SERFF Tracking #: CECO-131500564 State Tracking #: CECO-131500564 Company Tracking #: RATES - 86199

State: Pennsylvania Filing Company: Pennsylvania Health & Wellness, Inc.

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

Product Name: Ambetter from PA Health & Wellness

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	ACA Rate Change Request Summary
Comments:	
Attachment(s):	2019_PA_Health_and_Wellness_Inc_Rate_Change_Request_Summary_20180713.pdf
Item Status:	
Status Date:	

Rate Change Summary

Pennsylvania Health & Wellness, Inc. - Individual Plans

Rate request filing ID # CECO-131500564 - 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: N/A^1 Revised requested average rate change: N/A^1 Range of requested rate change: N/A

Effective date: January 1, 2019

People impacted: 6,511 (Projected 2019)

Available in: Rating Area 8

Key information

Jan. 2017-Dec. 2017 financial experience

Company made (after taxes)	N/A
Taxes & fees	N/A
Administrative expenses	N/A
Claims	N/A
Premiums	N/A

How it plans to spend your premium

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

Claims:	81.3%	
Administrative:	8.6 %	
Taxes & fees:	6.2 %	
Profit:	3.9 %	

The company expects its annual medical costs to increase N/A.

Explanation of requested rate change

This is a new filing. Therefore, there is no rate change to report. Rate change values and financial experience have been populated with N/A.

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.