



August 2, 2018

Ms. Jessica Altman
Insurance Commissioner
Bureau of Life, Accident & Health Insurance
1326 Strawberry Square
Harrisburg, PA 17120

Re: Aetna Life Insurance Co

NAIC #:	60054
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2019
Avg rate change requested:	8.6%
Range of rate change requested:	8.6% - 8.6%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	279
Current # policyholders:	153
Number of plans offered vs 2018:	1 in 2018; 1 in 2019
HIOS Issuer ID / Binder #:	33906 / AETN-PA19-125079239
Rate Filing Tracking Number:	AETN-131455780
Policy Form(s):	AL SG HCOC-2019-EPO 03 AL SG-SOB-EPO-14041842 03
Form Filing Tracking Number:	AETN-131441509

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the State of PA for effective dates of January 1, 2019 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2019.

All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is



not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

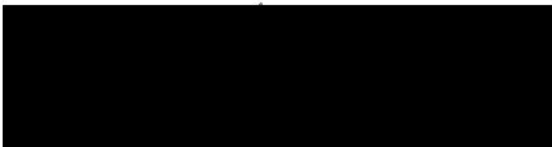
- Utilization factors have been updated on Worksheet 1 and Exhibit 8 in the PA_SG_33906_Off_1Q2019_Exhibit file in response to objection #10 dated June 15, 2018.
- Table 5A of the PA Actuarial Memorandum Exhibits has been updated to reflect renewal month membership.
- Projected risk adjustment has been updated in response to objection #7 dated July 6, 2018.
- The Rx Other Trend factor has been updated to adequately account for the pharmacy network in this offering.
- Tables 3 and 3A of the PA Actuarial Memorandum Exhibits have been updated in response to objection #3 dated July 17, 2018.
- The Change in Other factor on table 5 of the PA Actuarial Memorandum Exhibits has been revised to account for the changes made in Tables 3 and 3A.
- The Change in Demographics factor on Table 5 of the PA Actuarial Memorandum Exhibits has been revised to reflect the projection factors.
- The annual trend on Table 5A of the PA Actuarial Memorandum Exhibits has been revised to reflect the weights of the cost categories, consistent with tables 3 and 3A.
- The Profit/Contingency (after tax) on Table 6 of the PA Actuarial Memorandum Exhibits has been revised to reflect 2.0%, a decrease from the initial 4.74%, at the request of the DOI.

The initial requested rate change was 6.8% and the revised requested rate change is 8.6%.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,



[Redacted], ASA, MAAA
Aetna

2019 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name:	Aetna Life Insurance Co
NAIC #:	60054
Market:	Small Group Off-Exchange
Effective Date:	01/01/2019
Avg rate change requested:	8.6%
Range of rate change requested:	8.6% - 8.6%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	279
Current # policyholders:	153
Number of plans offered:	1
HIOS Issuer ID / Binder #:	33906
Rate Filing Tracking Number:	AETN-131455780
Policy Form(s):	AL SG HCOC-2019-EPO 03
Form Filing Tracking Number:	AETN-131441509

B. Rate History and Proposed Variations in Rate Changes

- January 1, 2014
 - Introduction of ACA
 - AETN-129037905
- July 1, 2014
 - Lowered previously filed 3Q14-4Q14 rates by 17%
 - AETN-129418260
- January 1, 2015
 - Filed a 4% increase
 - AETN-129621162
- July 1, 2015
 - Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load
 - AETN-129920145
- January 1, 2016
 - Filed a 5% rate increase
 - AETN-130046894
- April 1, 2016
 - Increased previously filed 2Q16-4Q16 rates by 4% to add commissions
 - AETN-130242358
- October 1, 2016
 - Increased previously filed 4Q16 rates by 7.4%
 - AETN-130565105

- January 1, 2017
 - Filed a 26.6% rate increase
 - AETN-130533503
- January 1, 2018
 - Filed a 2.1% rate decrease
 - AETN-131033620

C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 8.6%. The change in the 21 year old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 5.5%.

D. Membership Count

Total current membership by age bucket is shown on Table 1.

E. Benefit Changes

We are continuing to offer one silver plan but the deductible has increased from \$5,000 to 6,000. The HIOS IDs are as follows:

2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name
33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75

F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2017 through December 31, 2017 and paid through February 28, 2018, for ALIC.

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected

to be paid in 2018 (for 2017 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2019.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2017 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2017 Risk Adjustment fees of \$0.15 PMPM in Worksheet 2.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 96.1%.

G. Credibility of Data

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2017 to December 31, 2017 and paid through February, 2018 for Aetna community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate.

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

H. Trend Identification

The trend values are:

Service Type	Unit Cost	Utilization
Facility Inpatient	6.1%	1.9%
Facility Outpatient	4.5%	5.9%
Physician	1.9%	5.4%
Capitation	0.0%	-0.6%
Medical	4.2%	4.7%
Pharmacy	10.3%	2.0%
Total (Med + Rx)	6.1%	3.9%

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor	HIF Factor	Med Trend + HIF
1Q 2019	1.000	1.000	1.000
2Q 2019	1.030	1.007	1.037
3Q 2019	1.061	1.013	1.075
4Q 2019	1.093	1.020	1.114
Total	1.047	1.010	1.058

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March, 2018. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019.

I. Historical Experience

As described above, medical trend factors are based on our Medical Economics Unit's local trend and network experience, and pharmacy trends are based on national commercial group Rx trend analysis.

2. Rate Development & Change

Please refer to the file titled *PA_SG_33906_Off_1Q2019_Exhibits_v5.pdf* for any exhibits referenced in the sections below.

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

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019. The annual trend for this filing, applied quarterly, is 12.55%. In addition to the trend factor, a factor is applied to the premium in each quarter to account for the expectation that the Health Insurer Fee will resume in 2020, and will apply to policies sold in 2019 for which the policy year carries into 2020. The application of these two factors is shown in Table 5A.

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have each been converted to percent of allowed claims in this Exhibit.

Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2017 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2019. The factor used is 1.101, which represents two years of morbidity change, from the 2017 experience period to the 2019 projection period

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.067. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

Change in Network => Included in 'Change in Other' below.

Change in Benefits => Discussed in Section 1E above.

Change in Other => The 'Other' adjustment includes, but is not limited to, the projected impact of changes in network composition, provider contracts, deductible suppression, and pooling.

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 72.9%. Paid to allowed ratios are based on 2017 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period => We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 9, 2018, which incorporated carrier data as of May 1, 2018, to develop our initial projected risk adjustment transfer assumption. This information

indicated a risk adjustment receivable for 2017 of \$8.19 PMPM for the manual data that was used to develop the 2019 rates.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2019 Notice of Benefit and Payment Parameters. The 2019 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of [REDACTED], net of the 2019 user fee of \$0.15 PMPM. This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2019.

Exchange User Fee => The EUF is not applicable for this filing.

Projected Allowed non-EHB Claims PMPM => The products discussed in this filing provides coverage for only those benefits defined as Essential Health Benefits (EHB).

B. Retention Items

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2018 projections, and projected changes in expenses, inflation, and membership for 2019 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019, as well as Federal income tax and State Premium taxes. The risk adjustment user fee is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2018 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2019 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The average age for the single risk pool is the age that most closely corresponds to the premium weighted overall average age factor.

Exhibit C-2 summarizes the rating area definitions and factors, and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, and is applied in column F of Exhibit C-1. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

D. Components of Rate Change

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is 8.6%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth 26.8%
- The change in allowable plan adjusted level components is worth -18.5%
- The change in retention components is worth -3.5%
- The remainder is driven primarily by the 2017 covered lives that are not being mapped to 2018 plans.

3. Plan Rate Development

The following briefly describes how each set of adjustments was determined.

Pricing AV / Benefit Richness:

These adjustments are discussed in Section 2C above.

Benefits in addition to EHBs:

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). The factor for the impact of benefits in addition to EHBs is a 1.00.

Provider Network:

This adjustment reflects the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

Catastrophic Eligibility:

This filing does not include catastrophic plans.

Tobacco Surcharge Adjustment:

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Admin Costs / Taxes & Fees / Profit or Contingency:

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *2019Aetna AVCCert Template_33906.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2018 and 2019 are shown in Columns Z and AA. The 2019 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit E-2 for two reasons: (1) The CPAIR on Exhibit E-2 are 1/1/2019 rates while the rates in Column AA are average 2019 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Exhibit E-1 to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2019 CPAIR is 1.464. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2018.
- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2019 CPAIR is 1.006. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2018.

5. Plan Factors

A. Age and Tobacco Factors

The age factors are based on the HHS Default Standard Age curve. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed for tobacco rating and factors of 1.0 have been entered.

B. Geographic Factors

The proposed geographic factors are different than the current approved factors. We compared the relative unit costs by rating area in order to develop the proposed geographic factors.

C. Network Factors

There is only one network included in this filing.

D. Service Area Composition

The Service Area composition for this rate filing is the same as the current approved 2018 rate filing.

E. Composite Rating

While PA allows composite rating, we are not offering this option at this time. However, the member level rates in this filing would not be impacted if we allow the composite rating option at a later time.

6. Actuarial Certifications

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
3. 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.
4. 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.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
6. 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. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.



_____, ASA, MAAA
Aetna

August 2, 2018

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identify Information

Carrier Name:	Aetna Life Insurance Company
Product(s):	CHGRP
Market Segment:	Small Group
Rate Effective Date:	01/01/2019
Base Period Start Date:	01/01/2017
Date of Most Recent Membership	02/01/2018

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Table 1. Number of Members

	Member months	Members	Member months
	Expir since Period	Current Period (as of 02-01-2018)	Projected Rating Period
Average Age	45.0	44.0	45.0
Total	38,794	279	3,348
19	1,854	26	623
19-24	1,764	27	800
25-29	1,449	21	303
30-34	1,812	24	308
35-39	1,579	24	284
40-44	1,116	26	205
45-49	1,751	30	114
50-54	1,853	27	335
55-59	1,781	24	216
60-63	1,461	16	105
64	289	7	84

*Tables 1, 2 and 4 must include data for a non-g and/or for a low net (ACA compliant and T-act only)

Table 2. Experience Period Claims and Premiums

Earned Prem sum	Paid Cla ms	Ultimate Incurred Cla ms	Member Months	Est mated Cost Shar ing (Member & HHS)	Allowed Cla ms (Non-Capitated)	Non-EMH portion of A l owed Capit	Total Prescri ption Drug Rebates*	Total EMH Cap itation	Total Non-EMH Capital on	Est. mated Risk Adjustment
\$ 9,120,777.14	\$ 7,853,189.09	\$ 8,340,815.08	18,794	\$ 3,119,817.34	\$ 9,854,914.05	\$	\$ (236,118.49)	\$ (457.26)	\$	\$ (690,057.00)
Experience Period Total Allowed EMH Claims	EMH Capital on PMPM (net of prescription drug rebates)									\$ 514.01
Look Back										\$ 96,129

*Exp. est. P. est. per on D. exp. Rebates as a report number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Compos to URR Trend **	Weight*
Outpatient Hospital	4.0%	0.62%	-0.62%	8.0%	10.4%
Outpatient Hospital	4.00%	0.62%	-0.62%	10.62%	10.07%
Office Visit	1.62%	0.62%	-0.62%	10.62%	17.42%
Other Medical	4.0%	0.62%	-0.62%	10.62%	15.36%
Capitation					
P. est. per on D. exp.	10.25%	2.63%	-0.62%	12.45%	20.01%
Total Annual Trend					100.00%
Months of Trend				24	
Total Annual Trend and P. est. per on D. exp.				1.213	

*Exp. est. Cost. Util. Trend. Induced Demand. Trend. Weight. as a percentage

**Should = URR Trend

Table 4. Historical Experience

Month Year	Total Annual Premium	Incurred Claims	Completion Factor*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Est mated Annual Cost Sharing (Member & HHS)	Prescription Drug Rebates**	A l owed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan 14	\$	2,283,010.11	0.9987	2,286,018.27	6,739	\$	339.23	\$	2,786,264.19	\$ 413.45
Feb 14	\$	1,642,818.22	0.9994	1,645,432.17	6,549	\$	251.35	\$	2,075,161.21	\$ 316.87
Mar 14	\$	1,668,357.36	0.9972	1,673,006.45	6,368	\$	262.72	\$	2,114,369.31	\$ 333.59
Apr 14	\$	1,808,398.46	0.9944	1,815,503.65	6,681	\$	272.19	\$	2,304,375.58	\$ 344.01
May 14	\$	2,449,450.63	0.9967	2,457,621.29	6,898	\$	359.51	\$	2,877,357.88	\$ 435.54
Jun 14	\$	2,726,647.84	0.8764	2,549,667.79	6,978	\$	366.10	\$	3,154,364.06	\$ 452.04
Jul 14	\$	2,413,774.70	0.9912	2,430,205.12	7,262	\$	334.65	\$	3,162,598.58	\$ 435.55
Aug 14	\$	2,564,877.34	0.9875	2,597,172.56	7,201	\$	360.22	\$	3,119,862.62	\$ 432.73
Sep 14	\$	2,25,392.31	0.9835	2,292,685.93	7,6,3	\$	299.97	\$	2,927,11,38	\$ 382.88
Oct 14	\$	2,734,514.68	0.9685	2,641,694.36	6,615	\$	354.01	\$	3,479,306.44	\$ 514.01
Nov 14	\$	2,772,864.84	0.9547	2,869,878.88	7,691	\$	299.85	\$	3,074,333.71	\$ 454.73
Dec 14	\$	2,110,995.08	0.9284	2,704,215.49	9,836	\$	289.65	\$	3,024,014.65	\$ 452.04
Jan 15	\$	1,897,234.08	0.9998	1,914,548.27	6,694	\$	316.67	\$	2,316,338.34	\$ 346.11
Feb 15	\$	2,308,200.98	0.9911	2,389,697.84	6,317	\$	378.26	\$	2,845,178.28	\$ 466.33
Mar 15	\$	2,960,611.67	0.9876	2,985,788.59	6,505	\$	317.96	\$	3,206,144.98	\$ 497.29
Apr 15	\$	2,135,763.81	0.9881	2,262,2,395	6,701	\$	355.1	\$	2,786,339.31	\$ 413.45
May 15	\$	2,307,238.61	0.9888	2,311,065.30	6,566	\$	324.56	\$	2,687,264.68	\$ 402.24
Jun 15	\$	2,701,551.27	0.9884	2,713,346.85	6,701	\$	345.07	\$	2,869,411.20	\$ 428.21
Jul 15	\$	2,072,521.09	0.9831	2,108,062.19	6,291	\$	319.65	\$	2,475,812.40	\$ 405.67
Aug 15	\$	2,252,573.52	0.9844	2,268,268.52	6,691	\$	341.99	\$	2,782,671.71	\$ 415.88
Sep 15	\$	1,566,613.61	0.9789	1,590,144.98	6,678	\$	248.02	\$	2,067,450.41	\$ 312.68
Oct 15	\$	2,075,389.5	0.9667	2,183,933.95	6,863	\$	3,3	\$	2,509,562.1	\$ 31.68
Nov 15	\$	2,333,881.78	0.9663	2,493,200.04	6,851	\$	393.11	\$	3,055,200.47	\$ 466.38
Dec 15	\$	2,087,156.08	0.9272	2,209,063.31	7,027	\$	320.53	\$	2,792,244.24	\$ 397.46
Jan 16	\$	2,687,642.85	0.9996	2,688,809.95	7,091	\$	353.70	\$	3,086,568.08	\$ 432.39
Feb 16	\$	2,307,053.08	0.9995	2,308,144.60	7,491	\$	308.12	\$	2,901,738.87	\$ 387.36
Mar 16	\$	1,140,061.41	0.9996	1,142,174.25	7,061	\$	395.50	\$	1,275,114.18	\$ 168.66
Apr 16	\$	2,726,767.17	0.9954	2,728,285.97	8,041	\$	339.63	\$	3,004,538.64	\$ 444.42
May 16	\$	2,750,461.08	0.9995	2,762,108.31	7,7	\$	368.22	\$	3,129,289.76	\$ 477.77
Jun 16	\$	2,463,114.76	0.9992	2,465,191.76	7,881	\$	333.22	\$	2,844,505.78	\$ 413.53
Jul 16	\$	2,066,128.08	0.9991	2,067,937.31	7,268	\$	288.65	\$	2,533,081.17	\$ 348.53
Aug 16	\$	2,128,249.84	0.9988	2,141,001.81	6,851	\$	347.64	\$	2,432,426.96	\$ 343.47
Sep 16	\$	2,185,953.65	0.9989	2,188,954.83	6,489	\$	352.65	\$	2,765,406.54	\$ 426.17
Oct 16	\$	2,004,393.11	0.9987	2,007,000.62	6,153	\$	326.19	\$	2,195,581.21	\$ 389.34
Nov 16	\$	2,171,535.58	0.9981	2,177,7,286	6,080	\$	361.09	\$	2,580,108.21	\$ 395.55
Dec 16	\$	2,804,492.46	0.9976	2,803,864.72	6,840	\$	429.81	\$	3,048,400.67	\$ 444.42
Jan 17	\$	2,622,742.61	0.9661	2,886,135.59	7,261	\$	357.17	\$	3,162,233.38	\$ 421.20
Feb 17	\$	2,770,561.23	0.9667	2,897,025.06	7,233	\$	346.61	\$	3,307,261.29	\$ 465.21
Mar 17	\$	2,960,064.34	0.9661	3,007,854.45	7,044	\$	486.24	\$	3,437,666.26	\$ 546.72
Apr 17	\$	458,521.09	0.9660	475,690.22	1,458	\$	326.26	\$	594,063.87	\$ 407.41
May 17	\$	755,266.38	0.9588	815,747.74	1,458	\$	560.27	\$	900,213.36	\$ 620.41
Jun 17	\$	652,627.51	0.961	678,796.67	1,38	\$	79.0	\$	770,057.11	\$ 535.51
Jul 17	\$	452,488.79	0.9622	470,493.88	1,386	\$	337.03	\$	555,467.81	\$ 397.00
Aug 17	\$	499,397.09	0.9644	529,755.14	1,388	\$	533.65	\$	630,505.20	\$ 607.21
Sep 17	\$	439,801.08	0.9548	461,089.82	1,309	\$	351.48	\$	545,784.38	\$ 416.95
Oct 17	\$	428,561.41	0.9545	441,000.19	1,239	\$	359.49	\$	538,761.30	\$ 429.70
Nov 17	\$	1,066,051.36	0.9741	1,101,263.92	1,761	\$	560.71	\$	1,307,464.41	\$ 1,084.47
Dec 17	\$	1,110,777.32	0.9645	1,178,207.18	1,124	\$	422.89	\$	1,315,837.24	\$ 514.14

*Exp. est. Completion on Factor. as a percentage

**Exp. est. P. est. per on D. exp. Rebates as a report number

PA Rate Template Part II
Rate Development and Change

Carrier Name:	Amica Life Insurance Company
Product(s):	GNPPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed EHB C/mis EHB Cap Stat on PMPM (not of p. inc. pt on d. up. ebtates) PMPM	\$ 514.01	\$ 540.23
Rate via 1 end a stat on Factor	1.213	1.179
Blended Base Per. od Unadjusted C/mis befo. n No mal stat on	\$ 623.26	\$ 637.14
Single R/G Pool Ad. adjustm. Factor s		
Change n Mo b d t v	1.186	1.101
Change n Othe	1.037	1.066
Change n Demos. auth. is	1.040	1.067
Change n Netw. k	1.000	1.021
Change n Benef. s	1.000	1.000
Change n Othe	0.997	0.997
Total Ad. used P. o. jected Allowed EHB C/mis PMPM	\$ 765.18	\$ 761.65
C. m. b. d. t. v. Factor s	2%	100%
Blended P. o. jected EHB C/mis PMPM	\$ 781.65	\$ 781.65
Development of the Market-Adjusted Index Rate and Total Allowed C/mis		
Adjusted P. o. jected Allowed EHB C/mis PMPM	\$ 761.65	
Adjusted P. o. jected Allowed EHB C/mis PMPM (w/ only populatio. n small g. up. Fr. ngs)	\$ 805.86	
P. o. jected Pa. d EHB C/mis PMPM	\$ 587.08	
Ma. ket. ad. adjustm. Factor s		
P. o. jected R/G Adjustm. PMPM	58.81	
P. o. jected Pa. d Exchange Use. Fees PMPM	50.00	
Ma. ket. Adjusted P. o. jected Pa. d EHB C/mis PMPM	\$ 580.27	
Ma. ket. Adjusted P. o. jected Allowed EHB C/mis PMPM	\$ 796.52	
P. o. jected Allowed Non-EHB C/mis PMPM		
Ma. ket. Adjusted P. o. jected Pa. d Total C/mis PMPM	\$ 580.27	
Ma. ket. Adjusted P. o. jected Allowed Total C/mis PMPM	\$ 796.52	

For Informational Purposes only - No Insur. res. red.

Blended Base Per. od Unadjusted C/mis befo. n No mal stat on	\$ 540.23	- Index Rate of Experience Per. od on URRT
Blended Ca. ned P. m. um	\$ 63,695,792.89	
Blended Ca. ned P. m. um	\$ 90,249	

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

Effect vs. Date	03/01/2018	04/01/2018	07/01/2018	10/01/2018	Total s. m. n. R/G Pool
Rate of Member Months Renewal n. Qu. to	\$ 761.65	\$ 761.65	\$ 761.65	\$ 761.65	\$ 3,339
Ad. adjustm. P. o. jected Allowed EHB C/mis PMPM OL	\$ 761.65	\$ 761.65	\$ 761.65	\$ 761.65	\$ 761.65
Months of T. end	12.52%	15.52%	15.52%	15.52%	15.54%
Single R/G Pool P. o. jected Allowed C/mis	\$ 761.65	\$ 789.63	\$ 818.67	\$ 848.81	\$ 805.86
Qu. to n. T. end Factor	100.0%	103.7%	107.5%	111.4%	105.8%
2018 T. end Factor s. m. n. Qu. to	0.9621	0.9790	1.0039	1.0333	

Table 6. Retention

Retention on (Total) - Per. m. n. p. e. centages	Percentages	PMPM Amounts
Admin. st. at. ve Expenses	0.44%	\$ 62.85
Gene. al. and C/mis	0.37%	\$ 52.36
Agent/B. r. n. Fees and Comm. ss. ons	2.77%	\$ 151.12
Qual. ty Imp. ovement n. t. at. ve s	0.80%	\$ 55.32
Taxes and Fees	1.33%	\$ 88.86
FCOM Fees	0.10%	\$ 50.00
P.A.P. m. um Tax (f. aspl. cable)	0.80%	\$ 55.32
Fed. al. Income Tax	0.13%	\$ 13.54
Health Insur. s. m. n. P. o. d. e. Fee (P. o. jected to Small G. up. s. only)		\$ 0.00
P. o. f. f. Cont. agency (after tax)	2.00%	\$ 111.30
Total Retention	12.77%	\$ 84.97
P. o. jected Ret. ad. Revenue PMPM		\$ 665.24

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

No mal stat on Factor s	2018	2019
Ass. ass. Ass. Factor	1.000	1.000
Ass. ass. Exchange Use. Factor	0.921	1.000
Ass. ass. Tobacco Factor	1.000	1.000
Ass. ass. Benef. t. R. ch. n. s. (reduced demand)	1.000	1.000
Ass. ass. Netw. k. Factor	1.000	1.000
Ma. ket. Ad. used P. o. jected Allowed Total C/mis PMPM	\$ 547.96	\$ 796.52
No mal and Ma. ket. Ad. used P. o. jected Allowed Total C/mis PMPM	\$ 415.85	\$ 540.76

Table 8. Components of Rate Change

Rate Components	2018	2019	D. Difference	Percent Change
A. Cal. b. ad. Plan Adjusted Index Rate (PMPM)	\$ 419.00	\$ 451.84	\$ 32.84	8.6%
B. Base use. od a. l. o. w. ed C/mis befo. n No mal stat on	\$ 540.69	\$ 540.23	\$ (0.46)	-0.1%
C. No mal stat on Factor - component of change	\$ (102.77)	\$ (173.48)	\$ (70.71)	-17.0%
D. Change n. No mal stat Allowed C/mis Adjustment Components				
D1. Base use. od a. l. o. w. ed C/mis after - no mal stat on	\$ 323.82	\$ 366.77	\$ 42.95	10.3%
D2. URRT T. end	\$ 20.64	\$ 60.80	\$ 40.12	9.6%
D3. URRT Mo. b. d. t. v.	\$ 32.50	\$ 43.68	\$ 11.18	2.7%
D4. URRT Othe	\$ (9.80)	\$ 40.85	\$ 50.66	12.2%
D5. No mal stat URRT R/G on an allowed bas. s	\$ 27.04	\$ (6.34)	\$ (33.38)	-8.0%
D6. No mal stat Exchange Use. Fee on an allowed bas. s	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum D1-D6	\$ 399.24	\$ 510.75	\$ 111.51	26.8%
E. Change n. A. l. o. w. ed Plan Adjusted Level Components				
E1. Netw. k.	\$ -	\$ -	\$ -	0.0%
E2. P. o. j. c. g. M.	\$ (61.74)	\$ (138.66)	\$ (76.93)	-18.5%
E3. Benef. t. R. ch. n. s.	\$ -	\$ -	\$ -	0.0%
E4. Cata. st. g. n. C. G. b. d. t. v.	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum E1-E4	\$ (61.74)	\$ (138.66)	\$ (76.93)	-18.5%
F. Change n. Retention Components				
F1. Admin. st. at. ve Expenses	\$ 43.83	\$ 42.64	\$ (1.19)	-0.3%
F2. Taxes and Fees	\$ 20.30	\$ 6.01	\$ (14.29)	-3.4%
F3. P. o. f. f. Cont. agency	\$ 8.32	\$ 9.03	\$ 0.71	0.2%
F4. Subtotal - Sum F1-F3	\$ 72.45	\$ 57.68	\$ (14.77)	-3.5%
G. Change n. M. s. o. l. l. a. n. e. o. u. s. items			\$ -	0.0%
H. Sum of Components of Rate Change (should also be made the change shown n. l. ne. A)	\$ 409.95	\$ 429.77	\$ 19.82	4.8%

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

	2018	2019
Pa. d. to Allowed	0.946	0.729
URRT T. end (Total Ass. od. T. end Factor s)	1.079	1.179
URRT Mo. b. d. t. v.	1.000	1.000
URRT Othe	0.974	1.086
R/G Adjustm.	530.12	66.81
Exchange Use. Fee	50.20	1.000
Cap. stat. on	4.45	2.21
Netw. k.	1.000	1.000
P. o. j. c. g. M.	0.845	0.729
Benef. t. R. ch. n. s.	1.000	1.000
Cata. st. g. n. C. G. b. d. t. v.	1.000	1.000
Admin. st. at. ve Expenses	10.54%	9.44%
Taxes and Fees	4.88%	1.33%
P. o. f. f. Cont. agency	2.66%	2.80%

PA Rate Template Part IV B - Small Group Annual
Table 11 P an P em um Development © 21-Yea -O d Non-Tobacco Use

a. le Name
 P oder i ()
 Ma hat Sogine 1
 Ma e S. ac ve Da e

[illegible]

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Aetna Life Insurance Company
Product(s):	OAEPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Clarion, Forest, Mckean, Venango, Warren	0.785	0.775
Rating Area 2	Cameron, Elk, Potter	0.792	0.819
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	0.998	1.020
Rating Area 4		0.810	0.850
Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson	0.780	0.830
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	0.983	1.030
Rating Area 7	Adams, Berks, Lancaster, York	0.984	1.080
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	1.000	1.000
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.933	0.935

Table 14. Network Factors

[illegible]

Company Name: **Aetna Life Insurance, Co.**
 Market: **Small Group**
 Product: **OAEPO**
 Effective Date of Rates: **January 1, 2019**

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange) >	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001
HIOS Plan ID (Off Exchange) >	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001
Plan Marketing Name >	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75
Form # >								
Rating Area >	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9
Network >	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002
Metal >	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible >	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000
Coinsurance >	20%	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Copays >	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75
OOP Maximum >	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800
Pediatric Dental (Yes/No) >	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$254.29	\$254.29	\$267.50	\$267.50	\$333.08	\$333.08	\$273.31	\$273.31
15	\$276.90	\$276.90	\$291.28	\$291.28	\$362.69	\$362.69	\$297.60	\$297.60
16	\$285.54	\$285.54	\$300.37	\$300.37	\$374.01	\$374.01	\$306.89	\$306.89
17	\$294.18	\$294.18	\$309.46	\$309.46	\$385.33	\$385.33	\$316.18	\$316.18
18	\$303.49	\$303.49	\$319.25	\$319.25	\$397.52	\$397.52	\$326.18	\$326.18
19	\$312.80	\$312.80	\$329.04	\$329.04	\$409.71	\$409.71	\$336.19	\$336.19
20	\$322.44	\$322.44	\$339.18	\$339.18	\$422.34	\$422.34	\$346.55	\$346.55
21	\$332.41	\$332.41	\$349.67	\$349.67	\$435.40	\$435.40	\$357.26	\$357.26
22	\$332.41	\$332.41	\$349.67	\$349.67	\$435.40	\$435.40	\$357.26	\$357.26
23	\$332.41	\$332.41	\$349.67	\$349.67	\$435.40	\$435.40	\$357.26	\$357.26
24	\$332.41	\$332.41	\$349.67	\$349.67	\$435.40	\$435.40	\$357.26	\$357.26
25	\$333.74	\$333.74	\$351.07	\$351.07	\$437.14	\$437.14	\$358.69	\$358.69
26	\$340.39	\$340.39	\$358.06	\$358.06	\$445.85	\$445.85	\$365.84	\$365.84
27	\$348.36	\$348.36	\$366.45	\$366.45	\$456.30	\$456.30	\$374.41	\$374.41
28	\$361.33	\$361.33	\$380.09	\$380.09	\$473.28	\$473.28	\$388.35	\$388.35
29	\$371.96	\$371.96	\$391.28	\$391.28	\$487.21	\$487.21	\$399.78	\$399.78
30	\$377.28	\$377.28	\$396.88	\$396.88	\$494.18	\$494.18	\$405.50	\$405.50
31	\$385.26	\$385.26	\$405.27	\$405.27	\$504.63	\$504.63	\$414.07	\$414.07
32	\$393.24	\$393.24	\$413.66	\$413.66	\$515.08	\$515.08	\$422.64	\$422.64
33	\$398.22	\$398.22	\$418.90	\$418.90	\$521.61	\$521.61	\$428.00	\$428.00
34	\$403.54	\$403.54	\$424.50	\$424.50	\$528.57	\$528.57	\$433.72	\$433.72
35	\$406.20	\$406.20	\$427.30	\$427.30	\$532.06	\$532.06	\$436.58	\$436.58
36	\$408.86	\$408.86	\$430.09	\$430.09	\$535.54	\$535.54	\$439.44	\$439.44
37	\$411.52	\$411.52	\$432.89	\$432.89	\$539.02	\$539.02	\$442.29	\$442.29
38	\$414.18	\$414.18	\$435.69	\$435.69	\$542.51	\$542.51	\$445.15	\$445.15
39	\$419.50	\$419.50	\$441.28	\$441.28	\$549.47	\$549.47	\$450.87	\$450.87
40	\$424.82	\$424.82	\$446.88	\$446.88	\$556.44	\$556.44	\$456.58	\$456.58
41	\$432.80	\$432.80	\$455.27	\$455.27	\$566.89	\$566.89	\$465.16	\$465.16
42	\$440.44	\$440.44	\$463.31	\$463.31	\$576.90	\$576.90	\$473.38	\$473.38
43	\$451.08	\$451.08	\$474.50	\$474.50	\$590.84	\$590.84	\$484.81	\$484.81
44	\$464.37	\$464.37	\$488.49	\$488.49	\$608.25	\$608.25	\$499.10	\$499.10
45	\$480.00	\$480.00	\$504.92	\$504.92	\$628.72	\$628.72	\$515.89	\$515.89
46	\$498.61	\$498.61	\$524.50	\$524.50	\$653.10	\$653.10	\$535.90	\$535.90
47	\$519.55	\$519.55	\$546.53	\$546.53	\$680.53	\$680.53	\$558.40	\$558.40
48	\$543.49	\$543.49	\$571.71	\$571.71	\$711.88	\$711.88	\$584.13	\$584.13
49	\$567.09	\$567.09	\$596.54	\$596.54	\$742.79	\$742.79	\$609.49	\$609.49
50	\$593.68	\$593.68	\$624.51	\$624.51	\$777.62	\$777.62	\$638.07	\$638.07
51	\$619.94	\$619.94	\$652.13	\$652.13	\$812.02	\$812.02	\$666.30	\$666.30
52	\$648.86	\$648.86	\$682.56	\$682.56	\$849.90	\$849.90	\$697.38	\$697.38
53	\$678.11	\$678.11	\$713.33	\$713.33	\$888.21	\$888.21	\$728.82	\$728.82
54	\$709.69	\$709.69	\$746.55	\$746.55	\$929.58	\$929.58	\$762.76	\$762.76
55	\$741.27	\$741.27	\$779.76	\$779.76	\$970.94	\$970.94	\$796.70	\$796.70
56	\$775.51	\$775.51	\$815.78	\$815.78	\$1,015.78	\$1,015.78	\$833.50	\$833.50
57	\$810.08	\$810.08	\$852.15	\$852.15	\$1,061.07	\$1,061.07	\$870.65	\$870.65
58	\$846.98	\$846.98	\$890.96	\$890.96	\$1,109.40	\$1,109.40	\$910.31	\$910.31
59	\$865.26	\$865.26	\$910.19	\$910.19	\$1,133.34	\$1,133.34	\$929.96	\$929.96
60	\$902.16	\$902.16	\$949.00	\$949.00	\$1,181.67	\$1,181.67	\$969.62	\$969.62
61	\$934.07	\$934.07	\$982.57	\$982.57	\$1,223.47	\$1,223.47	\$1,003.91	\$1,003.91
62	\$955.01	\$955.01	\$1,004.60	\$1,004.60	\$1,250.90	\$1,250.90	\$1,026.42	\$1,026.42
63	\$981.27	\$981.27	\$1,032.23	\$1,032.23	\$1,285.30	\$1,285.30	\$1,054.65	\$1,054.65
64+	\$996.89	\$996.89	\$1,048.66	\$1,048.66	\$1,305.76	\$1,305.76	\$1,071.44	\$1,071.44

Aetna Life Insurance, Co.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80% \$30/75	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Life Insurance, Co.

Market Small Group

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

02-01-2018 Number of Covered Lives by Rating County					RATING AREA 1							
					0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
33906PA0160001	Aetna Silver OAEPO 6000 80% \$30/75	EPO	Silver	Off		\$332.41		\$332.41	\$332.41		\$332.41	

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$349.67	\$349.67	\$349.67

RATING AREA 3

0	0	0	0	0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$435.40	\$435.40	\$435.40	\$435.40	\$435.40	\$435.40	\$435.40	\$435.40	\$435.40	\$435.40	\$435.40	\$435.40	\$435.40

RATING AREA 4

2	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	0	0	0	0	5	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$357.26	\$357.26	\$357.26	\$357.26	\$357.26	

RATING AREA 6

0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$439.67	\$439.67	\$439.67	\$439.67	\$439.67	\$439.67	\$439.67	\$439.67	\$439.67	\$439.67

RATING AREA 7

0	0	17	1
Adams	Berks	Lancaster	York
\$461.01	\$461.01	\$461.01	\$461.01

RATING AREA 8

16	22	140	57	12
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$426.86	\$426.86	\$426.86	\$426.86	\$426.86

RATING AREA 9

1	0	6	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$400.96	\$400.96	\$400.96	\$400.96	\$400.96	\$400.96	\$400.96

Company Name: **Aetna Life Insurance, Co.**
 Market: **Small Group**
 Product: **OAEPO**
 Effective Date of Rates: **April 1, 2019**

Ending date of Rates: **June 30, 2019**

HIOS Plan ID (On Exchange) >	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001
HIOS Plan ID (Off Exchange) >	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001
Plan Marketing Name >	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75
Form # >								
Rating Area >	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9
Network >	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002
Metal >	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible >	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000
Coinurance >	20%	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Copays >	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75
OOP Maximum >	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800
Pediatric Dental (Yes/No) >	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$263.63	\$263.63	\$277.32	\$277.32	\$345.31	\$345.31	\$283.35	\$283.35
15	\$287.07	\$287.07	\$301.97	\$301.97	\$376.01	\$376.01	\$308.53	\$308.53
16	\$296.03	\$296.03	\$311.40	\$311.40	\$387.74	\$387.74	\$318.16	\$318.16
17	\$304.99	\$304.99	\$320.82	\$320.82	\$399.48	\$399.48	\$327.79	\$327.79
18	\$314.64	\$314.64	\$330.97	\$330.97	\$412.12	\$412.12	\$338.16	\$338.16
19	\$324.28	\$324.28	\$341.12	\$341.12	\$424.76	\$424.76	\$348.53	\$348.53
20	\$334.28	\$334.28	\$351.64	\$351.64	\$437.85	\$437.85	\$359.28	\$359.28
21	\$344.62	\$344.62	\$362.51	\$362.51	\$451.39	\$451.39	\$370.39	\$370.39
22	\$344.62	\$344.62	\$362.51	\$362.51	\$451.39	\$451.39	\$370.39	\$370.39
23	\$344.62	\$344.62	\$362.51	\$362.51	\$451.39	\$451.39	\$370.39	\$370.39
24	\$344.62	\$344.62	\$362.51	\$362.51	\$451.39	\$451.39	\$370.39	\$370.39
25	\$346.00	\$346.00	\$363.96	\$363.96	\$453.20	\$453.20	\$371.87	\$371.87
26	\$352.89	\$352.89	\$371.21	\$371.21	\$462.22	\$462.22	\$379.28	\$379.28
27	\$361.16	\$361.16	\$379.91	\$379.91	\$473.06	\$473.06	\$388.17	\$388.17
28	\$374.60	\$374.60	\$394.05	\$394.05	\$490.66	\$490.66	\$402.61	\$402.61
29	\$385.63	\$385.63	\$405.65	\$405.65	\$505.11	\$505.11	\$414.46	\$414.46
30	\$391.14	\$391.14	\$411.45	\$411.45	\$512.33	\$512.33	\$420.39	\$420.39
31	\$399.41	\$399.41	\$420.15	\$420.15	\$523.16	\$523.16	\$429.28	\$429.28
32	\$407.68	\$407.68	\$428.85	\$428.85	\$533.99	\$533.99	\$438.17	\$438.17
33	\$412.85	\$412.85	\$434.29	\$434.29	\$540.77	\$540.77	\$443.72	\$443.72
34	\$418.37	\$418.37	\$440.09	\$440.09	\$547.99	\$547.99	\$449.65	\$449.65
35	\$421.12	\$421.12	\$442.99	\$442.99	\$551.60	\$551.60	\$452.61	\$452.61
36	\$423.88	\$423.88	\$445.89	\$445.89	\$555.21	\$555.21	\$455.58	\$455.58
37	\$426.64	\$426.64	\$448.79	\$448.79	\$558.82	\$558.82	\$458.54	\$458.54
38	\$429.39	\$429.39	\$451.69	\$451.69	\$562.43	\$562.43	\$461.50	\$461.50
39	\$434.91	\$434.91	\$457.49	\$457.49	\$569.65	\$569.65	\$467.43	\$467.43
40	\$440.42	\$440.42	\$463.29	\$463.29	\$576.88	\$576.88	\$473.35	\$473.35
41	\$448.69	\$448.69	\$471.99	\$471.99	\$587.71	\$587.71	\$482.24	\$482.24
42	\$456.62	\$456.62	\$480.33	\$480.33	\$598.09	\$598.09	\$490.76	\$490.76
43	\$467.65	\$467.65	\$491.93	\$491.93	\$612.54	\$612.54	\$502.61	\$502.61
44	\$481.43	\$481.43	\$506.43	\$506.43	\$630.59	\$630.59	\$517.43	\$517.43
45	\$497.63	\$497.63	\$523.47	\$523.47	\$651.81	\$651.81	\$534.84	\$534.84
46	\$516.93	\$516.93	\$543.77	\$543.77	\$677.09	\$677.09	\$555.58	\$555.58
47	\$538.64	\$538.64	\$566.61	\$566.61	\$705.52	\$705.52	\$578.91	\$578.91
48	\$563.45	\$563.45	\$592.71	\$592.71	\$738.02	\$738.02	\$605.58	\$605.58
49	\$587.92	\$587.92	\$618.45	\$618.45	\$770.07	\$770.07	\$631.88	\$631.88
50	\$615.49	\$615.49	\$647.45	\$647.45	\$806.18	\$806.18	\$661.51	\$661.51
51	\$642.71	\$642.71	\$676.09	\$676.09	\$841.84	\$841.84	\$690.77	\$690.77
52	\$672.69	\$672.69	\$707.63	\$707.63	\$881.11	\$881.11	\$722.99	\$722.99
53	\$703.02	\$703.02	\$739.53	\$739.53	\$920.84	\$920.84	\$755.59	\$755.59
54	\$735.76	\$735.76	\$773.97	\$773.97	\$963.72	\$963.72	\$790.78	\$790.78
55	\$768.50	\$768.50	\$808.40	\$808.40	\$1,006.60	\$1,006.60	\$825.96	\$825.96
56	\$803.99	\$803.99	\$845.74	\$845.74	\$1,053.09	\$1,053.09	\$864.11	\$864.11
57	\$839.83	\$839.83	\$883.44	\$883.44	\$1,100.04	\$1,100.04	\$902.63	\$902.63
58	\$878.08	\$878.08	\$923.68	\$923.68	\$1,150.14	\$1,150.14	\$943.75	\$943.75
59	\$897.04	\$897.04	\$943.62	\$943.62	\$1,174.97	\$1,174.97	\$964.12	\$964.12
60	\$935.29	\$935.29	\$983.86	\$983.86	\$1,225.07	\$1,225.07	\$1,005.23	\$1,005.23
61	\$968.37	\$968.37	\$1,018.66	\$1,018.66	\$1,268.41	\$1,268.41	\$1,040.79	\$1,040.79
62	\$990.08	\$990.08	\$1,041.50	\$1,041.50	\$1,296.84	\$1,296.84	\$1,064.12	\$1,064.12
63	\$1,017.31	\$1,017.31	\$1,070.14	\$1,070.14	\$1,332.50	\$1,332.50	\$1,093.38	\$1,093.38
64+	\$1,033.51	\$1,033.51	\$1,087.18	\$1,087.18	\$1,353.72	\$1,353.72	\$1,110.79	\$1,110.79

Aetna Life Insurance, Co.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80% \$30/75	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name **Aetna Life Insurance, Co.**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

05-01-2018 Number of Covered Lives by Rating County					RATING AREA 1							
					0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
33906PA0160001	Aetna Silver OAEPO 6000 80% \$30/75	EPO	Silver	Off		\$344.62		\$344.62	\$344.62		\$344.62	

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$362.51	\$362.51	\$362.51

RATING AREA 3

0	0	0	0	0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$451.39	\$451.39	\$451.39	\$451.39	\$451.39	\$451.39	\$451.39	\$451.39	\$451.39	\$451.39	\$451.39	\$451.39	\$451.39

RATING AREA 4

2	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	0	0	0	0	5	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$370.39	\$370.39	\$370.39	\$370.39	\$370.39	

RATING AREA 6

0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$455.82	\$455.82	\$455.82	\$455.82	\$455.82	\$455.82	\$455.82	\$455.82	\$455.82	\$455.82

RATING AREA 7

0	0	17	1
Adams	Berks	Lancaster	York
\$477.94	\$477.94	\$477.94	\$477.94

RATING AREA 8

16	22	140	57	12
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$442.54	\$442.54	\$442.54	\$442.54	\$442.54

RATING AREA 9

1	0	6	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$415.69	\$415.69	\$415.69	\$415.69	\$415.69	\$415.69	\$415.69

Company Name: **Aetna Life Insurance, Co.**
 Market: **Small Group**
 Product: **OAEPO**
 Effective Date of Rates: **July 1, 2019**

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange) >	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001
HIOS Plan ID (Off Exchange) >	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001
Plan Marketing Name >	na Silver OAEPO 6000 80% \$30	na Silver OAEPO 6000 80% \$30	na Silver OAEPO 6000 80% \$30	na Silver OAEPO 6000 80% \$30	na Silver OAEPO 6000 80% \$30	na Silver OAEPO 6000 80% \$30	na Silver OAEPO 6000 80% \$30	na Silver OAEPO 6000 80% \$30	na Silver OAEPO 6000 80% \$30	na Silver OAEPO 6000 80% \$30	na Silver OAEPO 6000 80% \$30	na Silver OAEPO 6000 80% \$30	na Silver OAEPO 6000 80% \$30	na Silver OAEPO 6000 80% \$30	na Silver OAEPO 6000 80% \$30	na Silver OAEPO 6000 80% \$30
Form # >																
Rating Area >	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9								
Network >	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002								
Metal >	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver								
Deductible >	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000								
Coinurance >	20%	0.2	0.2	0.2	0.2	0.2	0.2	0.2								
Copays >	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75								
OOP Maximum >	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800								
Pediatric Dental (Yes/No) >	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes								
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$273.33	\$273.33	\$287.52	\$287.52	\$358.01	\$358.01	\$293.77	\$293.77	\$361.52	\$361.52	\$379.07	\$379.07	\$350.99	\$350.99	\$329.69	\$329.69
15	\$297.62	\$297.62	\$313.08	\$313.08	\$389.83	\$389.83	\$319.88	\$319.88	\$393.66	\$393.66	\$412.77	\$412.77	\$382.19	\$382.19	\$359.00	\$359.00
16	\$306.91	\$306.91	\$322.85	\$322.85	\$402.00	\$402.00	\$329.86	\$329.86	\$405.94	\$405.94	\$425.65	\$425.65	\$394.12	\$394.12	\$370.20	\$370.20
17	\$316.20	\$316.20	\$332.62	\$332.62	\$414.17	\$414.17	\$339.85	\$339.85	\$418.23	\$418.23	\$438.53	\$438.53	\$406.05	\$406.05	\$381.41	\$381.41
18	\$326.21	\$326.21	\$343.15	\$343.15	\$427.27	\$427.27	\$350.60	\$350.60	\$431.46	\$431.46	\$452.41	\$452.41	\$418.90	\$418.90	\$393.48	\$393.48
19	\$336.21	\$336.21	\$353.67	\$353.67	\$440.38	\$440.38	\$361.35	\$361.35	\$444.70	\$444.70	\$466.28	\$466.28	\$431.74	\$431.74	\$405.54	\$405.54
20	\$346.57	\$346.57	\$364.57	\$364.57	\$453.95	\$453.95	\$372.49	\$372.49	\$458.40	\$458.40	\$480.65	\$480.65	\$445.05	\$445.05	\$418.04	\$418.04
21	\$357.29	\$357.29	\$375.84	\$375.84	\$467.99	\$467.99	\$384.01	\$384.01	\$472.58	\$472.58	\$495.52	\$495.52	\$458.81	\$458.81	\$430.97	\$430.97
22	\$357.29	\$357.29	\$375.84	\$375.84	\$467.99	\$467.99	\$384.01	\$384.01	\$472.58	\$472.58	\$495.52	\$495.52	\$458.81	\$458.81	\$430.97	\$430.97
23	\$357.29	\$357.29	\$375.84	\$375.84	\$467.99	\$467.99	\$384.01	\$384.01	\$472.58	\$472.58	\$495.52	\$495.52	\$458.81	\$458.81	\$430.97	\$430.97
24	\$357.29	\$357.29	\$375.84	\$375.84	\$467.99	\$467.99	\$384.01	\$384.01	\$472.58	\$472.58	\$495.52	\$495.52	\$458.81	\$458.81	\$430.97	\$430.97
25	\$358.72	\$358.72	\$377.35	\$377.35	\$469.86	\$469.86	\$385.54	\$385.54	\$474.47	\$474.47	\$497.50	\$497.50	\$460.65	\$460.65	\$432.70	\$432.70
26	\$365.86	\$365.86	\$384.86	\$384.86	\$479.22	\$479.22	\$393.22	\$393.22	\$483.92	\$483.92	\$507.41	\$507.41	\$469.82	\$469.82	\$441.31	\$441.31
27	\$374.44	\$374.44	\$393.88	\$393.88	\$490.45	\$490.45	\$402.44	\$402.44	\$495.26	\$495.26	\$519.30	\$519.30	\$480.84	\$480.84	\$451.66	\$451.66
28	\$388.37	\$388.37	\$408.54	\$408.54	\$508.70	\$508.70	\$417.42	\$417.42	\$513.69	\$513.69	\$538.63	\$538.63	\$498.73	\$498.73	\$468.47	\$468.47
29	\$399.81	\$399.81	\$420.57	\$420.57	\$523.68	\$523.68	\$429.70	\$429.70	\$528.81	\$528.81	\$554.48	\$554.48	\$513.41	\$513.41	\$482.26	\$482.26
30	\$405.52	\$405.52	\$426.58	\$426.58	\$531.17	\$531.17	\$435.85	\$435.85	\$536.38	\$536.38	\$562.41	\$562.41	\$520.75	\$520.75	\$489.15	\$489.15
31	\$414.10	\$414.10	\$435.60	\$435.60	\$542.40	\$542.40	\$445.06	\$445.06	\$547.72	\$547.72	\$574.31	\$574.31	\$531.76	\$531.76	\$499.50	\$499.50
32	\$422.67	\$422.67	\$444.62	\$444.62	\$553.63	\$553.63	\$454.28	\$454.28	\$559.06	\$559.06	\$586.20	\$586.20	\$542.78	\$542.78	\$509.84	\$509.84
33	\$428.03	\$428.03	\$450.26	\$450.26	\$560.65	\$560.65	\$460.04	\$460.04	\$566.15	\$566.15	\$593.63	\$593.63	\$549.66	\$549.66	\$516.30	\$516.30
34	\$433.75	\$433.75	\$456.27	\$456.27	\$568.14	\$568.14	\$466.18	\$466.18	\$573.71	\$573.71	\$601.56	\$601.56	\$557.00	\$557.00	\$523.20	\$523.20
35	\$436.61	\$436.61	\$459.28	\$459.28	\$571.88	\$571.88	\$469.26	\$469.26	\$577.49	\$577.49	\$605.52	\$605.52	\$560.67	\$560.67	\$526.65	\$526.65
36	\$439.47	\$439.47	\$462.29	\$462.29	\$575.63	\$575.63	\$472.33	\$472.33	\$581.27	\$581.27	\$609.49	\$609.49	\$564.34	\$564.34	\$530.09	\$530.09
37	\$442.32	\$442.32	\$465.29	\$465.29	\$579.37	\$579.37	\$475.40	\$475.40	\$585.05	\$585.05	\$613.45	\$613.45	\$568.01	\$568.01	\$533.54	\$533.54
38	\$445.18	\$445.18	\$468.30	\$468.30	\$583.11	\$583.11	\$478.47	\$478.47	\$588.83	\$588.83	\$617.42	\$617.42	\$571.68	\$571.68	\$536.99	\$536.99
39	\$450.90	\$450.90	\$474.31	\$474.31	\$590.60	\$590.60	\$484.62	\$484.62	\$596.39	\$596.39	\$625.34	\$625.34	\$579.02	\$579.02	\$543.89	\$543.89
40	\$456.62	\$456.62	\$480.33	\$480.33	\$598.09	\$598.09	\$490.76	\$490.76	\$603.95	\$603.95	\$633.27	\$633.27	\$586.36	\$586.36	\$550.78	\$550.78
41	\$465.19	\$465.19	\$489.35	\$489.35	\$609.32	\$609.32	\$499.98	\$499.98	\$615.30	\$615.30	\$645.16	\$645.16	\$597.37	\$597.37	\$561.12	\$561.12
42	\$473.41	\$473.41	\$497.99	\$497.99	\$620.09	\$620.09	\$508.81	\$508.81	\$626.16	\$626.16	\$656.56	\$656.56	\$607.93	\$607.93	\$571.04	\$571.04
43	\$484.84	\$484.84	\$510.02	\$510.02	\$635.06	\$635.06	\$521.10	\$521.10	\$641.29	\$641.29	\$672.42	\$672.42	\$622.61	\$622.61	\$584.83	\$584.83
44	\$499.13	\$499.13	\$525.05	\$525.05	\$653.78	\$653.78	\$536.46	\$536.46	\$660.19	\$660.19	\$692.24	\$692.24	\$640.96	\$640.96	\$602.07	\$602.07
45	\$515.93	\$515.93	\$542.72	\$542.72	\$675.78	\$675.78	\$554.51	\$554.51	\$682.40	\$682.40	\$715.53	\$715.53	\$662.53	\$662.53	\$622.32	\$622.32
46	\$535.93	\$535.93	\$563.77	\$563.77	\$701.98	\$701.98	\$576.01	\$576.01	\$708.87	\$708.87	\$743.28	\$743.28	\$688.22	\$688.22	\$646.46	\$646.46
47	\$558.44	\$558.44	\$587.44	\$587.44	\$731.47	\$731.47	\$600.20	\$600.20	\$738.64	\$738.64	\$774.49	\$774.49	\$717.12	\$717.12	\$673.61	\$673.61
48	\$584.17	\$584.17	\$614.50	\$614.50	\$765.16	\$765.16	\$627.85	\$627.85	\$772.66	\$772.66	\$810.17	\$810.17	\$750.16	\$750.16	\$704.64	\$704.64
49	\$609.54	\$609.54	\$641.19	\$641.19	\$798.39	\$798.39	\$655.12	\$655.12	\$806.22	\$806.22	\$845.35	\$845.35	\$782.73	\$782.73	\$735.24	\$735.24
50	\$638.12	\$638.12	\$671.26	\$671.26	\$835.83	\$835.83	\$685.84	\$685.84	\$844.02	\$844.02	\$884.99	\$884.99	\$819.44	\$819.44	\$769.71	\$769.71
51	\$666.34	\$666.34	\$700.95	\$700.95	\$872.80	\$872.80	\$716.17	\$716.17	\$881.36	\$881.36	\$924.14	\$924.14	\$855.69	\$855.69	\$803.76	\$803.76
52	\$697.43	\$697.43	\$733.65	\$733.65	\$913.51	\$913.51	\$749.58	\$749.58	\$922.47	\$922.47	\$967.25	\$967.25	\$895.60	\$895.60	\$841.26	\$841.26
53	\$728.87	\$728.87	\$766.72	\$766.72	\$954.70	\$954.70	\$783.37	\$783.37	\$964.06	\$964.06	\$1,010.86	\$1,010.86	\$935.98	\$935.98	\$879.18	\$879.18
54	\$762.81	\$762.81	\$802.43	\$802.43	\$999.16	\$999.16	\$819.85	\$819.85	\$1,008.95	\$1,008.95	\$1,057.93	\$1,057.93	\$979.57	\$979.57	\$920.12	\$920.12
55	\$796.76	\$796.76	\$838.13	\$838.13	\$1,043.62	\$1,043.62	\$856.33	\$856.33	\$1,053.85	\$1,053.85	\$1,105.00	\$1,105.00	\$1,023.15	\$1,023.15	\$961.07	\$961.07
56	\$833.56	\$833.56	\$876.84	\$876.84	\$1,091.82	\$1,091.82	\$895.89	\$895.89	\$1,102.52	\$1,102.52	\$1,156.04	\$1,156.04	\$1,070.41	\$1,070.41	\$1,005.46	\$1,005.46
57	\$870.71	\$870.71	\$915.93	\$915.93	\$1,140.49	\$1,140.49	\$935.82	\$935.82	\$1,151.67	\$1,151.67	\$1,207.58	\$1,207.58	\$1,118.13	\$1,118.13	\$1,050.28	\$1,050.28
58	\$910.37	\$910.37	\$957.65	\$957.65	\$1,192.44	\$1,192.44	\$978.45	\$978.45	\$1,204.13	\$1,204.13	\$1,262.58	\$1,262.58	\$1,169.06	\$1,169.06	\$1,098.11	\$1,098.11
59	\$930.02	\$930.02	\$978.32	\$978.32	\$1,218.18	\$1,218.18	\$999.57	\$999.57	\$1,230.12	\$1,230.12	\$1,289.83	\$1,289.83	\$1,194.29	\$1,194.29	\$1,121.82	\$1,121.82
60	\$969.68	\$969.68	\$1,020.04	\$1,020.04	\$1,270.12	\$1,270.12	\$1,042.19	\$1,042.19	\$1,282.57	\$1,282.57	\$1,344.84	\$1,344.84	\$1,245.22	\$1,245.22	\$1,169.66	\$1,169.66
61	\$1,003.98	\$1,003.98	\$1,056.12	\$1,056.12	\$1,315.05	\$1,315.05	\$1,079.06	\$1,079.06	\$1,327.94	\$1,327.94	\$1,392.41	\$1,392.41	\$1,289.26	\$1,289.26	\$1,211.03	\$1,211.03
62	\$1,026.49	\$1,026.49	\$1,079.80	\$1,079.80	\$1,344.53	\$1,344.53	\$1,103.25	\$1,103.25	\$1,357.71	\$1,357.71	\$1,423.62	\$1,423.62	\$1,318.17	\$1,318.17	\$1,238.18	\$1,238.18
63	\$1,054.72	\$1,054.72	\$1,109.49	\$1,109.49	\$1,381.50	\$1,381.50	\$1,133.59	\$1,133.59	\$1,395.05	\$1,395.05	\$1,462.77	\$1,462.77	\$1,354.42	\$1,354.42	\$1,272.23	\$1,272.23
64+	\$1,071.51	\$1,071.51	\$1,127.15	\$1,127.15	\$1,403.50	\$1,403.50	\$1,151.64	\$1,151.64	\$1,417.26	\$1,417.26	\$1,486.06	\$1,486.06	\$1,375.98	\$1,375.98	\$1,292.48	\$1,292.48

Aetna Life Insurance, Co.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80% \$30/75	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Life Insurance, Co.

Market Small Group

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

08-01-2018 Number of Covered Lives by Rating County					RATING AREA 1							
					0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
33906PA0160001	Aetna Silver OAEPO 6000 80% \$30/75	EPO	Silver	Off		\$357.29		\$357.29	\$357.29		\$357.29	

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$375.84	\$375.84	\$375.84

RATING AREA 3

0	0	0	0	0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$467.99	\$467.99	\$467.99	\$467.99	\$467.99	\$467.99	\$467.99	\$467.99	\$467.99	\$467.99	\$467.99	\$467.99	\$467.99

RATING AREA 4

2	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	0	0	0	0	5	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$384.01	\$384.01	\$384.01	\$384.01	\$384.01	

RATING AREA 6

0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$472.58	\$472.58	\$472.58	\$472.58	\$472.58	\$472.58	\$472.58	\$472.58	\$472.58	#####

RATING AREA 7

0	0	17	1
Adams	Berks	Lancaster	York
\$495.52	\$495.52	\$495.52	\$495.52

RATING AREA 8

16	22	140	57	12
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$458.81	\$458.81	\$458.81	\$458.81	\$458.81

RATING AREA 9

1	0	6	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$430.97	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97	\$430.97

Company Name: Aetna Life Insurance Co.
 Market: Small Group
 Product: OAEPO
 Effective Date of Rates: October 1, 2019

Ending date of Rates: December 31, 2019

HIOS Plan ID (On Exchange) >	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001
HIOS Plan ID (Off Exchange) >	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001
Plan Marketing Name >	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75	Aetna Silver OAEPO 6000 80% \$30/75
Form # >									
Rating Area >	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9	
Network >	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002
Metal >	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible >	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000
Coinurance >	20%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Copays >	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75
OOP Maximum >	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800
Pediatric Dental (Yes/No) >	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$283.39	\$283.39	\$298.11	\$298.11	\$371.19	\$371.19	\$304.58	\$304.58	\$374.83
15	\$308.58	\$308.58	\$324.60	\$324.60	\$404.19	\$404.19	\$331.65	\$331.65	\$408.15
16	\$318.21	\$318.21	\$334.74	\$334.74	\$416.80	\$416.80	\$342.01	\$342.01	\$420.89
17	\$327.84	\$327.84	\$344.87	\$344.87	\$429.42	\$429.42	\$352.36	\$352.36	\$433.63
18	\$338.22	\$338.22	\$355.78	\$355.78	\$443.01	\$443.01	\$363.51	\$363.51	\$447.35
19	\$348.59	\$348.59	\$366.69	\$366.69	\$456.59	\$456.59	\$374.65	\$374.65	\$461.07
20	\$359.33	\$359.33	\$377.99	\$377.99	\$470.66	\$470.66	\$386.20	\$386.20	\$475.28
21	\$370.44	\$370.44	\$389.68	\$389.68	\$485.22	\$485.22	\$398.14	\$398.14	\$489.98
22	\$370.44	\$370.44	\$389.68	\$389.68	\$485.22	\$485.22	\$398.14	\$398.14	\$489.98
23	\$370.44	\$370.44	\$389.68	\$389.68	\$485.22	\$485.22	\$398.14	\$398.14	\$489.98
24	\$370.44	\$370.44	\$389.68	\$389.68	\$485.22	\$485.22	\$398.14	\$398.14	\$489.98
25	\$371.93	\$371.93	\$391.24	\$391.24	\$487.16	\$487.16	\$399.74	\$399.74	\$491.94
26	\$379.33	\$379.33	\$399.03	\$399.03	\$496.86	\$496.86	\$407.70	\$407.70	\$501.74
27	\$388.23	\$388.23	\$408.39	\$408.39	\$508.51	\$508.51	\$417.26	\$417.26	\$513.50
28	\$402.67	\$402.67	\$423.58	\$423.58	\$527.43	\$527.43	\$432.78	\$432.78	\$532.60
29	\$414.53	\$414.53	\$436.05	\$436.05	\$542.96	\$542.96	\$445.52	\$445.52	\$548.28
30	\$420.45	\$420.45	\$442.29	\$442.29	\$550.72	\$550.72	\$451.89	\$451.89	\$556.12
31	\$429.34	\$429.34	\$451.64	\$451.64	\$562.37	\$562.37	\$461.45	\$461.45	\$567.88
32	\$438.24	\$438.24	\$460.99	\$460.99	\$574.01	\$574.01	\$471.01	\$471.01	\$579.64
33	\$443.79	\$443.79	\$466.84	\$466.84	\$581.29	\$581.29	\$476.98	\$476.98	\$586.99
34	\$449.72	\$449.72	\$473.07	\$473.07	\$589.06	\$589.06	\$483.35	\$483.35	\$594.83
35	\$452.68	\$452.68	\$476.19	\$476.19	\$592.94	\$592.94	\$486.53	\$486.53	\$598.75
36	\$455.65	\$455.65	\$479.31	\$479.31	\$596.82	\$596.82	\$489.72	\$489.72	\$602.67
37	\$458.61	\$458.61	\$482.43	\$482.43	\$600.70	\$600.70	\$492.90	\$492.90	\$606.59
38	\$461.57	\$461.57	\$485.54	\$485.54	\$604.58	\$604.58	\$496.09	\$496.09	\$610.51
39	\$467.50	\$467.50	\$491.78	\$491.78	\$612.35	\$612.35	\$502.46	\$502.46	\$618.35
40	\$473.43	\$473.43	\$498.01	\$498.01	\$620.11	\$620.11	\$508.83	\$508.83	\$626.19
41	\$482.32	\$482.32	\$507.36	\$507.36	\$631.76	\$631.76	\$518.38	\$518.38	\$637.95
42	\$490.84	\$490.84	\$516.33	\$516.33	\$642.92	\$642.92	\$527.54	\$527.54	\$649.22
43	\$502.69	\$502.69	\$528.80	\$528.80	\$658.44	\$658.44	\$540.28	\$540.28	\$664.90
44	\$517.51	\$517.51	\$544.38	\$544.38	\$677.85	\$677.85	\$556.21	\$556.21	\$684.50
45	\$534.92	\$534.92	\$562.70	\$562.70	\$700.66	\$700.66	\$574.92	\$574.92	\$707.53
46	\$555.67	\$555.67	\$584.52	\$584.52	\$727.83	\$727.83	\$597.22	\$597.22	\$734.96
47	\$579.00	\$579.00	\$609.07	\$609.07	\$758.40	\$758.40	\$622.30	\$622.30	\$765.83
48	\$605.68	\$605.68	\$637.13	\$637.13	\$793.33	\$793.33	\$650.97	\$650.97	\$801.11
49	\$631.98	\$631.98	\$664.80	\$664.80	\$827.78	\$827.78	\$679.24	\$679.24	\$835.90
50	\$661.61	\$661.61	\$695.97	\$695.97	\$866.60	\$866.60	\$711.09	\$711.09	\$875.10
51	\$690.88	\$690.88	\$726.76	\$726.76	\$904.93	\$904.93	\$742.54	\$742.54	\$913.81
52	\$723.11	\$723.11	\$760.66	\$760.66	\$947.15	\$947.15	\$777.18	\$777.18	\$956.43
53	\$755.71	\$755.71	\$794.95	\$794.95	\$989.85	\$989.85	\$812.22	\$812.22	\$999.55
54	\$790.90	\$790.90	\$831.97	\$831.97	\$1,035.94	\$1,035.94	\$850.04	\$850.04	\$1,046.10
55	\$826.09	\$826.09	\$868.99	\$868.99	\$1,082.04	\$1,082.04	\$887.86	\$887.86	\$1,092.65
56	\$864.25	\$864.25	\$909.13	\$909.13	\$1,132.02	\$1,132.02	\$928.87	\$928.87	\$1,143.12
57	\$902.77	\$902.77	\$949.65	\$949.65	\$1,182.48	\$1,182.48	\$970.28	\$970.28	\$1,194.07
58	\$943.89	\$943.89	\$992.91	\$992.91	\$1,236.34	\$1,236.34	\$1,014.47	\$1,014.47	\$1,248.46
59	\$964.27	\$964.27	\$1,014.34	\$1,014.34	\$1,263.03	\$1,263.03	\$1,036.37	\$1,036.37	\$1,275.41
60	\$1,005.39	\$1,005.39	\$1,057.59	\$1,057.59	\$1,316.89	\$1,316.89	\$1,080.57	\$1,080.57	\$1,329.80
61	\$1,040.95	\$1,040.95	\$1,095.00	\$1,095.00	\$1,363.47	\$1,363.47	\$1,118.79	\$1,118.79	\$1,376.83
62	\$1,064.29	\$1,064.29	\$1,119.55	\$1,119.55	\$1,394.04	\$1,394.04	\$1,143.87	\$1,143.87	\$1,407.70
63	\$1,093.55	\$1,093.55	\$1,150.34	\$1,150.34	\$1,432.37	\$1,432.37	\$1,175.32	\$1,175.32	\$1,446.41
64+	\$1,110.96	\$1,110.96	\$1,168.65	\$1,168.65	\$1,455.17	\$1,455.17	\$1,194.04	\$1,194.04	\$1,469.44

Aetna Life Insurance, Co.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80% \$30/75	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Life Insurance, Co.

Market Small Group

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

11-01-2018 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
33906PA0160001	Aetna Silver OAEPO 6000 80% \$30/75	EPO	Silver	Off

RATING AREA 1

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$370.44		\$370.44	\$370.44		\$370.44	

RATING AREA 2

0	0	0
Elk	Cameron	Potter
\$389.68	\$389.68	\$389.68

RATING AREA 3

0	0	0	0	0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$485.22	\$485.22	\$485.22	\$485.22	\$485.22	\$485.22	\$485.22	\$485.22	\$485.22	\$485.22	\$485.22	\$485.22	\$485.22

RATING AREA 4

2	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	0	0	0	0	5	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$398.14	\$398.14	\$398.14	\$398.14	\$398.14	

RATING AREA 6

0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$489.98	\$489.98	\$489.98	\$489.98	\$489.98	\$489.98	\$489.98	\$489.98	\$489.98	\$489.98

RATING AREA 7

0	0	17	1
Adams	Berks	Lancaster	York
\$513.76	\$513.76	\$513.76	\$513.76

RATING AREA 8

16	22	140	57	12
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$475.71	\$475.71	\$475.71	\$475.71	\$475.71

RATING AREA 9

1	0	6	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$446.84	\$446.84	\$446.84	\$446.84	\$446.84	\$446.84	\$446.84

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	X	Y											
1	Unified Rate Review v4.3																							47											
2																																			
3	Company Legal Name:		Aetna HealthAssurance Penns										State:		PA																				
4	HIOS Issuer ID:		18939										Market:		Small Group																				
5	Effective Date of Rate Change(s):		01/01/2019																																
6																																			
7																																			
8	Market Level Calculations (Same for all Plans)																																		
9																																			
10																																			
11	Section I: Experience period data																																		
12	Experience Period:		01/01/2017		to		12/31/2017																												
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20	Section II: Allowed Claims, PMPM basis																																		
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49	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																																		
50																																			

Product-Plan Data Collection

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

Aetna HealthAssurance Pennsylvania, Inc.
18939
01/01/2019

State: PA
Market: Small Group

Product/Plan Level Calculations

Section 1: General Product and Plan Information		P - sheet 0	
P - sheet 0		P - sheet 0	
Metal		Metal	
S 1ve		S 1ve	
0.718		0.718	
0.010		0.010	
AVP - cng Value		AVP - cng Value	
0.010		0.010	
Plan Category y		Plan Category y	
Te m rated		Te m rated	
PPC		PPC	
Plan Type		Plan Type	
Plan Name		Plan Name	
Plan ID (Details d Component (D)		Plan ID (Details d Component (D)	
Exchange Plan?		Exchange Plan?	
H - sto. cal Rate Inc. case - Calendar Year - 3		H - sto. cal Rate Inc. case - Calendar Year - 3	
H - sto. cal Rate Inc. case - Calendar Year - 0		H - sto. cal Rate Inc. case - Calendar Year - 0	
Effect on Date of P - sheet 0		Effect on Date of P - sheet 0	
Rate Change % (Inc. or P - l r g)		Rate Change % (Inc. or P - l r g)	
Cum'l vte Rate Change % (Inc. 12 mos p - c)		Cum'l vte Rate Change % (Inc. 12 mos p - c)	
P - sheet 0 Rate Change % (Inc. vte. the P - sheet 0)		P - sheet 0 Rate Change % (Inc. vte. the P - sheet 0)	
P - sheet 0 Rate Inc. case %		P - sheet 0 Rate Inc. case %	

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

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Section III Experience Period Information

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Section IV Projected (12 months following effective date)

[illegible]

[illegible]

2019 Rates Table Template v8.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	18939				
Federal TIN*	47-4352768				
Rate Effective Date*	01/01/2019				
Rate Expiration Date*	03/31/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	254.22	254.22
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	276.82	276.82
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	285.46	285.46
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	294.10	294.10
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	303.40	303.40
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	312.71	312.71
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	322.34	322.34
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	332.31	332.31
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	332.31	332.31
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	332.31	332.31
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	332.31	332.31
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	333.64	333.64
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	340.29	340.29
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	348.26	348.26
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	361.22	361.22
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	371.86	371.86
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	377.17	377.17
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	385.15	385.15
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	393.13	393.13
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	398.11	398.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	403.43	403.43
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	406.09	406.09
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	408.74	408.74
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	411.40	411.40
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	414.06	414.06
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	419.38	419.38
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	424.69	424.69
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	432.67	432.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	440.31	440.31
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	450.95	450.95
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	464.24	464.24
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	479.86	479.86
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	498.47	498.47
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	519.40	519.40
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	543.33	543.33
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	566.92	566.92
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	593.51	593.51
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	619.76	619.76
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	648.67	648.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	677.92	677.92
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	709.49	709.49
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	741.06	741.06
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	775.28	775.28
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	809.84	809.84
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	846.73	846.73
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	865.01	865.01
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	901.89	901.89
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	933.80	933.80
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	954.73	954.73
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	980.99	980.99
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	996.60	996.60
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	267.42	267.42
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	291.19	291.19
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	300.28	300.28
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	309.37	309.37
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	319.16	319.16
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	328.94	328.94
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	339.08	339.08
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	349.57	349.57
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	349.57	349.57
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	349.57	349.57
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	349.57	349.57
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	350.97	350.97
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	357.96	357.96
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	366.35	366.35
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	379.98	379.98
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	391.17	391.17
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	396.76	396.76
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	405.15	405.15
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	413.54	413.54
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	418.78	418.78
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	424.38	424.38
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	427.17	427.17
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	429.97	429.97
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	432.77	432.77
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	435.56	435.56
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	441.16	441.16
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	446.75	446.75
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	455.14	455.14
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	463.18	463.18
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	474.37	474.37
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	488.35	488.35
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	504.78	504.78
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	524.35	524.35
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	546.38	546.38
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	571.55	571.55
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	596.36	596.36
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	624.33	624.33
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	651.95	651.95

18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	929.69	929.69
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	969.34	969.34
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1003.62	1003.62
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1026.12	1026.12
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1054.34	1054.34
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1071.13	1071.13
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	336.25	336.25
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	366.14	366.14
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	377.57	377.57
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	388.99	388.99
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	401.30	401.30
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	413.61	413.61
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	426.35	426.35
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	439.54	439.54
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	439.54	439.54
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	439.54	439.54
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	439.54	439.54
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	441.30	441.30
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	450.09	450.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	460.64	460.64
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	477.78	477.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	491.85	491.85
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	498.88	498.88
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	509.43	509.43
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	519.98	519.98
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	526.57	526.57
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	533.60	533.60
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	537.12	537.12
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	540.63	540.63
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	544.15	544.15
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	547.67	547.67
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	554.70	554.70
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	561.73	561.73
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	572.28	572.28
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	582.39	582.39
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	596.46	596.46
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	614.04	614.04
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	634.70	634.70
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	659.31	659.31
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	687.00	687.00
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	718.65	718.65
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	749.86	749.86
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	785.02	785.02
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	819.74	819.74
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	857.98	857.98
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	896.66	896.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	938.42	938.42
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	980.17	980.17
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1025.45	1025.45
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1071.16	1071.16
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1119.95	1119.95
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1144.12	1144.12
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1192.91	1192.91
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1235.11	1235.11
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1262.80	1262.80
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1297.52	1297.52
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1318.18	1318.18

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	352.57	352.57
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	383.91	383.91
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	395.89	395.89
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	407.88	407.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	420.78	420.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	433.69	433.69
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	447.05	447.05
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	460.88	460.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	460.88	460.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	460.88	460.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	460.88	460.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	462.72	462.72
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	471.94	471.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	483.00	483.00
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	500.97	500.97
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	515.72	515.72
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	523.10	523.10
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	534.16	534.16
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	545.22	545.22
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	552.13	552.13
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	559.50	559.50
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	563.19	563.19
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	566.88	566.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	570.57	570.57
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	574.25	574.25
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	581.63	581.63
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	589.00	589.00
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	600.06	600.06
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	610.66	610.66
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	625.41	625.41
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	643.85	643.85
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	665.51	665.51
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	691.32	691.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	720.35	720.35
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	753.53	753.53
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	786.26	786.26
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	823.13	823.13
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	859.54	859.54
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	899.63	899.63
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	940.19	940.19
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	983.97	983.97
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1027.76	1027.76
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1075.23	1075.23
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1123.16	1123.16
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1174.32	1174.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1199.66	1199.66
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1250.82	1250.82
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1295.06	1295.06
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1324.10	1324.10
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1360.51	1360.51
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1382.17	1382.17
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	326.45	326.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	355.47	355.47
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	366.57	366.57

18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	17	377.66	377.66
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	18	389.61	389.61
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	19	401.56	401.56
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	20	413.94	413.94
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	21	426.74	426.74
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	22	426.74	426.74
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	23	426.74	426.74
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	24	426.74	426.74
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	25	428.45	428.45
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	26	436.98	436.98
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	27	447.22	447.22
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	28	463.86	463.86
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	29	477.52	477.52
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	30	484.35	484.35
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	31	494.59	494.59
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	32	504.83	504.83
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	33	511.23	511.23
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	34	518.06	518.06
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	35	521.47	521.47
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	36	524.89	524.89
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	37	528.30	528.30
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	38	531.72	531.72
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	39	538.54	538.54
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	40	545.37	545.37
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	41	555.61	555.61
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	42	565.43	565.43
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	43	579.08	579.08
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	44	596.15	596.15
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	45	616.21	616.21
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	46	640.11	640.11
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	47	666.99	666.99
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	48	697.72	697.72
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	49	728.02	728.02
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	50	762.15	762.15
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	51	795.87	795.87
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	52	832.99	832.99
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	53	870.55	870.55
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	54	911.09	911.09
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	55	951.63	951.63
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	56	995.58	995.58
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	57	1039.96	1039.96
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	58	1087.33	1087.33
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	59	1110.80	1110.80
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	60	1158.17	1158.17
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	61	1199.13	1199.13
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	62	1226.02	1226.02
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	63	1259.73	1259.73
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1279.79	1279.79
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	306.64	306.64
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	15	333.90	333.90
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	16	344.32	344.32
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	17	354.75	354.75
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	18	365.97	365.97
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	19	377.19	377.19

18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	20	388.82	388.82
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	21	400.84	400.84
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	22	400.84	400.84
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	23	400.84	400.84
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	24	400.84	400.84
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	25	402.45	402.45
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	26	410.46	410.46
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	27	420.08	420.08
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	28	435.72	435.72
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	29	448.54	448.54
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	30	454.96	454.96
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	31	464.58	464.58
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	32	474.20	474.20
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	33	480.21	480.21
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	34	486.62	486.62
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	35	489.83	489.83
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	36	493.04	493.04
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	37	496.24	496.24
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	38	499.45	499.45
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	39	505.86	505.86
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	40	512.28	512.28
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	41	521.90	521.90
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	42	531.12	531.12
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	43	543.94	543.94
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	44	559.98	559.98
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	45	578.82	578.82
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	46	601.26	601.26
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	47	626.52	626.52
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	48	655.38	655.38
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	49	683.84	683.84
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	50	715.91	715.91
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	51	747.57	747.57
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	52	782.45	782.45
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	53	817.72	817.72
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	54	855.80	855.80
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	55	893.88	893.88
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	56	935.17	935.17
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	57	976.85	976.85
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	58	1021.35	1021.35
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	59	1043.39	1043.39
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	60	1087.89	1087.89
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1126.37	1126.37
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1151.62	1151.62
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1183.29	1183.29
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1202.13	1202.13

2019 Rates Table Template v8.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	18939				
Federal TIN*	47-4352768				
Rate Effective Date*	04/01/2019				
Rate Expiration Date*	06/30/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	263.56	263.56
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	286.98	286.98
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	295.94	295.94
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	304.90	304.90
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	314.54	314.54
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	324.19	324.19
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	334.18	334.18
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	344.52	344.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	344.52	344.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	344.52	344.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	344.52	344.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	345.90	345.90
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	352.79	352.79
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	361.05	361.05
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	374.49	374.49
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	385.52	385.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	391.03	391.03
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	399.30	399.30
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	407.56	407.56
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	412.73	412.73
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	418.24	418.24
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	421.00	421.00
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	423.76	423.76
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	426.51	426.51
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	429.27	429.27
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	434.78	434.78
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	440.29	440.29
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	448.56	448.56
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	456.49	456.49
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	467.51	467.51
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	481.29	481.29
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	497.48	497.48
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	516.78	516.78
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	538.48	538.48
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	563.29	563.29
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	587.75	587.75
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	615.31	615.31
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	642.53	642.53
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	672.50	672.50
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	702.82	702.82
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	735.55	735.55
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	768.27	768.27
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	803.76	803.76
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	839.59	839.59
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	877.83	877.83
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	896.78	896.78
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	935.02	935.02
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	968.09	968.09
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	989.80	989.80
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1017.02	1017.02
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1033.21	1033.21
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	277.24	277.24
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	301.89	301.89
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	311.31	311.31
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	320.73	320.73
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	330.88	330.88
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	341.03	341.03
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	351.54	351.54
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	362.41	362.41
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	362.41	362.41
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	362.41	362.41
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	362.41	362.41
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	363.86	363.86
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	371.11	371.11
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	379.80	379.80
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	393.94	393.94
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	405.53	405.53
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	411.33	411.33
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	420.03	420.03
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	428.73	428.73
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	434.17	434.17
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	439.96	439.96
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	442.86	442.86
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	445.76	445.76
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	448.66	448.66
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	451.56	451.56
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	457.36	457.36
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	463.16	463.16
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	471.86	471.86
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	480.19	480.19
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	491.79	491.79
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	506.28	506.28
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	523.32	523.32
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	543.61	543.61
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	566.44	566.44
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	592.54	592.54
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	618.27	618.27
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	647.26	647.26
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	675.89	675.89

18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	963.84	963.84
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1004.94	1004.94
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1040.49	1040.49
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1063.81	1063.81
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1093.07	1093.07
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1110.47	1110.47
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	348.60	348.60
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	379.58	379.58
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	391.43	391.43
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	403.28	403.28
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	416.04	416.04
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	428.80	428.80
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	442.01	442.01
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	455.68	455.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	455.68	455.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	455.68	455.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	455.68	455.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	457.51	457.51
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	466.62	466.62
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	477.56	477.56
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	495.33	495.33
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	509.91	509.91
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	517.20	517.20
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	528.14	528.14
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	539.07	539.07
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	545.91	545.91
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	553.20	553.20
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	556.85	556.85
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	560.49	560.49
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	564.14	564.14
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	567.78	567.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	575.07	575.07
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	582.36	582.36
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	593.30	593.30
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	603.78	603.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	618.36	618.36
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	636.59	636.59
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	658.01	658.01
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	683.53	683.53
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	712.23	712.23
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	745.04	745.04
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	777.40	777.40
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	813.85	813.85
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	849.85	849.85
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	889.50	889.50
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	929.60	929.60
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	972.89	972.89
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1016.18	1016.18
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1063.11	1063.11
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1110.50	1110.50
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1161.08	1161.08
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1186.15	1186.15
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1236.73	1236.73
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1280.47	1280.47
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1309.18	1309.18
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1345.18	1345.18
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1366.60	1366.60

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	365.52	365.52
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	398.01	398.01
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	410.43	410.43
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	422.86	422.86
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	436.24	436.24
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	449.61	449.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	463.47	463.47
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	477.80	477.80
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	477.80	477.80
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	477.80	477.80
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	477.80	477.80
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	479.72	479.72
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	489.27	489.27
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	500.74	500.74
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	519.37	519.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	534.66	534.66
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	542.31	542.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	553.78	553.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	565.24	565.24
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	572.41	572.41
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	580.05	580.05
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	583.88	583.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	587.70	587.70
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	591.52	591.52
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	595.34	595.34
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	602.99	602.99
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	610.63	610.63
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	622.10	622.10
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	633.09	633.09
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	648.38	648.38
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	667.49	667.49
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	689.95	689.95
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	716.71	716.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	746.81	746.81
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	781.21	781.21
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	815.13	815.13
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	853.36	853.36
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	891.11	891.11
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	932.67	932.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	974.72	974.72
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1020.11	1020.11
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1065.50	1065.50
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1114.72	1114.72
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1164.41	1164.41
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1217.45	1217.45
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1243.73	1243.73
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1296.76	1296.76
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1342.63	1342.63
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1372.73	1372.73
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1410.48	1410.48
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1432.94	1432.94
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	338.45	338.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	368.53	368.53
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	380.03	380.03

18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	17	391.53	391.53
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	18	403.92	403.92
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	19	416.31	416.31
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	20	429.14	429.14
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	21	442.41	442.41
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	22	442.41	442.41
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	23	442.41	442.41
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	24	442.41	442.41
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	25	444.18	444.18
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	26	453.03	453.03
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	27	463.65	463.65
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	28	480.90	480.90
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	29	495.06	495.06
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	30	502.14	502.14
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	31	512.76	512.76
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	32	523.37	523.37
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	33	530.01	530.01
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	34	537.09	537.09
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	35	540.63	540.63
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	36	544.17	544.17
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	37	547.71	547.71
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	38	551.25	551.25
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	39	558.32	558.32
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	40	565.40	565.40
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	41	576.02	576.02
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	42	586.20	586.20
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	43	600.35	600.35
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	44	618.05	618.05
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	45	638.84	638.84
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	46	663.62	663.62
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	47	691.49	691.49
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	48	723.34	723.34
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	49	754.75	754.75
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	50	790.15	790.15
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	51	825.10	825.10
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	52	863.59	863.59
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	53	902.52	902.52
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	54	944.55	944.55
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	55	986.58	986.58
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	56	1032.15	1032.15
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	57	1078.16	1078.16
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	58	1127.27	1127.27
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	59	1151.60	1151.60
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	60	1200.71	1200.71
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	61	1243.18	1243.18
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	62	1271.05	1271.05
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	63	1306.00	1306.00
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1326.79	1326.79
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	317.91	317.91
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	15	346.17	346.17
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	16	356.97	356.97
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	17	367.78	367.78
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	18	379.41	379.41
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	19	391.05	391.05

18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	20	403.10	403.10
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	21	415.57	415.57
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	22	415.57	415.57
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	23	415.57	415.57
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	24	415.57	415.57
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	25	417.23	417.23
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	26	425.54	425.54
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	27	435.51	435.51
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	28	451.72	451.72
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	29	465.02	465.02
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	30	471.67	471.67
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	31	481.64	481.64
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	32	491.61	491.61
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	33	497.85	497.85
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	34	504.50	504.50
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	35	507.82	507.82
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	36	511.15	511.15
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	37	514.47	514.47
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	38	517.79	517.79
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	39	524.44	524.44
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	40	531.09	531.09
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	41	541.07	541.07
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	42	550.62	550.62
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	43	563.92	563.92
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	44	580.54	580.54
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	45	600.08	600.08
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	46	623.35	623.35
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	47	649.53	649.53
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	48	679.45	679.45
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	49	708.95	708.95
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	50	742.20	742.20
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	51	775.03	775.03
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	52	811.18	811.18
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	53	847.75	847.75
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	54	887.23	887.23
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	55	926.71	926.71
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	56	969.51	969.51
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	57	1012.73	1012.73
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	58	1058.86	1058.86
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	59	1081.72	1081.72
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	60	1127.84	1127.84
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1167.74	1167.74
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1193.92	1193.92
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1226.75	1226.75
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1246.28	1246.28

2019 Rates Table Template v8.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	18939				
Federal TIN*	47-4352768				
Rate Effective Date*	07/01/2019				
Rate Expiration Date*	09/30/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	273.25	273.25
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	297.54	297.54
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	306.82	306.82
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	316.11	316.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	326.11	326.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	336.11	336.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	346.47	346.47
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	357.19	357.19
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	357.19	357.19
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	357.19	357.19
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	357.19	357.19
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	358.62	358.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	365.76	365.76
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	374.33	374.33
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	388.26	388.26
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	399.69	399.69
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	405.41	405.41
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	413.98	413.98
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	422.55	422.55
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	427.91	427.91
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	433.62	433.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	436.48	436.48
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	439.34	439.34
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	442.20	442.20
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	445.05	445.05
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	450.77	450.77
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	456.48	456.48
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	465.06	465.06
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	473.27	473.27
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	484.70	484.70
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	498.99	498.99
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	515.78	515.78
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	535.78	535.78
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	558.28	558.28
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	584.00	584.00
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	609.36	609.36
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	637.93	637.93
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	666.15	666.15
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	697.23	697.23
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	728.66	728.66
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	762.59	762.59
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	796.53	796.53
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	833.32	833.32
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	870.46	870.46
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	910.11	910.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	929.76	929.76
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	969.40	969.40
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1003.69	1003.69
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	1026.20	1026.20
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1054.41	1054.41
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1071.20	1071.20
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	287.44	287.44
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	312.99	312.99
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	322.76	322.76
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	332.53	332.53
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	343.05	343.05
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	353.57	353.57
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	364.46	364.46
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	375.73	375.73
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	375.73	375.73
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	375.73	375.73
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	375.73	375.73
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	377.24	377.24
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	384.75	384.75
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	393.77	393.77
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	408.42	408.42
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	420.45	420.45
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	426.46	426.46
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	435.48	435.48
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	444.49	444.49
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	450.13	450.13
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	456.14	456.14
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	459.15	459.15
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	462.15	462.15
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	465.16	465.16
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	468.17	468.17
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	474.18	474.18
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	480.19	480.19
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	489.21	489.21
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	497.85	497.85
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	509.87	509.87
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	524.90	524.90
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	542.56	542.56
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	563.60	563.60
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	587.27	587.27
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	614.33	614.33
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	641.00	641.00
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	671.06	671.06
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	700.75	700.75

18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	999.28	999.28
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1041.89	1041.89
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1078.75	1078.75
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1102.93	1102.93
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1133.26	1133.26
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1151.30	1151.30
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	361.42	361.42
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	393.54	393.54
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	405.83	405.83
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	418.11	418.11
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	431.34	431.34
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	444.57	444.57
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	458.27	458.27
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	472.44	472.44
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	472.44	472.44
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	472.44	472.44
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	472.44	472.44
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	474.33	474.33
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	483.78	483.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	495.12	495.12
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	513.54	513.54
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	528.66	528.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	536.22	536.22
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	547.56	547.56
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	558.90	558.90
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	565.98	565.98
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	573.54	573.54
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	577.32	577.32
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	581.10	581.10
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	584.88	584.88
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	588.66	588.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	596.22	596.22
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	603.78	603.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	615.12	615.12
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	625.98	625.98
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	641.10	641.10
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	660.00	660.00
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	682.20	682.20
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	708.66	708.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	738.42	738.42
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	772.44	772.44
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	805.98	805.98
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	843.78	843.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	881.10	881.10
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	922.20	922.20
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	963.78	963.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1008.66	1008.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1053.54	1053.54
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1102.20	1102.20
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1151.34	1151.34
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1203.78	1203.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1229.76	1229.76
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1282.20	1282.20
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1327.56	1327.56
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1357.32	1357.32
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1394.65	1394.65
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1416.85	1416.85

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	378.96	378.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	412.65	412.65
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	425.53	425.53
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	438.41	438.41
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	452.28	452.28
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	466.15	466.15
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	480.51	480.51
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	495.37	495.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	495.37	495.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	495.37	495.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	495.37	495.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	497.36	497.36
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	507.26	507.26
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	519.15	519.15
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	538.47	538.47
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	554.32	554.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	562.25	562.25
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	574.14	574.14
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	586.03	586.03
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	593.46	593.46
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	601.38	601.38
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	605.35	605.35
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	609.31	609.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	613.27	613.27
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	617.24	617.24
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	625.16	625.16
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	633.09	633.09
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	644.98	644.98
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	656.37	656.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	672.22	672.22
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	692.04	692.04
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	715.32	715.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	743.06	743.06
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	774.27	774.27
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	809.94	809.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	845.11	845.11
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	884.74	884.74
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	923.87	923.87
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	966.97	966.97
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	1010.56	1010.56
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1057.63	1057.63
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1104.69	1104.69
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1155.71	1155.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1207.23	1207.23
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1262.21	1262.21
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1289.46	1289.46
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1344.45	1344.45
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1392.00	1392.00
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1423.21	1423.21
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1462.35	1462.35
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1485.63	1485.63
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	350.89	350.89
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	382.08	382.08
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	394.01	394.01

18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	17	405.93	405.93
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	18	418.78	418.78
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	19	431.62	431.62
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	20	444.92	444.92
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	21	458.68	458.68
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	22	458.68	458.68
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	23	458.68	458.68
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	24	458.68	458.68
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	25	460.52	460.52
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	26	469.69	469.69
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	27	480.70	480.70
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	28	498.59	498.59
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	29	513.26	513.26
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	30	520.60	520.60
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	31	531.61	531.61
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	32	542.62	542.62
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	33	549.50	549.50
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	34	556.84	556.84
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	35	560.51	560.51
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	36	564.18	564.18
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	37	567.85	567.85
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	38	571.52	571.52
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	39	578.85	578.85
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	40	586.19	586.19
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	41	597.20	597.20
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	42	607.75	607.75
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	43	622.43	622.43
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	44	640.78	640.78
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	45	662.33	662.33
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	46	688.02	688.02
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	47	716.92	716.92
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	48	749.94	749.94
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	49	782.51	782.51
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	50	819.20	819.20
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	51	855.44	855.44
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	52	895.34	895.34
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	53	935.71	935.71
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	54	979.28	979.28
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	55	1022.86	1022.86
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	56	1070.10	1070.10
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	57	1117.80	1117.80
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	58	1168.72	1168.72
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	59	1193.94	1193.94
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	60	1244.86	1244.86
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	61	1288.89	1288.89
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	62	1317.79	1317.79
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	63	1354.02	1354.02
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1375.58	1375.58
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	329.60	329.60
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	15	358.90	358.90
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	16	370.10	370.10
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	17	381.30	381.30
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	18	393.36	393.36
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	19	405.43	405.43

18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	20	417.92	417.92
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	21	430.85	430.85
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	22	430.85	430.85
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	23	430.85	430.85
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	24	430.85	430.85
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	25	432.57	432.57
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	26	441.19	441.19
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	27	451.53	451.53
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	28	468.33	468.33
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	29	482.12	482.12
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	30	489.01	489.01
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	31	499.35	499.35
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	32	509.69	509.69
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	33	516.15	516.15
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	34	523.05	523.05
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	35	526.49	526.49
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	36	529.94	529.94
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	37	533.39	533.39
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	38	536.83	536.83
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	39	543.73	543.73
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	40	550.62	550.62
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	41	560.96	560.96
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	42	570.87	570.87
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	43	584.66	584.66
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	44	601.89	601.89
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	45	622.14	622.14
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	46	646.27	646.27
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	47	673.41	673.41
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	48	704.43	704.43
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	49	735.02	735.02
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	50	769.49	769.49
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	51	803.53	803.53
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	52	841.01	841.01
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	53	878.93	878.93
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	54	919.86	919.86
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	55	960.79	960.79
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	56	1005.17	1005.17
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	57	1049.97	1049.97
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	58	1097.80	1097.80
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	59	1121.49	1121.49
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	60	1169.32	1169.32
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1210.68	1210.68
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1237.82	1237.82
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1271.86	1271.86
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1292.11	1292.11

2019 Rates Table Template v8.1		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	18939				
Federal TIN*	47-4352768				
Rate Effective Date*	10/01/2019				
Rate Expiration Date*	12/31/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	283.31	283.31
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	308.49	308.49
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	318.12	318.12
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	327.75	327.75
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	338.12	338.12
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	348.49	348.49
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	359.23	359.23
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	370.34	370.34
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	370.34	370.34
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	370.34	370.34
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	370.34	370.34
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	371.82	371.82
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	379.23	379.23
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	388.11	388.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	402.56	402.56
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	414.41	414.41
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	420.33	420.33
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	429.22	429.22
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	438.11	438.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	443.66	443.66
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	449.59	449.59
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	452.55	452.55
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	455.51	455.51
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	458.48	458.48
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	461.44	461.44
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	467.37	467.37
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	473.29	473.29
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	482.18	482.18
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	490.70	490.70
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	502.55	502.55
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	517.36	517.36
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	534.77	534.77
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	555.51	555.51
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	578.84	578.84
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	605.50	605.50
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	631.80	631.80
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	661.42	661.42
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	690.68	690.68
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	722.90	722.90
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	755.49	755.49
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	790.67	790.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	825.85	825.85
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	864.00	864.00
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	902.51	902.51
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	943.62	943.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	963.99	963.99
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	1005.10	1005.10
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1040.65	1040.65
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	1063.98	1063.98
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1093.24	1093.24
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1110.64	1110.64
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	298.02	298.02
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	324.51	324.51
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	334.64	334.64
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	344.77	344.77
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	355.68	355.68
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	366.58	366.58
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	377.88	377.88
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	389.57	389.57
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	389.57	389.57
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	389.57	389.57
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	389.57	389.57
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	391.13	391.13
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	398.92	398.92
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	408.27	408.27
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	423.46	423.46
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	435.93	435.93
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	442.16	442.16
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	451.51	451.51
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	460.86	460.86
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	466.70	466.70
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	472.94	472.94
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	476.05	476.05
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	479.17	479.17
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	482.29	482.29
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	485.40	485.40
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	491.64	491.64
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	497.87	497.87
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	507.22	507.22
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	516.18	516.18
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	528.64	528.64
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	544.23	544.23
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	562.54	562.54
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	584.35	584.35
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	608.90	608.90
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	636.94	636.94
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	664.60	664.60
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	695.77	695.77
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	726.55	726.55

18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	760.44	760.44
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	794.72	794.72
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	831.73	831.73
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	868.74	868.74
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	908.86	908.86
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	949.38	949.38
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	992.62	992.62
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	1014.05	1014.05
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	1057.29	1057.29
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	1094.69	1094.69
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1119.23	1119.23
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1150.01	1150.01
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1168.32	1168.32
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	371.09	371.09
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	404.07	404.07
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	416.68	416.68
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	429.30	429.30
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	442.88	442.88
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	456.46	456.46
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	470.53	470.53
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	485.08	485.08
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	485.08	485.08
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	485.08	485.08
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	485.08	485.08
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	487.02	487.02
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	496.72	496.72
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	508.36	508.36
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	527.28	527.28
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	542.80	542.80
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	550.57	550.57
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	562.21	562.21
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	573.85	573.85
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	581.13	581.13
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	588.89	588.89
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	592.77	592.77
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	596.65	596.65
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	600.53	600.53
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	604.41	604.41
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	612.17	612.17
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	619.93	619.93
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	631.57	631.57
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	642.73	642.73
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	658.25	658.25
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	677.66	677.66
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	700.45	700.45
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	727.62	727.62
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	758.18	758.18
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	793.10	793.10
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	827.55	827.55
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	866.35	866.35
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	904.67	904.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	946.88	946.88
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	989.56	989.56
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1035.64	1035.64
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1081.73	1081.73
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1131.69	1131.69
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1182.14	1182.14
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1235.98	1235.98
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1262.66	1262.66
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1316.51	1316.51
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1363.07	1363.07
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1393.63	1393.63
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1431.95	1431.95
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1454.75	1454.75
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	304.49	304.49
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	331.56	331.56
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	341.91	341.91
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	352.26	352.26
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	363.40	363.40
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	374.55	374.55
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	386.09	386.09
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	398.03	398.03
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	398.03	398.03
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	398.03	398.03
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	398.03	398.03
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	399.62	399.62
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	407.58	407.58
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	417.14	417.14
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	432.66	432.66
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	445.40	445.40
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	451.76	451.76
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	461.32	461.32
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	470.87	470.87
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	476.84	476.84
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	483.21	483.21
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	486.39	486.39
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	489.58	489.58
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	492.76	492.76
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	495.95	495.95
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	502.31	502.31
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	508.68	508.68
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	518.24	518.24
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	527.39	527.39
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	540.13	540.13
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	556.05	556.05
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	574.76	574.76
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	597.05	597.05
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	622.12	622.12
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	650.78	650.78
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	679.04	679.04
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	710.88	710.88
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	742.33	742.33
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	776.95	776.95
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	811.98	811.98
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	849.79	849.79
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	887.61	887.61
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	928.60	928.60
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	970.00	970.00
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	1014.18	1014.18
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	1058.36	1058.36
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1102.54	1102.54
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1146.72	1146.72
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1190.90	1190.90
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1235.08	1235.08
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1279.26	1279.26

18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	1036.07	1036.07
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1080.25	1080.25
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1118.46	1118.46
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1143.54	1143.54
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1174.98	1174.98
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1193.69	1193.69
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	374.72	374.72
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	408.03	408.03
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	420.77	420.77
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	433.50	433.50
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	447.22	447.22
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	460.93	460.93
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	475.14	475.14
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	489.84	489.84
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	489.84	489.84
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	489.84	489.84
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	489.84	489.84
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	491.79	491.79
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	501.59	501.59
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	513.35	513.35
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	532.45	532.45
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	548.13	548.13
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	555.96	555.96
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	567.72	567.72
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	579.47	579.47
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	586.82	586.82
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	594.66	594.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	598.58	598.58
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	602.50	602.50
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	606.42	606.42
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	610.33	610.33
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	618.17	618.17
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	626.01	626.01
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	637.77	637.77
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	649.03	649.03
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	664.71	664.71
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	684.30	684.30
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	707.32	707.32
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	734.75	734.75
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	765.61	765.61
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	800.88	800.88
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	835.66	835.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	874.85	874.85
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	913.54	913.54
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	956.16	956.16
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	999.26	999.26
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1045.80	1045.80
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1092.33	1092.33
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1142.79	1142.79
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1193.73	1193.73
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1248.10	1248.10
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1275.04	1275.04
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1329.41	1329.41
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1376.44	1376.44
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1407.30	1407.30
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1445.99	1445.99
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1469.02	1469.02

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	392.91	392.91
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	427.84	427.84
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	441.19	441.19
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	454.55	454.55
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	468.93	468.93
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	483.31	483.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	498.21	498.21
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	513.61	513.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	513.61	513.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	513.61	513.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	513.61	513.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	515.67	515.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	525.94	525.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	538.27	538.27
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	558.30	558.30
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	574.73	574.73
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	582.95	582.95
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	595.28	595.28
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	607.60	607.60
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	615.31	615.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	623.53	623.53
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	627.64	627.64
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	631.74	631.74
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	635.85	635.85
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	639.96	639.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	648.18	648.18
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	656.40	656.40
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	668.72	668.72
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	680.54	680.54
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	696.97	696.97
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	717.52	717.52
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	741.66	741.66
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	770.42	770.42
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	802.78	802.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	839.76	839.76
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	876.22	876.22
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	917.31	917.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	957.89	957.89
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	1002.57	1002.57
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	1047.77	1047.77
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1096.56	1096.56
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1145.36	1145.36
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1198.26	1198.26
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1251.68	1251.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1308.69	1308.69
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1336.94	1336.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1393.95	1393.95
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1443.25	1443.25
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1475.61	1475.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1516.19	1516.19
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1540.33	1540.33
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	363.81	363.81
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	396.15	396.15
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	408.51	408.51

18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	17	420.88	420.88
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	18	434.19	434.19
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	19	447.51	447.51
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	20	461.30	461.30
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	21	475.57	475.57
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	22	475.57	475.57
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	23	475.57	475.57
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	24	475.57	475.57
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	25	477.47	477.47
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	26	486.98	486.98
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	27	498.40	498.40
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	28	516.94	516.94
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	29	532.16	532.16
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	30	539.77	539.77
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	31	551.18	551.18
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	32	562.60	562.60
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	33	569.73	569.73
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	34	577.34	577.34
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	35	581.14	581.14
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	36	584.95	584.95
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	37	588.75	588.75
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	38	592.56	592.56
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	39	600.17	600.17
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	40	607.78	607.78
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	41	619.19	619.19
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	42	630.13	630.13
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	43	645.35	645.35
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	44	664.37	664.37
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	45	686.72	686.72
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	46	713.35	713.35
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	47	743.31	743.31
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	48	777.55	777.55
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	49	811.32	811.32
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	50	849.36	849.36
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	51	886.93	886.93
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	52	928.31	928.31
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	53	970.16	970.16
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	54	1015.34	1015.34
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	55	1060.52	1060.52
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	56	1109.50	1109.50
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	57	1158.96	1158.96
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	58	1211.75	1211.75
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	59	1237.90	1237.90
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	60	1290.69	1290.69
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	61	1336.35	1336.35
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	62	1366.31	1366.31
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	63	1403.88	1403.88
18939PA0040001 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1426.23	1426.23
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	341.73	341.73
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	15	372.11	372.11
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	16	383.72	383.72
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	17	395.34	395.34
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	18	407.85	407.85
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	19	420.35	420.35

18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	20	433.31	433.31
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	21	446.71	446.71
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	22	446.71	446.71
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	23	446.71	446.71
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	24	446.71	446.71
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	25	448.50	448.50
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	26	457.43	457.43
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	27	468.15	468.15
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	28	485.57	485.57
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	29	499.87	499.87
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	30	507.02	507.02
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	31	517.74	517.74
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	32	528.46	528.46
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	33	535.16	535.16
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	34	542.31	542.31
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	35	545.88	545.88
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	36	549.45	549.45
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	37	553.03	553.03
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	38	556.60	556.60
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	39	563.75	563.75
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	40	570.89	570.89
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	41	581.62	581.62
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	42	591.89	591.89
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	43	606.18	606.18
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	44	624.05	624.05
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	45	645.05	645.05
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	46	670.06	670.06
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	47	698.21	698.21
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	48	730.37	730.37
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	49	762.09	762.09
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	50	797.82	797.82
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	51	833.11	833.11
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	52	871.98	871.98
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	53	911.29	911.29
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	54	953.73	953.73
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	55	996.16	996.16
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	56	1042.17	1042.17
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	57	1088.63	1088.63
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	58	1138.22	1138.22
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	59	1162.79	1162.79
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	60	1212.37	1212.37
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1255.25	1255.25
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1283.40	1283.40
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1318.69	1318.69
18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1339.68	1339.68

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name:	Aetna Life Insurance Co
State:	Pennsylvania
HIOS Issuer ID:	33906
Market:	Small Group
Effective Date:	01/01/2019
Rate Filing Tracking Number:	AETN-131455780
Policy Form(s):	AL SG HCOC-2019-EPO 03
Form Filing Tracking Number:	AETN-131441509

Company Contact Information:

Name:	[REDACTED]
Telephone Number:	[REDACTED]
Email Address:	[REDACTED]

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premium rate development for the products supported by the policy forms referenced above;
- 3) Request approval of the proposed monthly premium rates; and
- 4) Provide benefit plan design summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation. These rates are for plans issued in conjunction with our Qualified Health Plan (QHP) application in Pennsylvania beginning January 1, 2019. The rates comply with all rating guidelines under federal and state regulations. This memorandum covers plans that will be available on and off the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2019 through December 31, 2019.

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- A 1-year hiatus of the Health Insurers Fee in 2019;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;

- Updates to our pricing models used to determine the impact of cost sharing designs; and
- Changes in provider networks and contracts.

3. Experience Period Premium and Claims

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2017 through December 31, 2017 and paid through February 28, 2018.

B. Premiums (Net of MLR Rebate) in Experience Period:

Experience period premiums are date-of-service premiums from our actuarial experience databases for non-grandfathered small group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2018 (for 2017 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

4. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2018. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

5. Projection Factors

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2017
- Medically underwritten policies renewed under the Transitional Policy.

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2019.

B. Changes in Benefits:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2018 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts. Exhibit 7 contains detail on these calculations.

E. Trend Factors (Cost/Utilization):

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

6. Credibility Manual Rate Development

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2017 to December 31, 2017 and paid through February 2018 for Aetna community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The similar dynamics include: no individual medical underwriting and rating by gender, limits on age-rating, and caps for rating on the number of dependents, as well as plans benefits and cost-sharing.

B. Adjustments Made to the Data:

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 3-8.

C. Inclusion of Capitation Payments:

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2019.

7. Credibility of Experience

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

8. Paid-to-Allowed Ratio

The projected paid to allowed ratio is 72.9%. Paid to allowed ratios are based on 2017 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

9. Risk Adjustment

A. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2017 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2017 Risk Adjustment fees of \$0.13 PMPM in Worksheet 2.

B. Risk Adjustment – Projection Period

We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 9, 2018, which incorporated carrier data as of May 1, 2018, to develop our initial projected risk adjustment transfer assumption. This information indicated a risk adjustment receivable for 2017 of \$8.19 PMPM for the manual data that was used to develop the 2019 rates.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2019 Notice of Benefit and Payment Parameters. The 2019 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk

Adjustment transfer 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of [REDACTED], net of the 2019 user fee of \$0.15 PMPM.

10. Non-Benefit Expenses and Profit & Risk

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2018 projections, and projected changes in expenses, inflation, and membership for 2019 for our National book of Small Group business.

The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019 as well as Federal income tax and State Premium taxes. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

11. Projected Loss Ratio

The expected 2019 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

12. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in Pennsylvania through Aetna Health Assurance of PA. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d). Rates for plans that may be renewed outside the Single Risk Pool (due to either being grandfathered or permissible transitional offerings) are not covered in this filing.

13. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Small Group Market Trend Adjustments: Exhibit 12 illustrates the quarterly trend factors, the adjustment for changes in the Health Insurer Fee, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend, leveraging, and also account for changes in the Health Insurers Fee. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019.

14. Market-Adjusted Index Rate

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have been converted to percent of allowed claims in this Exhibit.

15. Plan-Adjusted Index Rates

Exhibit E-2 illustrates the development of the Plan Adjusted Index Rates, and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The 2019 Plan Adjusted Index Rates are displayed in Column 7. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2019 membership.

B. Distribution and Administrative Costs:

Exhibit E-2, Column 3, reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed above in the 'Non-Benefit Expenses and Profit & Risk' section, and exclude the Risk Adjustment User Fee which is reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Provider Network, Delivery System, and Utilization Management:

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

D. Benefits in addition to EHBs:

The factors in Column 5 adjust for the impact of benefits in addition to EHBs. The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 5 are 1.00.

E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans

16. Calibration

Exhibit C-1 shows an example of how calibration is applied to all plan adjusted index rates.

A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2018 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2019 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted Index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

B. Geographic Factor Calibration:

Exhibit C-2 summarizes the rating area definitions and factors, and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, and is applied in column F of Exhibit C-1

Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

C. Small Group Premium Rates:

The development of the average projected trend factor is discussed above.

17. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

An example of a contract's premium determined by the member build-up calculation for a family of six, with more than three dependents under age 21, is shown in Exhibit 14.

18. Composite Premiums

Small employers will not be able to elect to have rates set using a composite approach as permitted by Pennsylvania.

19. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2019 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification

discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

20. AV Pricing Values

The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 15. AV Pricing Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

21. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through January 2018, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. (We assume that total enrollment will be similar to our current enrollment.)

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2017 to 2019. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2018 and 2019.

22. Plan Type

All plans are consistent with the plan type indicated on Worksheet 2.

23. Warning Alerts

There are no warning alerts on Worksheet 2 of the URRT.

24. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in Exhibits A-1 and A-2. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

25. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Plan Finder and our own website. Marketing and distribution approaches may change from time to time at management's discretion.

26. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations

27. Renewability

These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

28. Company Financial Condition

As of December 31, 2017, the capital and surplus held by Aetna Life Insurance Co was approximately \$2.8 billion. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2017. The Company issues commercial and Medicare Advantage coverage in

various states for multiple business segments, including to large employer, small employer, and individual purchasers.

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Administrative Fees
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

2. The Projected Index Rate is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
3. 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.
4. 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.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
6. 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. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.



_____, ASA, MAAA
Aetna

August 2, 2018

Date

Rate Change Summary

Aetna Life Insurance Company – Small Group Plans

Rate request filing ID # AETN-131455780 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

<http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

Overview

Initial requested average rate change:	8.6% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	8.6% -8.6%
Effective date:	January 1, 2019
People impacted:	277
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

Key information

Jan. 2017-Dec. 2017 financial experience

Premiums	\$8.4M
Claims	\$8.1M
Administrative expenses	\$1.7M
Taxes & fees	-\$0.4M
Company made (after taxes)	-\$0.9M

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2019:

Claims:	87.0%
Administrative:	9.4%
Taxes & fees:	1.6%
Profit:	2.0%

The company expects its annual medical costs to increase **13%**.

Explanation of requested rate change

Medical costs are going up, and we are changing our rates to reflect this increase. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Rate increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

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.

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Exhibit C-1
Calibrated Plan Adjusted Index Rates

		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
		Member Months	Pre-Calibrated Plan Adjusted Index Rate	Plan-Level Average Age Factor	Age- Calibrated Plan Adjusted Index Rate	Average Rating Area Factor	Age&Geog.Calib Plan Adjusted Index Rate	Average Tobacco Factor	Consumer Adjusted Index Rates	Calibrated Plan Adjusted Index Rates
Silver Plan	18939PA0040001	25,734	\$665 04	1 464	\$665 04	1 006	\$665 04	1 000	\$665 04	\$451 51
	Total Premium	25,734	\$16,175,415 33		\$16,175,415 33		\$16,175,415 33		\$16,175,415 33	\$16,175,415 33
	Total Premium Check				(B) = (D) : TRUE		(B) = (F) : TRUE		(B) = (H) : TRUE	(B) = (I) : TRUE
All Plans Aggregate	Calibration Factors:			Age 1 464 $= \Sigma((A) \times (B) \times (C)) / \Sigma((A) \times (B))$		Geographic 1 006 $= \Sigma((D) \times (E) \times (A)) / \Sigma((D) \times (A))$		Tobacco 1 000 $= \Sigma((F) \times (G) \times (A)) / \Sigma((F) \times (A))$		

Notes:

(A) Development of Pre-Calibrated Plan Adjusted Index Rates is shown in Exhibit E-2

(B) Plan Level Average Age Factor, See Exhibit C-2 for Example

(C) Premium Paying Members, See Exhibit C-2 for Example

(D) Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (A) x Plan Specific Average Age Factor (B) /Age Calibration Factor

Total Premium = $\Sigma (D) \times (C)$

(E) Plan Level Average Rating Area Factor, See Exhibit C-2 for Example

(F) Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) /Geographic Calibration Factor

Total Premium = $\Sigma (F) \times (C)$

(G) Average Tobacco Factor, See Exhibit C-2 for Example

(H) Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration Factor

(I) Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (A) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)

Total Premium = $\Sigma (I) \times (C) \times (B) \times (E) \times (G)$

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Exhibit C-2
Development of Plan Level Average Factors
Age Rating, Tobacco Rating, and Geographic Rating

Example: Silver Plan 18939PA0040001

Average Age Factor - Silver Plan 18939PA0040001			Average Tobacco User Factor - Silver Plan 18939PA0040001				Average Rating Area Factor - Silver Plan 18939PA0040001			
Age	% by Age	Age Factor	Tobacco No	Tobacco Yes	Avg. Rate	Rate Factor	Rating Area	Rating Area Names	Rating Area	Rating Area Factors
0-20	1.0%	-	0.9%	0.1%	1.000	1.000	1	Erie	0.1%	0.779
1-14	14.3%	0.765	12.9%	1.5%	1.000	1.000	2	Elk/Cameron/Pot	0.3%	0.819
15	1.2%	0.833	1.0%	0.1%	1.000	1.000	3	NEPA	3.3%	1.020
16	1.1%	0.859	1.0%	0.1%	1.000	1.000	4	Pittsburgh	0.0%	0.855
17	1.1%	0.885	1.0%	0.1%	1.000	1.000	5	Altoona	2.2%	0.837
18	1.0%	0.913	0.9%	0.1%	1.000	1.000	6	Mid Central plus	3.0%	1.030
19	1.3%	0.941	1.2%	0.1%	1.000	1.000	7	York/Lancaster	23.9%	1.080
20	1.2%	0.970	1.1%	0.1%	1.000	1.000	8	Greater Philadelp	51.0%	1.000
21	1.4%	1.000	1.2%	0.1%	1.000	1.000	9	Harrisburg	16.2%	0.939
22	1.2%	1.000	1.1%	0.1%	1.000	1.000	Total	-	100.0%	1.006
23	1.2%	1.000	1.1%	0.1%	1.000	1.000				
24	1.4%	1.000	1.2%	0.1%	1.000	1.000				
25	1.5%	1.004	1.4%	0.2%	1.000	1.000				
26	1.9%	1.024	1.7%	0.2%	1.000	1.000				
27	1.9%	1.048	1.7%	0.2%	1.000	1.000				
28	2.0%	1.087	1.8%	0.2%	1.000	1.000				
29	1.8%	1.119	1.6%	0.2%	1.000	1.000				
30	1.7%	1.135	1.5%	0.2%	1.000	1.000				
31	1.9%	1.159	1.7%	0.2%	1.000	1.000				

32	1.7%	1.183	1.5%	0.2%	1.000	1.000
33	1.9%	1.198	1.7%	0.2%	1.000	1.000
34	1.9%	1.214	1.7%	0.2%	1.000	1.000
35	2.0%	1.222	1.8%	0.2%	1.000	1.000
36	1.7%	1.230	1.5%	0.2%	1.000	1.000
37	1.8%	1.238	1.6%	0.2%	1.000	1.000
38	1.7%	1.246	1.5%	0.2%	1.000	1.000
39	1.6%	1.262	1.5%	0.2%	1.000	1.000
40	1.6%	1.278	1.4%	0.2%	1.000	1.000
41	1.5%	1.302	1.4%	0.2%	1.000	1.000
42	1.5%	1.325	1.4%	0.2%	1.000	1.000
43	1.6%	1.357	1.4%	0.2%	1.000	1.000
44	1.7%	1.397	1.5%	0.2%	1.000	1.000
45	1.7%	1.444	1.6%	0.2%	1.000	1.000
46	2.0%	1.500	1.8%	0.2%	1.000	1.000
47	1.8%	1.563	1.7%	0.2%	1.000	1.000
48	1.8%	1.635	1.7%	0.2%	1.000	1.000
49	2.0%	1.706	1.8%	0.2%	1.000	1.000
50	2.0%	1.786	1.8%	0.2%	1.000	1.000
51	1.9%	1.865	1.7%	0.2%	1.000	1.000
52	2.0%	1.952	1.8%	0.2%	1.000	1.000
53	2.1%	2.040	1.8%	0.2%	1.000	1.000
54	2.0%	2.135	1.8%	0.2%	1.000	1.000
55	2.1%	2.230	1.8%	0.2%	1.000	1.000
56	2.0%	2.333	1.8%	0.2%	1.000	1.000
57	1.9%	2.437	1.7%	0.2%	1.000	1.000
58	2.0%	2.548	1.8%	0.2%	1.000	1.000
59	1.8%	2.603	1.6%	0.2%	1.000	1.000
60	1.6%	2.714	1.5%	0.2%	1.000	1.000
61	1.6%	2.810	1.4%	0.2%	1.000	1.000
62	1.3%	2.873	1.2%	0.1%	1.000	1.000
63	1.3%	2.952	1.2%	0.1%	1.000	1.000
64	1.2%	3.000	1.0%	0.1%	1.000	1.000
65+	1.4%	3.000	1.2%	0.1%	1.000	1.000
Total	100.0%	1.464	89.8%	10.2%	1.000	

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Exhibit E-1
Calculation of Market Adjusted Index Rate

Projected Index Rate:	\$797.30
Net Risk Adjustment:	0.988
Exchange User Fees:	1.000
Total Impact:	-0.012
Market Adjusted Index Rate:	\$788.06

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Exhibit E-2
Calculation of Plan Adjusted Index Rates and Calibrated Plan Adjusted Index Rates

				(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
										= Product (Columns 1-6)					= Product (Columns 8-11)	= (7) x (12)	= (7) / (1)
HIOS ID	Plan Name	Metal Tier	Membership	Market Adjusted Index Rate	AV & Cost Sharing	Distribution & Admin	Network & UM	Benefits in addition to EHBs	Impact of Eligibility (CAT)	Plan Adjusted Index Rate	Tobacco Calibration Factor	Age Calibration Factor	Geography Calibration Factor	Trend Factor	Calibration Factor	Calibrated Plan Adjusted Index Rate	AV Pricing Value
18939PA0040001	PA Silver OAEPO 6000 80% \$30/75	Silver	100 00%	\$788 06	0 729	1 158	1 000	1 000	1 000	665 04	1 000	0 683	0 994	0 945	0 642	426 74	0 844

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Exhibit 5
Claim Impact due to Demographic Changes

Age	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.45%	0.49%	1.117	1.114	0.43%	0.51%	1.117	1.114
1	0.40%	0.49%	1.117	1.114	0.42%	0.50%	1.117	1.114
2	0.33%	0.47%	0.511	0.511	0.36%	0.46%	0.511	0.511
3	0.54%	0.48%	0.511	0.511	0.56%	0.42%	0.511	0.511
4	0.51%	0.49%	0.511	0.511	0.50%	0.48%	0.511	0.511
5	0.38%	0.51%	0.379	0.379	0.36%	0.46%	0.379	0.379
6	0.46%	0.54%	0.379	0.379	0.45%	0.50%	0.379	0.379
7	0.52%	0.56%	0.379	0.379	0.48%	0.44%	0.379	0.379
8	0.53%	0.55%	0.379	0.379	0.54%	0.50%	0.379	0.379
9	0.51%	0.62%	0.379	0.379	0.50%	0.57%	0.379	0.379
10	0.50%	0.60%	0.412	0.380	0.51%	0.53%	0.412	0.380
11	0.56%	0.56%	0.412	0.380	0.55%	0.57%	0.412	0.380
12	0.55%	0.49%	0.412	0.380	0.54%	0.52%	0.412	0.380
13	0.60%	0.53%	0.412	0.380	0.61%	0.52%	0.412	0.380
14	0.67%	0.58%	0.412	0.380	0.59%	0.63%	0.412	0.380
15	0.69%	0.62%	0.532	0.591	0.62%	0.60%	0.532	0.591
16	0.71%	0.61%	0.532	0.591	0.63%	0.57%	0.532	0.591
17	0.65%	0.58%	0.532	0.591	0.61%	0.59%	0.532	0.591
18	0.61%	0.61%	0.532	0.591	0.59%	0.50%	0.532	0.591
19	0.73%	0.67%	0.532	0.591	0.74%	0.66%	0.532	0.591
20	0.67%	0.67%	0.479	0.787	0.69%	0.56%	0.479	0.787
21	0.69%	0.70%	0.479	0.787	0.74%	0.61%	0.479	0.787
22	0.68%	0.62%	0.479	0.787	0.63%	0.62%	0.479	0.787
23	0.82%	0.54%	0.479	0.787	0.73%	0.51%	0.479	0.787
24	0.71%	0.68%	0.479	0.787	0.71%	0.67%	0.479	0.787
25	0.79%	0.80%	0.489	1.176	0.78%	0.76%	0.489	1.176
26	0.94%	0.74%	0.489	1.176	1.00%	0.87%	0.489	1.176
27	0.98%	0.82%	0.489	1.176	0.96%	0.92%	0.489	1.176
28	1.04%	0.87%	0.489	1.176	1.05%	0.92%	0.489	1.176
29	1.00%	0.81%	0.489	1.176	0.97%	0.83%	0.489	1.176
30	0.89%	0.70%	0.552	1.393	0.99%	0.72%	0.552	1.393
31	0.94%	0.80%	0.552	1.393	1.04%	0.89%	0.552	1.393
32	0.77%	0.74%	0.552	1.393	0.90%	0.82%	0.552	1.393
33	1.04%	0.83%	0.552	1.393	1.01%	0.91%	0.552	1.393

Experience Period Demographic Factor	1.1038
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Note:

Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

Projected Demographic Factor	1.1079
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Note:

Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

Demographic Change	1.0037
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Note:

Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

34	0.97%	0.91%	0.552	1.393	0.98%	0.92%	0.552	1.393
35	0.93%	0.91%	0.670	1.303	0.96%	0.99%	0.670	1.303
36	0.97%	0.61%	0.670	1.303	0.97%	0.69%	0.670	1.303
37	0.99%	0.82%	0.670	1.303	1.04%	0.78%	0.670	1.303
38	0.82%	0.78%	0.670	1.303	0.88%	0.80%	0.670	1.303
39	0.85%	0.73%	0.670	1.303	0.87%	0.77%	0.670	1.303
40	0.87%	0.74%	0.839	1.224	0.87%	0.73%	0.839	1.224
41	0.85%	0.77%	0.839	1.224	0.79%	0.73%	0.839	1.224
42	0.86%	0.69%	0.839	1.224	0.85%	0.66%	0.839	1.224
43	0.82%	0.78%	0.839	1.224	0.81%	0.76%	0.839	1.224
44	0.91%	0.78%	0.839	1.224	0.91%	0.81%	0.839	1.224
45	0.99%	0.71%	1.063	1.314	0.92%	0.81%	1.063	1.314
46	0.99%	0.97%	1.063	1.314	0.97%	1.03%	1.063	1.314
47	0.99%	0.85%	1.063	1.314	0.97%	0.87%	1.063	1.314
48	1.07%	0.83%	1.063	1.314	0.99%	0.85%	1.063	1.314
49	1.07%	0.88%	1.063	1.314	1.10%	0.86%	1.063	1.314
50	0.98%	0.99%	1.456	1.565	0.99%	1.00%	1.456	1.565
51	1.03%	0.84%	1.456	1.565	1.08%	0.85%	1.456	1.565
52	1.06%	0.96%	1.456	1.565	1.08%	0.94%	1.456	1.565
53	1.00%	1.07%	1.456	1.565	1.04%	1.01%	1.456	1.565
54	1.11%	0.83%	1.456	1.565	1.12%	0.90%	1.456	1.565
55	1.14%	0.92%	1.868	1.810	1.13%	0.93%	1.868	1.810
56	1.08%	0.91%	1.868	1.810	1.12%	0.89%	1.868	1.810
57	1.03%	0.86%	1.868	1.810	1.04%	0.87%	1.868	1.810
58	1.04%	0.88%	1.868	1.810	1.03%	0.95%	1.868	1.810
59	0.92%	0.73%	1.868	1.810	1.00%	0.78%	1.868	1.810
60	0.84%	0.72%	2.358	2.227	0.90%	0.73%	2.358	2.227
61	0.93%	0.72%	2.358	2.227	0.92%	0.68%	2.358	2.227
62	0.74%	0.61%	2.358	2.227	0.67%	0.62%	2.358	2.227
63	0.68%	0.67%	2.358	2.227	0.68%	0.64%	2.358	2.227
64	0.68%	0.54%	2.358	2.227	0.63%	0.53%	2.358	2.227
65+	0.95%	0.59%	2.358	2.227	0.81%	0.55%	2.358	2.227

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Exhibit 6
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	1%	0.785	0%	0.779
1	Crawford	0%	0.785	0%	0.779
1	Erie	0%	0.785	0%	0.779
1	Forest	0%	0.785	0%	0.779
1	Mckean	0%	0.785	0%	0.779
1	Mercer	0%	0.785	0%	0.779
1	Venango	0%	0.785	0%	0.779
1	Warren	0%	0.785	0%	0.779
2	Cameron	0%	0.792	0%	0.819
2	Elk	0%	0.792	0%	0.819
2	Potter	0%	0.792	0%	0.819
3	Bradford	0%	0.998	0%	1.020
3	Carbon	0%	0.998	0%	1.020
3	Clinton	0%	0.998	0%	1.020
3	Lackawanna	0%	0.998	0%	1.020
3	Luzerne	0%	0.998	1%	1.020
3	Lycoming	0%	0.998	1%	1.020
3	Monroe	1%	0.998	1%	1.020
3	Pike	0%	0.998	0%	1.020
3	Sullivan	0%	0.998	0%	1.020
3	Susquehanna	0%	0.998	0%	1.020
3	Tioga	0%	0.998	0%	1.020
3	Wayne	0%	0.998	0%	1.020
3	Wyoming	0%	0.998	0%	1.020
4	Allegheny	0%	0.810	0%	0.855
4	Armstrong	0%	0.810	0%	0.855
4	Beaver	0%	0.810	0%	0.855
4	Butler	0%	0.810	0%	0.855
4	Fayette	0%	0.810	0%	0.855
4	Greene	0%	0.810	0%	0.855
4	Indiana	0%	0.810	0%	0.855

Average Experience Period Area Factor	0.9710
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Note:

Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

Average Projected Area Factor	1.0063
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Note:

Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Area Shift Factor	0.9971
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Note:

Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area Factor represents: The impact due to the shift of the population distribution across areas.

Area Factor Change	1.0394
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Note:

Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership Factor represents:

4	Lawrence	0%	0.810	0%	0.855
4	Washington	0%	0.810	0%	0.855
4	Westmoreland	0%	0.810	0%	0.855
5	Bedford	0%	0.780	0%	0.837
5	Blair	0%	0.780	0%	0.837
5	Cambria	0%	0.780	0%	0.837
5	Clearfield	1%	0.780	1%	0.837
5	Huntingdon	1%	0.780	1%	0.837
5	Jefferson	0%	0.780	0%	0.837
5	Somerset	0%	0.780	0%	0.837
6	Centre	0%	0.983	1%	1.030
6	Columbia	0%	0.983	0%	1.030
6	Lehigh	1%	0.983	1%	1.030
6	Mifflin	0%	0.983	0%	1.030
6	Montour	0%	0.983	0%	1.030
6	Northampton	1%	0.983	1%	1.030
6	Northumberland	0%	0.983	0%	1.030
6	Schuylkill	0%	0.983	0%	1.030
6	Snyder	0%	0.983	0%	1.030
6	Union	0%	0.983	0%	1.030
7	Adams	2%	0.984	1%	1.080
7	Berks	8%	0.984	6%	1.080
7	Lancaster	17%	0.984	14%	1.080
7	York	8%	0.984	3%	1.080
8	Bucks	5%	1.000	7%	1.000
8	Chester	8%	1.000	8%	1.000
8	Delaware	6%	1.000	15%	1.000
8	Montgomery	10%	1.000	10%	1.000
8	Philadelphia	6%	1.000	11%	1.000
9	Cumberland	10%	0.933	6%	0.939
9	Dauphin	5%	0.933	3%	0.939
9	Franklin	2%	0.933	2%	0.939
9	Fulton	0%	0.933	0%	0.939
9	Juniata	0%	0.933	1%	0.939
9	Lebanon	3%	0.933	3%	0.939
9	Perry	1%	0.933	0%	0.939

The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

Aetna HealthAssurance Pennsylvania, Inc.
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Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	6.1%	0.7%
Facility Outpatient	4.5%	4.6%
Physician	1.9%	4.1%
Capitation	0.0%	-1.8%
Medical	4.2%	3.5%
Pharmacy	10.3%	0.8%
Total (Med + Rx)	6.1%	2.7%

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Exhibit 9
Projected Membership and Paid to Allowed by Metal Tier

Metallic Tier	Projected Membership	Projected Paid to Allowed Ratio
Platinum	0	N/A
Gold	0	N/A
Silver	25,734	73%
Bronze	0	N/A
Catastrophic	0	N/A
Total	25,734	73%

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Exhibit 10
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	9.44%	\$59.36
Profit & Risk Load	2.00%	\$12.57
Premium Tax	0.80%	\$5.03
User Exchange Fee	0.00%	\$0.00
State Based Exchange Fee	0.00%	\$0.00
HIF	0.00%	\$0.00
PCORI	0.00%	\$0.00
Federal Income Tax	0.53%	\$3.34
Total Taxes and Fees	1.33%	\$8.37

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Exhibit 11
MLR Projection

			Formula
(a)	Premium (ppm)	\$628.56	
(b)	Medical Cost (ppm)	\$544.97	
(c)	Medical Benefit Ratio (MBR)	86.7%	= (c) / (b)
(d)	Quality Improvement Action (ppm)	\$5.03	= (a) x 0.80%
(e)	Taxes and Fees (ppm)	\$11.66	
(f)	Adjusted Premium (ppm)	\$616.90	=(a) - (e)
(g)	Adjusted Claims (ppm)	\$550.00	= (b) + (d)
	Medical Loss Ratio (MLR)	89.2%	=(g) / (f)

Notes:

ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2019 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

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Exhibit 12
Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2019	23.8%	1.000	\$761.41
2Q 2019	25.5%	1.030	\$784.25
3Q 2019	23.7%	1.061	\$807.77
4Q 2019	27.0%	1.093	\$831.99
Total	100.0%	1.047	\$797.30

HIF Factor	Med Trend + HIF	Index Rate, including HIF
1.000	1.000	\$ 761.41
1.007	1.037	\$ 789.38
1.013	1.075	\$ 818.41
1.020	1.114	\$ 848.54
1.010	1.058	\$ 805.61

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Exhibit 14

Sample Rate Calculation

The following steps outline the mathematical formula used to develop the member level rates for a sample small group. The input assumptions and the census provided below are for illustrative purposes only.

Sample Small Group Information:

Effective Date: 01/01/2019
Rating Area: Rating Area 1
Plan: PA Silver OAEPO 6000 80% \$30/75

	Employee	Spouse	Child 1	Child 2	Child 3
<u>Group Census</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

Age and Tobacco

Factors

	<u>Age Factors</u>				
	Employee	Spouse	Child 1	Child 2	Child 3
Employee 1	1.222	1.230	0.765	0.765	
Employee 2	2.333	1.952			
Employee 3	1.000	1.000			
Employee 4	1.952	1.706	0.941	0.885	0.859
Employee 5	3.000	3.000	1.004		
Employee 6	2.548	2.714	1.000		
Employee 7	2.333	1.865			
Employee 8	1.325	1.302			
Employee 9	1.198	1.214	0.765	0.765	0.765
Employee 10	1.004	1.087	0.765	0.765	

Calculation of Monthly Premium

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	\$585.77
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.7285
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	\$332.31

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

Member Monthly Rates	Employee	Spouse	Child 1	Child 2	Child 3	Total
Employee 1	\$406.09	\$408.74	\$254.22	\$254.22		\$1,323.27
Employee 2	\$775.28	\$648.67				\$1,423.95
Employee 3	\$332.31	\$332.31				\$664.62
Employee 4	\$648.67	\$566.92	\$312.71	\$294.10	\$285.46	\$2,107.86
Employee 5	\$996.94	\$996.94	\$333.64			\$2,327.52
Employee 6	\$846.73	\$901.90	\$332.31			\$2,080.94
Employee 7	\$775.28	\$619.76				\$1,395.04
Employee 8	\$440.31	\$432.67				\$872.98
Employee 9	\$398.11	\$403.43	\$254.22	\$254.22	\$254.22	\$1,564.20
Employee 10	\$333.64	\$361.22	\$254.22	\$254.22		\$1,203.30
Group Total Monthly Premium:						\$14,963.68

Note: Member level monthly rates are rounded to the nearest penny.

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Exhibit 15
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
18939PA0040001	OAEPO	PA Silver OAEPO 6000 80% \$30/75	Silver	70.14%	No	100.00%

Aetna HealthAssurance Pennsylvania, Inc.
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Exhibit 16
Plan Mapping

2017 HIOS Plan ID	2017 Plan Name	2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name
18939PA0010001	PA Bronze PPO 6000 100/50 HSA				
18939PA0010002	PA Bronze PPO 6450 100/50 HSA				
18939PA0010003	PA Gold PPO 2000 100/50 HSA T	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010004	PA Gold PPO 1500 100/50 HSA				
18939PA0010005	PA Silver PPO 2500 100/50 HSA				
18939PA0010007	PA Silver PPO 2600 100/50 HSA				
18939PA0010009	PA Bronze PPO 5000 80/50 HSA				
18939PA0010010	PA Silver PPO 3500 100/50 HSA				
18939PA0010011	PA Gold PPO 1000 90/50				
18939PA0010012	PA Gold PPO 1000 80/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010013	PA Gold PPO 2000 80/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010014	PA Silver PPO 3000 80/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010015	PA Platinum PPO 100/50 200D	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010016	PA Platinum PPO 500 100/50				
18939PA0010017	PA Gold PPO 1000 100/50 250A				
18939PA0010018	PA Gold PPO 1000 100/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010019	PA Gold PPO 1500 100/50				
18939PA0010020	PA Gold PPO 2000 100/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010022	PA Silver PPO 3000 100/50 250A				
18939PA0010023	PA Silver PPO 3500 100/50				
18939PA0010024	PA Silver PPO 4000 100/50 25				
18939PA0010025	PA Silver PPO 5000 80/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010026	PA Silver PPO 5000 100/50 RX 10/50/100				
18939PA0010027	PA Gold PPO 100/50 500D	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010028	PA Gold PPO 1000 100/50 30				
18939PA0010029	PA Gold PPO 1500 100/50 30				
18939PA0010030	PA Silver PPO 2500 100/50 300A				
18939PA0010031	PA Silver PPO 4000 100/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010032	PA Silver PPO 4500 100/50 30				
18939PA0010033	PA Silver PPO 2000 100/50 300A				
18939PA0010034	PA Bronze AWH WellSpan PPO 5000 80/50 HSA				
18939PA0010035	PA Bronze AWH PinnacleHealth PPO 5000 80 HSA				
18939PA0010036	PA Bronze AWH VP PPO 5000 80/50 HSA				
18939PA0010037	PA Silver AWH WellSpan PPO 3500 100/50 HSA				
18939PA0010038	PA Silver AWH PinnacleHealth PPO 3500 HSA				
18939PA0010040	PA Gold AWH WellSpan PPO 1000 100/50 25				
18939PA0010041	PA Gold AWH PinnacleHealth PPO 1000 100/50				
18939PA0010042	PA Gold AWH VP PPO 1000 100/50 25				
18939PA0010043	PA Silver AWH PinnacleHealth PPO 2000				
18939PA0010044	PA Silver AWH WellSpan PPO 2000 100/50				
18939PA0010046	PA Bronze PPO 6550 100/50 HSA E	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010047	PA Bronze PPO 7000 100/50 Int	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010048	PA Gold PPO 100/50 600D	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010049	PA Silver PPO 3000 100/50	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75
18939PA0010050	PA Silver PPO 3000 100/50 HSA E	18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75



June 26, 2018

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company
Small Group Rate Filing
SERFF # AETN-131455780

Dear Mr. Michael Gurgiolo:

1. The "Rate Information" sheet included in the filing indicates an overall rate change of 6.8%, a minimum change of 3.8%, and a maximum change of 14.8%. However, the PA Actuarial Memorandum indicates that the range of rate change is constant at 6.8% and only one plan will be offered in 2019. Please provide examples showing the calculation for the minimum and maximum rate changes.

6.8% represents the change in the plan rate, as shown in column AC of the III Plan Rates tab of the PAAM (Table 10). 3.8%-14.8% represents the range of changes when the area factor changes are considered, as shown in the IV tab of the PAAM (Table 11).

2. Please explain how the 6.8% rate increase reconciles to the rate increases shown in Worksheet II Section I of the URRT.

The 6.8% shown in the PAAM represents the change in the rate from the first quarter of 2018 to the first quarter of 2019. The changes in Worksheet II represent the average rate change over the course of all policies effective in 2019 (Q1-Q4).

3. Please provide numerical support for the change in morbidity, change in demographics, change in networks, and change in other assumptions for both the Actual Experience Data and Manual Data shown in Table 5 of the PA Rate Template.

Please see attachment 'ALIC Objection Response Tables 20180615.xlsx', tab 'Response #3', for the requested numerical support.

4. Page 1 of the Federal Actuarial Memorandum indicates that this filing includes new benefit plans effective January 1, 2019. However, Worksheet II Section I of the URRT shows only one renewing plan and no new plans effective January 1, 2019. Please confirm that only Plan 33906PA0160001 will be offered in 2019 and it is considered a renewing plan.

We confirm that only plan 33906PA016001 will be offered in 2019 and it is considered a renewing plan. The actuarial memorandum wording has been updated to reflect this.

5. The "Rate Change Summary" included in the filing indicates that Taxes & Fees will account for 2.3% of premium, while Worksheet I Section III of the URRT indicates that Taxes & Fees will account for 2.06% of premium. Please explain this discrepancy.



The 2.3% taxes and fees in the Rate Change Summary includes 0.21% for high risk pool premium less recoveries and 0.02% for risk adjustment fees. It is otherwise equivalent to the taxes and fees displayed in Worksheet I Section III of the URRT.

6. The PA Actuarial Memorandum indicates that the rating areas included in this filing are Rating Areas 1-3 and 5-9, with certain counties excluded. However, the file titled "PA_SG_33906_Rates_OFF_1Q2019_v1.xls" includes Rating Area 4. Please confirm that Rating Area 4 is not included in the service area and remove it from the rate tables as necessary.

We confirm that rating area 4 is not included in the service area. We will submit a revised rate table.

7. Please provide an explanation for how the AV Calculator (AVC) inputs for the Specialty Drug benefit were determined when there is different cost sharing between preferred and non-preferred drugs, as shown in Exhibit A-2.

When calculating the AV, we entered the preferred tier cost sharing. Weighting between the preferred and non-preferred tiers is not material to the Actuarial Value.

8. Please provide an illustration of the calculation of the 0.728 paid-to-allowed ratio.

Paid to allowed ratios are based on 2017 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trending deductible-leveraging.

9. Please provide numerical support for the changes in the rating area factors from the prior filing and describe how morbidity differences were removed in the calculation.

The newly requested area factors were developed based on large group claim experience over a 12 month period from July 2016 to June 2017, normalized for morbidity. This data was used due to credibility concerns with our SG ACA population. Please see the 'Response 9' tab of the file 'ALIC Objection Response Tables 20180615.xlsx'

10. We have several questions related to trend.

a. The unit cost trends tie between Worksheet 1 Section II of the URRT, Exhibit 8, and the "SG Quarterly Trend_ALIC.xlsx" file. The utilization trends tie between the URRT and Exhibit 8. However, the utilization trends differ between the URRT/Exhibit 8 and the "SG Quarterly Trend_ALIC.xlsx" file. Please explain why the utilization trends differ.

The utilization trend shown in the "SG Quarterly Trend_ALIC.xlsx" file includes the impact of deductible leveraging. The utilization trend shown in Exhibit 8 includes induced utilization. The utilization trend shown on the revised URRT matches Exhibit 8. Please see attachment 'ALIC Objection Response Tables 20180615.xlsx', tab 'Response #10', for the illustration of how the utilization trends differ between the files.

b. The weights applied to each service category in the development of total trend differ between the file "SG Quarterly Trend_ALIC.xlsx" and Table 3 of the file PA Rate Template, resulting in differing total trends. Please reconcile, and explain why these weights differ.



Aetna trend is developed using service category weights from actual experience which is rolled up to a total annual trend. The method for combining the service categories in the file '2019_SmGrp_AetnaLifeInsuranceCo_PAAMExhibits_062618.xlsm' differs in that each component is trended for two years and then rolled up to a total trend factor. Due to the difference in methods, PA incurred pmpm's for each service category were used as the weights. The method Aetna uses is demonstrated in the first table in the attachment 'SG Quarterly Trend_ALIC.xlsx'.

c. Please provide numerical support for the trend assumptions utilized in the development of the rates.

The numerical trend buildup is shown in the responses to parts a and b of this objection. Additional discussion on the development of medical and pharmacy trend can be found below.

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

d. Page 5 of the Federal Act Memo indicates that trend factors are developed from annual forward trend, leveraging, and changes in the Health Insurers Fee. Please demonstrate how leveraging is applied in the development of trend and provide numerical support for this adjustment.

Leveraging for medical and pharmacy is developed using the Milliman Health Cost Guidelines Deductible Leveraging table. Based on the average deductible, a load factor is applied to the allowed trend to calculate the paid trend. An example is below.

Allowed Trend = 10.0%

Average Deductible = \$2,000

Lookup From Deductible Leveraging Table for \$2,000 = 1.15

*Leveraging Trend = $(1 + \text{Allowed Trend} * \text{Deductible Lookup}) / (1 + \text{Allowed Trend}) - 1$*

*Leveraging Trend = $(1 + 0.1 * 1.15) / (1 + 0.1) - 1 = 1.3\%$*

*Paid Trend = $(1 + \text{Allowed Trend}) * (1 + \text{Leveraging Trend}) - 1$*

*Paid Trend = $(1 + 10\%) * (1 + 1.3\%) - 1 = 11.5\%$*

11. Please provide numerical support for the development of the assumed 2.60% 2020 Health Insurer Fee.

We are estimating the Health Insurer Fee to be 2.60% of premium for 2020. The Health Insurer Fee was calculated for Aetna by taking the total dollar value due to the HIF and by estimating our national market share. To calculate this, we used growth assumptions for Aetna by market and compared to industry wide growth assumptions.

12. Please provide numerical support for the development of the Risk Adjustment amount of \$9.65 as documented in the PA Rate Template.

Please see the table below for the calculation of the Projected Risk Adjustment PMPM

Risk Transfer Estimate from PA DOI	\$ 9.25
Adjustment for Admin components of Premium	\$ 1.51
2018 Risk Adjustment Fee	\$ (0.15)
2018 Net High Risk Pool Prem less Recoveries	\$ (1.35)
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.24
Trend Factor to midpoint of projection period	1.043
Full Year Projected Risk Adj PMPM	\$ 9.65

13. Please reconcile the discrepancy between Exhibit 11's 'Medical Cost (PMPM)' of \$522.56 compared to Worksheet I Section III of the URRT which shows \$525.85.

We believe you are referencing the medical cost before Risk Adjustment, which is \$535.11 in Worksheet I Section III. The reconciliation is shown below.

The Exhibit 11 'Medical Cost (PMPM)' was calculated as follows:

Incurring before RA	\$535.11
Risk Adj (no fees)	(\$10.76)
High Risk Pool Recoveries	(\$1.79)
Total Claims	\$522.56

14. Please reconcile the discrepancy between Exhibit 11's 'Taxes and Fees' of \$16.22 compared to Worksheet I Section III of the URRT which shows \$12.93. We would expect this to differ by only the Risk Adjustment User Fee amount.

In Exhibit 11's 'Taxes and Fees' we included a high risk pool premium of \$3.14. The remaining \$0.15 difference is due to the Risk Adjustment User Fee.

15. The projected member months included in Table 1 of the file PA Rate Template total 3,447, while the projected member months included in Worksheet I Section III of the URRT total 3,348. Please explain why these projected member months differ.

When rolling up the member months by age in Table 1, some of the ages were inadvertently double-counted. 3,348 is the correct total, as shown in the URRT. We have corrected the member months total in Table 1.

16. The Projected Required Revenue PMPM of \$654.59 included in Table 6 of the file PA Rate Template does not reconcile to Worksheet I Section III of the URRT. Please explain this discrepancy.

The Projected Required Revenue PMPM in Table 6 uses the average of all policies offered throughout the year, while the URRT Worksheet I Section III only represents the first quarter policies.

17. Please explain the discrepancy between the Projected Risk Adjustment PMPM included in Table 5 of the PA Rate Template and Worksheet I Section III of the URRT.



The Projected Risk Adjustment PMPM in the URRT is only trended to the first quarter of the projection period while the Projected Risk Adjustment PMPM in PA Rate Template Table 5 is trended to the midpoint of the projection period (accounting for all policies with an effective date in 2019).

18. Please discuss the impact on the filing in the change in coverage from a PPO in 2018 to a OAEPO in 2019.

The in-network coverage parameters are the same on the PPO and OAEPO platforms; the primary difference is that the OAEPO platform does not include out-of-network benefits.

19. Please revise the table in Section 1 (H) of the actuarial memorandum to show the correct year and correct the factors, if necessary.

We have submitted a revised actuarial memorandum and corrected the dates, and apologize for this oversight. There are no changes to the factors, as the factors shown are what was intended and the dates were a typographical error.

20. The company supporting exhibits were provided only in pdf format; please provide these exhibits as Excel workbooks for the Department's consideration.

We have submitted the supporting exhibits in Excel workbooks. We apologize for the oversight.

21. In Table 6 of the PA Actuarial Memorandum exhibits, please include the formulas used to calculate the information shown in all cells which utilized such formulas.

Please see attachment 'ALIC Objection Response Tables 20180615.xlsx', tab 'Response #21' for the requested calculations.

22. Consistent with the information shown in Table 5a, please provide the current distribution of members by renewal quarter.

Please see attachment 'ALIC Objection Response Tables 20180615.xlsx', tab 'Response #22', for the current distribution of members by renewal quarter.

23. Please reconcile the trend shown in PAAM Table 3b with the quarterly trends shown in Table 5a of the PAAM.

The trends shown in PAAM Table 5a include HIF (2.6%) and medical trend (12.9%). The trend shown in PAAM Table 3b is only medical (12.6%). The difference in medical trend between tables 5a and 3b is based on the weightings of the benefit categories. 5a applies weight based on the percentage of our 2017 paid claim experience, for all segments. 3b applies weight based on the percentage of our projected 2019 paid claims, for the small group segment only.

24. Please provide an Excel exhibit, similar in structure to the URRT, that starts with the manual experience period data and ends shows the development of the projected index rate \$760.13.

Please see attachment 'ALIC Objection Response Tables 20180615.xlsx', tab 'Response #24', for the requested development.

25. Please reconcile the following data:

- a. Data in Table 2 with the small group market data in Supplemental Health Care Exhibit.
- b. Administrative expenses in Table 6 with SHCE.
- c. QIS in Table 6 with SHCE

The claims data reported in the Supplemental Health Care Exhibit (SHCE) is on a different basis than the data used for pricing, and thus they will not reconcile. The following differences exist between the two data sources:

- Claims in the SHCE are on a financial basis. "Incurred claims" in this report represent paid claims plus the change in the reserve. The data used for pricing, on the other hand, is truly on an incurred basis.*
- The claims in the SHCE are only paid through December 2017, whereas the claims used in pricing are paid through February 2018.*

26. To support the development of the calibration factors, please provide the age and geographic distribution of members for the experience period and the current period, and provide an explanation if the current distribution differs significantly in relation to the projected distribution.

Please see attachment 'ALIC Objection Response Tables 20180615.xlsx', tab 'Response #26', for the requested distributions. The current distribution does not differ significantly in relation to the projected distribution.

27. Please provide the data and analysis that underlies the change in area factors as shown in Table 13 of the PAAM.

Please see the response to objection number 9.

28. Please show the development of the average commission as shown in Table 6. Additionally, the current and 2019 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated pmpm cost.

As noted in our actuarial memorandum, the commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Please see attachment 'ALIC Objection Response Tables 20180615.xlsx', tab 'Response #28' for the average commission development.


29. Please certify that the rates generated from Table 11 are consistent with the rates included in the PA Plan Design Summary and the Federal Rates Template and are developed in accordance with Department guidance.



We certify that the rates in table 11 are consistent with the rates in the PA Plan Design Summary and Federal Rates Template, and have been developed in accordance with Department guidance, as outlined in the actuarial memorandum.

Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

, ASA, MAAA
Actuary I, Aetna

Objection 3

	Experience	Manual
Experience Period	0.973	1.048
Projection Period	1.154	1.154
Change in Morbidity	1.186	1.101

	Experience	Manual
Experience Area Factor	0.971	0.943
Experience Age/Gender Factor	1.104	1.108
Projection Area Factor	0.979	0.979
Projection Age/Gender Factor	1.108	1.108
Change in Area	1.008	1.038
Change in Age and Gender	1.004	1.000
Change in Demographics	1.012	1.038

	Experience	Manual
Experience Network Factor	1.000	0.980
Experience Network Mix	0.995	0.988
Projection Network Factor	0.995	0.988
Projection Network Mix	1.000	1.000
Change in Network Factor	0.995	1.009
Change in Network Mix	1.005	1.012
Change in Networks	1.000	1.021

	Experience	Manual
Change in New Cap	1.000	1.000
Change in Pooling Impact	1.007	1.008
Change in Deductible Suppression	0.990	0.990
Change in Rx Other Trend	0.990	0.991
Remove Leveraging from Trend, Apply I	0.958	0.930
Change in Other	0.945	0.920

Values from PA AM Exhibit		Match?	
Experience	Manual		
1.186	1.101	TRUE	TRUE
1.008	1.038	TRUE	TRUE
1.004	1.000	TRUE	TRUE
1.012	1.038	TRUE	TRUE
0.995	1.009	TRUE	TRUE
1.005	1.012	TRUE	TRUE
1.000	1.021	TRUE	TRUE
0.945	0.920	TRUE	TRUE

Objection 9
Area Factors

Rating Area	Prior Factor	Proposed Area Factor	Percent Change
PA01	0.785	0.779	-0.8%
PA02	0.792	0.819	3.5%
PA03	0.998	1.020	2.2%
PA04	0.810	0.855	5.5%
PA05	0.780	0.837	7.3%
PA06	0.983	1.030	4.8%
PA07	0.984	1.080	9.8%
PA08	1.000	1.000	0.0%
PA09	0.933	0.939	0.7%

Objection 10

10 a.

From SG Quarterly Trend_AHASPA.xlsx

Service Category	Utilization*
Inpatient Hospital	3.64%
Outpatient Hospital	7.98%
Professional	7.09%
Other Medical	7.98%
Capitation	
Prescription Drugs	5.19%
Total Annual Trend	

Utilization Trend	Trend Leveraging	Util Trend with Leveraging	Match?	Induced Utilization	Util Trend with Induced Utilization	Does SG Quarterly Trend_AHI plus Induced Util match Exhibit 8?	URRT and Exhibit 8 Match?
2.52%	1.09%	3.64%	TRUE	0.994	1.88%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.994	5.86%	TRUE	TRUE
6.02%	1.01%	7.09%	TRUE	0.994	5.36%	TRUE	TRUE
6.52%	1.38%	7.98%	TRUE	0.994	5.86%	TRUE	TRUE
	1.01%	1.01%		0.994	-0.62%	TRUE	TRUE
2.63%	2.50%	5.19%	TRUE	0.994	1.99%	TRUE	TRUE

From Corrected Exhibit 8

Service Type	Utilization
Facility Inpatient	1.88%
Facility Outpatient	5.86%
Physician	5.36%
Capitation	-0.62%
Medical	4.73%
Pharmacy	1.99%
Total (Med + Rx)	3.88%

From corrected URRT

Benefit Category	Annualized Trend Factors	
	Cost	Util
Inpatient Hospital	1.0608	1.0188
Outpatient Hospital	1.0450	1.0586
Professional	1.0192	1.0536
Other Medical	1.0450	1.0586
Capitation	1.0000	0.9938
Prescription Drug	1.1025	1.0199

Objection 21

	SEPA	All Other PA	Total
Commissions PSPM			\$ 24.61
Projected Area Distribution	51%	49%	
<u>Average Contract Size</u>			<u>1.72231</u>
Commissions PMPM			\$ 14.29
G&A PMPM			\$ 45.07
.80% QIA included in \$45.07			0.80%
Non QIA G&A PMPM			\$ 40.05
BFIT Profit			6.00%
FIT			21.00%
AFIT Profit			4.74%
State Fees			0.60%
State Assessment			0.20%

Projected Incurred Claims, before ACA rein & Risk

Adj't, PMPM \$ 535.11

Risk Adj Transfer PMPM \$ (10.76)

Projected Incurred Claims, without risk adjustment

fee, PMPM \$ 524.35

Administrative Expenses	9.45%	\$59.36
General and Claims	6.38%	\$40.05
Agent/Broker Fees and Commissions	2.28%	\$14.29
Quality Improvement Initiatives	0.80%	\$5.02
Taxes and Fees	2.06%	\$12.93
Total Prem Tax	0.80%	\$5.02
PA Prem Tax (Fixed)	0.00%	\$0.00
PA Prem Tax (Var)	0.80%	\$5.02
Federal Income Tax	1.26%	\$7.91
	4.74%	\$29.76
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.35
Total Fixed Expenses	8.68%	\$54.48
Total Variable Expenses	7.81%	\$49.07
Plan Adjusted Index Rate (Q1)		\$ 627.90

Avg Projected SG Premium Trend (Exhibit 12)

1.043

\$ 654.59

TRUE

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$627.90

This was determined based on the projected incurred claims, without the risk

The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of

	PA AM Exhibit Calculation	Apply SG Premium Trend	Match?
Administrative Expenses	9.45% \$61.88	61.88	TRUE
General and Claims	6.38% \$41.75	41.75	TRUE
Agent/Broker Fees and Commissions	2.28% \$14.90	14.9	TRUE
Quality Improvement Initiatives	0.80% \$5.24	5.24	TRUE
Taxes and Fees	2.06% \$13.48	13.48	TRUE
PCORI Fees	0.00% \$0.00	0	TRUE
PA Premium Tax (if applicable)	0.80% \$5.24	5.24	TRUE
Federal Income Tax	1.26% \$8.25	8.25	TRUE
Health Insurance Providers Fee	0.00% \$0.00	0	TRUE
Profit/Contingency (after tax)	4.74% \$31.03	31.03	TRUE
		0	TRUE
Total Retention	16.25% \$106.39		
Projected Required Revenue PMPM	\$ 654.59		

Objection 22

Period	ACA Indicator	Group State	Current Renewal Month	Member months
201802	ACA	PA	January	213
201802	ACA	PA	February	186
201802	ACA	PA	March	400
201802	ACA	PA	April	328
201802	ACA	PA	May	262
201802	ACA	PA	June	265
201802	ACA	PA	July	236
201802	ACA	PA	August	115
201802	ACA	PA	September	446
201802	ACA	PA	October	96
201802	ACA	PA	November	178
201802	ACA	PA	December	634

Quarter	Membership	Percentage
Q1	799	23.8%
Q2	855	25.5%
Q3	797	23.7%
Q4	908	27.0%

Objection 24

Manual Experience Rate Projection

Mid-point to Mid-point, Experience to Projection: 24 months

	Experience	Manual
Experience Period	0.973	1.048
Projection Period	1.154	1.154
Morbidity Factor	1.186	1.101

Benefit Category	IP	OP	Prof	Other	Cap	Rx	Total
Util Desc	days	services	services	services		scripts	
Util/1,000	316.37	708.80	6,586.59	3,845.03	12,000.00	12,573.80	
Avg Cost/Service	3,745.48	1,470.19	167.51	324.72	1.94	149.56	
PMPM	\$98.75	\$86.84	\$91.95	\$104.05	\$1.94	\$156.71	\$540.23
Population Risk	1.101	1.101	1.101	1.101	1.101	1.101	

Other							
Area Factor	1.000	1.000	1.000	1.000	1.000	1.000	
Area Mix	1.038	1.038	1.038	1.038	1.038	1.038	
Demo Factor	1.000	1.000	1.000	1.000	1.000	1.000	
Demo Mix	1.000	1.000	1.000	1.000	1.000	1.000	
Network Factor	1.009	1.009	1.009	1.009	1.009	1.009	
Network Mix	1.012	1.012	1.012	1.012	1.012	1.012	
Benefit Mandate Change	1.000	1.000	1.000	1.000	1.000	1.000	
New Cap	1.000	1.000	1.000	1.000	1.000	1.000	
Pooling Impact	1.008	1.008	1.008	1.008	1.008	1.008	
Deductible Suppression	0.990	0.990	0.990	0.990	0.990	0.990	
Rx Other Trend	1.000	1.000	1.000	1.000	1.000	0.969	
Total Other	1.057	1.057	1.057	1.057	1.057	1.025	

Total Unit Cost	1.061	1.045	1.019	1.045	1.000	1.103	
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Induced Util Factor	0.980	0.980	0.980	0.980	0.980	0.980	
Induced Util Mix	1.000	1.000	1.000	1.000	1.000	1.000	
Utilization	1.025	1.065	1.060	1.065	1.000	1.026	
Total Utilization Trend	1.005	1.044	1.039	1.044	0.980	1.006	

Util/1,000	351.65	850.50	7,829.35	4,613.72	12,690.26	14,004.85	
Avg Cost/Service	\$4,456.33	\$1,697.55	\$183.97	\$374.94	\$2.05	\$186.26	
Projected PMPM	\$130.59	\$120.31	\$120.03	\$144.15	\$2.17	\$217.38	\$734.63

Proj Allowed Exp PMPM	734.63
Credibility Weighted Benefits in Excess of EHB factor	1
Index Rate for Projection Period, before application of prospective trend factor	734.63
Medical Trend (weighted each quarter's trend factor based on percentage of enrollees in experience)	1.035
Final Index Rate for Projection Period	760.13

Objection 26

Age	Experience Period Member Months	Current Period Member Months	Projection Period Member Months	% change from current to projection
0	971	29.03489573	31	0%
1	920	34.56535205	31	0%
2	830	31.10881685	27	0%
3	1049	29.03489573	33	0%
4	1035	35.2566591	33	0%
5	921	36.63927318	27	0%
6	1031	17.28267603	32	0%
7	1119	27.65228164	31	0%
8	1113	23.5044394	35	0%
9	1170	36.63927318	36	0%
10	1131	37.33058022	35	0%
11	1157	44.93495767	37	0%
12	1078	44.24365063	36	0%
13	1163	59.45240553	38	-1%
14	1291	40.78711542	41	0%
15	1344	53.92194921	41	0%
16	1358	48.39149288	40	0%
17	1266	37.33058022	40	0%
18	1267	53.23064216	37	0%
19	1449	47.70018584	47	0%
20	1389	54.61325625	42	0%
21	1434	49.77410696	45	0%
22	1346	38.02188726	42	0%
23	1399	41.47842247	42	0%
24	1432	43.55234359	46	0%
25	1650	40.09580838	52	0%
26	1734	54.61325625	62	0%
27	1857	62.2176337	63	0%
28	1966	55.99587033	66	0%
29	1869	57.37848441	60	0%
30	1646	49.08279992	58	0%
31	1798	49.77410696	65	0%
32	1555	71.20462523	57	0%
33	1935	60.14371257	64	0%
34	1943	59.45240553	64	0%
35	1898	60.14371257	65	0%
36	1639	64.98286186	56	0%
37	1869	55.30456329	61	0%
38	1656	63.60024778	56	0%
39	1632	47.70018584	55	0%
40	1657	64.98286186	54	0%
41	1674	43.55234359	51	0%
42	1609	70.51331819	51	-1%
43	1658	75.35246748	52	-1%
44	1751	52.53933512	57	0%
45	1758	62.2176337	58	0%
46	2024	78.80900268	67	0%
47	1905	84.33945901	62	-1%
48	1970	63.60024778	62	0%
49	2007	67.05678299	66	0%
50	2037	64.98286186	67	0%
51	1931	61.52632666	65	0%
52	2088	64.29155482	68	0%
53	2140	69.82201115	69	0%
54	2008	64.29155482	68	0%
55	2124	57.37848441	69	0%
56	2055	64.98286186	67	0%
57	1945	56.68717737	64	0%
58	1991	64.29155482	66	0%
59	1697	47.70018584	60	0%
60	1621	32.49143093	54	1%
61	1705	48.39149288	54	0%
62	1392	53.23064216	43	0%
63	1402	30.41750981	44	0%
64	1263	29.72620277	39	0%
65	1594	27.65228164	45	1%

Geo Area	Experience Period Member Months	Current Period Member Months	Projection Period Member Months	% change from current to projection
Rating Area 1	964	0	4.16677038	0%
Rating Area 2	334	0	11.11138768	0%
Rating Area 3	1736	0	109.7249533	3%
Rating Area 4	0	24	0	-1%
Rating Area 5	1919	60	75.00186683	0%
Rating Area 6	2703	0	101.3914126	3%
Rating Area 7	27577	216	798.6309894	17%
Rating Area 8	27417	2964	1706.986932	-38%
Rating Area 9	16562	84	540.9856876	14%

Objection 28

**Pennsylvania
Aetna Life Insurance, Co.
1Q19 Small Group Rates**

\$24.61 PSPM; Blend of [REDACTED] for SEPA and [REDACTED] for WPA/CPA

Rating Area	Projected Membership	Comission
1	0%	[REDACTED]
2	0%	[REDACTED]
3	3%	[REDACTED]
4	0%	[REDACTED]
5	2%	[REDACTED]
6	3%	[REDACTED]
7	24%	[REDACTED]
8	51%	[REDACTED]
9	16%	[REDACTED]

Average Commission PSPM	24.61
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July 16, 2018

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company
Small Group Rate Filing
SERFF # AETN-131455780

Dear Mr. Michael Gurgiolo:

Please see our responses below in regard to your letter dated July 6, 2018.

1. The exhibit provided in response to Question 3 shows a development of the change in morbidity for the experience and manual rates as presented below. Please provide additional quantitative support for the development of these factors as there is a significant increase in the morbidity factors associated with the projection period in comparison to the experience period.

Experience Manual
Experience Period 0.973 1.048
Projection Period 1.154 1.154
Change in Morbidity 1.186 1.101

Please see the 'Response #1' tab in the ALIC Objection Response Tables 20180706.xlsx attachment for the development of the change in morbidity.

2. The exhibit provided in response to Question 3 shows a different "Projection Network Factor" for the experience (0.995) compared to the manual (0.988). Please provide an explanation for why these values are different when they are both reflecting the projection period.

The Projection Network Factor for the base experience of .995 is the average projected network factor for the membership included in the base experience which includes ACA and transitional policies for ALIC. The Projection Network Factor for the manual experience of .988 is the average projected network factor for the membership included in the manual experience which does not include transitional policies and includes all ACA policies for PA legal entities.

3. Please provide additional numerical support for the change in area factors described in response to Question 9. Please provide the detailed calculation of the proposed area factors and quantitatively demonstrate how the factors were normalized for morbidity differences.

Please see the 'Response #3' tab in the ALIC Objection Response Tables 20180706.xlsx attachment. The area factors were developed by reviewing experience claims cost by region, and then normalizing for morbidity with the retrospective risk score of the population. Judgement was then applied to mitigate the disruption by region, account for the credibility of costs within each region, and account for areas where



there will not be an ACA offering (rating area 4 and certain counties in other rating areas). External benchmarks were also examined when determining the area factors.

4. It was stated in the response to Question 9 that large group data was used in the area factor calculation for credibility purposes. Are there any contract differences between the large group and small group products? If so, please provide a quantitative exhibit showing how these differences were accounted for in the area factor development

We confirm that there are no material differences between the contracts for the large group and small group products.

5. The calculated trend is applied to allowed claims and includes a leveraging component. However, in your response to Question 10c you state that “the impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.” Please provide support showing the leveraging component is not being included in both the trend calculation and the projected paid to allowed ratio.

Please see the ‘Response #5’ tab in the ALIC Objection Response Tables 20180706.xlsx attachment. The leveraging component of trend is not included in the allowed rate development, only in the paid to allowed ratio. The utilization trend used in the URRT matches the expected utilization trend with leveraging removed, but including induced utilization.

6. Your response to Question 10d shows the leveraging impact on a paid trend value even though an allowed trend is used in the rate development. Please provide support for why a leveraging impact based on an analysis of paid trends is appropriate to apply to an allowed trend amount.

Please see response #5. Leveraging is not used in the development of allowed trend. We apologize for the confusion.

7. The response to Question 12 includes the calculation of the projected risk adjustment receivable PMPM. However, this calculation doesn’t reflect the information included in Section 2a of the Pennsylvania Actuarial Memorandum. Please provide a development of the projected risk adjustment receivable PMPM beginning with the \$8.19 PMPM 2017 risk adjustment receivable, as stated in the Pennsylvania Actuarial Memorandum. Please note that as Aetna anticipates a risk adjustment receivable, any adjustment for the inclusion of the administrative expense factor of 0.86 should reduce the receipt. Additionally, the projected risk adjustment PMPM included in the exhibit provided in response to Question 12 is \$9.24, while the URRT demonstrates an amount of \$9.26. Please indicate which value is accurate and update any documentation as necessary.

The projected risk adjustment PMPM of \$9.26 was the correct amount and the \$9.24 was entered in error. You are correct that we have calculated the administrative adjustment in error, and we will be revising our filing to reflect the corrected risk adjustment development. Please see the ‘Response #7’ tab in the ALIC Objection Response Tables 20180706.xlsx attachment for the development of projected risk adjustment, both before and after the administrative expense correction. We have updated all of our filing documents and exhibits to reflect the impact of this change.

8. The response to Question 13 includes the calculation of the Medical Cost PMPM used in the development of the MLR. This calculation includes a risk adjustment receivable of \$10.76. Additionally,



the exhibit provided in response to Question 21 indicates a risk adjustment transfer PMPM of \$10.76. Please explain how this amount reconciles to the risk adjustment included in the URRT (\$9.26).

Please see the 'Response #8' tab in the ALIC Objection Response Tables 20180706.xlsx attachment for the reconciliation of \$10.76 to \$9.26. The risk adjustment included in the URRT is negative because the effect of a risk adjustment receivable is a reduction in claims. Please also note we have made an adjustment to the Rx other trend factor which was an error in our initial filing.

9. Please explain why the Rx Other Trend in Cell M25 of the exhibit provided in response to Question 24 (0.969) does not tie to the Rx Other Trend in Cell D30 of the exhibit provided in response to Question 3 (0.991).

The Rx Other Trend in cell M25 on the 'Response #24' tab only applies to the pharmacy cost category. The Rx Other trend in Cell D30 on the 'Response #3' tab is the factor for all medical cost categories, weighted by category, using .969 for Rx and 1.0 for all other medical cost categories.

10. The response to Question 25 does not address the differences in administrative expenses in Table 6 and the SHCE or the differences in QIS in Table 6 and the SHCE. Please reconcile this data.

Please see the 'Response #10' tab for a comparison of the administrative costs between Table 6 and the SHCE. Please note that the SHCE covers the experience period of 2017, while Table 6 is representative of the projection period of 2019, so the two will not be exactly equal. Aetna's administrative cost and QIS assumptions are set nationally and allocated to a local level, so there will be some variation from year to year. Also, Aetna's cost and QIS assumptions are set across legal entities and the allocation of experience can vary by entity. In addition, there can be discrepancies on which members and groups are considered large or small, and on timing of expenses.


11. Please reconcile the PMPM commission and other amounts provided in the "Exhibit 21" worksheet with the commission and other amounts shown in Table 6 of the PAAM Exhibits.

The PMPM commission of \$14.29 shown in 'Response #21' is the average commission we expect to pay based on the distribution of membership. We convert \$14.29 to a percent of premium as we are required to enter commission in Table 6 of PAAM Exhibits as such. When the average small group premium trend is applied to \$14.29, the resulting value is the \$14.90 shown in Table 6 of the PAAM Exhibits.

The formula can be seen in cell H23 and I23 on the 'Response #21' tab of the previously submitted attachment ALIC Objection Response Tables 20180615.xlsx.

Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

, ASA, MAAA
Actuary I, Aetna

Pennsylvania
Aetna Life Insurance, Co.
1Q19 Small Group Rates

Response to question 1, from July 6, 2018 objection letter.

Base Experience

	CY 2017 Data (Experience)	
	MMOS	Average Risk
SG KWYH	292,979	0.941
SG ACA	127,389	1.048
Combined Base Experience	420,368	0.973

	201712 Active (Jump-off)	
	Members	Average Risk
SG ACA	4,700	1.108

Renewal Action	2018 Renewals/Sales		2019 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	4,700	1.108	15,695	1.083
- Terminate Coverage	1,455	0.965	4,420	0.962
+ Add'l New Sales	12,450	1.060	1,476	1.330
Ending Membership	15,695	1.083	12,750	1.154

	Morbidity Change Development
Starting Risk Score (Base Experience)	0.973
Ending Risk Score (ACA 2019)	1.154
Change in Morbidity Factor	1.186

Manual Experience

	CY 2017 Data (Experience)	
	MMOS	Average Risk
SG KWYH	0	0.000
SG ACA	127,389	1.048
Manual Experience	127,389	1.048

	201712 Active (Jump-off)	
	Members	Average Risk
SG ACA	4,700	1.108

Renewal Action	2018 Renewals/Sales		2019 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	4,700	1.108	15,695	1.083
+ Gain from KWYH/AFA	12,450	1.060	1,476	1.330
- Terminate Coverage	1,455	0.965	4,420	0.962
+ Add'l New Sales	0	0.000	0	0.000
Ending Membership	15,695	1.083	12,750	1.154

	Morbidity Change Development
Starting Risk Score (Manual Experience)	1.048
Ending Risk Score (ACA 2019)	1.154
Change in Morbidity Factor	1.101

Pennsylvania
Aetna Life Insurance, Co.
1Q19 Small Group Rates

Response to question 3, from July 6, 2018 objection letter.

Rating Area	Prior Factor	Un-normalized result	Proposed Area Factor
1	0.785	0.891	0.779
2	0.792	0.844	0.819
3	0.998	1.205	1.020
4	0.810	1.020	0.855
5	0.780	0.959	0.837
6	0.983	1.120	1.030
7	0.984	1.151	1.080
8	1.000	1.000	1.000
9	0.933	1.085	0.939

Pennsylvania
Aetna Life Insurance, Co.
1Q19 Small Group Rates

Response to question 5, from July 6, 2018 objection letter.

From SG Quarterly Trend_AHASPA.xlsx (Paid Trend)

Service Category	Cost*	Utilization*	Utilization Trend	Trend Leveraging	Util Trend with Leveraging	Match?	Induced Utilization	Util Trend with Induced Utilization	Does SG Quarterly Trend_AHI plus Induced Util match Exhibit 8?	URRT and Exhibit 8 Match?
Inpatient Hospital	6.08%	3.64%	2.52%	1.09%	3.64%	TRUE	0.994	1.88%	TRUE	TRUE
Outpatient Hospital	4.50%	7.98%	6.52%	1.38%	7.98%	TRUE	0.994	5.86%	TRUE	TRUE
Professional	1.92%	7.09%	6.02%	1.01%	7.09%	TRUE	0.994	5.36%	TRUE	TRUE
Other Medical	4.50%	7.98%	6.52%	1.38%	7.98%	TRUE	0.994	5.86%	TRUE	TRUE
Capitation				1.01%	1.01%		0.994	-0.62%	TRUE	TRUE
Prescription Drugs	10.25%	5.19%	2.63%	2.50%	5.19%	TRUE	0.994	1.99%	TRUE	TRUE
Total Annual Trend										

From Exhibit 8 (Allowed Trend)

Service Type	Unit Cost	Utilization
Facility Inpatient	4.50%	1.88%
Facility Outpatient	4.50%	5.86%
Physician	1.92%	5.36%
Capitation	0.00%	-0.62%
Medical	4.24%	4.73%
Pharmacy	10.25%	1.99%
Total (Med + Rx)	6.10%	3.88%

From URRT (Allowed Trend)

Benefit Category	Annualized Trend Factors	
	Cost	Util
Inpatient Hospital	1.0608	1.0188
Outpatient Hospital	1.0450	1.0586
Professional	1.0192	1.0536
Other Medical	1.0450	1.0586
Capitation	1.0000	0.9938
Prescription Drug	1.1025	1.0199

Pennsylvania
Aetna Life Insurance, Co.
1Q19 Small Group Rates

Response to question 7, from July 6, 2018 objection letter.

Answer to question 7, based on previously submitted values.		
Transfer estimate	\$ 8.19	
Trend	1.129	
Admin Adj	14%	
	\$ 10.76	TRUE
2019 Risk Adjustment Fee	\$ 0.15	
2019 Net High Risk Pool Prem less Recoveries	\$ 1.35	FALSE
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.26	TRUE
Value from URRT:	\$ 9.26	
Value from PA rate template:	\$ 9.66	

Answer to question 7, based on revised risk adjustment calculation.		
Transfer estimate from PA DOI	\$ 8.19	
Trend	\$ 1.13	
Admin Adj	\$ 0.14	
	\$ 7.96	TRUE
2019 Risk Adjustment Fee	\$ 0.15	
2019 Net High Risk Pool Prem less Recoveries	\$ 1.40	TRUE
Projected Risk Adjustment PMPM (1st Quarter)	\$ 6.41	TRUE
Value from URRT:	\$ 6.41	
Value from PA rate template:	\$ 6.79	

Submitted response to question 12 from June 15, 2018 objection letter:

Risk Transfer Estimate from PA DOI	\$9.25	Calculation	
Adjustment for Admin components of Premium	\$1.51		
2018 Risk Adjustment Fee	(\$0.15)		
2018 Net High Risk Pool Prem less Recoveries	(\$1.35)		
Projected Risk Adjustment PMPM (1st Quarter)	\$9.24	FALSE	\$9.26
Trend Factor to midpoint of projection period	1.043		
Full Year Projected Risk Adj PMPM	\$9.65	FALSE	\$9.66

Corrected response to question 12 from June 15, 2018 objection letter:

Risk Transfer Estimate from PA DOI	\$8.19
Adj for Trend	\$1.06
Trended Risk Transfer Estimate from PA DOI	\$9.25
Adjustment for Admin components of Premium	\$1.51
Adjusted Risk Transfer Estimate	\$10.76
2018 Risk Adjustment Fee	(\$0.15)
2018 Net High Risk Pool Prem less Recoveries	(\$1.35)
Projected Risk Adjustment PMPM (1st Quarter)	\$9.26
Trend Factor to midpoint of projection period	1.043
Full Year Projected Risk Adj PMPM	\$9.65

Corrected response to question 12 from June 15, 2018 objection letter, based on revised risk adjustment calculation:

Risk Transfer Estimate from PA DOI	\$8.19	
Adj for Trend	\$1.06	
Trended Risk Transfer Estimate from PA DOI	\$9.25	
Adjustment for Admin components of Premium	(\$1.30)	
Adjusted Risk Transfer Estimate	\$7.96	TRUE
2018 Risk Adjustment Fee	(\$0.15)	
2018 Net High Risk Pool Prem less Recoveries	\$ (1.40)	
Projected Risk Adjustment PMPM (1st Quarter)	\$6.41	TRUE
Trend Factor to midpoint of projection period	1.059	
Full Year Projected Risk Adj PMPM	\$6.79	TRUE

Pennsylvania
Aetna Life Insurance, Co.
1Q19 Small Group Rates

Response to question 8, from July 6, 2018 objection letter.

Answer, based on previously submitted values.		Answer, based on revised values.	
Adjusted Risk Transfer Estimate	\$10.76	Adjusted Risk Transfer Estimate	\$7.96
2018 Risk Adjustment Fee	(\$0.15)	2018 Risk Adjustment Fee	(\$0.15)
2018 Net High Risk Pool Prem less Recoveries	(\$1.35)	2018 Net High Risk Pool Prem less Recoveries	(\$1.40)
Projected Risk Adjustment PMPM (1st Quarter)	\$9.26	Projected Risk Adjustment PMPM (1st Quarter)	\$6.41
This is the table we put in the previous objection response: <i>The Exhibit 11 'Medical Cost (PMPM)' was calculated as follows:</i>		This is the revised table for the previous objection response: <i>The Exhibit 11 'Medical Cost (PMPM)' was calculated as follows:</i>	
Incurred before RA	\$534.94	Incurred before RA	\$534.94
Risk Adj (no fees)	(\$10.76)	Risk Adj (no fees)	(\$7.96)
High Risk Pool Recoveries	(\$1.79)	High Risk Pool Recoveries	(\$1.86)
Total Claims	\$522.39	Total Claims	\$525.12
Incurred before RA	\$534.94	Incurred before RA	\$534.94
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.26	Projected Risk Adjustment PMPM (1st Quarter)	\$ 6.41
2019 Risk Adjustment Fee	\$ 0.15	2019 Risk Adjustment Fee	\$ 0.15
High Risk Pool Premium	\$ 3.14	High Risk Pool Premium	\$ 3.26
Total Claims	\$522.39	Total Claims	\$525.12
High Risk Pool Premium	\$ 3.14	High Risk Pool Premium	\$ 3.26
High Risk Pool Recoveries	\$ 1.79	High Risk Pool Recoveries	\$ 1.86
Net High Risk Pool Recoveries	\$ 1.35	Net High Risk Pool Recoveries	\$ 1.40

**Pennsylvania
Aetna Life Insurance, Co.
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Response to question 10, from July 6, 2018 objection letter.

Supplemental Health Care Exhibit			
Line	Description	Small Group Employer	Percent of Prem
	1.8 Adjusted Premiums Earned	13,986,156	
	6.6 Total of Defined Expenses Incurred for Improving Health Care Quality	75,574	0.54%
	10.5 Total general and administrative	472,950	3.38%

PA Actuarial Memorandum, Table 6		
	PMPM	Percent of Prem
Quality Improvement Initiatives	5.24	0.80%
General and Claims	41.75	6.38%

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Response to question 21, from June 15, 2018 objection letter.

Objection 21

	SEPA	All Other PA	Total
Commissions PSPM			\$ 24.61
Projected Area Distribution	51%	49%	
Average Contract Size			1.722
Commissions PMPM			\$ 14.29
G&A PMPM			\$ 45.07
.80% QIA included in \$45.07			0.80%
Non QIA G&A PMPM			\$ 40.05
BFIT Profit			6.00%
FIT			21.00%
AFIT Profit			4.74%
State Fees			0.60%
State Assessment			0.20%

Projected Incurred Claims, before ACA rein & Risk

Adj't, PMPM	\$ 535.11
Risk Adj Transfer PMPM	\$ (10.76)
Projected Incurred Claims, without risk adjustment	
fee, PMPM	\$ 524.35

Administrative Expenses	9.45%	\$59.36
General and Claims	6.38%	\$40.05
Agent/Broker Fees and Commissions	2.28%	\$14.29
Quality Improvement Initiatives	0.80%	\$5.02
Taxes and Fees	2.06%	\$12.93
Total Prem Tax	0.80%	\$5.02
PA Prem Tax (Fixed)	0.00%	\$0.00
PA Prem Tax (Var)	0.80%	\$5.02
Federal Income Tax	1.26%	\$7.91
	4.74%	\$29.76
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.35
Total Fixed Expenses	8.68%	\$54.48
Total Variable Expenses	7.81%	\$49.07
Plan Adjusted Index Rate (Q1)		\$ 627.90
Avg Projected SG Premium Trend (Exhibit 12)		1.043
		\$ 654.59

TRUE

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$627.90

This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$524.35

The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$654.59

	PA AM Exhibit Calculation	Apply SG Premium	Match?
Administrative Expenses	9.46%	\$61.90	61.88 FALSE
General and Claims	6.38%	\$41.76	41.75 FALSE
Agent/Broker Fees and Commissions	2.28%	\$14.90	14.9 TRUE
Quality Improvement Initiatives	0.80%	\$5.24	5.24 TRUE
Taxes and Fees	2.06%	\$13.48	13.48 TRUE
PCORI Fees	0.00%	\$0.00	0 TRUE
PA Premium Tax (if applicable)	0.80%	\$5.24	5.24 TRUE
Federal Income Tax	1.26%	\$8.25	8.25 TRUE
Health Insurance Providers Fee	0.00%	\$0.00	0 TRUE
Profit/Contingency (after tax)	4.74%	\$31.03	31.03 TRUE
			0 TRUE
Total Retention	16.26%	\$106.41	
Projected Required Revenue PMPM	\$ 654.59		

Pennsylvania
Aetna Life Insurance, Co.
1Q19 Small Group Rates

Revised response to question 21, from June 15, 2018 objection letter.

Objection 21, Based on Revised Values

	SEPA	All Other PA	Total
Commissions PSPM			\$ 24.61
Projected Area Distribution	51%	49%	
Average Contract Size			1.722
Commissions PMPM			\$ 14.29
G&A PMPM			\$ 45.07
.80% QIA included in \$45.07			0.80%
Non QIA G&A PMPM			\$ 39.85
BFIT Profit			6.00%
FIT			21.00%
AFIT Profit			4.74%
State Fees			0.60%
State Assessment			0.20%

Projected Incurred Claims, before ACA rein & Risk

Adj't, PMPM	\$ 554.87
Risk Adj Transfer PMPM	\$ (7.96)
Projected Incurred Claims, without risk adjustment	
fee, PMPM	\$ 546.92

Administrative Expenses	9.10%	\$59.36
General and Claims	6.11%	\$39.85
Agent/Broker Fees and Commissions	2.19%	\$14.29
Quality Improvement Initiatives	0.80%	\$5.22
Taxes and Fees	2.06%	\$13.43
Total Prem Tax	0.80%	\$5.22
PA Prem Tax (Fixed)	0.00%	\$0.00
PA Prem Tax (Var)	0.80%	\$5.22
Federal Income Tax	1.26%	\$8.22
	4.74%	\$30.91
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.40
Total Fixed Expenses	8.32%	\$54.29
Total Variable Expenses	7.81%	\$50.96
Plan Adjusted Index Rate (Q1)		\$ 652.17
Avg Projected SG Premium Trend (Exhibit 12)		1.059
		\$ 690.85

	PA AM Exhibit Calculation	Apply SG Premium	Match?
Administrative Expenses	9.10%	\$62.88	62.88 TRUE
General and Claims	6.11%	\$42.22	42.22 TRUE
Agent/Broker Fees and Commissions	2.19%	\$15.14	15.14 TRUE
Quality Improvement Initiatives	0.80%	\$5.53	5.53 TRUE
Taxes and Fees	2.06%	\$14.23	14.23 TRUE
PCORI Fees	0.00%	\$0.00	0 TRUE
PA Premium Tax (if applicable)	0.80%	\$5.53	5.53 TRUE
Federal Income Tax	1.26%	\$8.70	8.7 TRUE
Health Insurance Providers Fee	0.00%	\$0.00	0 TRUE
Profit/Contingency (after tax)	4.74%	\$32.75	32.75 TRUE
		0	0 TRUE
Total Retention	15.90%	\$109.86	
Projected Required Revenue PMPM	\$ 690.85		

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$652.17

This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$546.92

The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$690.85



July 19, 2018

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company
Small Group Rate Filing
SERFF # AETN-131455780

Dear Mr. Michael Gurgiolo:

Please see our responses below in regard to your letter dated July 17, 2018.

1. The exhibit provided in response to Question 1 of the second round of questions provides a development of the change in morbidity factors. We have the following requests in regards to this exhibit.
a. Please provide additional quantitative support for the risk scores of the new sales and terminating coverage for both 2018 and 2019.

In the Response 1 exhibit which was previously provided, the risk score of the manual experience (2017 ACA) was shown as 1.048. The new sales in 2018 were estimated to have a risk score of 1.060. Reviewing updated information through May of 2018, the risk score of our new experience is 1.096, which is above what we had initially estimated. For 2019, we expect that market dynamics will not follow previously established patterns due to the end of our transitional policy offerings in 2018.

b. Please explain why the significant increase in morbidity included in this exhibit is not reflected in the calculation of the risk transfer amount. We would expect this significant increase in morbidity to be reflected as an increase in the projected risk score and risk adjustment receipt.
The factor for the increase in morbidity is modeled to estimate the morbidity of the single risk pool, rather than Aetna's share of the risk pool. We anticipate that Aetna will occupy a similar position of morbidity relative to the overall market morbidity, so we are continuing to base the risk transfer expectation on the settlement result which matches our experience period.

2. The response to Question 3 indicates that the area factors were determined by reviewing experience claims cost by region, normalizing for morbidity, accounting for credibility of the costs by region, and considering the potential disruption by region. Please provide membership, claims cost, and risk scores by region and demonstrate how they were utilized in the final calculation of the area factors. Additionally, please expand the exhibit provided in response to Question 3 to demonstrate how the proposed area factors were calculated from the un-normalized factors.

Your description of our process is correct, and we can verify that our calculation is revenue neutral to the state-wide PMPM development and is compliant with the URRT instructions. Unfortunately, providing this level of detail would disclose confidential and proprietary information relating to our provider contracts and levels of risk by geographic area.

3. The response to Question 6 indicates that leveraging was not used in the development of the allowed trend. Tables 3 and 3b of the PA Rate Template includes the impact of leveraging in the trend amounts.



July 19, 2018

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
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SERFF # AETN-131455780

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Your description of our process is correct, and we can verify that our calculation is revenue neutral to the state-wide PMPM development and is compliant with the URRT instructions. Unfortunately, providing this level of detail would disclose confidential and proprietary information relating to our provider contracts and levels of risk by geographic area.

3. The response to Question 6 indicates that leveraging was not used in the development of the allowed trend. Tables 3 and 3b of the PA Rate Template includes the impact of leveraging in the trend amounts.

Therefore, it appears that leveraging is included in the allowed trend. Please revise the trend to exclude leveraging based on the response to Question 6, or support the use of leveraging in these trend amounts. *The allowed trend in Tables 3 and 3b of the PA Actuarial Memorandum Exhibits has been revised to exclude leveraging. Please note that these tables have been revised to include induced demand as well so that the resulting composite URRT trend matches the trend on the URRT. Please see the 'Response 3' tab in ALIC Objection Response Tables 20180707.xlsx for the confirmation that the composite URRT trend matches the trend on the URRT.*

4. The response to Question 8 indicates that an adjustment was made to the Rx other trend factor which was an error in the initial filing. Please explain the cause of this error, how it was corrected, and what specifically was impacted with the change.

The original filing included an adjustment in the Rx other trend section to account for a managed pharmacy network. While reviewing our filing documents as part of our responses to previous inquiries, we discovered that this factor was included in error, as there will not be a managed pharmacy network in this offering, and this factor should have been removed prior to submission in order to ensure rate adequacy. The correction was made by revising the Rx other trend factor from .969 to .997. For all medical cost categories, the factor went from .991 to .999.

5. Please explain the cause of the following changes to the PA Rate Template between the response received June 27th and the response received July 16th. Please numerically support these changes. Additionally, we'd like to note that a number of these values have not been updated in the Actuarial Memorandum. Please update the Actuarial Memorandum accordingly.

a. The increase in the Change in Demographics for Manual Data factor included in Table 5 from 1.038 to 1.067

A formula error was discovered in the calculation of the Change in Demographics. The current factors were incorrectly being used in place of the projection factors. The previous calculations and the correct version of the calculations can be found on the 'Response 5a' tab in ALIC Objection Response Tables 20180707.xlsx. This value was not included in the Pennsylvania Actuarial Memorandum so an update in that document is not applicable.

b. The increase in the Change in Other for Manual Data factor included in Table 5 from 0.920 to 0.928

The increase in the Change in Other for Manual Data factor included in Table 5 is due to the change in the Rx other trend factor discussed in response #4 above. Please see the 'Response 5b' tab in ALIC Objection Response Tables 20180707.xlsx for the buildup of the .920 and .928, where the only factor that has been revised is the Rx other trend factor. This value was not included in the Pennsylvania Actuarial Memorandum so an update in that document is not applicable.

c. The change in the administrative expense percentage included in Table 6 from 9.45% to 9.10% (\$61.88 PMPM to \$62.88 PMPM)

The administrative expenses are set as a fixed expense, which includes the QIA as a percent of premium. When the risk adjustment calculation was corrected, rates changed from those originally submitted, therefore the fixed expenses became a smaller percent of premium. Please see the 'Response 5c' tab in ALIC Objection Response Tables 20180707.xlsx for the demonstration of the change from 9.45% to 9.10%. This value was not included in the Pennsylvania Actuarial Memorandum so an update in that document is not applicable.

Please let us know if you need any additional information to complete your review of this filing.



Sincerely,

[REDACTED], ASA, MAAA
Actuary I, Aetna



Pennsylvania
Aetna Life Insurance, Co.
1Q19 Small Group Rates

Response to question 3, from July 17, 2018 objection letter.

From Worksheet 1 of URRT

Benefit Category	Experience Period on Actual Experience Allowed			Projection Period: 01/01/2019 to 12/31/2019					Adj't. from Experience to Projection		
				Period					Annualized Trend Factors		
									Projections, before credibility Adjustment		
	Utilization Description	Utilization per 1,000	Average Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util	Utilization per 1,000	Average Cost/Service	PMPM
Inpatient Hospital	Days	300.99	\$3,555.94	\$89.19	1.186	1.037	1.061	1.019	370.40	\$4,149.00	\$128.07
Outpatient Hospital	Visits	662.74	\$1,462.14	\$80.75	1.186	1.037	1.045	1.059	880.45	\$1,655.61	\$121.47
Professional	Visits	6,626.02	\$164.62	\$90.90	1.186	1.037	1.019	1.054	8,720.24	\$177.30	\$128.84
Other Medical	Visits	3,630.86	\$309.77	\$93.73	1.186	1.037	1.045	1.059	4,823.60	\$350.76	\$140.99
Capitation	Benefit Period	10,869.36	\$0.09	\$0.08	1.186	1.037	1.000	0.994	12,726.36	\$0.09	\$0.09
Prescription Drug	Prescriptions	10,519.63	\$181.78	\$159.36	1.186	1.034	1.103	1.020	12,972.49	\$228.40	\$246.91
Total				\$514.01							\$766.38

From Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Does URRT Composite Trend Match?
Inpatient Hospital	6.08%	2.52%	-0.62%	8.08%	TRUE
Outpatient Hospital	4.50%	6.52%	-0.62%	10.62%	TRUE
Professional	1.92%	6.02%	-0.62%	7.38%	TRUE
Other Medical	4.50%	6.52%	-0.62%	10.62%	TRUE
Capitation					
Prescription Drugs	10.25%	2.63%	-0.62%	12.45%	TRUE
Total Annual Trend					
Months of Trend					
Total Applied Trend Projection Factor					

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

** Should = URRT Trend

Worksheet 1 Calculations for Manual*

Benefit Category	Experience Period on Manual Experience Allowed					Projections
	PMPM	Pop'l risk Morbidity	Other	Cost	Util	
Inpatient Hospital	\$98.75	1.101	1.087	1.061	1.005	\$134.25
Outpatient Hospital	\$86.84	1.101	1.087	1.045	1.044	\$123.69
Professional	\$91.95	1.101	1.087	1.019	1.039	\$123.39
Other Medical	\$104.05	1.101	1.087	1.045	1.044	\$148.19
Capitation	\$1.94	1.101	1.087	1.000	0.980	\$2.23
Prescription Drug	\$156.71	1.101	1.084	1.103	1.006	\$229.91
Total	\$540.23					\$761.65

*Only projection PMPM is displayed on Worksheet 1, but similar calculations were employed to allow for the URRT check against Table 3b.

From Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Does URRT Composite Trend Match?
Inpatient Hospital	6.08%	2.52%	-1.99%	6.59%	TRUE
Outpatient Hospital	4.50%	6.52%	-1.99%	9.10%	TRUE
Professional	1.92%	6.02%	-1.99%	5.90%	TRUE
Other Medical	4.50%	6.52%	-1.99%	9.10%	TRUE
Capitation					
Prescription Drugs	10.25%	2.63%	-1.99%	10.89%	TRUE
Total Annual Trend					
Months of Trend					
Total Applied Trend Projection Factor					

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

** Should = URRT Trend

Pennsylvania
Aetna Life Insurance, Co.
1Q19 Small Group Rates

Response to question 5a, from July 17, 2018 objection letter.

Rating Area	County	Manual Member Months	Projection Member Months	Experience Area Factor	Projection Area Factor
Rating Area 1	Clarion	969	4	0.785	0.779
Rating Area 1	Crawford	75	0	0.785	0.779
Rating Area 1	Erie	1,353	0	0.785	0.779
Rating Area 1	Forest	0	0	0.785	0.779
Rating Area 1	Mckean	25	0	0.785	0.779
Rating Area 1	Mercer	1,184	0	0.785	0.779
Rating Area 1	Venango	0	0	0.785	0.779
Rating Area 1	Warren	145	0	0.785	0.779
Rating Area 2	Cameron	0	0	0.792	0.819
Rating Area 2	Elk	334	11	0.792	0.819
Rating Area 2	Potter	0	0	0.792	0.819
Rating Area 3	Bradford	88	4	0.998	1.020
Rating Area 3	Carbon	158	1	0.998	1.020
Rating Area 3	Clinton	24	3	0.998	1.020
Rating Area 3	Lackawanna	133	1	0.998	1.020
Rating Area 3	Luzerne	443	46	0.998	1.020
Rating Area 3	Lycoming	154	19	0.998	1.020
Rating Area 3	Monroe	524	26	0.998	1.020
Rating Area 3	Pike	185	4	0.998	1.020
Rating Area 3	Sullivan	0	0	0.998	1.020
Rating Area 3	Susquehanna	263	0	0.998	1.020
Rating Area 3	Tioga	124	0	0.998	1.020
Rating Area 3	Wayne	102	4	0.998	1.020
Rating Area 3	Wyoming	0	0	0.998	1.020
Rating Area 4	Allegheny	14,961	0	0.810	0.855
Rating Area 4	Armstrong	194	0	0.810	0.855
Rating Area 4	Beaver	550	0	0.810	0.855
Rating Area 4	Butler	2,107	0	0.810	0.855
Rating Area 4	Fayette	272	0	0.810	0.855
Rating Area 4	Greene	117	0	0.810	0.855
Rating Area 4	Indiana	132	0	0.810	0.855
Rating Area 4	Lawrence	215	0	0.810	0.855
Rating Area 4	Washington	2,196	0	0.810	0.855
Rating Area 4	Westmoreland	1,471	0	0.810	0.855
Rating Area 5	Bedford	40	0	0.780	0.837
Rating Area 5	Blair	104	11	0.780	0.837
Rating Area 5	Cambria	74	6	0.780	0.837
Rating Area 5	Clearfield	922	26	0.780	0.837
Rating Area 5	Huntingdon	734	26	0.780	0.837
Rating Area 5	Jefferson	75	7	0.780	0.837
Rating Area 5	Somerset	24	0	0.780	0.837
Rating Area 6	Centre	320	19	0.983	1.030
Rating Area 6	Columbia	0	0	0.983	1.030
Rating Area 6	Lehigh	1,662	38	0.983	1.030
Rating Area 6	Mifflin	0	0	0.983	1.030
Rating Area 6	Montour	0	0	0.983	1.030
Rating Area 6	Northampton	2,077	33	0.983	1.030
Rating Area 6	Northumberland	100	0	0.983	1.030
Rating Area 6	Schuylkill	102	11	0.983	1.030
Rating Area 6	Snyder	0	0	0.983	1.030
Rating Area 6	Union	0	0	0.983	1.030
Rating Area 7	Adams	1,459	42	0.984	1.080
Rating Area 7	Berks	7,694	188	0.984	1.080
Rating Area 7	Lancaster	15,791	479	0.984	1.080
Rating Area 7	York	6,557	89	0.984	1.080
Rating Area 8	Bucks	8,565	249	1.000	1.000
Rating Area 8	Chester	7,817	275	1.000	1.000
Rating Area 8	Delaware	8,085	503	1.000	1.000
Rating Area 8	Montgomery	9,894	320	1.000	1.000
Rating Area 8	Philadelphia	10,172	359	1.000	1.000
Rating Area 9	Cumberland	7,616	203	0.933	0.939
Rating Area 9	Dauphin	4,160	106	0.933	0.939
Rating Area 9	Franklin	1,274	76	0.933	0.939
Rating Area 9	Fulton	124	13	0.933	0.939
Rating Area 9	Juniata	265	22	0.933	0.939
Rating Area 9	Lebanon	2,855	106	0.933	0.939
Rating Area 9	Perry	1,018	15	0.933	0.939

Revised Buildup	
Manual Membership, Projected Area Factor	0.978
Projected Membership, Projected Area Factor	1.006
Mix Change	1.029
Manual Membership, Projected Area Factor	
Projected Membership, Manual Experience Area Factor	0.943
Factor Change	1.037
Change in Demo Factor	
1.067	
Previous Buildup	
Manual Membership, Projected Area Factor	0.978
Projected Membership, Previously Used Incorrect Projected Area Factor	0.979
Mix Change	1.001
Manual Membership, Projected Area Factor	
Projected Membership, Manual Experience Area Factor	0.943
Factor Change	1.037
Change in Demo Factor	
1.038	

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Response to question 5b, from July 17, 2018 objection letter.

Excerpt from question 3, from June 15, 2018 objection letter.

	Manual
Change in New Cap	1 000
Change in Pooling Impact	1 008
Change in Deductible Suppression	0 990
Change in Rx Other Trend	0 991
Remove Leveraging from Trend, Apply Induced Util	0 930
Change in Other	0.920

Revised excerpt from question 3, from June 15, 2018 objection letter.

	Manual
Change in New Cap	1.000
Change in Pooling Impact	1.008
Change in Deductible Suppression	0.990
Change in Rx Other Trend	0.999
Remove Leveraging from Trend, Apply Induced Util	0.930
Change in Other	0.928

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Response to question 5c, from July 17, 2018 objection letter.

Answer, based on previously submitted values.

National Guidance: \$45.07 total fixed G&A, including 0.8% for QIA

		Percent of Premium	
G&A PMPM	\$ 45.07	7.18%	
.80% QIA included in \$45.07	0.80%		
.80% QIA included in \$45.07, PMPM	\$ 5.02	0.80%	
Non QIA G&A PMPM	\$ 40.05	6.38%	TRUE
Fixed Commission	\$ 14.29	2.28%	
Administrative Expenses	\$ 59.36	9.45%	TRUE

Plan Adjusted Index Rate (Q1) \$ 627.90

Answer, based on revised values.

		Percent of Premium	
G&A PMPM	\$ 45.07	6.91%	
.80% QIA included in \$45.07	0.80%		
.80% QIA included in \$45.07, PMPM	\$ 5.22	0.80%	
Non QIA G&A PMPM	\$ 39.85	6.11%	TRUE
	\$ 14.29	2.19%	
	\$ 59.36	9.10%	TRUE

Plan Adjusted Index Rate (Q1) \$ 652.17

Aetna Life

1. *Revise the profit in cell C59 of Table 6 of the Pennsylvania Actuarial Memorandum Exhibits to no more than 2.0%.*

We have made the requested revision in the PAAM Exhibits.

2. *Revise the Change in Other factor in cell D20 of Table 5 to .928, consistent with cell G14 of the Response 5b exhibit in your 7-19-18 Objection Response.*

Please see the attached file *ALIC Response to Request.xlsx*. The Change in Other factor was revised to 0.997 during the last round of objections in a related request to remove leveraging from the trend. Although it is true that leveraging had been included in the trend factors submitted in tables 3 and 3A prior to the 7/17 objection, the developed rate included a factor which removed leveraging from the final rates, as shown in row 13 of the 'Request 2' tab. When the trend table was revised to remove the leveraging impact and include the change in induced demand, we made a corresponding change to the Change in Other Factor to avoid double counting the impact of leveraging removal and induced demand, as shown in row 26 of the 'Request 2' tab. This is a change that should have been made during the last revision, and the failure to do so is an error on our part. As we are required by ASOP 8 to consider the impact of leveraging in rate development, double counting the removal of leveraging from allowed claim trend would result in rates that are not adequate based on the experience used.

3. *Revise the quarterly trend numbers in cells J32-M32 of Table 5A to reflect the revised trend as shown in cell G25 of Table 3b.*

Please see the 'Request 3' tab of the *ALIC Response to request.xlsx* file. We have revised the quarterly trend numbers on Table 5A to reflect the development from table 3b. Please note, however, that the trend in table 3b is allowed claim trend, and pricing trend in table 5A is based on paid claims. To that end, we have included the impact of leveraging and removed the impact of induced utilization when moving from allowed to paid trend. Also, for quarterly trend beyond the first quarter of 2019, we have included the pro-rated impact of the HIF returning in 2020.

4. *Revise cell C56 of Exhibit 6 to produce the appropriate pmpm FIT in cell D56 to reflect a 21% FIT rate.*

We have made this change as requested. Please see the 'Request 4' tab of the *ALIC Response to request.xlsx* file for support.

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Response to question 5b, from July 17, 2018 objection letter.
 Revised excerpt from question 3, from June 15, 2018 objection letter.

	Manual
Change in New Cap	1.000
Change in Pooling Impact	1.008
Change in Deductible Suppression	0.990
Change in Rx Other Trend	0.999
Remove Leveraging from Trend, Apply Induced Util	0.930
Change in Other	0.928

Response to July 27th request #2 from Michael Gurgiolo, supporting the value in Table 5.
 Revised to reflect the Table 3b update - no longer including leveraging and added induced util.

	Manual
Change in New Cap	1.000
Change in Pooling Impact	1.008
Change in Deductible Suppression	0.990
Change in Rx Other Trend	0.999
Remove Leveraging from Trend, Apply Induced Util	1.000
Change in Other	0.997

Does the 'Change in Other' reflected in cell C26 match 'Change in Other' reflected in Table 5 of the PA AM exhibits?

Yes

From Table 5:

Development of the Projected Index Rate	Manual Data
<u>Single Risk Pool Adjustment Factors</u>	
Change in Morbidity	1.101
Change in Other	1.086
Change in Demographics	1.067
Change in Network	1.021
Change in Benefits	1.000
Change in Other	0.997

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Response to question 3, from July 17, 2018 objection letter.

From Worksheet 1 of URRT

Experience Period on Actual Experience Allowed				Projection Period: 01/01/2019 to 12/31/2019							
Benefit Category	Utilization Description	Utilization per 1,000	Average Cost/Service	Adj't. from Experience to Projection					Projections, before credibility Adjustment		
				PMPM	Pop'l risk Morbidity	Other	Cost	Util	Utilization per 1,000	Average Cost/Service	PMPM
Inpatient Hospital	Days	300.99	\$3,555.94	\$89.19	1.186	1.037	1.061	1.019	370.40	\$4,149.00	\$128.07
Outpatient Hospital	Visits	662.74	\$1,462.14	\$80.75	1.186	1.037	1.045	1.059	880.45	\$1,655.61	\$121.47
Professional	Visits	6,626.02	\$164.62	\$90.90	1.186	1.037	1.019	1.054	8,720.24	\$177.30	\$128.84
Other Medical	Visits	3,630.86	\$309.77	\$93.73	1.186	1.037	1.045	1.059	4,823.60	\$350.76	\$140.99
Capitation	Benefit Period	10,869.36	\$0.09	\$0.08	1.186	1.037	1.000	0.994	12,726.36	\$0.09	\$0.09
Prescription Drug	Prescriptions	10,519.63	\$181.78	\$159.36	1.186	1.034	1.103	1.020	12,972.49	\$228.40	\$246.91
Total				\$514.01							\$766.38

From Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Does URRT Composite Trend Match?
Inpatient Hospital	6.08%	2.52%	-0.62%	8.08%	8.08% TRUE
Outpatient Hospital	4.50%	6.52%	-0.62%	10.62%	10.62% TRUE
Professional	1.92%	6.02%	-0.62%	7.38%	7.38% TRUE
Other Medical	4.50%	6.52%	-0.62%	10.62%	10.62% TRUE
Capitation					
Prescription Drugs	10.25%	2.63%	-0.62%	12.45%	12.45% TRUE
Total Annual Trend					
Months of Trend					
Total Applied Trend Projection Factor					

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

** Should URRT Trend

Worksheet 1 Calculations for Manual*

Benefit Category	Experience Period on Manual Experience Allowed					Projections	
	PMPM	Pop'l risk Morbidity	Other	Cost	Util	PMPM	
Inpatient Hospital	\$98.75	1.101	1.087	1.061	1.005	\$134.25	
Outpatient Hospital	\$86.84	1.101	1.087	1.045	1.044	\$123.69	
Professional	\$91.95	1.101	1.087	1.019	1.039	\$123.39	
Other Medical	\$104.05	1.101	1.087	1.045	1.044	\$148.19	
Capitation	\$1.94	1.101	1.087	1.000	0.980	\$2.23	
Prescription Drug	\$156.71	1.101	1.084	1.103	1.006	\$229.91	
Total	\$540.23					\$761.65	

Only projection PMPM is displayed on Worksheet 1, but similar calculations were employed to allow for the URRT check against Table 3b.

From Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend **	Weight*	Does URRT Composite Trend Match?
Inpatient Hospital	6.08%	2.52%	-1.99%	6.59%	18.28%	6.59% TRUE
Outpatient Hospital	4.50%	6.52%	-1.99%	9.10%	16.07%	9.10% TRUE
Professional	1.92%	6.02%	-1.99%	5.90%	17.02%	5.90% TRUE
Other Medical	4.50%	6.52%	-1.99%	9.10%	19.26%	9.10% TRUE
Capitation					0.36%	
Prescription Drugs	10.25%	2.63%	-1.99%	10.89%	29.01%	10.89% TRUE
Total Annual Trend				8.60%	100.00%	
Months of Trend					24	
Total Applied Trend Projection Factor				1.179		

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

Service Category	Cost*	Utilization*	Induced Utilization*	Leveraging	Composite Trend	Weight
Inpatient Hospital	6.08%	2.52%		1.09%	9.94%	18.28%
Outpatient Hospital	4.50%	6.52%		1.38%	12.85%	16.07%
Professional	1.92%	6.02%		1.01%	9.14%	17.02%
Other Medical	4.50%	6.52%		1.38%	12.85%	19.26%
Capitation					0.00%	0.36%
Prescription Drugs	10.25%	2.63%		2.50%	15.98%	29.01%
Total Annual Trend					12.55%	100.00%

		Q1	Q2	Q3	Q4
Trend	12.55%	1.000	1.030	1.061	1.093
HIF (2020)	2.60%	1.000	1.007	1.013	1.020
Quarterly Trend Factor		1.000	1.037	1.075	1.114
Annual Trend Level for Table 5A:		12.55%	15.52%	15.53%	15.54%

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

Effective Date	01/01/2019	04/01/2019	07/01/2019	10/01/2019
# of Member Months Renewing in Quarter				
Adjusted Projected Allowed EHB Claims PMPM Q1				
Months of Trend				
Annual Trend	12.55%	15.52%	15.53%	15.54%
Single Risk Pool Projected Allowed Claims				
Quarterly Trend Factor				
2019 Trend Factors by Quarter				

TRUE TRUE TRUE TRUE

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Table 6. Retention

<u>Retention Items - Express in percentages</u>	Percentages
Administrative Expenses	9.44%
General and Claims	6.37%
Agent/Broker Fees and Commissions	2.27%
Quality Improvement Initiatives	0.80%
Taxes and Fees	1.33%
PCORI Fees	0.00%
PA Premium Tax (if applicable)	0.80%
Federal Income Tax	0.53%
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%
Profit/Contingency (after tax)	2.00%
Total Retention	16.10%
Projected Required Revenue PMPM	\$ 666.96

Verify that the FIT charge of .53% reflects the 21% FIT rate:

Profit (before tax) 2.53%

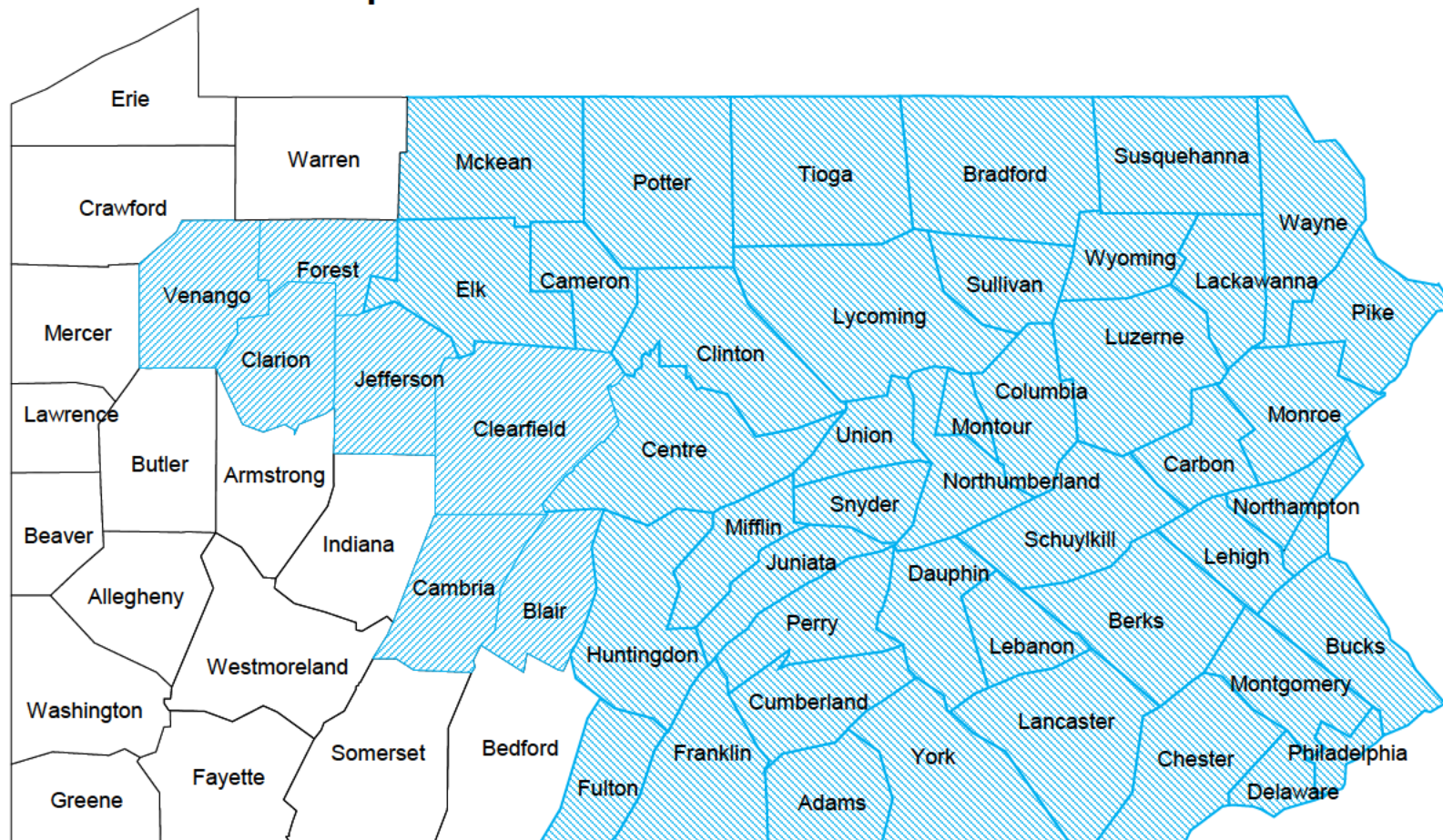
FIT 0.53%

Is FIT 21% of profit/contingency? **Yes**

01/01/2018 Service Area


Issuer: Aetna Life Insurance Company

Market: Small Group



Key (*modify as needed*)

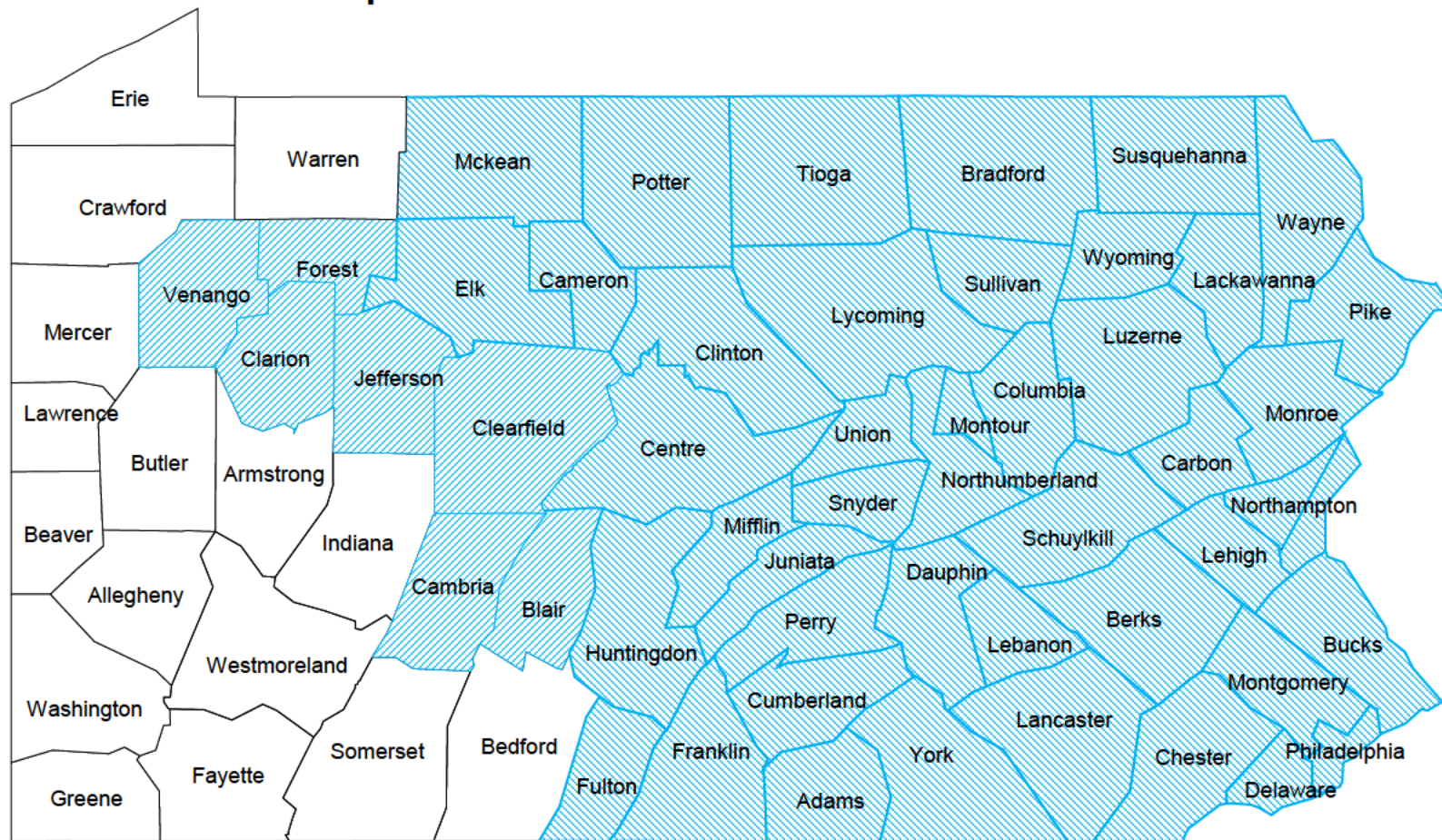
■ : 2018 on-exchange service area

 : 2018 off-exchange only service area

01/01/2019 Service Area

Issuer: Aetna Life Insurance Company

Market: Small Group



Key (*modify as needed*)

■ : 2019 on-exchange service area

 : 2019 off-exchange only service area