,040	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072 0.00%	 \$555.80 26,516 \$14,737,588 99.84% 0.00% 0.16% \$18,636,141 99.84% 0.00% 0.16% \$2,825,930 0.00% 	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87% 0.00% 1.13% \$7,440,789 0.00%	 \$396.25 7,380 \$2,924,318 99.84% 0.00% 0.16% \$2,846,349 99.84% 0.00% 0.16% \$732,882 0.00% 0.00% 	\$673.43 8,060 \$5,427,849 96.88% 0.00% 3.12% \$16,251,735 96.88% 0.00% 3.12% \$850,068	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258 96.88% 0.00% 3.12% \$1,407,148	\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% \$47,017,156 99.84% 0.00% 0.16% \$6,673,794	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87% 0.00% 1.13% \$5,897,055	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84% 0.00% 0.16% \$1,590,778	\$184.29 971 \$178,947 99.84% 0.00% 0.16% \$106,714 99.84% 0.00% 0.16% \$60,306	\$342.29 27,880 \$9,543,039 99.84% 0.00% 0.16% \$7,705,082 99.84% 0.00% \$2,390,211 \$2,390,211	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% \$0 0.00% \$0 0.00% \$0 0.00%	\$690.84 25,258 \$17,449,203 99.84% 0.00% \$37,288,170 99.84% 0.00% 0.16% \$2,623,933 \$2,623,933	\$369.25 22,121 \$8,168,200 99.84% 0.00% \$10,320,141 999.84% 0.00% 0.16% \$2,176,109 \$2,176,109	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% \$187,711 96.88% 0.00% 3.12% \$101,404	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791 99.84% 0.00% 0.16% \$5,650,427	\$363.84 72,898 \$26,523,204 999.84% 0.00% 0.16% \$34,070,775 999.84% 0.00% 0.16% \$8,199,644	\$0.00 0 \$0 99.84% 0.00% \$0 99.84% \$0	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% 0.00%
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation Portion of above payable by HHS's funds on behalf of insured person, in dollars Portion of above payable by HHS on behalf of insured person, as %	\$504.18 493,620 \$248,873,273 99.41% 99.41% 0.00% \$384,088,266 99.26% 0.00% 0.00% \$50,553,591 \$0 \$0.00%	\$562.77 3,522 \$1,982,063 99.84% 0.00% 0.16% \$4,953,390 99.84% 0.00% 0.16% \$703,040	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072 0.00%	 \$555.80 26,516 \$14,737,588 99.84% 0.00% 0.16% \$18,636,141 99.84% 0.00% 0.16% \$2,825,930 \$2,825,930 \$15,810,211 	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87% 0.00% 1.13% \$7,440,789 0.00% \$7,440,789	 \$396.25 7,380 \$2,924,318 99.84% 99.84% 0.00% 0.16% \$2,846,349 99.84% 0.00% 0.16% \$732,882 \$732,882 0.00% \$2,113,468 	\$673.43 8,060 \$5,427,849 96.88% 0.00% 3.12% \$16,251,735 96.88% 0.00% 3.12% \$850,068	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258 96.88% 0.00% 3.12% \$1,407,148	\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% \$47,017,156 99.84% 0.00% 0.16% \$6,673,794 \$6,673,794	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87% 0.00% 1.13% \$5,897,055	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84% 0.00% 0.16% \$1,590,778	\$184.29 971 \$178,947 99.84% 0.00% 0.16% \$106,714 99.84% 0.00% 0.16% \$60,306	\$342.29 27,880 \$9,543,039 99.84% 0.00% 0.16% \$7,705,082 99.84% 0.00% \$2,390,211 \$2,390,211 0.00% \$5,314,871	\$0.00 0 \$0 100.00% 0.00% 0.00% 100.00% 0.00% 0.00% 4 100.00% 0.00% 100.00% 50 4 #DIV/0!	\$690.84 25,258 \$17,449,203 99.84% 0.00% \$37,288,170 99.84% 0.00% 0.16% \$2,623,933 \$2,623,933	\$369.25 22,121 \$8,168,200 99.84% 0.00% \$10,320,141 999.84% 0.00% 0.16% \$2,176,109 \$2,176,109	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% \$187,711 96.88% 0.00% 3.12% \$101,404	\$0.00 0 \$0 100.00% 0.00% \$0 100.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791 99.84% 0.00% 0.16% \$5,650,427 \$5,650,427	\$363.84 72,898 \$26,523,204 999.84% 0.00% 0.16% \$34,070,775 999.84% 0.00% 0.16% \$8,199,644	\$0.00 0 \$0 99.84% 0.00% 0.16% \$0 99.84% 0.00% \$0 0.16% \$0 0.16% \$0 0.16% \$0 0.16% \$0 0.16% \$0	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% 0.00% 0.00% \$0 \$0
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation Portion of above payable by HHS's funds on behalf of insured person, in dollars Portion of above payable by HHS on behalf of insured person, as % Total Incurred claims, payable with issuer funds	\$504.18 493,620 \$248,873,273 99.41% 99.41% 0.00% \$384,088,266 99.26% 0.00% 0.00% \$50,553,591 \$0.00% \$333,534,675	\$562.77 3,522 \$1,982,063 999.84% 0.00% 0.16% \$4,953,390 999.84% 0.00% \$4,953,390 0.16% 5703,040 \$703,040	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072 0.00% \$8,802,549	 \$5555.80 26,516 \$14,737,588 99.84% 0.00% 0.16% \$18,636,141 99.84% 0.00% 0.16% \$2,825,930 \$2,825,930 \$15,810,211 \$617,321.64 	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87% 0.00% 1.13% \$7,440,789 0.00% \$7,440,789	 \$396.25 7,380 \$2,924,318 99.84% 0.00% 0.16% \$2,846,349 99.84% 0.00% 0.16% \$732,882 \$732,882 0.00% \$2,113,468 \$189,585.87 	\$673.43 8,060 \$5,427,849 96.88% 0.00% \$16,251,735 96.88% 0.00% \$16,251,735 96.88% 0.00% \$15,401,667 \$15,401,667	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258 96.88% 0.00% 3.12% \$1,407,148 \$1,407,148	\$541.68 64,672 \$35,031,474 99.84% 0.00% \$47,017,156 99.84% 0.00% \$47,017,156 \$47,017,156 \$47,017,156 \$47,017,156 \$40,343,361 \$40,343,361	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87% 0.00% 1.13% \$5,897,055 \$5,897,055	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84% 0.00% 0.16% \$1,590,778 \$2,891,201	\$184.29 971 \$178,947 99.84% 0.00% 0.16% \$106,714 99.84% 0.00% 0.16% \$60,306 \$60,306 0.00% \$46,408	\$342.29 27,880 \$9,543,039 99.84% 0.00% 0.16% \$7,705,082 99.84% 0.00% \$2,390,211 \$2,390,211 0.00% \$2,390,211 1 0.00% \$2,390,211 1 0.00% 1 0.00% 1 1 1 1 1 1 1 1 1 1 1 1 1	\$0.00 0 \$0 100.00% 0.00% 0.00% 100.00% 0.00% 4 100.00% 100.00% 100.00% 100.00% 50 4 #DIV/0!	\$690.84 25,258 \$17,449,203 99.84% 0.00% 0.16% \$37,288,170 99.84% 0.00% \$2,623,933 \$2,623,933 0.00% \$34,664,237	\$369.25 22,121 \$8,168,200 99.84% 0.00% \$10,320,141 99.84% 0.00% \$99.84% 0.16% \$2,176,109 \$2,176,109 \$2,176,109	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% \$187,711 96.88% 0.00% 3.12% \$101,404 \$101,404	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% \$0 0.00% \$0 0.00% \$0 0.00% \$0 0.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791 99.84% 0.00% 0.16% \$5,650,427 \$5,650,427	\$363.84 72,898 \$26,523,204 99.84% 0.00% 0.16% \$34,070,775 99.84% 0.00% 0.16% \$8,199,644 \$8,199,644	\$0.00 0 \$0 99.84% 0.00% 0.16% \$0 99.84% 0.00% 0.16% \$0 \$0 \$0 \$0 \$0	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% 0.00%
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Huwed Claims which are not the issuer's obligation Portion of above payable by HHS's funds on behalf of insured person, in dollars Portion of above payable by HHS on behalf of insured person, as % Total Incurred claims, payable with issuer funds Net Amt of Rein Net Amt of Risk Adj	\$504.18 493,620 \$248,873,273 99.41% 99.41% 0.00% \$384,088,266 99.26% 99.26% 0.00% \$50,553,591 \$50,553,591 \$333,534,675 \$19,952,229.84	\$562.77 3,522 \$1,982,063 99.84% 0.00% 0.16% \$4,953,390 99.84% 0.00% \$4,953,390 \$4,953,390 \$4,953,390 \$4,953,390 \$4,953,390 \$4,953,390 \$4,953,390 \$4,253,390 \$4,250,350 \$4,250,350 \$203,530.45	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072 \$1,230,072 0.00% \$8,802,549 \$644,752.29	 \$5555.80 26,516 \$14,737,588 99.84% 0.00% 0.16% \$18,636,141 99.84% 0.00% 0.16% \$2,825,930 \$2,825,930 \$15,810,211 \$617,321.64 	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87% 0.00% \$7,440,789 0.00% \$7,440,789	 \$396.25 7,380 \$2,924,318 99.84% 0.00% 0.16% \$2,846,349 99.84% 0.00% 0.16% \$732,882 \$732,882 0.00% \$2,113,468 \$189,585.87 	\$673.43 8,060 \$5,427,849 96.88% 0.00% \$16,251,735 96.88% 0.00% \$16,251,735 96.88% 0.00% \$15,401,667 \$15,401,667	\$634.44 11,552 \$7,329,058 96.88% 0.00% \$29,413,258 96.88% 0.00% \$29,413,258 3.12% \$1,407,148 \$1,407,148	\$541.68 64,672 \$35,031,474 99.84% 0.00% \$47,017,156 99.84% 0.00% \$47,017,156 \$47,017,156 \$47,017,156 \$47,017,156 \$40,343,361 \$40,343,361	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87% 0.00% 1.13% \$5,897,055 \$5,897,055 \$13,912,480 \$13,912,480	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84% 0.00% 0.16% \$1,590,778 \$1,590,778 \$2,891,201 \$2,891,201	\$184.29 971 \$178,947 99.84% 0.00% 0.16% \$106,714 999.84% 0.00% 0.16% \$60,306 \$60,306	\$342.29 27,880 \$9,543,039 99.84% 0.00% 0.16% \$7,705,082 99.84% 0.00% \$2,390,211 \$2,390,211 0.00% \$2,390,211 1 0.00% \$2,390,211 1 0.00% 1 0.00% 1 1 1 1 1 1 1 1 1 1 1 1 1	\$0.00 0 \$0 100.00% 0.00% 0.00% 100.00% 0.00% 4 100.00% 100.00% 100.00% 100.00% 50 4 #DIV/0!	\$690.84 25,258 \$17,449,203 99.84% 0.000% 0.16% \$37,288,170 99.84% 0.16% \$37,288,170 99.84% 0.000% \$37,288,170 \$37,283,168 \$34,664,237 \$1,830,168.59	\$369.25 22,121 \$8,168,200 99.84% 0.00% \$10,320,141 99.84% 0.00% \$10,320,141 99.84% 0.00% \$2,176,109 \$2,176,109 \$2,176,109	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% \$187,711 96.88% 0.00% 3.12% \$101,404 \$101,404 \$101,404	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% \$0 0.00% \$0 0.00% \$0 0.00% \$0 0.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791 99.84% 0.00% 0.16% \$5,650,427 \$5,650,427 \$5,650,427	\$363.84 72,898 \$26,523,204 999.84% 0.00% 0.16% \$34,070,775 999.84% 0.00% \$34,070,775 99.84% \$34,070,775 \$34,075,775 \$34,075,775 \$34,075,775\$35,775 \$3	\$0.00 0 \$0 99.84% 0.00% 0.16% \$0 99.84% 0.00% \$0 0.16% \$0 0.16% \$0 0.16% \$0 0.16% \$0 0.16% \$0	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% 0.00% 0.00% \$0 \$0
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are othe than EHB Other benefits portion of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation Portion of above payable by HHS's funds on behalf of insured person, in dollars Portion of above payable by HHS on behalf of insured person, as % Total Incurred claims, payable with issuer funds Net Amt of Rein Net Amt of Risk Adj	\$504.18 493,620 \$248,873,273 99.41% 99.41% 0.00% 0.59% 0.59% 99.26% 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% \$50,553,591 0.00% \$19,952,229.84 \$63,321,573.59	\$562.77 3,522 \$1,982,063 99.84% 0.00% 0.16% \$4,953,390 99.84% 0.00% \$4,953,390 99.84% 0.00% \$4,953,390 \$4,953,390 \$4,253,390 \$703,040 \$703,040 \$4,250,350 \$4,250,350 \$203,530.45 \$357,335.99 \$1,206.80	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072 \$1,230,072 \$1,230,072 \$1,419,281.10 \$675.35	 \$555.80 26,516 \$14,737,588 99.84% 0.00% 0.16% \$18,636,141 99.84% 0.00% \$18,636,141 \$99.84% 0.00% \$18,636,141 \$17,810,211 \$617,321.64 \$1,738,353.01 \$596.25 	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87% 0.00% 1.13% \$7,440,789 0.00% \$53,477,931 \$2,730,124.07 \$9,639,278.12	 \$396.25 7,380 \$2,924,318 99.84% 99.84% 0.00% 0.16% \$2,846,349 99.84% 0.00% \$732,882 \$732,882 \$732,882 \$732,882 \$732,882 \$189,585.87 \$189,585.87 \$189,585.87 \$286.38 	\$673.43 8,060 \$5,427,849 96.88% 0.00% 3.12% \$16,251,735 96.88% 0.00% \$16,251,735 96.88% 0.00% \$16,251,735 96.88% 0.00% \$16,251,735 96.88% 1000% \$16,251,735 96.88% 1000% 100% 100% 1000% 1	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258 96.88% 0.00% \$29,413,258 \$3,12% \$1,407,148 \$2,593,474.68 \$3,247,726.85	\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% 99.84% 99.84% 0.00% \$47,017,156 99.84% 0.00% \$47,017,156 \$47,017,156 \$47,017,156 \$40,343,361 \$2,225,908.56 \$8,544,524.91	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87% 0.00% 1.13% \$5,897,055 \$5,897,055 \$13,912,480 \$316,645.22 \$316,645.22 \$316,645.22	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84% 0.00% 0.16% \$1,590,778 \$1,590,778 \$1,590,778 \$1,590,778	\$184.29 971 \$178,947 99.84% 0.00% 0.16% \$106,714 99.84% 0.00% 0.16% \$60,306 \$60,306 \$60,306 \$46,408 \$0.00 \$39,887.79 \$47.79	\$342.29 27,880 \$9,543,039 99.84% 0.00% 0.16% \$7,705,082 99.84% 0.00% \$7,705,082 99.84% 0.00% \$2,390,211	\$0.00 0 \$0 100.00% 0.00% 0.00% 0.00% 100.00% 100.00% 4 100.00% 1	\$690.84 25,258 \$17,449,203 99.84% 0.000% 0.16% \$37,288,170 99.84% 0.000% \$37,288,170 99.84% 0.000% \$37,288,170 99.84% 0.000% \$2,623,933 \$2,623,933 \$1,830,168.59 \$1,830,168.59 \$15,375,683.03 \$1,372.41	\$369.25 22,121 \$8,168,200 99.84% 0.00% 0.16% \$10,320,141 99.84% 0.00% \$10,320,141 0.00% \$10,320,141 0.00% 0.00% \$2,176,109 0.00% \$2,176,109 100% \$2,176,109 100%	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% 96.88% 96.88% 96.88% 3.12% \$187,711 96.88% 3.12% \$101,404 \$101,404 \$101,404 \$101,404 \$101,404	\$0.00 0 \$0 100.00% 0.00% 0.00% 0.00% 0.00% \$0 0.00% \$0 0.00% \$0 0.00% \$0 0.00% \$0 0.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% \$80,048,791 \$99.84% 0.00% \$99.84% 4.315,650,427 \$5,650,427 \$5,650,427 \$1,146.76	\$363.84 72,898 \$26,523,204 999.84% 0.00% 0.16% 34,070,775 999.84% 0.00% \$34,070,775 999.84% 1000% \$34,070,775 99.84% 1000% 100	\$0.00 0 3 99.84% 0.00% 0.16% 3 0.00% 3 0.00% 3 0.00% 3 0.00% 3 0.00% 3 0.00% 3 0.00% 3 0.00% 3 0.00% 3 0 0.00% 3 0 0.00% 3 0 0.00% 3 0 0.00% 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% 0.00% 0.00% \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
Member Months Total Premium (TP) EHB Percent of TP, [see instructions] state mandated benefits portion of TP that are othe than EHB Other benefits portion of TP Total Allowed Claims (TAC) EHB Percent of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC, [see instructions] state mandated benefits portion of TAC that are other than EHB Other benefits portion of TAC Allowed Claims which are not the issuer's obligation Portion of above payable by HHS's funds on behalf of insured person, in dollars Portion of above payable by HHS on behalf of insured person, as % Total Incurred claims, payable with issuer funds Net Amt of Rein Net Amt of Risk Adj	\$504.18 493,620 \$248,873,273 99.41% 99.41% 0.00% 10,00% \$384,088,266 99.26% 0.00% 0.00% 10,00% \$50,553,591 \$0,00% \$0,00% \$333,534,675 \$19,952,229.84 \$63,321,573.59	\$562.77 3,522 \$1,982,063 99.84% 0.00% 0.16% \$4,953,390 99.84% 0.00% \$4,953,390 0.00% \$4,953,390 \$4,953,390 0.00% \$4,253,304 \$4,250,350 \$203,530.45 \$357,335.99	\$497.91 13,034 \$6,489,813 98.87% 0.00% 1.13% \$10,032,621 98.87% 0.00% 1.13% \$1,230,072 \$1,230,072 \$1,230,072 \$1,419,281.10	 \$555.80 26,516 \$14,737,588 99.84% 0.00% 0.16% \$18,636,141 99.84% 0.00% \$18,636,141 \$99.84% 0.00% \$15,810,211 \$617,321.64 \$1,738,353.01 \$596.25 \$702.83 	\$522.27 80,952 \$42,278,985 98.87% 0.00% 1.13% \$60,918,720 98.87% 0.00% \$50,918,720 98.87% 0.00% \$53,477,931 \$2,730,124.07 \$9,639,278.12	 \$396.25 7,380 \$2,924,318 99.84% 99.84% 0.00% 0.16% \$2,846,349 99.84% 0.00% \$2,846,349 99.84% 0.00% \$732,882 \$733,265,00 	\$673.43 8,060 \$5,427,849 96.88% 0.00% \$16,251,735 96.88% 3.12% 96.88% 3.12% 3.12% 3.12% 54,239,788.70	\$634.44 11,552 \$7,329,058 96.88% 0.00% 3.12% \$29,413,258 96.88% 0.00% 3.12% \$1,407,148 \$1,407,148 \$2,593,474.68	\$541.68 64,672 \$35,031,474 99.84% 0.00% 0.16% \$47,017,156 99.84% 0.00% \$47,017,156 \$47,017,156 \$47,017,156 \$40,343,361 \$56,673,794 \$6,673,794 \$6,673,794 \$6,673,794	\$488.49 44,816 \$21,892,329 98.87% 0.00% 1.13% \$19,809,535 98.87% 0.00% \$19,809,535 98.87% 3.113% \$5,897,055 \$5,897,055 \$13,912,480 \$13,912,480	\$359.14 16,576 \$5,953,150 99.84% 0.00% 0.16% \$4,481,978 99.84% 0.00% 0.16% \$1,590,778 \$1,590,778 \$1,590,778 \$1,590,778	\$184.29 971 \$178,947 99.84% 0.00% 0.16% \$106,714 99.84% 0.00% \$106,714 99.84% 0.00% \$46,408 \$60,306\$60,306 \$60,306 \$60,900\$\$6	\$342.29 27,880 \$9,543,039 99.84% 0.00% 0.16% \$7,705,082 99.84% 0.00% \$7,705,082 0.00% \$2,390,211 \$3,558,313,34	\$0.00 0 \$0 100.00% 0.00% 0.00% 100.00% 0.00% 100.00% 4 100.00% 0.00% 100	\$690.84 25,258 \$17,449,203 99.84% 0.000% 0.16% \$37,288,170 99.84% 0.16% \$37,288,170 99.84% 0.000% \$37,288,170 99.84% 0.16% \$37,288,170 \$37,288,170 \$34,664,237 \$34,664,237 \$1,830,168.59 \$15,375,683.03	\$369.25 22,121 \$8,168,200 99.84% 0.00% 0.16% 99.84% 0.00% 4 \$10,320,141 99.84% 0.00% 4 0.00% \$2,176,109 0.00% \$3,144,031 1 \$551,248.63 \$1,470,107.05	\$181.47 2,535 \$460,031 96.88% 0.00% 3.12% 96.88% 96.88% 96.88% 3.12% \$187,711 96.88% 3.12% \$101,404 \$101,404 \$101,404	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% \$0 0.00% \$0 0.00% \$0 0.00% \$0 0.00%	\$655.15 64,877 \$42,504,021 99.84% 0.00% 0.16% 99.84% 99.84% 99.84% 0.00% \$5,650,427 \$5,650,427 \$5,650,427 \$25,457,481.57	\$363.84 72,898 \$26,523,204 99.84% 0.00% 0.16% \$34,070,775 99.84% 0.00% \$34,070,775 99.84% 34,070,775 99.84% 34,070,775 34,075,775 34,075,775,775,775,775 34,075,775,7	\$0.00 0 \$0 99.84% 0.00% 0.16% \$0 99.84% 0.00% 10.16% \$0 0.16% \$0 0.16% \$0 0.16% \$0 0.16% 1000 \$0 0.00%	\$0.00 0 \$0 100.00% 0.00% \$0 100.00% 0.00% 0.00% \$0 0.00% \$0 \$0 \$0

State:	
Market:	

ΡΑ Individual

Section IV: Projected (12 months following effective date)



Plan ID (Standard Component ID):	Total	31609PA0140001	31609PA0140002	31609PA0070002	31609PA0070003 3	1609PA0070004	31609PA0070009	31609PA0070028	31609PA0190002 3	1609PA0190003	31609PA0190004	31609PA0160001	31609PA0160002 31	609PA0160003 3	31609PA0160004	31609PA0160005 3	1609PA0180001 31	609PA0180002 31	.609PA0180003	31609PA0180004 3	31609PA0180005 31	1609PA0180006
Plan Adjusted Index Rate	\$731.76	\$0.00	\$0.00	\$935.01	\$823.13	\$559.81	\$0.00			\$823.13	\$559.81	\$463.53	\$0.00	\$811.44	\$1,250.15	\$511.50	\$463.53	\$811.44	\$1,250.15	\$511.50	\$474.60	\$707.02
Member Months	638,496	-	-	29,136	130,704	15,144	-	-	65,808	63,336	15,744	6,288	-	12	15,648	45,612	1,776	12	43,404	76,404	129,456	12
Total Premium (TP)	\$467,226,763	\$0	\$0	\$27,242,392	\$107,586,694	\$8,477,836	\$0	\$0	\$61,531,004	\$52,133,912	\$8,813,725	\$2,914,688	\$0	\$9,737	\$19,562,362	\$23,330,628	\$823,233	\$9,737	\$54,261,553	\$39,080,797	\$61,439,980	\$8,484
EHB Percent of TP, [see instructions]	99.62%	99.95%	99.95%	100.00%	99.07%	100.00%	100.00%	99.90%	99.90%	98.97%	99.90%	100.00%	100.00%	100.00%	100.00%	100.00%	99.90%	99.90%	99.90%	99.90%	99.90%	99.90%
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%	0.00%
Other benefits portion of TP	0.38%	0.05%	0.05%	0.00%	0.93%	0.00%	0.00%	0.10%	0.10%	1.03%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
Total Allowed Claims (TAC)	\$675,538,575	\$0	\$0	\$31,099,604	\$142,634,451	\$14,121,651	\$0	\$0	\$60,960,256	\$39,851,566	\$21,280,117	\$13,985,208	\$0	\$13,518	\$20,542,878	\$41,650,033	\$1,768,810	\$7,612	\$21,127,560	\$64,734,216	\$201,622,022	\$139,072
EHB Percent of TAC, [see instructions]	99.69%	99.95%	99.95%	100.00%	99.07%	100.00%	100.00%	99.90%	99.90%	99.07%	99.90%	100.00%	100.00%	100.00%	100.00%	100.00%	99.90%	99.90%	99.90%	99.90%	99.90%	99.90%
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%	0.00%
Other benefits portion of TAC	0.31%	0.05%	0.05%	0.00%	0.93%	0.00%	0.00%	0.10%	0.10%	0.93%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
Allowed Claims which are not the issuer's obligation	\$289,644,997	\$0	\$0	\$8,676,391	\$54,079,844	\$7,143,544	\$0	\$0	\$17,007,131	\$15,109,719	\$10,764,709	\$7,514,860	\$0	\$5 <i>,</i> 388	\$4,441,098	\$22,446,593	\$950,459	\$3,034	\$4,567,498	\$34,887,430	\$101,992,029	\$55,272
Portion of above payable by HHS's funds on																						
behalf of insured person, in dollars	\$0																					
Portion of above payable by HHS on behalf of																						
insured person, as %	0.00%	#DIV/0!	#DIV/0!	0.00%	0.00%	0.00%	#DIV/0!					0.00%	#DIV/0!	0.00%	0.00%	0.00%						
Total Incurred claims, payable with issuer funds	\$385,893,577	\$0	\$0	\$22,423,213	\$88,554,607	\$6,978,107	\$0	\$0	\$43,953,126	\$24,741,847	\$10,515,409	\$6,470,347	\$0	\$8,130	\$16,101,780	\$19,203,440	\$818,352	\$4,578	\$16,560,062	\$29,846,787	\$99,629,993	\$83,800
Net Amt of Rein	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Amt of Risk Adj	\$93,799,304	\$0	\$0	\$4,279,387	\$19,197,317	\$2,224,294	\$0	\$0	\$9,665,634	\$9,302,556	\$2,312,420	\$923,558	\$0	\$1,763	\$2,298,320	\$6,699,321	\$260,852	\$1,763	\$6,375,018	\$11,221,935	\$19,014,015	\$21,150
	1 4004			1 - - :	1 and	<u> </u>					+	++			+	4	4			4000	4	
Incurred Claims PMPM	\$604.38	#DIV/0!	#DIV/0!	\$769.61	\$677.52	\$460.78	#DIV/0!	#DIV/0!	\$667.90	\$390.64	\$667.90	\$1,029.00	,	\$677.52	\$1,029.00	\$421.02	\$460.78	\$381.53	\$381.53	\$390.64	\$769.61	\$6,983.32
Allowed Claims PMPM	\$1,058.02	#DIV/0!	#DIV/0!	\$1,067.39	\$1,091.28	\$932.49	#DIV/0!	#DIV/0!	\$926.34	\$629.21	\$1,351.63	\$2,224.11	#DIV/0!	\$1,126.50	\$1,312.81	\$913.14	\$995.95	\$634.37	\$486.77	\$847.26	\$1,557.46	\$11,589.30
EHB portion of Allowed Claims, PMPM	\$1,054.78	#DIV/0!	#DIV/0!	\$1,067.39	\$1,081.13	\$932.49	#DIV/0!	#DIV/0!	\$925.41	\$623.36	\$1,350.28	\$2,224.11	#DIV/0!	\$1,126.50	\$1,312.81	\$913.14	\$994.96	\$633.73	\$486.28	\$846.41	\$1,555.90	\$11,577.71

URRT Part II – Consumer Friendly Justification

Scope and Range of the Rate Increase:

QCC Insurance Company ("QCC") is revising premium rates for the Pennsylvania Consumer ACA compliant products, effective from January 1, 2018. The proposed revisions to each plan are shown on the second page of this exhibit.

About 53,000 members will be affected.

Financial Experience of the Product:

QCC is required by federal law to pay out a minimum of 80% percent of premium dollars for medical claims—this is referred to as the minimum Medical Loss Ratio (MLR). The rate action proposed in this filing is expected to achieve a Medical Loss Ratio of greater than 80%.

Changes in Medical Service Costs:

Premium rates for health care insurance are increasing as the cost of health care service rise. Health care service costs increase as health care providers increase their fees, members use more health care services and supplies, and the types of health care services and supplies change, among other factors.

We are projecting that claims will increase by 20.8% in 2018. Changes include updates for individual mandate penalties and non-funding of CSR payments as well as changes in health care service costs driven by changes to health care provider fees.

Changes in Benefits:

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

Administrative Costs:

The premium rates presented in this filing include a 2% contribution to reserves. Furthermore, the Affordable Care Act (ACA) imposes taxes and other levies.

URRT Part II – Consumer Friendly Justification

HIOS Plan ID	Plan Name	2018 % Change
31609PA0160004	Personal Choice Platinum	23.4%
31609PA0070002	Personal Choice PPO Gold	22.1%
31609PA0070003	Personal Choice PPO Silver	42.0%
31609PA0070004	Personal Choice PPO Bronze	23.0%
31609PA0160005	Personal Choice Bronze Reserve	19.9%
31609PA0160001	Personal Choice Catastrophic	22.4%
31609PA0180003	Personal Choice Platinum	23.4%
31609PA0190002	Personal Choice PPO Gold	22.1%
31609PA0190003	Personal Choice PPO Silver	42.0%
31609PA0190004	Personal Choice PPO Bronze	23.0%
31609PA0180001	Personal Choice Catastrophic	22.4%
31609PA0180004	Personal Choice Bronze Reserve	19.9%
31609PA0070001	Personal Choice Platinum	Terminated
31609PA0070006	Personal Choice Bronze Reserve	Terminated
31609PA0160002	Personal Choice Bronze Basic	Terminated
31609PA0070020	Personal Choice Platinum	Terminated
31609PA0070027	Personal Choice Bronze Reserve	Terminated
31609PA0180002	Personal Choice EPO Silver Reserve	New
31609PA0180005	Personal Choice Bronze Basic	New
31609PA0160003	Personal Choice EPO Silver Reserve	New
31609PA0180006	Personal Choice EPO Silver Reserve Star	ndard* New

*Official marketing name to be determined.

PA Rate Template Part I Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	QCC Insurance Company, Inc.	
Product(s):	PPO	
Market Segment:	Individual	
Rate Effective Date:	1/1/2018	to
Base Period Start Date	1/1/2016	to
Date of Most Recent Membership	2/1/2017	

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2017)	Projected Rating Period
Average Age	39	40	
Total	493,618	53,205	638
<18	77,229	6,723	8
18-24	47,769	4,825	5
25-29	45,554	5,453	6
30-34	31,276	4,233	
35-39	28,511	3,447	
40-44	32,285	3,472	
45-49	42,151	4,473	
50-54	51,664	5,367	
55-59	63,076	6,703	
60-63	62,382	6,410	
64+	11,721	2,099	

*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
\$ 248,873,272.63	\$ 325,728,278.67	\$ 333,534,675.14	493,618	\$ 58,359,987.74	\$ 384,088,266.41	\$ -	\$ (5,646,989.92)	\$ 723,434.77	\$ -		\$ -
Experience Period Total Allowed E	HB Claims + EHB Capitation PMPM	(net of prescription drug rebates)									\$ 768.13
Loss Ratio											132.04%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	3.20%	3.70%	0.00%	7.02%	23.08%
Outpatient Hospital	2.50%	3.70%	0.00%	6.29%	27.36%
Professional	1.50%	3.70%	0.00%	5.26%	25.20%
Other Medical	1.50%	3.70%	0.00%	5.26%	0.00%
Capitation				2.40%	0.22%
Prescription Drugs	4.50%	4.50%	0.00%	9.20%	24.15%
Total Annual Trend				6.89%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.143	

* Express Cost, Utilization, Induced Utilization and Weight as percentages ** Should = URRT Trend

Table 4. Historical Experience

	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	Ş	\$ 13,599,268.23	1.0000	\$ 13,599,268.23	29,877	\$ 455.18				\$
Feb-14		\$ 14,415,254.54	1.0000	\$ 14,415,254.54	34,258	\$ 420.79				\$ -
Mar-14	Ş	\$ 21,056,033.26	1.0000	\$ 21,056,033.26	39,438	\$ 533.90				\$ -
Apr-14		\$ 24,112,932.89	1.0000	\$ 24,112,932.89	47,549	\$ 507.12				\$ -
May-14		\$ 26,637,574.01	1.0000	\$ 26,637,574.01	57,587	\$ 462.56				\$ -
Jun-14		\$ 27,086,559.43	1.0000	\$ 27,086,559.43	58,377	\$ 463.99				\$ -
Jul-14		\$ 29,476,342.65	1.0000	\$ 29,476,342.65	59,017	\$ 499.46				\$ -
Aug-14		\$ 27,844,661.34	1.0000	\$ 27,844,661.34	59,943	\$ 464.52				\$ -
Sep-14		\$ 31,204,546.73	1.0000	\$ 31,204,546.73	60,666	\$ 514.37				\$ -
Oct-14	<u> </u>	\$ 32,557,743.25	1.0000	\$ 32,557,743.25	60,094	\$ 541.78				\$ -
Nov-14	<u> </u>	\$ 28,424,998.54	1.0000	\$ 28,424,998.54	60,648	\$ 468.69				\$ -
Dec-14 <mark>\$</mark>	364,241,086.00	\$ 32,939,176.14	1.0000	\$ 32,939,176.14	60,924	\$ 540.66	\$ 58,392,956.51			\$ -
Jan-15	4	\$ 26,933,145.73	1.0000	\$ 26,933,145.73	48,070	\$ 560.29				\$ -
Feb-15	<u> </u>	\$ 24,828,911.71	1.0000	\$ 24,828,911.71	45,266	\$ 548.51				\$ -
Mar-15	<u> </u>	\$ 28,377,535.65	1.0000	\$ 28,377,535.65	45,390	•				\$ -
Apr-15	<u> </u>	\$ 26,991,152.68	1.0000	\$ 26,991,152.68	44,562	\$ 605.70				\$ -
May-15	<u> </u>	\$ 26,111,484.45	1.0000	\$ 26,111,484.45	43,904	\$ 594.74				\$ -
Jun-15	<u> </u>	\$ 28,982,801.20	1.0000	\$ 28,982,801.20	43,346	\$ 668.64				\$ -
Jul-15	<u> </u>	\$ 27,856,129.77	1.0000	\$ 27,856,129.77	42,919	\$ 649.04				\$ -
Aug-15		\$ 24,892,140.60	1.0000	\$ 24,892,140.60	42,608	\$ 584.21				\$ -
Sep-15		\$ 24,733,490.15	1.0000	\$ 24,733,490.15	42,266	\$ 585.19				\$-
Oct-15	<u> </u>	\$ 27,637,594.48	1.0000	\$ 27,637,594.48	41,881	\$ 659.91				\$-
Nov-15		\$ 26,734,393.11	1.0000	\$ 26,734,393.11	41,506					\$ -
Dec-15 <mark>\$</mark>	312,273,650.00	\$ 26,499,800.10	1.0000	\$ 26,499,800.10	41,158	\$ 643.86	\$ 57,483,597.00			\$ -
Jan-16		\$ 23,339,730.86	0.9993	\$ 23,355,294.83	42,061	\$ 555.27				\$ -
Feb-16		\$ 25,653,659.53	0.9989	\$ 25,681,447.41	41,820	\$ 614.09				\$ -
Mar-16		\$ 29,655,336.17	0.9984	\$ 29,704,159.33	41,981	\$ 707.56				\$ -
Apr-16		\$ 26,796,453.58	0.9976	\$ 26,860,832.74	41,799	\$ 642.62				\$ -
May-16		\$ 28,354,285.08	0.9959	\$ 28,469,687.55	41,479	\$ 686.36				\$ -
Jun-16		\$ 28,664,177.47	0.9940	\$ 28,836,798.80	41,254	\$ 699.01				\$ -
Jul-16		\$ 27,250,367.49	0.9907	\$ 27,505,858.51	41,091	\$ 669.39				\$ -
Aug-16		\$ 31,352,661.23	0.9848	\$ 31,836,732.01	40,925	\$ 777.93				\$ -
Sep-16		\$ 29,428,429.51	0.9786	\$ 30,071,085.91	40,746	\$ 738.01				\$ -
Oct-16		\$ 27,512,940.36	0.9625	\$ 28,585,515.31	40,444	\$ 706.79				\$ -
Nov-16		\$ 28,116,702.10	0.9370	\$ 30,006,889.77	40,164	\$ 747.11				\$ -
Dec-16 <mark>\$</mark>	248,873,272.63	\$ 29,001,414.80	0.8596	\$ 33,740,170.95	39,854	\$ 846.59	\$ 58,359,987.74			\$ -

* Express Completion Factor as a percentage **Express Prescription Drug Rebates as a negative number 12/31/2018 12/31/2016

PA Rate Template Part II Rate Development and Change

Carrier Name: Product(s):

Market Segment:

Rate Effective Date:

QCC Insurance Company, Inc.

PPO

Individual 1/1/2018

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

Development of the Projected Index Rate	Actual Experier Data	ce Manual Data							
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM		8.13 \$ -		xperience Period on URRT					
Two year trend projection Factor	1.143	1.000							
Unadjusted Projected Allowed EHB Claims PMPM	\$ 87	7.68 \$ -		For Informational Purposes only - No input required.					
Single Risk Pool Adjustment Factors									
Change in Morbidity	1.105	1.000	<- See URRT Instructions	Blended Base Period Unadjusted Claims before Normalization		\$ 768.13	<- Index Rate of Experie	ence Period on URRT	
Change in Other	0.979	1.000		Blended Earned Premium		\$ 248,873,272.63			
Change in Demographics	1.019	1.000	<- See URRT Instructions	Blended Loss Ratio		132.04%			
Change in Network	0.999	1.000	<- See URRT Instructions						
Change in Benefits	0.962	1.000	<- See URRT Instructions						
Change in Other	1.000	1.000	<- See URRT Instructions						
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 95	0.17 \$ -							
Credibidility Factors	100%	0%	<- See Instructions						
Blended Projected EHB Claims PMPM		\$ 950.1	 Projected Index Rate 						
Development of the Market-Adjusted Index Rate and Total Allowed Claims									
Adjusted Projected Allowed EHB Claims PMPM	\$ 95	0.17 <- Index Rate for Project	ion Period on URRT - Individual or First Quarter Small Group	Table 5A. Small Group Projected Index Rate with	Quarterly Trend				
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$		ion Period on URRT - Small Group		•				
Projected Paid to Allowed Ratio		.738 <- Paid to Allowed Avera	age Factor in Projection Period on URRT	Effective Date	1/1/2018	4/1/2018	7/1/2018	10/1/2018	Total Single Risk Pool
Projected Paid EHB Claims PMPM	\$ 70	1.20		# of Member Months Renewing in Quarter					-
Market-wide Adjustments				Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 950.17	\$ 950.17	\$ 950.17	\$ 950.17	\$ 950.17
Projected Risk Adjustment PMPM	\$ 16			Months of Trend	-	3	6	9	
Projected Paid Exchange User Fees PMPM	\$ 1	<mark>3.47</mark>		Annual Trend	6.89%	6.89%	6.89%	6.89%	
				Single Risk Pool Projected Allowed Claims	\$ 950.17	\$ 966.13	\$ 982.37	\$ 998.88	
Market-Adjusted Projected Paid EHB Claims PMPM	Ş 55	1.32		Quarterly Trend Factor	100.0%		103.4%	105.1%	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 75		x Rate	2018 Trend Factors by Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0	1
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,								
Projected Allowed Non-EHB Claims PMPM	\$	2.59							
Market-Adjusted Projected Paid Total Claims PMPM	Ş 55	5.24							
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 75	3.73							

Table 6. Retention

etention Items - Express in percentages	
dministrative Expenses	10.00%
General and Claims	8.11%
Agent/Broker Fees and Commissions	1.50%
Quality Improvement Initiatives	0.39%
axes and Fees	5.69%
PCORI Fees (Enter \$ amount here: \$2.36)	0.03%
Pa Premium Tax (if applicable)	2.00%
Federal Income Tax	1.51%
Health Insurance Providers Fee	2.15%
rofit/Contingency (after tax)	2.00%
otal Retention	17.69%
rojected Required Revenue PMPM	\$ 675.78



Rate Components	2017	2018	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	349.7158171	448.4641338	\$98.75	28.2%
B. Base period allowed claims before normalization	\$ 709.00	\$ 768.13	\$59.13	17%
C. Normalization factor component of change	\$ (238.78)	-303.4183771	-\$64.63	-\$0.18
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 470.22	\$ 464.72	\$ (5.50)	-2%
D2. URRT Trend	\$ 8.07	\$ 66.27	\$ 58.20	17%
D3. URRT Morbidity	\$ -	\$ 55.99	\$ 55.99	16%
D4. URRT Other	\$ (0.48)	\$ (12.13)	\$ (11.65)	-3%
D5. Normalized URRT RA/RI on an allowed basis	-82.53365227	131.4503066	\$ 213.98	61%
D6. Normalized Exchange User Fee on an allowed basis	\$ 11.02		•	0%
D7. Subtotal - Sum(D1:D6)	\$ 406.30	•	-	89%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	0.010167396	\$ 0.01	0%
E2. Pricing AV	\$ (116.20)	\$ (188.13)	\$ (71.93)	-21%
E3. Benefit Richness	\$ -	\$ -	\$ -	0%
E4. Catastrophic Eligibility	\$ -	\$ 24.13	\$ 24.13	7%
E5. Subtotal - Sum(E1:E4)	\$ (116.20)	\$ (163.99)	\$ (47.79)	-14%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 28.40	\$ 44.85	\$ 16.45	5%
F2. Taxes and Fees	\$ 17.31	\$ 25.52	\$ 8.21	2%
F3. Profit and/or Contingency	\$ 3.53	\$ 8.97	\$ 5.44	2%
F4. Subtotal - Sum(F1:F3)	\$ 49.24	\$ 79.33	\$ 30.09	9%
G. Change in Miscellaneous Items			\$-	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 339.34	\$ 632.68	\$ 293.34	84%

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2017	2018
Average Age Factor	1.598	1.632
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.013	1.013
Average Benefit Richness (induced demand)	0.931	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 831.31	\$ 753.73
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 551.33	\$ 456.00

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

	2017	2018	
Paid-to-Allowed	0.798	0.738	
	4.047	1.1.12	
URRT Trend (Total Applied Trend Factor)	1.017		<- URRT W1, 9
URRT Morbidity	1.000		<- URRT W1, S
URRT "Other"	<mark>0.999</mark>	0.979	<- URRT W1, S
Risk Adjustment	\$ (99.30)	\$ 160.34	<- URRT W1, S
Exchange User Fee	\$ 13.26	\$ 13.47	<- URRT W1, S
Capitation	\$ 1.48		<- URRT W1, S
Network	1.000	1.000	
Pricing AV	0.714	0.738	
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.046	
Administrative Expenses	8.12%	10.00%	
Taxes and Fees	4.95%		
Profit and/or Contingency	1.01%	2.00%	

Single Pool Gross Premium Avg. Rate, PMPM on URRT

PA Rate Template Part III Table 10. Plan Rates

Carrier Name:	QCC Insurance Company	, Inc.
Product(s):	PPO	
Market Segment:	Individual	
Rate Effective Date:	1/1/2018	
Base Period Start Date	1/1/2016	
Date of Most Recent Membership	2/1/2017	
Market Adjusted Index Rate	\$ 751.14	

Date of Most Re		2/1/2017																									
Market Adjusted	Index Rate	\$ 751.14											45	CFR Part 156.8	8 (d) (2) Allowable	e Factors										02-01-20	2017 Number of Covered Liv
Plan Number Totals	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	I/1/18 Plan HIOS Pla ID (If 1/1/17 Plan Discontinued & Mapped)		Metallic Tier Actuarial r Value 0.691	Standard AV, Approach (1), Approach (2)	-	Pricing AV (company- determined AV) 0.738		Benefits in addition to EHB 1.000	Provider Network 1.000	Catastrophic Eligibility 1.046	Tobacco Surcharge Adjustment 1.013	Pure Premium \$ 602.31	Admin Costs	Taxes & Fees (not including Exchange fees) 5.7%	Profit or Contingency 2.0%	Total Covered LivesMapped into 2018Plans @ 02-01- 2017201753,20533,683	ers	2017 Calibrated Plan Adjusted Index Rate PMPM \$ 349.72	2018 Calibrated Plan Adjusted Index Rate PMPM \$ 448.46	Proposed Rate Change Compared to Prior 12 months 28.24%	% of Total Covered Lives		4 5 6
										0.100		2.000		2.010					,			Ŷ 0.5.7 L	+				
Plan 1	31609PA0070001	EPO	Personal Choice Platinum	DM	31609PA0160004	Platinum		B Approach 1	ON/OFF	0.986	1.344	1.000	1.021	1.000	1.013	\$1,029.00		0	% 2.0%	1,304 8	2	\$ 620.66	\$ 766.16	23.4%	2.5%		
Plan 2	31609PA0070002	PPO	Personal Choice PPO Gold	E		Gold		Approach 1	ON/OFF	0.907	1.092	1.000	1.021	1.000		\$769.61				2,428 1,5	9	\$ 469.33	+	22.1%	4.6%		
Plan 3	31609PA0070003	PPO	Personal Choice PPO Silver	E		Silver		Approach 1	ON/OFF	0.781	0.971	1.000	1.021	1.150		\$677.52				10,892 7,4		\$ 355.20	\$ 504.46	42.0%	20.5%		
Plan 4	31609PA0070004	PPO	Personal Choice PPO Bronze	E	24 6000 4 04 60005	Bronze		Approach 1	ON/OFF	0.622	0.954	1.000	1.021	1.000		\$460.78 \$421.02	10.0% 10.0%	5.7%		1,262 8		\$ 278.94	<i>\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ </i>	23.0%	2.4%		
Plan 5	31609PA0070006	EPO PPO	Personal Choice Bronze Reserve		31609PA0160005	Bronze		Standard AV	ON/OFF	0.580	0.984	1.000	0.970	1.000						3,801 2,3		<u>\$ 261.44</u>	\$ 313.48	19.9%	7.1%		
Plan 6	31609PA0160001 31609PA0160002	FPO	Personal Choice Catastrophic Personal Choice Bronze Basic	E	31609PA0180005	Catastrophic			ON/OFF	0.582	0.888	1.000	0.970	1.000		\$381.53				524 4 10,788 7,7		\$ 232.13	\$ 284.08 \$ 290.86	22.4%	1.0%		
Plan 7	31609PA0160002 31609PA0070020	EPO EPO	Personal Choice Platinum		31609PA0180003	Bronze Platinum		Approach 1 Standard AV		0.622	1 344	1.000	0.970	1.000	1.013	\$390.64 \$1,029.00			2.0/0	3,617 2,0	<u> </u>	<u>\$ 237.59</u>	\$ 290.86 \$ 766.16	22.4% 23.4%	20.3% 6.8%		
Plan 9	31609PA0190002	PPO	Personal Choice PPO Gold	F	51009FA0160005	Gold		Standard AV		0.980	1.344	1.000	1.021			\$1,029.00				5,484 3,1	<u> </u>	<u>\$ 020.00</u> \$ 469.33		23.4%	10.3%		
Plan 10	31609PA0190003	PPO	Personal Choice PPO Silver	F		Silver		Standard AV	OFF	0.781	0.971	1.000	1.021	1.150		\$677.52				5,278 2,9		\$ 355.20	\$ 504.46	42.0%	9.9%		
Plan 11	31609PA0190004	PPO	Personal Choice PPO Bronze	E		Bronze	-	Standard AV	OFF	0.622	0.954	1.000	1.021	1.000	1.013	\$460.78			⁶ 2.0%	1,312 7	3	\$ 278.94	\$ 343.09	23.0%	2.5%		
Plan 12	31609PA0180001	EPO	Personal Choice Catastrophic	E		Catastrophic		Standard AV	OFF	0.582	0.888	1.000	0.970	1.000	1.013	\$381.53			% <u>2.0%</u>	148 1	3	\$ 232.13		22.4%	0.3%		
Plan 13	31609PA0070027	EPO	Personal Choice Bronze Reserve	DM	31609PA0180004	Bronze	_	Standard AV	OFF	0.580	0.984	1.000	0.970	1.000	1.013	\$421.02				6,367 3,4	0	\$ 261.44	- · · · · · · · · · · · · · · · · · · ·	19.9%	12.0%		
Plan 14	31609PA0180002	EPO	Personal Choice EPO Silver Reserve	N N		Silver	0.668	Standard AV	OFF	0.757	1.041	1.000	0.969	1.150	1.013	\$667.90		5.7%	% 2.0%			\$ -	\$ 497.30	0.0%	0.0%		
Plan 15	31609PA0180005	EPO	Personal Choice Bronze Basic	N		Bronze	0.606	Standard AV	OFF	0.622	0.852	1.000	0.970	1.000	1.013	\$390.64			% 2.0%			\$ -	\$ 290.86	0.0%	0.0%		
Plan 16	31609PA0160003	EPO	Personal Choice EPO Silver Reserve	N N		Silver	0.668	Standard AV	ON/OFF	0.757	1.041	1.000	0.969	1.150	1.013	\$667.90	10.0%	5.7%	% 2.0%			\$ -	\$ 497.30	0.0%	0.0%		
Plan 17	31609PA0180006	EPO	Personal Choice Silver Reserve Standard	N - 31609PA0180002		Silver	0.6688	Standard AV	OFF	0.758	1.041	1.000	0.969	1.000	1.013	\$581.94	10.0%	5.7%	% 2.0%			\$ -	\$ 433.30	0.0%	0.0%		

Date of Most Re Market Adjusted	I.	2/1/201 \$ 751.14											45 CFR Part 156	.8 (d) (2) Allowab	e Factors											02-01-2017 Number
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2018	1/1/18 Plan HIOS Plan ID (If 1/1/17 Plan Discontinued & Mapped)		Metallic Tier S Actuarial A Value A	-	Exchange (compa On/Off or Off AV)	ny- Richne	ss Benefits i ed addition t		-	Tobacco Surcharge Adjustment	Pure Premium	Admin Costs	Taxes & Fees (r including Excha fees)		Total Covered Lives Mapped into 2018 Plans @ 02-01- 2017	Total Policyholders @ 02-01-2017	2017 Calibrated Plan Adjusted Index Rate PMPM	2018 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	1 2	3 4
Totals							0.691		0	.738 1	.000 1.0	000 1	000 1.046	1.013	\$ 602.31	10.0%	5.7%	2.0%	53,205	33,683	\$ 349.72	2 \$ 448.46	28.24%			
Plan 1	31609PA0070001	EPO	Personal Choice Platinum	DM	31609PA0160004	Platinum	0.8738 Apr	proach 1	N/OFF	0.986	1.344	000	.021 1.00	1.013	\$1,029.00	10.0%	5	.7% 2.0%	1,304	882	\$ 620.66	\$ 766.16	23.4%	2.5%		
Plan 2	31609PA0070002	PPO	Personal Choice PPO Gold	E		Gold	0.7985 Apr					000	.021 1.00	0 1.013	\$769.61		5	.7% 2.0%	2,428		\$ 469.33	<u> </u>	22.1%	4.6%		
Plan 3	31609PA0070003	PPO	Personal Choice PPO Silver	E		Silver	0.711 App					000	.021 1.15	0 1.013	\$677.52	10.0%	5	.7% 2.0%	10,892		\$ 355.20		42.0%	20.5%		
Plan 4	31609PA0070004	РРО	Personal Choice PPO Bronze	E		Bronze	0.614 App		N/OFF	0.622).954 1.	000	.021 1.00	0 1.013	\$460.78	10.0%	5	.7% 2.0%	1,262	826	\$ 278.94	\$ 343.09	23.0%	2.4%		
Plan 5	31609PA0070006	EPO	Personal Choice Bronze Reserve	DM	31609PA0160005	Bronze	0.602 Sta	ndard AV C	N/OFF	0.580).984 1.	000	.970 1.00	0 1.013	\$421.02	10.0%	5	.7% 2.0%	3,801	2,330	\$ 261.44	\$ 313.48	19.9%	7.1%		
Plan 6	31609PA0160001	РРО	Personal Choice Catastrophic	E		Catastrophic	0.604 Sta	ndard AV C	N/OFF	0.582).888 1.	000 (.970 1.00	0 1.013	\$381.53	10.0%	5	.7% 2.0%	524	413	\$ 232.13	3 \$ 284.08	22.4%	1.0%		
Plan 7	31609PA0160002	EPO	Personal Choice Bronze Basic	DM	31609PA0180005	Bronze	0.606 App	proach 1 C	N/OFF	0.622).852 1.	000 (.970 1.00	0 1.013	\$390.64	10.0%	5	.7% 2.0%	10,788	7,786	\$ 237.59	\$ 290.86	22.4%	20.3%		
Plan 8	31609PA0070020	EPO	Personal Choice Platinum	DM	31609PA0180003	Platinum	0.8738 Sta	ndard AV C	FF (0.986	1.344 1.	000	.021 1.00	0 1.013	\$1,029.00	10.0%	5	.7% 2.0%	3,617	2,099	\$ 620.66	\$ 766.16	23.4%	6.8%		
Plan 9	31609PA0190002	РРО	Personal Choice PPO Gold	E		Gold	0.7985 Sta	andard AV C	FF (0.907	1.092	000	.021 1.00	0 1.013	\$769.61	10.0%	5	.7% 2.0%	5,484	3,146	<mark>\$ 469.33</mark>	\$ \$ 573.03	22.1%	10.3%		
Plan 10	31609PA0190003	PPO	Personal Choice PPO Silver	E		Silver	0.711 Sta	andard AV C	PFF ().781).971 1.	000	.021 1.15	0 1.013	\$677.52	10.0%	5	.7% 2.0%	5,278	2,936	<mark>\$ 355.20</mark>	\$ 504.46	42.0%	9.9%		
Plan 11	31609PA0190004	РРО	Personal Choice PPO Bronze	E		Bronze	0.614 Sta	andard AV C)FF (0.622).954 1.	000	.021 1.00	0 1.013	\$460.78	10.0%	5	.7% 2.0%	1,312	763	<mark>\$ 278.94</mark>	\$ 343.09	23.0%	2.5%		
Plan 12	31609PA0180001	EPO	Personal Choice Catastrophic	E		Catastrophic	0.604 Sta	andard AV C)FF ().582).888 1.	000	.970 1.00	0 1.013	\$381.53	10.0%	5	i.7% 2.0%	148	133	<mark>\$ 232.13</mark>	3 \$ 284.08	22.4%	0.3%		
Plan 13	31609PA0070027	EPO	Personal Choice Bronze Reserve	DM	31609PA0180004	Bronze	0.602 Sta	andard AV C)FF (0.580).984 1.	000 (.970 1.00	0 1.013	\$421.02	10.0%	5	.7% 2.0%	6,367	3,400	<mark>\$ 261.44</mark>	\$ 313.48	19.9%	12.0%		
Plan 14	31609PA0180002	EPO	Personal Choice EPO Silver Reserve	N		Silver	0.668 Sta	andard AV C	FF ().757	1.041	000	.969 1.15	0 1.013	\$667.90	10.0%	5	.7% 2.0%	-	-	<mark>\$</mark> -	\$ 497.30	0.0%	0.0%		
Plan 15	31609PA0180005	EPO	Personal Choice Bronze Basic	N		Bronze	0.606 Sta	indard AV C	FF).622).852 1.	000 (.970 1.00	0 1.013	\$390.64	10.0%	5	i.7% 2.0%	-	-	<mark>\$</mark> -	\$ 290.86	0.0%	0.0%		
Plan 16	31609PA0160003	EPO	Personal Choice EPO Silver Reserve	N		Silver	0.668 Sta	andard AV C	N/OFF).757	1.041	000	.969 1.15	0 1.013	\$667.90	10.0%	5	.7% 2.0%	-	-	<mark>\$</mark> -	\$ 497.30	0.0%	0.0%		
			Personal Choice Silver Reserve																							
Plan 17	31609PA0180006	EPO	Standard	N - 31609PA0180002		Silver	0.6688 Sta	ndard AV C	FF	0.758	.041 1.	000 0	.969 1.00	1.013	\$581.94	10.0%	5	2.0%	-	_	<u>\$</u>	\$ 433.30	0.0%	0.0%		

Calibration	
Age Calibration Factor	1.632
Geographic Calibration Factor	1.000
Aggregate Calibration Factor	1.632

Total Covered Lives @ 02-01-2017 53,205

red Lives	s by Rating	Area			
6	7	8	9	Total	2018 Continued/ Discontined Plans Indicator
-	-	53,205	-	53,205	
		55,205		55,205	
		1,304		1,304	1
		2,428		2,428	1
		10,892		10,892	1
		1,262		1,262	1
		3,801		3,801	1
		524		524	1
		10,788		10,788	1
		3,617		3,617	1
		5,484		5,484	1
		5,278		5,278	1
		1,312		1,312	1
		148		148	1
		6,367		6,367	1
				-	1
				-	1
				-	1
				-	1

PA Rate Template Part IV A - Individual

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

Carrier Name:	QCC Insurance Company,	Inc.
Product(s):	РРО	
Market Segment:	Individual	
Rate Effective Date:	1/1/2018	

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

1	2	3

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Totals		These cells auto-fill	using the data en	tered in Table 10.		
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Plan 1	31609PA0070001	Personal Choice Platinum	DM	31609PA0160004	Platinum	ON/OFF
Plan 2	31609PA0070002	Personal Choice PPO Gold	E	0	Gold	ON/OFF
Plan 3	31609PA0070003	Personal Choice PPO Silve	E	0	Silver	ON/OFF
Plan 4	31609PA0070004	Personal Choice PPO Bro	E	0	Bronze	ON/OFF
Plan 5	31609PA0070006	Personal Choice Bronze R	DM	31609PA0160005	Bronze	ON/OFF
Plan 6	31609PA0160001	Personal Choice Catastro	E	0	Catastrophic	ON/OFF
Plan 7	31609PA0160002	Personal Choice Bronze B	DM	31609PA0180005	Bronze	ON/OFF
Plan 8	31609PA0070020	Personal Choice Platinum	DM	31609PA0180003	Platinum	OFF
Plan 9	31609PA0190002	Personal Choice PPO Gold	E	0	Gold	OFF
Plan 10	31609PA0190003	Personal Choice PPO Silve	E	0	Silver	OFF
Plan 11	31609PA0190004	Personal Choice PPO Bron	E	0	Bronze	OFF
Plan 12	31609PA0180001	Personal Choice Catastro	E	0	Catastrophic	OFF
Plan 13	31609PA0070027	Personal Choice Bronze R	DM	31609PA0180004	Bronze	OFF
Plan 14	31609PA0180002	Personal Choice EPO Silve	N	0	Silver	OFF
Plan 15	31609PA0180005	Personal Choice Bronze B	N	0	Bronze	OFF
Plan 16	31609PA0160003	Personal Choice EPO Silve	N	0	Silver	ON/OFF
Plan 17	31609PA0180006	Personal Choice Silver Re	- 31609PA018000	0	Silver	OFF
Plan 18	0	0	0	0	0	0

Plan 19	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 20	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 21	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 22	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 23	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 24	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 25	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 26	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 27	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 28	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 29	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 30	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 31	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 32	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 33	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 34	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 35	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 36	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 37	0	0	0	0	0	0	\$ -	\$ -	\$
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Plan 40	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 41	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 42	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 43	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 44	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 45	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 46	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 47	0	0	0	0	0	0	\$ -	\$ -	\$
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Plan 50	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 51	0	0	0	0	0	0	\$ -	\$ -	\$
Plan 52	0	0	0	0	0	0	\$ -	\$ -	\$
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Plan 56	0	0	0	0	0	0	\$ -	\$ -	\$

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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and	Tobacco Factors
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Projection Period Age and Tobacco Factors								
Age	Age	Tobacco		Age	Tobacco			
Band	Factor	Factor		Band	Factor	Factor		
0-14	0.765			40	1.278	1.225		
15	0.833			41	1.302	1.225		
16	0.859			42	1.325	1.225		
17	0.885			43	1.357	1.225		
18	0.913	1.000		44	1.397	1.225		
19	0.941	1.000		45	1.444	1.225		
20	0.970	1.000		46	1.500	1.225		
21	1.000	1.125		47	1.563	1.225		
22	1.000	1.125		48	1.635	1.225		
23	1.000	1.125		49	1.706	1.225		
24	1.000	1.125		50	1.786	1.375		
25	1.004	1.125		51	1.865	1.375		
26	1.024	1.125		52	1.952	1.375		
27	1.048	1.125		53	2.040	1.375		
28	1.087	1.125		54	2.135	1.375		
29	1.119	1.125		55	2.230	1.375		
30	1.135	1.175		56	2.333	1.375		
31	1.159	1.175		57	2.437	1.375		
32	1.183	1.175		58	2.548	1.375		
33	1.198	1.175		59	2.603	1.375		
34	1.214	1.175		60	2.714	<u>1.375</u>		
35	1.222	1.175		61	2.810	1.375		
36	1.230	1.175		62	2.873	<u>1.375</u>		
37	1.238	1.175		63	2.952	1.375		
38	1.246	1.175		64+	3.000	1.375		
39	1.262	1.175						

*PA follows the federal default age curve.

Carrier Name:	QCC Insurance Company, Inc.
Product(s):	РРО
Market Segment:	Individual
Rate Effective Date:	1/1/2018

Table 13. Geographic Factors

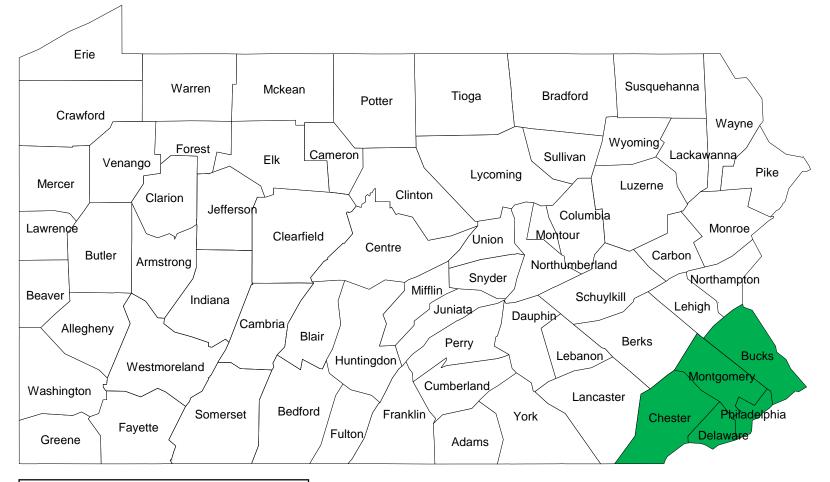
Geographic Area Factors							
Area	Counties	Current Factor	Proposed Factor				
Rating Area 1							
Rating Area 2							
Rating Area 3							
Rating Area 4							
Rating Area 5							
Rating Area 6							
Rating Area 7							
Rating Area 8	Bucks, Chester, Delaware, Philadelphia, Montgomery	1.000	1.000				
Rating Area 9							

Table 14. Network Factors

Projecion Period Network Factors								
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date				
PPO	Rating Area 8	1.000	1					

2017 Service Area

Issuer: QCC Insurance Company Market: Individual



Key (modify as needed)

: 2017 on-exchange service area

: 2017 off-exchange only service area

2018 Service Area

Issuer: QCC Insurance Company Market: Individual



Key (modify as needed)

: 2018 on-exchange service area

2018 off-exchange only service area

Completeness and Redaction Justification Checklist

Issuer Name: QCC Insurance Company Market: Individual SERFF ID: 31609

	[Redaction Justification			
TOC #	Description	Completed (Mark with "X")	Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)	
Federal D	ocuments Required to Be Filed with PID					
	RFJ Part I - Unified Rate Review Template	Х				
A.2.	RFJ Part II – Consumer Friendly Justification	Х				
A.2.	RFJ Part III – Actuarial Memorandum	Х	Y	14 to 22	Y	
	Federal Rates Template	Х				
Summary	Documents/Confirmation of HIOS & SERFF Submissions					
A.2.B.	HIOS Submission	Х				
A.2.C.	SERFF Submission	Х				
A.2.D.	SERFF Rate/Rule Schedule Tab	Х				
В.	Cover Letter & PA Bulletin Information	Х				
C.	Rate Change Request Summary	Х				
PA Actuar	ial Memorandum and Rate Exhibits					
D.1.A.	Company Information	Х	Y	6	Y	
D.1.B.	Rate History & Proposed Variation in Rate Changes	Х	N	7	N/A	
D.1.C.	Average Rate Change	Х	N	7	N/A	
D.1.D.	Membership Count	Х	N	77	N/A	
D.1.D.	PA Act. Exhibits Table 1	Х	N	58	N/A	
D.1.E.	Benefit Changes	Х	N	7	N/A	
	Experience Period Claims & Premium	Х	N	7 to 8	N/A	
D.1.F.	PA Act. Exhibits Table 2	Х	N	58	N/A	
D.1.G.	Credibility of Data	Х	N	8	N/A	
D.1.G.	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	N/A	N	N/A	N/A	
D.1.H.	Trend Identification	Х	N	8	N/A	
D.1.H.	PA Act. Exhibits Table 3	Х	N	58	N/A	
	Historical Experience	Х	N	8 to 9	N/A	
D.1.I.	PA Act. Exhibits Table 4	Х	N	58	N/A	
	Development of PAIR, MAIR and Total Allowed Claims	Х	N	10	N/A	
D.2.A.	PA Act. Exhibits Table 5	Х	N	59	N/A	
	Retention Items	Х	N	10 to 11	N/A	
D.2.B.	PA Act. Exhibits Table 6	Х	N	59	N/A	
	Normalized Market-Adjusted Projected Allowed Total Claims	Х	N	11	N/A	
D.2.C.	PA Act. Exhibits Table 7	Х	N	59	N/A	
	Components of Rate Change	Х	N	11	N/A	
D.2.D.	PA Act. Exhibits Table 8	Х	N	59	N/A	
	PA Act. Exhibits Table 9	Х	N	59	N/A	
	Plan Rate Development	Х	N	11	N/A	
D.3.	PA Act. Exhibits Table 10	Х	N	60	N/A	
	Plan Premium Development for 21-Year-Old Non-Tobacco User	Х	N	11	N/A	
D.4.	PA Act. Exhibits Table 11	Х	N	61 to 72	N/A	
	Age and Tobacco Factors	Х	N	12	N/A	
D.5.A.	PA Act. Exhibits Table 12	Х	N	73	N/A	
	Geographic Factors	Х	N	12	N/A	
D.5.B.	PA Act. Exhibits Table 13	х	N	73	N/A	
	Network Factors	Х	N	12	N/A	
D.5.C.	PA Act. Exhibits Table 14	Х	N	73	N/A	
D.5.D.	Service Area Composition	N/A	N	N/A	N/A	
D.5.E.	Composite Rating	N/A	N	N/A	N/A	
D.6.	Actuarial Certifications	x	Y	12 to 13	Y	
Additiona			•			
	Department Plan Design Summary & Rate Tables	Х	N	44 to 50	N/A	
Ε.	Service Area Map	X	N	74 to 75	N/A	
	Justification (must be submitted if any information is redacted)	x			Y	