

SERFF Tracking #:	AETN-131899741	State Tracking #:	AETN-131899741	Company Tracking #:	
State:	Pennsylvania	Filing Company:	Aetna Life Insurance Company		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	2020 PA SG ALIC Filing				
Project Name/Number:	2020 PA SG ALIC Filing/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	ALIC 2020 Public PDF_final.pdf 2020_SmGrp_ALIC_Attachment1_080619.pdf
Item Status:	
Status Date:	



May 21, 2019

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:	01/01/2020
Avg rate change requested:	10.9%
Range of rate change requested:	10.9% - 10.9%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	186
Current # policyholders:	63
Number of plans offered vs 2019:	1 in 2019; 1 in 2020
HIOS Issuer ID / Binder #:	33906 / AETN-PA20-125092023
Rate Filing Tracking Number:	AETN-131899741
Policy Form(s):	AL SG HCOC-2020-EPO 04 AL SG-SOB-EPO-14042174 04
Form Filing Tracking Number:	AETN-131928649

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, 2020 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, 2020.

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

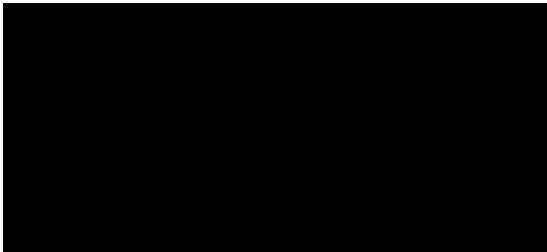


not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

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,



Attachment I

Rate Change Summary

Aetna Life Insurance Company – Small Group Plans

Rate request filing ID # AETN-131899741 - 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:	7.1% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	7.1% - 7.1%
Effective date:	January 1, 2020
Mapped Members:	102
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	\$5.2 M
Claims	\$3.9 M
Administrative expenses	\$0.3 M
Taxes & fees	\$0.4 M
Company made (after taxes)	\$0.6 M

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2020:

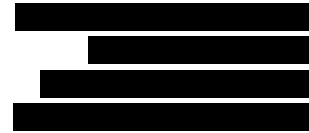
Claims:	84.5%
Administrative:	9.3%
Taxes & fees:	4.2%
Profit:	2.0%

The company expects its annual medical costs to increase **12.6%**.

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.



July 12, 2019

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:	01/01/2020
Avg rate change requested:	7.1%
Range of rate change requested:	7.1% - 7.1%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	102
Current # policyholders:	63
Number of plans offered vs 2019:	1 in 2019; 1 in 2020
2019 Avg rate change:	8.6%
HIOS Issuer ID / Binder #:	33906 / AETN-PA20-125092023
Rate Filing Tracking Number:	AETN-131899741
Policy Form(s):	AL SG HCOC-2020-EPO 04 AL SG-SOB-EPO-14042174 04
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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, 2020.



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.

The following modifications have been made from the original filing:

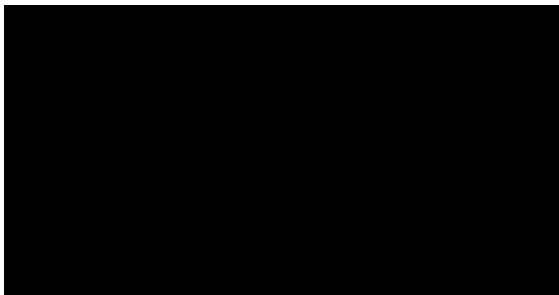
- The Risk Adjustment User Fee has been added to its own line in Table 6 of the PA Actuarial Memorandum Exhibits and removed from the Health Insurer Fee line
- Current enrollment has been revised so that the PA Actuarial Memorandum Exhibits match the URRT per Objection 8 on June 18, 2019
- Table 4 has been revised per Objections 13 and 25 on June 18, 2019
- Table 4b has been revised per Objection 13 on June 18, 2019
- Table 2 has been revised per Objections 16 and 17 on June 18, 2019
- 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 4.31%, at the request of the DOI.

The initial requested rate change was 10.9% and the revised rate change is 7.1%

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,



2020 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:	01/01/2020
Avg rate change requested:	7.1%
Range of rate change requested:	7.1% - 7.1%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	102
Current # policyholders:	63
Number of plans offered:	1
HIOS Issuer ID / Binder #:	33906
Rate Filing Tracking Number:	AETN-131899741
Policy Form(s):	AL SG HCOC-2020-EPO 04
Form Filing Tracking Number:	AETN-131928649

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
- January 1, 2019
 - Filed a 8.6% rate increase
 - AETN-131455780

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 7.1%. The change in the 21-year-old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 2.6%.

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 for each product; the out-of-pocket maximum on this plan has increased from \$7,900 to \$8,150. The HIOS IDs are as follows:

2019 HIOS Plan ID	2019 Plan Name	2020 HIOS Plan ID	2020 Plan Name
33906PA0160001	PA Silver OAEPO 6000 80% \$30/75	33906PA0160001	PA Silver OAEPO 6000 80%

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, 2018 through December 31, 2018 and paid through February 28, 2019, 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 2019 (for 2018 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).

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2020.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2018 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.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 74.8%.

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, 2018 to December 31, 2018 and paid through February 28, 2019 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	5.5%	2.5%
Facility Outpatient	4.1%	6.5%
Physician	1.7%	6.0%
Capitation	0.0%	-0.3%
Medical	3.9%	5.2%
Pharmacy	10.4%	2.1%

Total (Med + Rx)	6.3%	4.1%
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The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor
1Q 2020	1.000
2Q 2020	1.030
3Q 2020	1.061
4Q 2020	1.093
Total	1.047

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 2019. 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 is 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-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2020.

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_1Q2020_Exhibits_v2.xlsx* 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-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2020. The annual trend for this filing, applied quarterly, is 12.6%. The application of this factor 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 2018 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 2020. The factor used is 1.080, which represents two years of morbidity change, from the 2018 experience period to the 2020 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 1.031. 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 82.8%. Paid to allowed ratios are based on 2018 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 started with 2018 Risk Adjustment accruals to determine our current risk transfer relative to the market. We trended the accrual forward two years to determine the expected risk transfer relative to the market for 2020.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2020 Notice of Benefit and Payment Parameters. The 2020 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 2015-2018 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of [REDACTED] PMPM, net of the 2020 user fee of \$0.18 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, 2019 projections, and projected changes in expenses, inflation, and membership for 2020 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 of \$0.18 PMPM is included in 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 2019 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 2020 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 7.1%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -8.4%
- The change in allowable plan adjusted level components is worth 12.7%
- The change in retention components is worth 3.5%

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 *PA_SG_33906_AV Certification_OFF_1Q20_v1.xlsx*.

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

The Calibrated Plan Adjusted Index Rates for 2019 and 2020 are shown in Columns Z and AA. The 2020 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 1/1/2020 rates while the rates in Column AA are average 2020 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 2020 CPAIR is 1.457. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2019.
- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2020 CPAIR is 1.014. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2019.

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 identical to the current approved 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 2019 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

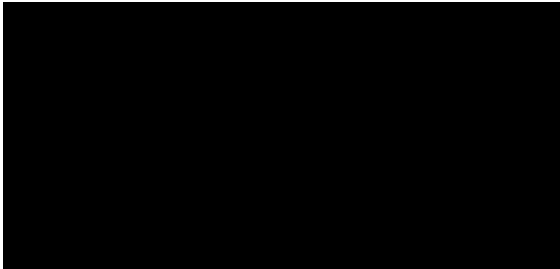
Certification

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.



July 12, 2019

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifvine Information

Carrier Name:	Aetna Life Insurance Company		
Product(s):	EPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2020	to	12/31/2020
Base Period Start Date	1/1/2018	to	12/31/2018
Date of Most Recent Membership	2/1/2019		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2019)	Projected Rating Period
Average Age	45.0	46.0	45.0
Total	10,073	102	1,218
<18	1,987	17	224
18-24	989	7	104
25-29	831	8	110
30-34	800	8	111
35-39	874	9	112
40-44	820	9	101
45-49	1,029	11	120
50-54	1,036	8	121
55-59	904	12	120
60-63	669	10	68
64+	133	1	25

*Tables 1, 2 and 4 must include data for all non-grandfathered business (ACA compliant and Transitional)

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 5,228,196.42	\$ 3,773,122.63	\$ 4,026,470.39	10,073	\$ 849,676.96	\$ 4,998,983.34	\$ -	\$ (123,357.50)	\$ 521.51	\$ -	\$ (9,240.29)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 484.08
Loss Ratio										74.80%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.54%	2.82%	0.00%	8.51%	18.65%
Outpatient Hospital	4.09%	6.82%	0.00%	11.19%	13.70%
Professional	1.68%	6.32%	0.00%	8.10%	14.97%
Other Medical	4.09%	6.82%	0.00%	11.19%	16.08%
Capitation				0.00%	0.01%
Prescription Drugs	10.42%	2.37%	0.00%	13.03%	36.59%
Total Annual Trend				10.92%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.230	

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

** Should = URRRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15		\$ 1,897,234.86	0.9908	\$ 1,914,908.27	6,047	\$ 316.67		\$ (50,460.11)	\$ 2,516,338.33	\$ 416.13
Feb-15		\$ 2,368,200.98	0.9911	\$ 2,389,497.84	6,317	\$ 378.26		\$ (74,823.64)	\$ 2,945,778.29	\$ 466.33
Mar-15		\$ 2,060,021.67	0.9876	\$ 2,085,788.59	6,560	\$ 317.96		\$ (78,180.62)	\$ 2,606,194.98	\$ 397.29
Apr-15		\$ 2,235,763.82	0.9883	\$ 2,262,240.65	6,370	\$ 355.14		\$ (61,511.48)	\$ 2,786,939.95	\$ 437.51
May-15		\$ 2,107,238.41	0.9888	\$ 2,131,040.30	6,566	\$ 324.56		\$ (122,415.65)	\$ 2,687,044.68	\$ 409.24
Jun-15		\$ 2,291,551.27	0.9884	\$ 2,318,346.85	6,701	\$ 345.97		\$ (8,417.27)	\$ 2,869,411.20	\$ 428.21
Jul-15		\$ 2,072,521.09	0.9831	\$ 2,108,062.19	6,595	\$ 319.65		\$ (82,714.92)	\$ 2,675,412.40	\$ 405.67
Aug-15		\$ 2,252,573.52	0.9844	\$ 2,288,268.52	6,691	\$ 341.99		\$ (109,389.29)	\$ 2,782,671.71	\$ 415.88
Sep-15		\$ 1,946,663.63	0.9782	\$ 1,990,144.98	6,678	\$ 298.02		\$ 12,869.89	\$ 2,487,439.43	\$ 372.48
Oct-15		\$ 2,275,283.94	0.9667	\$ 2,353,573.55	6,835	\$ 344.34		\$ (77,823.84)	\$ 2,950,562.14	\$ 431.68
Nov-15		\$ 2,333,081.78	0.8663	\$ 2,693,200.04	6,851	\$ 393.11		\$ (98,447.34)	\$ 3,195,200.47	\$ 466.38
Dec-15	\$ 31,934,097.97	\$ 2,087,156.46	0.9272	\$ 2,250,933.11	7,027	\$ 320.33	\$ 6,509,833.08	\$ (61,491.73)	\$ 2,792,844.38	\$ 397.44
Jan-16		\$ 2,687,642.62	0.9996	\$ 2,688,809.91	7,602	\$ 353.70		\$ (65,406.78)	\$ 3,286,998.69	\$ 432.39
Feb-16		\$ 2,307,053.88	0.9995	\$ 2,308,146.60	7,491	\$ 308.12		\$ (103,944.69)	\$ 2,901,738.80	\$ 387.36
Mar-16		\$ 3,140,861.41	0.9996	\$ 3,142,274.25	7,945	\$ 395.50		\$ (14,289.42)	\$ 3,725,114.13	\$ 468.86
Apr-16		\$ 2,726,767.17	0.9994	\$ 2,728,285.97	8,033	\$ 339.63		\$ (73,131.20)	\$ 3,304,938.64	\$ 411.42
May-16		\$ 2,750,661.68	0.9995	\$ 2,752,108.31	7,474	\$ 368.22		\$ (110,026.67)	\$ 3,294,289.76	\$ 440.77
Jun-16		\$ 2,463,214.36	0.9992	\$ 2,465,191.76	7,398	\$ 333.22		\$ (66,341.78)	\$ 3,044,505.74	\$ 411.53
Jul-16		\$ 2,096,129.68	0.9991	\$ 2,097,937.33	7,268	\$ 288.65		\$ (77,183.77)	\$ 2,533,081.17	\$ 348.53
Aug-16		\$ 2,378,299.84	0.9989	\$ 2,381,003.83	6,851	\$ 347.54		\$ (60,636.78)	\$ 2,832,676.95	\$ 413.47
Sep-16		\$ 2,285,953.65	0.9989	\$ 2,288,356.83	6,489	\$ 352.65		\$ (93,809.42)	\$ 2,765,406.54	\$ 426.17
Oct-16		\$ 2,004,393.11	0.9987	\$ 2,007,050.62	6,151	\$ 326.10		\$ (95,055.82)	\$ 2,395,581.74	\$ 389.34
Nov-16		\$ 2,173,535.58	0.9983	\$ 2,177,342.86	6,030	\$ 361.09		\$ (97,032.29)	\$ 2,590,198.91	\$ 429.55
Dec-16	\$ 35,484,130.67	\$ 2,304,352.10	0.9976	\$ 2,309,865.72	4,830	\$ 478.23	\$ 5,956,537.16	\$ (60,518.67)	\$ 2,628,380.07	\$ 544.18
Jan-17		\$ 840,973.55	0.9993	\$ 841,529.07	2,610	\$ 322.42		\$ (26,132.94)	\$ 1,036,666.95	\$ 397.19
Feb-17		\$ 729,891.50	0.9996	\$ 730,196.87	2,181	\$ 334.80		\$ (34,066.51)	\$ 890,284.22	\$ 408.20
Mar-17		\$ 901,755.94	0.9996	\$ 902,113.80	1,796	\$ 502.29		\$ (4,021.23)	\$ 1,042,282.30	\$ 580.34
Apr-17		\$ 448,750.55	0.9995	\$ 448,966.27	1,590	\$ 282.37		\$ (17,812.21)	\$ 586,437.58	\$ 368.83
May-17		\$ 727,294.18	0.9992	\$ 727,899.27	1,497	\$ 486.24		\$ (20,542.35)	\$ 845,154.33	\$ 564.57
Jun-17		\$ 724,048.63	0.9994	\$ 724,478.67	1,474	\$ 491.51		\$ (1,963.91)	\$ 830,061.15	\$ 563.14
Jul-17		\$ 535,535.67	0.9995	\$ 535,838.21	1,424	\$ 373.67		\$ (16,613.30)	\$ 638,166.07	\$ 445.03
Aug-17		\$ 503,653.13	0.9989	\$ 504,213.59	1,406	\$ 358.62		\$ (24,075.08)	\$ 628,572.44	\$ 447.06
Sep-17		\$ 464,308.05	0.9942	\$ 466,999.40	1,289	\$ 362.30		\$ (2,140.35)	\$ 548,737.57	\$ 425.71
Oct-17		\$ 448,572.03	0.9986	\$ 449,200.38	1,234	\$ 364.02		\$ (21,472.19)	\$ 559,316.24	\$ 453.25
Nov-17		\$ 1,093,968.87	0.9992	\$ 1,094,888.52	1,236	\$ 885.83		\$ (44,188.88)	\$ 1,254,496.89	\$ 1,014.97
Dec-17	\$ 9,205,651.71	\$ 505,948.53	0.9934	\$ 509,315.40	1,069	\$ 476.44	\$ 1,533,390.70	\$ (17,739.53)	\$ 608,854.43	\$ 569.56
Jan-18		\$ 275,266.02	0.9468	\$ 290,728.09	1,020	\$ 285.03		\$ (11,600.57)	\$ 381,401.26	\$ 373.92
Feb-18		\$ 252,500.28	0.9465	\$ 266,776.91	1,001	\$ 266.51		\$ (12,286.00)	\$ 351,022.04	\$ 350.67
Mar-18		\$ 274,929.58	0.9461	\$ 290,589.75	971	\$ 299.27		\$ (2,931.97)	\$ 378,644.08	\$ 389.95
Apr-18		\$ 294,482.29	0.9372	\$ 314,183.52	906	\$ 346.78		\$ (19,352.68)	\$ 411,925.50	\$ 454.66
May-18		\$ 272,733.59	0.9432	\$ 289,160.86	926	\$ 312.27		\$ (13,670.90)	\$ 378,303.63	\$ 408.54
Jun-18		\$ 887,197.76	0.9392	\$ 944,621.81	917	\$ 1,030.12		\$ 102.06	\$ 1,007,282.74	\$ 1,098.45
Jul-18		\$ 230,963.38	0.9420	\$ 245,191.23	930	\$ 263.65		\$ (17,472.94)	\$ 318,250.14	\$ 342.20
Aug-18		\$ 340,171.78	0.9385	\$ 362,462.63	933	\$ 388.49		\$ (13,929.55)	\$ 454,543.69	\$ 487.19
Sep-18		\$ 278,263.60	0.9373	\$ 296,865.84	684	\$ 434.01		\$ (857.19)	\$ 341,630.00	\$ 499.46
Oct-18		\$ 205,091.29	0.9377	\$ 218,727.82	668	\$ 327.44		\$ (9,002.44)	\$ 259,372.15	\$ 388.28
Nov-18		\$ 188,542.35	0.9229	\$ 204,286.78	656	\$ 311.41		\$ (11,368.95)	\$ 252,900.94	\$ 385.52
Dec-18	\$ 5,228,196.42	\$ 273,000.71	0.9014	\$ 302,875.15	461	\$ 657.00	\$ 849,676.96	\$ (10,986.37)	\$ 340,871.19	\$ 739.42

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Carrier Name:	Aetna Life Insurance Company
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 16,733,424.06	\$ 13,500,191.44	\$ 14,409,795.91	28,239	\$ 2,855,599.87	\$ 17,703,293.63	\$ -	\$ (492,233.67)	\$ 54,335.82	\$ -	\$ 15,314.88
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										
Loss Ratio										\$ 611.40
*Express Prescription Drug Rebates as a negative number										83.42%

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite Trend	Weight*
Inpatient Hospital	5.54%	2.82%	-0.77%	7.67%	17.26%
Outpatient Hospital	4.09%	6.82%	-0.77%	10.33%	12.77%
Professional	1.68%	6.32%	-0.77%	7.26%	14.21%
Other Medical	4.09%	6.82%	-0.77%	10.33%	15.20%
Capitation				0.00%	0.38%
Prescription Drugs	10.42%	2.37%	-0.77%	12.16%	40.18%
Total Annual Trend				10.15%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.213	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15		\$ 16,468,928.76	0.9949	\$ 16,553,784.87	51,549	\$ 321.13		\$ (357,168.81)	\$ 20,756,112.90	\$ 402.65
Feb-15		\$ 16,395,108.82	0.9970	\$ 16,434,018.29	51,727	\$ 317.71		\$ (415,832.62)	\$ 20,391,620.89	\$ 394.22
Mar-15		\$ 18,934,467.05	0.9974	\$ 18,983,127.15	51,762	\$ 366.74		\$ (531,894.70)	\$ 23,013,076.39	\$ 444.59
Apr-15		\$ 19,010,679.81	0.9971	\$ 19,066,843.24	51,547	\$ 369.89		\$ (428,050.55)	\$ 23,091,750.68	\$ 447.98
May-15		\$ 17,055,763.40	0.9961	\$ 17,121,733.08	51,123	\$ 334.92		\$ (466,678.10)	\$ 20,837,898.60	\$ 407.61
Jun-15		\$ 17,536,008.76	0.9960	\$ 17,606,526.04	50,837	\$ 346.34		\$ (513,713.37)	\$ 21,278,623.33	\$ 418.57
Jul-15		\$ 18,819,998.44	0.9939	\$ 18,934,914.06	50,595	\$ 374.24		\$ (501,640.75)	\$ 22,689,304.87	\$ 448.45
Aug-15		\$ 18,086,295.60	0.9918	\$ 18,235,516.76	50,329	\$ 362.33		\$ (531,266.58)	\$ 21,745,368.06	\$ 432.07
Sep-15		\$ 16,933,522.85	0.9703	\$ 17,451,329.15	50,327	\$ 346.76		\$ (390,354.27)	\$ 20,995,854.55	\$ 417.19
Oct-15		\$ 17,931,619.00	0.9833	\$ 18,614,751.63	49,850	\$ 373.42		\$ (429,784.79)	\$ 22,313,353.97	\$ 447.61
Nov-15		\$ 16,824,788.82	0.9378	\$ 17,938,551.15	49,349	\$ 363.51		\$ (442,959.10)	\$ 21,378,378.28	\$ 433.21
Dec-15	\$ 251,775,467.96	\$ 14,769,039.51	0.8894	\$ 16,605,957.20	46,814	\$ 354.72	\$ 45,630,534.42	\$ (434,421.03)	\$ 20,686,294.62	\$ 441.88
Jan-16		\$ 5,761,998.89	1.0287	\$ 5,601,409.46	15,991	\$ 350.29		\$ (175,110.14)	\$ 7,084,534.55	\$ 443.03
Feb-16		\$ 5,183,951.66	1.0241	\$ 5,061,995.22	15,630	\$ 323.86		\$ (201,840.61)	\$ 6,513,538.39	\$ 416.73
Mar-16		\$ 5,846,691.15	0.9388	\$ 6,227,613.47	15,598	\$ 399.26		\$ (216,478.24)	\$ 7,823,260.46	\$ 501.56
Apr-16		\$ 5,001,054.95	0.9527	\$ 5,249,273.85	16,638	\$ 315.50		\$ (185,857.94)	\$ 6,679,555.43	\$ 401.46
May-16		\$ 5,983,616.46	0.9898	\$ 6,045,511.94	16,772	\$ 360.45		\$ (241,987.94)	\$ 7,556,324.43	\$ 450.53
Jun-16		\$ 5,246,655.04	0.9538	\$ 5,501,063.21	17,358	\$ 316.92		\$ (298,378.27)	\$ 7,129,104.13	\$ 410.71
Jul-16		\$ 6,064,969.81	0.9346	\$ 6,489,706.59	18,192	\$ 356.73		\$ (254,655.07)	\$ 8,064,045.01	\$ 443.27
Aug-16		\$ 6,386,965.48	0.9464	\$ 6,748,699.89	18,277	\$ 369.25		\$ (270,683.87)	\$ 8,316,365.05	\$ 455.02
Sep-16		\$ 6,017,314.65	0.8937	\$ 6,733,104.38	18,501	\$ 363.93		\$ (201,216.73)	\$ 8,338,427.38	\$ 450.70
Oct-16		\$ 5,684,575.82	0.8796	\$ 6,462,501.47	18,356	\$ 352.06		\$ (294,000.29)	\$ 8,049,415.15	\$ 438.52
Nov-16		\$ 6,199,953.18	0.8860	\$ 6,997,675.61	17,981	\$ 389.17		\$ (237,079.65)	\$ 8,579,699.97	\$ 477.15
Dec-16	\$ 89,624,888.33	\$ 5,833,341.61	0.9052	\$ 6,444,031.91	16,610	\$ 387.96	\$ 15,657,382.79	\$ (200,903.87)	\$ 7,863,892.47	\$ 473.44
Jan-17		\$ 7,417,013.44	0.9991	\$ 7,423,833.01	16,405	\$ 452.53		\$ (229,266.53)	\$ 8,848,578.03	\$ 539.38
Feb-17		\$ 6,415,385.39	0.9990	\$ 6,421,762.32	15,770	\$ 407.21		\$ (218,629.96)	\$ 7,748,392.89	\$ 491.34
Mar-17		\$ 6,555,921.38	0.9989	\$ 6,563,439.87	15,003	\$ 437.48		\$ (173,301.22)	\$ 7,882,998.85	\$ 525.43
Apr-17		\$ 4,867,776.23	0.9994	\$ 4,870,468.98	13,100	\$ 371.79		\$ (199,356.65)	\$ 5,835,071.60	\$ 445.43
May-17		\$ 5,405,944.05	0.9988	\$ 5,412,377.67	11,924	\$ 453.91		\$ (200,044.30)	\$ 6,402,771.73	\$ 536.97
Jun-17		\$ 5,141,494.05	0.9986	\$ 5,148,724.09	10,846	\$ 474.71		\$ (185,937.09)	\$ 5,962,211.71	\$ 549.72
Jul-17		\$ 4,455,547.17	0.9986	\$ 4,461,835.27	9,387	\$ 475.32		\$ (134,955.80)	\$ 5,216,145.18	\$ 555.68
Aug-17		\$ 4,819,475.29	0.9979	\$ 4,829,445.78	8,709	\$ 554.54		\$ (165,471.34)	\$ 5,538,482.25	\$ 635.95
Sep-17		\$ 3,701,120.07	0.9800	\$ 3,776,549.87	7,337	\$ 514.73		\$ (89,936.39)	\$ 4,532,062.21	\$ 617.70
Oct-17		\$ 3,981,959.66	0.9970	\$ 3,993,813.48	6,752	\$ 591.50		\$ (100,888.67)	\$ 4,543,338.98	\$ 672.89
Nov-17		\$ 3,685,500.43	0.9975	\$ 3,694,781.82	6,429	\$ 574.71		\$ (130,402.45)	\$ 4,197,746.20	\$ 652.94
Dec-17	\$ 62,828,753.29	\$ 2,356,968.23	0.9971	\$ 2,363,806.87	4,630	\$ 510.54	\$ 10,479,926.84	\$ (84,157.23)	\$ 2,732,966.24	\$ 590.27
Jan-18		\$ 1,850,081.81	0.9445	\$ 1,954,731.60	3,678	\$ 532.55		\$ (92,093.18)	\$ 2,305,703.65	\$ 626.89
Feb-18		\$ 1,423,972.96	0.9445	\$ 1,518,310.27	3,341	\$ 454.18		\$ (116,539.02)	\$ 1,794,340.64	\$ 536.75
Mar-18		\$ 2,025,790.01	0.9641	\$ 2,101,174.49	3,021	\$ 695.52		\$ 43,642.03	\$ 2,320,568.16	\$ 768.15
Apr-18		\$ 1,693,025.88	0.9479	\$ 1,786,053.00	2,725	\$ 655.43		\$ (69,010.10)	\$ 2,189,014.15	\$ 803.31
May-18		\$ 1,656,414.38	0.9688	\$ 1,709,693.55	2,613	\$ 654.30		\$ (98,032.12)	\$ 1,954,774.24	\$ 748.10
Jun-18		\$ 951,956.12	0.8867	\$ 1,073,587.90	2,375	\$ 452.04		\$ 30,933.91	\$ 1,334,296.60	\$ 561.81
Jul-18		\$ 705,041.42	0.9005	\$ 782,926.33	2,149	\$ 365.17		\$ (48,230.33)	\$ 1,008,161.70	\$ 470.22
Aug-18		\$ 707,481.10	0.9271	\$ 763,125.58	2,079	\$ 367.06		\$ (29,222.15)	\$ 971,684.55	\$ 467.38
Sep-18		\$ 791,989.33	0.9002	\$ 879,801.65	1,752	\$ 502.17		\$ (36,909.55)	\$ 1,043,574.60	\$ 595.05
Oct-18		\$ 809,285.70	0.9385	\$ 862,280.31	1,704	\$ 506.38		\$ (27,625.01)	\$ 1,008,209.74	\$ 591.67
Nov-18		\$ 547,451.80	0.9118	\$ 600,398.55	1,593	\$ 376.90		\$ (24,233.64)	\$ 761,398.90	\$ 477.97
Dec-18	\$ 16,733,424.06	\$ 327,720.93	0.8769	\$ 373,712.68	1,212	\$ 308.34	\$ 2,855,599.87	\$ (24,923.50)	\$ 573,668.85	\$ 473.32

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

Carrier Name:	Aetna Life Insurance Company
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

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

Development of the Projected Index Rate		Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM		\$ 484.08	\$ 611.40	< Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor		1.230	1.213	
Unadjusted Projected Allowed EHB Claims PMPM		\$ 595.56	\$ 741.80	
Single Risk Pool Adjustment Factors				
Change in Morbidity		1.216	1.090	< See URRT Instructions
Change in Other		1.022	0.870	
Change in Demographics		1.041	1.031	< See URRT Instructions
Change in Network		1.000	1.012	
Change in Benefits		0.995	1.000	< See URRT Instructions
Change in Other		0.987	0.835	
Total Adjusted Projected Allowed EHB Claims PMPM		\$ 740.27	\$ 697.26	
Credibility Factors		0%	100%	< See Instructions
Blended Projected EHB Claims PMPM			\$ 697.26	
< Projected Index Rate				
Development of the Market-Adjusted Index Rate and Total Allowed Claims				
Adjusted Projected Allowed EHB Claims PMPM		\$ 697.26		< Index Rate for Projection Period on URRT - Individual or First Qtr
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]		\$ 729.83		
Projected Paid to Allowed Ratio		0.828		
Projected Paid EHB Claims PMPM		\$ 604.29		
Market-wide Adjustments				
Projected Risk Adjustment PMPM		\$ (1.36)		
Projected Paid Exchange User Fees PMPM		\$ -		
Market-Adjusted Projected Paid EHB Claims PMPM		\$ 605.65		
Market-Adjusted Projected Allowed EHB Claims PMPM		\$ 731.47		< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM		\$ -		
Market-Adjusted Projected Paid Total Claims PMPM		\$ 605.65		
Market-Adjusted Projected Allowed Total Claims PMPM		\$ 731.47		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 611.40	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 16,733,424.06	
Blended Loss Ratio	83.42%	

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

Effective Date	1/1/2020	4/1/2020	7/1/2020	10/1/2020	Total Single Risk Pool
# of Member Months Remaining in Quarter	444	185	459	251	1368
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 697.26	\$ 697.26	\$ 697.26	\$ 697.26	\$ 697.26
Months of Trend	3	6	9		
Annual Trend	12.55%	12.55%	12.55%		
Single Risk Pool Projected Allowed Claims	\$ 697.26	\$ 718.18	\$ 739.73	\$ 761.93	\$ 729.83
Quarterly Trend Factor	100.0%	103.0%	106.1%	109.3%	104.7%
2020 Trend Factors by Quarter	0.9504	0.9840	1.0186	1.0440	

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	0.29%	\$66.33
General and Claims	6.46%	\$46.18
Agent/Broker Fees and Commissions	2.02%	\$14.43
Quality Improvement Initiatives	1.80%	\$5.73
Taxes and Fees	1.96%	\$28.28
RA User Fee	0.03%	\$0.19
PA Premium Tax (if applicable)	0.80%	\$5.73
Federal Income Tax	0.53%	\$3.80
Health Insurance Providers Fee (Prorated for Small Groups only)	2.60%	\$18.58
Profit/Contingency (after tax)	2.00%	\$14.29
Total Retention	15.24%	\$108.90
Projected Required Revenue PMPM		\$ 714.55

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.444	1.403
Average Generatohic Factor	1.004	1.014
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 396.32	\$ 731.47
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 540.76	\$ 494.99

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 451.64	\$ 483.53	\$31.90	7.1%
B. Base period allowed claims before normalization	\$ 540.23	\$ 611.40	\$71.17	15.8%
C. Normalization factor component of change	\$ (173.46)	\$ (197.67)	\$24.21	-5.4%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 366.77	\$ 413.74	\$ 46.97	10.4%
D2. URRF Trend	\$ 65.80	\$ 88.24	\$ 22.44	5.0%
D3. URRF Morbidity	\$ 43.68	\$ 40.07	\$ (3.61)	-0.8%
D4. URRF Other	\$ 40.85	\$ (70.23)	\$ (111.08)	-24.6%
D5. Normalized URRF RA/RI on an allowed basis	\$ (6.34)	\$ 1.11	\$ 7.46	1.7%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1-D6)	\$ 510.75	\$ 472.94	\$ (37.81)	-8.4%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ -138.664904	\$ (81.39)	\$ 57.31	12.7%
E3. Benefit Richness	\$ -	\$ -	\$ -	0.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (138.66)	\$ (81.39)	\$ 57.31	12.7%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 42.64	\$ 44.88	\$ 2.25	0.5%
F2. Taxes and Fees	\$ 6.01	\$ 15.14	\$ 13.12	2.9%
F3. Profit and/or Contingency	\$ 9.03	\$ 9.67	\$ 0.64	0.1%
F4. Subtotal - Sum(F1-F3)	\$ 57.68	\$ 73.69	\$ 16.01	3.5%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 429.77	\$ 465.28	\$ 35.51	7.9%

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

	2019	2020	
Paid-to-Allowed	0.729	0.828	
URRT Trend (Total Applied Trend Factor)	1.179	1.213	< URRT W1, S2
URRT Morbidity	1.004	1.000	< URRT W1, S2
URRT "Other"	1.088	0.870	
Risk Adjustment	\$ (6.83)	\$ -	< URRT W1, S3
Exchange User Fee	\$ -	\$ -	< URRT W1, S3
Capitation	\$ 2.23	\$ -	< URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.729	0.828	
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	9.44%	9.34%	
Taxes and Fees	1.11%	3.96%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: Aetna Life Insurance Company
Product(s): EPO
Market Segment: Small Group
Rate Effective Date: 1/1/2020
Base Period Start Date: 1/1/2018
Date of Most Recent Membership: 2/1/2019
Market Adjusted Index Rate: \$ 731.47

										45 CFR Part 156.8 (d) (2) Allowable Factors						
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2019 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium
Totals							0.701			0.828	1.000	1.000	1.000	1.000	1.000	\$ 605.65
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	33906PA0160001	EPO	Aetna Silver OAEPO 6000 80% \$30/75	M	0 Silver		0.7014	Approach 2	Off	0.828	1.000	1.000	1.000	1.000	1.000	\$605.65
Plan 2																\$0.00
Plan 3																\$0.00

Calibration	
Age Calibration Factor	1.457
Geographic Calibration Factor	1.014
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.478

Total Covered Lives @ 02-01-2019
102

Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
9.3%	4.0%	2.0%
N/A	N/A	N/A
9.3%	4.0%	2.0%

Total Covered Lives Mapped into 2020 Plans @ 02-01-2019	Total Policyholders @ 02-01-2019
102	63
-	-
102	63
-	-
-	-

2019 Calibrated Plan Adjusted Index Rate PMPM	2020 Calibrated Plan Adjusted Index Rate PMPM
\$ 451.64	\$ 483.53
N/A	N/A
\$ 451.64	\$ 483.53
	\$ -
	\$ -

Proposed Rate Change Compared to Prior 12 months
7.1%
N/A
7.1%
0.0%
0.0%

% of Total Covered Lives
N/A
100.0%
0.0%
0.0%

02-01-2019 Number of Covered Lives by Rating Area										2020 Continued/ Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total	
0	8	0	0	4	17	7	59	7	102	
-	-	-	-	-	-	-	-	-	-	0
0	8	0	0	4	17	7	59	7	102	1
									-	0
									-	0

PA Rate Template Part IV B - Small Group Annual
Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: Aetna Life Insurance Company
Product(s): EPO
Market Segment: Small Group
Rate Effective Date: 1/1/2020

Table with 7 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2019 Plan Marketing Name, Discontinued, New, Modified, Existing (D,N,M,E) for 2020, 1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped), Metallic Tier, Exchange On/Off or Off. Includes a Totals row and three plan rows (Plan 1, Plan 2, Plan 3).

Table titled 'Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM'. It contains 11 columns representing different premium components and an average column. The data row shows values ranging from \$350.65 to \$443.77.

Table titled 'Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM'. It contains 11 columns representing different premium components and an average column. The data row shows values ranging from \$359.74 to \$455.24.

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
2.6%	2.6%	2.6%	0.0%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%
2.6%	2.6%	2.6%		2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%

Quarter 2 2020, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$ 370.53	\$ 389.77	\$ 485.33	\$ -	\$ 398.24	\$ 490.09	\$ 513.88	\$ 475.82	\$ 446.94	\$ 468.90	
\$ 370.53	\$ 389.77	\$ 485.33	\$ -	\$ 398.24	\$ 490.09	\$ 513.88	\$ 475.82	\$ 446.94	\$ 468.90	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Quarter 3 2020, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)

\$ 381.65	\$ 401.47	\$ 499.90	\$ -	\$ 410.19	\$ 504.80	\$ 529.30	\$ 490.09	\$ 460.35	\$ 482.98
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\$ 381.65	\$ 401.47	\$ 499.90	\$ -	\$ 410.19	\$ 504.80	\$ 529.30	\$ 490.09	\$ 460.35	\$ 482.98
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Quarter 4 2020, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)

\$ 393.10	\$ 413.52	\$ 514.90	\$ -	\$ 422.50	\$ 519.95	\$ 545.19	\$ 504.80	\$ 474.17	\$ 497.47
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\$ 393.10	\$ 413.52	\$ 514.90	\$ -	\$ 422.50	\$ 519.95	\$ 545.19	\$ 504.80	\$ 474.17	\$ 497.47
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Aetna Life Insurance Company
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

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	0.779	0.779
Rating Area 2	Cameron, Elk, Potter	0.819	0.819
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	1.020	1.020
Rating Area 4			
Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson	0.837	0.837
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	1.030	1.030
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	1.000	1.000
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.939	0.939

Table 14. Network Factors

[illegible]

PA Small Group Portfolio | Summary of Benefits

Contents

Aetna Silver OAEPO 6000 80%	2
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Aetna Life Insurance Company
HIOS Issuer ID: 33906
Exhibit A-2

Pennsylvania

Aetna Silver OAEPO 6000 80%

Silver

Summary of Features		In Network
Deductible		
Individual		\$6,000
Family		\$12,000
Coinsurance		20%
<i>(Member Responsibility)</i>		<i>\$0 once out-of-pocket max. is satisfied</i>
Out-of-Pocket Maximum		
Individual		\$8,150
Family		\$16,300
		<i>All cost sharing accumulates to the Out of Pocket Maximum above</i>
Primary Care Visit to Treat an Injury or Illness		\$30 per visit
<i>(excludes Preventative and X-rays)</i>		
Specialist Visit		\$75 per visit
All Inpatient Hospital Services		
<i>(includes Mental/Behavioral Health and Substance Abuse)</i>		20% after deductible
Emergency Room Services		\$250+20% after deductible
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services		\$75 per visit
Imaging (CT/PET Scans, MRIs)		20% after deductible
Rehabilitative Speech Therapy		20% after deductible
Rehabilitative Occupational and Rehabilitative Physical Therapy		20% after deductible
Preventive Care/Screening/Immunization		0%
Laboratory Outpatient and Professional Services		20% after deductible
X-rays and Diagnostic Imaging		20% after deductible
Skilled Nursing Facility		20% after deductible
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		20% after deductible
Outpatient Surgery Physician/Surgical Services		20% after deductible
Pharmacy		In-Network
Pharmacy Deductible		
Individual		\$0
Generics		\$12
Preferred Brand Drugs		\$55
Non-Preferred Brand Drugs		\$95
Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred		40% up to \$500 / 50% up to \$750

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Unified Rate Review v5.0

Company Legal Name: Aetna Life Insurance Company

HIOS Issuer ID: 33906

Effective Date of Rate Change(s): 1/1/2020

State: PA

Market: Small Group

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.

To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.

To validate, select the Validate button or Ctrl + Shift + I.

To finalize, select the Finalize button or Ctrl + Shift + F.

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2018 to 12/31/2018

	Total	PMPM
Allowed Claims	\$4,876,147.36	\$484.08
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$4,026,470.39	\$399.73
Risk Adjustment	-\$9,240.29	-\$0.92
Experience Period Premium	\$5,228,196.42	\$519.03
Experience Period Member Months	10,073	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$90.28	1.055	1.028	1.055	1.028	\$106.19
Outpatient Hospital	\$66.31	1.041	1.068	1.041	1.068	\$81.96
Professional	\$72.47	1.017	1.063	1.017	1.063	\$84.70
Other Medical	\$77.86	1.041	1.068	1.041	1.068	\$96.24
Capitation	\$0.05	1.000	1.000	1.000	1.000	\$0.05
Prescription Drug	\$177.10	1.104	1.024	1.104	1.024	\$226.34
Total	\$484.07					\$595.48

Morbidity Adjustment	1.216
Demographic Shift	1.041
Plan Design Changes	0.995
Other	0.987
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2020	\$740.27

Manual EHB Allowed Claims PMPM	\$697.26
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for 1/1/2020	\$697.26	\$849,262.68
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	-\$1.57	-\$1,912.26
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$698.83	\$851,174.94

Projected Member Months	1,218
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Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

Company Legal Name: Aetna Life Insurance Company
 HIOS Issuer ID: 33906
 Effective Date of Rate Change(s): 1/1/2020

State: PA
 Market: Small Group

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
 To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
 To validate, select the Validate button or Ctrl + Shift + I.
 To finalize, select the Finalize button or Ctrl + Shift + F.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	PPD	PPD
1.2 Product ID	33906PA009	33906PA016
1.3 Plan Name	Aetna Silver PPO	Aetna Silver
1.4 Plan ID (Standard Component ID)	Terminated Plans	Terminated Plans
1.5 Metal	Not Applicable	Silver
1.6 AV Metal Value	0.000	0.702
1.7 Plan Category	Terminated	Terminated
1.8 Plan Type	PPD	PPD
1.9 Exchange Plan?	No	No
1.10 Effective Date of Proposed Rates	1/1/2020	1/1/2020
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%
1.12 Product Rate Increase %	0.00%	7.20%
1.13 Submission Level Rate Increase %	7.20%	

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	33906PA0090000	33906PA0090128	33906PA0160001
2.2 Allowed Claims	\$4,876,147	\$5,227,720	\$0	\$648,428
2.3 Reinsurance	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$849,677	\$706,292	\$0	\$143,385
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$4,026,470	\$3,521,428	\$0	\$505,043
2.7 Risk Adjustment Transfer Amount	\$9,240	\$321	\$0	\$8,919
2.8 Premium	\$5,228,196	\$4,071,911	\$0	\$1,156,285
2.9 Experience Period Member Months	10,073	8,094	0	1,979
2.10 Current Enrollment	102	0	0	102
2.11 Current Premium PMPM	\$719.44	\$0.00	\$0.00	\$719.44
2.12 Loss Ratio	77.15%	86.49%	#DIV/0!	44.02%
Per Member Per Month				
2.13 Allowed Claims	\$484.08	\$522.33	#DIV/0!	\$327.65
2.14 Reinsurance	\$0.00	\$0.00	#DIV/0!	\$0.00
2.15 Member Cost Sharing	\$84.35	\$87.26	#DIV/0!	\$72.45
2.16 Cost Sharing Reduction	\$0.00	\$0.00	#DIV/0!	\$0.00
2.17 Incurred Claims	\$399.73	\$435.07	#DIV/0!	\$255.20
2.18 Risk Adjustment Transfer Amount	-\$0.92	-\$0.04	#DIV/0!	-\$4.51
2.19 Premium	\$519.03	\$503.08	#DIV/0!	\$584.28

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	33906PA0090000	33906PA0090128	33906PA0160001
3.2 Market Adjusted Index Rate		\$698.83	
3.3 AV and Cost Sharing Design of Plan	0.0000	0.0000	0.8280
3.4 Provider Network Adjustment	0.0000	0.0000	1.0000
3.5 Benefits in Addition to FHB	1.0000	1.0000	1.0000
Administrative Costs			
3.6 Administrative Expense	9.28%	9.28%	9.28%
3.7 Taxes and Fees	3.96%	3.96%	3.96%
3.8 Profit & Risk Load	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$0.00	\$0.00	\$682.67
3.11 Age Calibration Factor	0.6862	0.6862	
3.12 Geographic Calibration Factor	0.9861	0.9861	
3.13 Tobacco Calibration Factor	1.0000	1.0000	
3.14 Calibrated Plan Adjusted Index Rate		\$0.00	\$461.94

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	33906PA0090000	33906PA0090128	33906PA0160001
4.2 Allowed Claims	\$849,257	\$0	\$0	\$849,257
4.3 Reinsurance	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$146,084	\$0	\$0	\$146,084
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$703,173	\$0	\$0	\$703,173
4.7 Risk Adjustment Transfer Amount	-\$1,585	\$0	\$0	-\$1,585
4.8 Premium	\$831,478	\$0	\$0	\$831,478
4.9 Projected Member Months	1,218	0	0	1,218
4.10 Loss Ratio	84.73%	#DIV/0!	#DIV/0!	84.73%
Per Member Per Month				
4.11 Allowed Claims	\$602.26	#DIV/0!	#DIV/0!	\$602.26
4.12 Reinsurance	\$0.00	#DIV/0!	#DIV/0!	\$0.00
4.13 Member Cost Sharing	\$119.94	#DIV/0!	#DIV/0!	\$119.94
4.14 Cost Sharing Reduction	\$0.00	#DIV/0!	#DIV/0!	\$0.00
4.15 Incurred Claims	\$577.32	#DIV/0!	#DIV/0!	\$577.32
4.16 Risk Adjustment Transfer Amount	-\$1.30	#DIV/0!	#DIV/0!	-\$1.30
4.17 Premium	\$682.66	#DIV/0!	#DIV/0!	\$682.66

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
Select only the Rating Areas you are offering plans within and add a factor for each area.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Rating Area	Rating Factor
Rating Area 1	0.7787
Rating Area 2	0.8192
Rating Area 3	1.0200
Rating Area 5	0.8370
Rating Area 6	1.0300
Rating Area 7	1.0800
Rating Area 8	1.0000
Rating Area 9	0.9393

Aetna Life Insurance Co
Pennsylvania Small Group
EPO Products

Summary

Aetna is filing premium rates for Small Group plans in Pennsylvania.

The new rates will apply to plan years effective in 2020. The current membership and range of rate changes by product are:

<u>Product Name</u>	<u># Members as of February 2018</u>	<u>Range of Increases</u>
PA Silver OAEPO 6000 80%	102	7.1% - 7.1%

Why We Need to Increase Premiums

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 12.6% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of an inpatient hospital admission has increased 8.5%.
- The cost of pharmacy prescription has increased 13.0%.

What Else Affects Our Request to Increase Premiums

The projected demographics of the block are slightly different from our current demographics, and we are changing our rates to reflect this.

Changes to cost-sharing for some plans were made to comply with the actuarial value requirements or make our plans more attractive to consumers.

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. These changes are affected by the movement of business between the ACA market and other options, including transitional coverage.

Finally, changes to our retention formula were incorporated into our rates. These changes include administrative costs, profit, and ACA taxes and fees.

Will Premiums for All Small Groups Increase 7.1%?

No, 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.

How does this request align to Minimum Loss Ratio Requirements (MLR)?

These rates are expected to produce an MLR equal to or above the 80% requirement for Small Group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.

Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

What is Aetna doing to keep premiums affordable?

Aetna strives to keep our products as affordable as possible and to address the underlying cost of health care. We are:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

We are dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name: Aetna Life Insurance Co
State: PA
HIOS Issuer ID: 33906
Market: Small Group
Effective Date: 01/01/2020
Rate Filing Tracking Number: AETN-131899741
Policy Form(s): AL SG HCOC-2020-EPO 04
Form Filing Tracking Number: AETN-131928649

Company Contact Information:

Name:
Telephone Number:
Email Address:



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, 2020. 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, 2020 through December 31, 2020.

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;
- Re-instatement of the Health Insurers Fee after a 1-year hiatus 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.

B. Variation in Rate Changes by Plan/Product:

Rate changes do not differ by plan.

3. 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 ALIC. 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.

4. Experience and Current Period Premium, Claims, and Enrollment

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, 2018 through December 31, 2018 and paid through February 28, 2019.

B. Current Date: The current enrollment and premium is reported as of February 28, 2019.

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.

5. 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 2019. 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 is 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.

6. Projection Factors

A. 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.

Year 1 and Year 2 trends on Worksheet 1 specify annual trends, with 12 months of trend applied to each year.

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

B. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2018
- 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 2020. Exhibit 3 discusses the assumptions used to project the change in population morbidity and illustrates the resulting projection factor.

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. Plan Design Changes:

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 2020 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.

Exhibit 4 illustrates the impact of changes in covered benefits, and the weighted-average impact of experience reported on Worksheet 1. It also illustrates the calculation of the adjustment for induced demand related to changes in the level of cost sharing.

E. Other Adjustments:

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

7. Manual Rate Adjustments

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2018 to December 31, 2018 and paid through February 2019 for Aetna community-rated policies in the Pennsylvania Small Group 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:

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2020.

8. 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.

9. 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 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, 2020.

10. Market-Adjusted Index Rate

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment and Exchange User Fees are discussed in Section 12. The risk adjustment is displayed on an allowed-basis and the exchange user fee is converted to percent of allowed claims in this Exhibit.

11. Reinsurance

There are no expected reinsurance recoveries.

12. Risk Adjustment

A. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2018 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.

B. Risk Adjustment – Projection Period

We started with 2018 Risk Adjustment accruals to determine our current risk transfer relative to the market. We trended the accrual forward two years to determine the expected risk transfer relative to the market for 2020.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2020 Notice of Benefit and Payment Parameters. The 2020 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. To that transfer, we subtracted 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 2015-2018 claims as a percent of premium for Silver Off-Exchange plans.

As a result, we project a risk adjustment payable of [REDACTED] PBMPM.

13. Exchange User Fees

Exchange User Fees are not applied in this filing.

14. 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 2020 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. We also reviewed the projected experience and the projected membership by plan to estimate an overall paid-to-allowed ratio. 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 2020 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 below in the ‘Non-Benefit Expenses and Profit & Risk’

section and include the Risk Adjustment User Fee which is not reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. 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, 2019 projections, and projected changes in expenses, inflation, and membership for 2020 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in Pennsylvania during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2020 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.18 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

D. 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.

E. 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.

F. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans.

G. Experience Period Plan Adjusted Index Rates

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2018 for the experience period.

15. 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 2019 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 2020 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.

16. 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 * Tobacco 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.

17. Projected Loss Ratio

The expected 2020 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2020 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 screenshots provide detail on the modified entries and adjustments to AV, as applicable.

19. 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 2019, 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 2018 to 2020. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2019 and 2020.

Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

20. Plan Type

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

21. Composite Premiums

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

22. 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.

23. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2019 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

24. Underwriting

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

25. Renewability

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

26. Company Financial Condition

As of December 31, 2018, the capital and surplus held by Aetna Life Insurance Company was approximately \$3.7 billion. This amount is disclosed in page 3, line 37 of the Company's statutory financial statement dated December 31, 2018. The Company issues insurance nationwide for multiple lines of business including, large group medical, Small Group medical, individual medical, and various non-medical products.

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, David K. Grieshaber 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.

[REDACTED]

06/25/2019

[REDACTED], ASA, MAAA
Aetna Life Insurance Co

Date

2020 Rates Table Template v9.0			All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + F. To finalize, press Finalize button or Ctrl + Shift + I.				
			If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
			If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
			If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
			To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	33906						
	06-6033492	1/1/2020					
		3/31/2020					
	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		
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	275.20	275.20		
	Rating Area 1	Tobacco User/Non-Tobacco User	15	299.66	299.66		
	Rating Area 1	Tobacco User/Non-Tobacco User	16	309.01	309.01		
	Rating Area 1	Tobacco User/Non-Tobacco User	17	318.37	318.37		
	Rating Area 1	Tobacco User/Non-Tobacco User	18	328.44	328.44		
	Rating Area 1	Tobacco User/Non-Tobacco User	19	338.51	338.51		
	Rating Area 1	Tobacco User/Non-Tobacco User	20	348.94	348.94		
	Rating Area 1	Tobacco User/Non-Tobacco User	21	359.74	359.74		
	Rating Area 1	Tobacco User/Non-Tobacco User	22	359.74	359.74		
	Rating Area 1	Tobacco User/Non-Tobacco User	23	359.74	359.74		
	Rating Area 1	Tobacco User/Non-Tobacco User	24	359.74	359.74		
	Rating Area 1	Tobacco User/Non-Tobacco User	25	361.17	361.17		
	Rating Area 1	Tobacco User/Non-Tobacco User	26	368.37	368.37		
	Rating Area 1	Tobacco User/Non-Tobacco User	27	377.00	377.00		
	Rating Area 1	Tobacco User/Non-Tobacco User	28	391.03	391.03		
	Rating Area 1	Tobacco User/Non-Tobacco User	29	402.54	402.54		
	Rating Area 1	Tobacco User/Non-Tobacco User	30	408.30	408.30		
	Rating Area 1	Tobacco User/Non-Tobacco User	31	416.93	416.93		
	Rating Area 1	Tobacco User/Non-Tobacco User	32	425.57	425.57		
	Rating Area 1	Tobacco User/Non-Tobacco User	33	430.96	430.96		
	Rating Area 1	Tobacco User/Non-Tobacco User	34	436.72	436.72		
	Rating Area 1	Tobacco User/Non-Tobacco User	35	439.60	439.60		
	Rating Area 1	Tobacco User/Non-Tobacco User	36	442.47	442.47		
	Rating Area 1	Tobacco User/Non-Tobacco User	37	445.35	445.35		
	Rating Area 1	Tobacco User/Non-Tobacco User	38	448.23	448.23		
	Rating Area 1	Tobacco User/Non-Tobacco User	39	453.99	453.99		
	Rating Area 1	Tobacco User/Non-Tobacco User	40	459.74	459.74		
	Rating Area 1	Tobacco User/Non-Tobacco User	41	468.38	468.38		
	Rating Area 1	Tobacco User/Non-Tobacco User	42	476.65	476.65		
	Rating Area 1	Tobacco User/Non-Tobacco User	43	488.16	488.16		
	Rating Area 1	Tobacco User/Non-Tobacco User	44	502.55	502.55		
	Rating Area 1	Tobacco User/Non-Tobacco User	45	519.46	519.46		
	Rating Area 1	Tobacco User/Non-Tobacco User	46	539.60	539.60		
	Rating Area 1	Tobacco User/Non-Tobacco User	47	562.27	562.27		
	Rating Area 1	Tobacco User/Non-Tobacco User	48	588.17	588.17		
	Rating Area 1	Tobacco User/Non-Tobacco User	49	613.71	613.71		
	Rating Area 1	Tobacco User/Non-Tobacco User	50	642.49	642.49		
	Rating Area 1	Tobacco User/Non-Tobacco User	51	670.91	670.91		
	Rating Area 1	Tobacco User/Non-Tobacco User	52	702.20	702.20		
	Rating Area 1	Tobacco User/Non-Tobacco User	53	733.86	733.86		
	Rating Area 1	Tobacco User/Non-Tobacco User	54	768.04	768.04		
	Rating Area 1	Tobacco User/Non-Tobacco User	55	802.21	802.21		
	Rating Area 1	Tobacco User/Non-Tobacco User	56	839.26	839.26		
	Rating Area 1	Tobacco User/Non-Tobacco User	57	876.68	876.68		
	Rating Area 1	Tobacco User/Non-Tobacco User	58	916.61	916.61		
	Rating Area 1	Tobacco User/Non-Tobacco User	59	936.39	936.39		
	Rating Area 1	Tobacco User/Non-Tobacco User	60	976.32	976.32		
	Rating Area 1	Tobacco User/Non-Tobacco User	61	1010.86	1010.86		
	Rating Area 1	Tobacco User/Non-Tobacco User	62	1033.52	1033.52		
	Rating Area 1	Tobacco User/Non-Tobacco User	63	1061.94	1061.94		
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1078.85	1078.85		
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	289.49	289.49	
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	315.22	315.22	
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	325.06	325.06	
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	334.90	334.90	
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	345.49	345.49	
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	356.09	356.09	
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	367.06	367.06	
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	378.42	378.42	
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	378.42	378.42	
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	378.42	378.42	
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	378.42	378.42	
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	379.93	379.93	
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	387.50	387.50	
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	396.58	396.58		
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	411.34	411.34		
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	423.45	423.45		
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	429.50	429.50		
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	438.58	438.58		
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	447.67	447.67		
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	453.34	453.34		
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	459.40	459.40		
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	462.42	462.42		

33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	465.45	465.45
	Rating Area 2	Tobacco User/Non-Tobacco User	37	468.48	468.48
	Rating Area 2	Tobacco User/Non-Tobacco User	38	471.51	471.51
	Rating Area 2	Tobacco User/Non-Tobacco User	39	477.56	477.56
	Rating Area 2	Tobacco User/Non-Tobacco User	40	483.62	483.62
	Rating Area 2	Tobacco User/Non-Tobacco User	41	492.70	492.70
	Rating Area 2	Tobacco User/Non-Tobacco User	42	501.40	501.40
	Rating Area 2	Tobacco User/Non-Tobacco User	43	513.51	513.51
	Rating Area 2	Tobacco User/Non-Tobacco User	44	528.65	528.65
	Rating Area 2	Tobacco User/Non-Tobacco User	45	546.43	546.43
	Rating Area 2	Tobacco User/Non-Tobacco User	46	567.62	567.62
	Rating Area 2	Tobacco User/Non-Tobacco User	47	591.46	591.46
	Rating Area 2	Tobacco User/Non-Tobacco User	48	618.71	618.71
	Rating Area 2	Tobacco User/Non-Tobacco User	49	645.58	645.58
	Rating Area 2	Tobacco User/Non-Tobacco User	50	675.85	675.85
	Rating Area 2	Tobacco User/Non-Tobacco User	51	705.75	705.75
	Rating Area 2	Tobacco User/Non-Tobacco User	52	738.67	738.67
	Rating Area 2	Tobacco User/Non-Tobacco User	53	771.97	771.97
	Rating Area 2	Tobacco User/Non-Tobacco User	54	807.92	807.92
	Rating Area 2	Tobacco User/Non-Tobacco User	55	843.87	843.87
	Rating Area 2	Tobacco User/Non-Tobacco User	56	882.85	882.85
	Rating Area 2	Tobacco User/Non-Tobacco User	57	922.20	922.20
	Rating Area 2	Tobacco User/Non-Tobacco User	58	964.21	964.21
	Rating Area 2	Tobacco User/Non-Tobacco User	59	985.02	985.02
	Rating Area 2	Tobacco User/Non-Tobacco User	60	1027.02	1027.02
	Rating Area 2	Tobacco User/Non-Tobacco User	61	1063.35	1063.35
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1087.19	1087.19
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1117.09	1117.09
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1134.87	1134.87
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	360.46	360.46
	Rating Area 3	Tobacco User/Non-Tobacco User	15	392.50	392.50
	Rating Area 3	Tobacco User/Non-Tobacco User	16	404.75	404.75
	Rating Area 3	Tobacco User/Non-Tobacco User	17	417.01	417.01
	Rating Area 3	Tobacco User/Non-Tobacco User	18	430.20	430.20
	Rating Area 3	Tobacco User/Non-Tobacco User	19	443.39	443.39
	Rating Area 3	Tobacco User/Non-Tobacco User	20	457.06	457.06
	Rating Area 3	Tobacco User/Non-Tobacco User	21	471.19	471.19
	Rating Area 3	Tobacco User/Non-Tobacco User	22	471.19	471.19
	Rating Area 3	Tobacco User/Non-Tobacco User	23	471.19	471.19
	Rating Area 3	Tobacco User/Non-Tobacco User	24	471.19	471.19
	Rating Area 3	Tobacco User/Non-Tobacco User	25	473.08	473.08
	Rating Area 3	Tobacco User/Non-Tobacco User	26	482.50	482.50
	Rating Area 3	Tobacco User/Non-Tobacco User	27	493.81	493.81
	Rating Area 3	Tobacco User/Non-Tobacco User	28	512.19	512.19
	Rating Area 3	Tobacco User/Non-Tobacco User	29	527.26	527.26
	Rating Area 3	Tobacco User/Non-Tobacco User	30	534.80	534.80
	Rating Area 3	Tobacco User/Non-Tobacco User	31	546.11	546.11
	Rating Area 3	Tobacco User/Non-Tobacco User	32	557.42	557.42
	Rating Area 3	Tobacco User/Non-Tobacco User	33	564.49	564.49
	Rating Area 3	Tobacco User/Non-Tobacco User	34	572.03	572.03
	Rating Area 3	Tobacco User/Non-Tobacco User	35	575.80	575.80
	Rating Area 3	Tobacco User/Non-Tobacco User	36	579.57	579.57
	Rating Area 3	Tobacco User/Non-Tobacco User	37	583.34	583.34
	Rating Area 3	Tobacco User/Non-Tobacco User	38	587.11	587.11
	Rating Area 3	Tobacco User/Non-Tobacco User	39	594.65	594.65
	Rating Area 3	Tobacco User/Non-Tobacco User	40	602.18	602.18
	Rating Area 3	Tobacco User/Non-Tobacco User	41	613.49	613.49
	Rating Area 3	Tobacco User/Non-Tobacco User	42	624.33	624.33
	Rating Area 3	Tobacco User/Non-Tobacco User	43	639.41	639.41
	Rating Area 3	Tobacco User/Non-Tobacco User	44	658.26	658.26
	Rating Area 3	Tobacco User/Non-Tobacco User	45	680.40	680.40
	Rating Area 3	Tobacco User/Non-Tobacco User	46	706.79	706.79
	Rating Area 3	Tobacco User/Non-Tobacco User	47	736.47	736.47
	Rating Area 3	Tobacco User/Non-Tobacco User	48	770.40	770.40
	Rating Area 3	Tobacco User/Non-Tobacco User	49	803.86	803.86
	Rating Area 3	Tobacco User/Non-Tobacco User	50	841.55	841.55
	Rating Area 3	Tobacco User/Non-Tobacco User	51	878.77	878.77
	Rating Area 3	Tobacco User/Non-Tobacco User	52	919.77	919.77
	Rating Area 3	Tobacco User/Non-Tobacco User	53	961.23	961.23
	Rating Area 3	Tobacco User/Non-Tobacco User	54	1006.00	1006.00
	Rating Area 3	Tobacco User/Non-Tobacco User	55	1050.76	1050.76
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1099.29	1099.29
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1148.30	1148.30
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1200.60	1200.60
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1226.52	1226.52
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1278.82	1278.82
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1324.05	1324.05
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1353.74	1353.74
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1390.96	1390.96
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1413.11	1413.11
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	295.78	295.78
	Rating Area 5	Tobacco User/Non-Tobacco User	15	322.07	322.07
	Rating Area 5	Tobacco User/Non-Tobacco User	16	332.12	332.12
	Rating Area 5	Tobacco User/Non-Tobacco User	17	342.17	342.17
	Rating Area 5	Tobacco User/Non-Tobacco User	18	353.00	353.00
	Rating Area 5	Tobacco User/Non-Tobacco User	19	363.82	363.82
	Rating Area 5	Tobacco User/Non-Tobacco User	20	375.04	375.04
	Rating Area 5	Tobacco User/Non-Tobacco User	21	386.64	386.64
	Rating Area 5	Tobacco User/Non-Tobacco User	22	386.64	386.64
	Rating Area 5	Tobacco User/Non-Tobacco User	23	386.64	386.64
	Rating Area 5	Tobacco User/Non-Tobacco User	24	386.64	386.64
	Rating Area 5	Tobacco User/Non-Tobacco User	25	388.18	388.18
	Rating Area 5	Tobacco User/Non-Tobacco User	26	395.91	395.91

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	405.19	405.19
	Rating Area 5	Tobacco User/Non-Tobacco User	28	420.27	420.27
	Rating Area 5	Tobacco User/Non-Tobacco User	29	432.65	432.65
	Rating Area 5	Tobacco User/Non-Tobacco User	30	438.83	438.83
	Rating Area 5	Tobacco User/Non-Tobacco User	31	448.11	448.11
	Rating Area 5	Tobacco User/Non-Tobacco User	32	457.39	457.39
	Rating Area 5	Tobacco User/Non-Tobacco User	33	463.19	463.19
	Rating Area 5	Tobacco User/Non-Tobacco User	34	469.38	469.38
	Rating Area 5	Tobacco User/Non-Tobacco User	35	472.47	472.47
	Rating Area 5	Tobacco User/Non-Tobacco User	36	475.56	475.56
	Rating Area 5	Tobacco User/Non-Tobacco User	37	478.65	478.65
	Rating Area 5	Tobacco User/Non-Tobacco User	38	481.75	481.75
	Rating Area 5	Tobacco User/Non-Tobacco User	39	487.93	487.93
	Rating Area 5	Tobacco User/Non-Tobacco User	40	494.12	494.12
	Rating Area 5	Tobacco User/Non-Tobacco User	41	503.40	503.40
	Rating Area 5	Tobacco User/Non-Tobacco User	42	512.29	512.29
	Rating Area 5	Tobacco User/Non-Tobacco User	43	524.66	524.66
	Rating Area 5	Tobacco User/Non-Tobacco User	44	540.13	540.13
	Rating Area 5	Tobacco User/Non-Tobacco User	45	558.30	558.30
	Rating Area 5	Tobacco User/Non-Tobacco User	46	579.95	579.95
	Rating Area 5	Tobacco User/Non-Tobacco User	47	604.31	604.31
	Rating Area 5	Tobacco User/Non-Tobacco User	48	632.15	632.15
	Rating Area 5	Tobacco User/Non-Tobacco User	49	659.60	659.60
	Rating Area 5	Tobacco User/Non-Tobacco User	50	690.53	690.53
	Rating Area 5	Tobacco User/Non-Tobacco User	51	721.08	721.08
	Rating Area 5	Tobacco User/Non-Tobacco User	52	754.71	754.71
	Rating Area 5	Tobacco User/Non-Tobacco User	53	788.74	788.74
	Rating Area 5	Tobacco User/Non-Tobacco User	54	825.47	825.47
	Rating Area 5	Tobacco User/Non-Tobacco User	55	862.20	862.20
	Rating Area 5	Tobacco User/Non-Tobacco User	56	902.02	902.02
	Rating Area 5	Tobacco User/Non-Tobacco User	57	942.23	942.23
	Rating Area 5	Tobacco User/Non-Tobacco User	58	985.15	985.15
	Rating Area 5	Tobacco User/Non-Tobacco User	59	1006.41	1006.41
	Rating Area 5	Tobacco User/Non-Tobacco User	60	1049.33	1049.33
	Rating Area 5	Tobacco User/Non-Tobacco User	61	1086.45	1086.45
	Rating Area 5	Tobacco User/Non-Tobacco User	62	1110.80	1110.80
	Rating Area 5	Tobacco User/Non-Tobacco User	63	1141.35	1141.35
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1159.52	1159.52
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	364.00	364.00
	Rating Area 6	Tobacco User/Non-Tobacco User	15	396.35	396.35
	Rating Area 6	Tobacco User/Non-Tobacco User	16	408.72	408.72
	Rating Area 6	Tobacco User/Non-Tobacco User	17	421.09	421.09
	Rating Area 6	Tobacco User/Non-Tobacco User	18	434.42	434.42
	Rating Area 6	Tobacco User/Non-Tobacco User	19	447.74	447.74
	Rating Area 6	Tobacco User/Non-Tobacco User	20	461.54	461.54
	Rating Area 6	Tobacco User/Non-Tobacco User	21	475.81	475.81
	Rating Area 6	Tobacco User/Non-Tobacco User	22	475.81	475.81
	Rating Area 6	Tobacco User/Non-Tobacco User	23	475.81	475.81
	Rating Area 6	Tobacco User/Non-Tobacco User	24	475.81	475.81
	Rating Area 6	Tobacco User/Non-Tobacco User	25	477.72	477.72
	Rating Area 6	Tobacco User/Non-Tobacco User	26	487.23	487.23
	Rating Area 6	Tobacco User/Non-Tobacco User	27	498.65	498.65
	Rating Area 6	Tobacco User/Non-Tobacco User	28	517.21	517.21
	Rating Area 6	Tobacco User/Non-Tobacco User	29	532.43	532.43
	Rating Area 6	Tobacco User/Non-Tobacco User	30	540.05	540.05
	Rating Area 6	Tobacco User/Non-Tobacco User	31	551.47	551.47
	Rating Area 6	Tobacco User/Non-Tobacco User	32	562.89	562.89
	Rating Area 6	Tobacco User/Non-Tobacco User	33	570.02	570.02
	Rating Area 6	Tobacco User/Non-Tobacco User	34	577.64	577.64
	Rating Area 6	Tobacco User/Non-Tobacco User	35	581.44	581.44
	Rating Area 6	Tobacco User/Non-Tobacco User	36	585.25	585.25
	Rating Area 6	Tobacco User/Non-Tobacco User	37	589.06	589.06
	Rating Area 6	Tobacco User/Non-Tobacco User	38	592.86	592.86
	Rating Area 6	Tobacco User/Non-Tobacco User	39	600.48	600.48
	Rating Area 6	Tobacco User/Non-Tobacco User	40	608.09	608.09
	Rating Area 6	Tobacco User/Non-Tobacco User	41	619.51	619.51
	Rating Area 6	Tobacco User/Non-Tobacco User	42	630.45	630.45
	Rating Area 6	Tobacco User/Non-Tobacco User	43	645.68	645.68
	Rating Area 6	Tobacco User/Non-Tobacco User	44	664.71	664.71
	Rating Area 6	Tobacco User/Non-Tobacco User	45	687.07	687.07
	Rating Area 6	Tobacco User/Non-Tobacco User	46	713.72	713.72
	Rating Area 6	Tobacco User/Non-Tobacco User	47	743.69	743.69
	Rating Area 6	Tobacco User/Non-Tobacco User	48	777.95	777.95
	Rating Area 6	Tobacco User/Non-Tobacco User	49	811.74	811.74
	Rating Area 6	Tobacco User/Non-Tobacco User	50	849.80	849.80
	Rating Area 6	Tobacco User/Non-Tobacco User	51	887.39	887.39
	Rating Area 6	Tobacco User/Non-Tobacco User	52	928.79	928.79
	Rating Area 6	Tobacco User/Non-Tobacco User	53	970.66	970.66
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1015.86	1015.86
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1061.06	1061.06
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1110.07	1110.07
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1159.55	1159.55
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1212.37	1212.37
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1238.54	1238.54
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1291.36	1291.36
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1337.03	1337.03
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1367.01	1367.01
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1404.60	1404.60
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1426.96	1426.96
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	381.67	381.67
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	415.59	415.59
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	428.56	428.56
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	441.54	441.54

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	455.50	455.50
	Rating Area 7	Tobacco User/Non-Tobacco User	19	469.47	469.47
	Rating Area 7	Tobacco User/Non-Tobacco User	20	483.94	483.94
	Rating Area 7	Tobacco User/Non-Tobacco User	21	498.91	498.91
	Rating Area 7	Tobacco User/Non-Tobacco User	22	498.91	498.91
	Rating Area 7	Tobacco User/Non-Tobacco User	23	498.91	498.91
	Rating Area 7	Tobacco User/Non-Tobacco User	24	498.91	498.91
	Rating Area 7	Tobacco User/Non-Tobacco User	25	500.91	500.91
	Rating Area 7	Tobacco User/Non-Tobacco User	26	510.88	510.88
	Rating Area 7	Tobacco User/Non-Tobacco User	27	522.86	522.86
	Rating Area 7	Tobacco User/Non-Tobacco User	28	542.32	542.32
	Rating Area 7	Tobacco User/Non-Tobacco User	29	558.28	558.28
	Rating Area 7	Tobacco User/Non-Tobacco User	30	566.26	566.26
	Rating Area 7	Tobacco User/Non-Tobacco User	31	578.24	578.24
	Rating Area 7	Tobacco User/Non-Tobacco User	32	590.21	590.21
	Rating Area 7	Tobacco User/Non-Tobacco User	33	597.69	597.69
	Rating Area 7	Tobacco User/Non-Tobacco User	34	605.68	605.68
	Rating Area 7	Tobacco User/Non-Tobacco User	35	609.67	609.67
	Rating Area 7	Tobacco User/Non-Tobacco User	36	613.66	613.66
	Rating Area 7	Tobacco User/Non-Tobacco User	37	617.65	617.65
	Rating Area 7	Tobacco User/Non-Tobacco User	38	621.64	621.64
	Rating Area 7	Tobacco User/Non-Tobacco User	39	629.62	629.62
	Rating Area 7	Tobacco User/Non-Tobacco User	40	637.61	637.61
	Rating Area 7	Tobacco User/Non-Tobacco User	41	649.58	649.58
	Rating Area 7	Tobacco User/Non-Tobacco User	42	661.06	661.06
	Rating Area 7	Tobacco User/Non-Tobacco User	43	677.02	677.02
	Rating Area 7	Tobacco User/Non-Tobacco User	44	696.98	696.98
	Rating Area 7	Tobacco User/Non-Tobacco User	45	720.43	720.43
	Rating Area 7	Tobacco User/Non-Tobacco User	46	748.37	748.37
	Rating Area 7	Tobacco User/Non-Tobacco User	47	779.80	779.80
	Rating Area 7	Tobacco User/Non-Tobacco User	48	815.72	815.72
	Rating Area 7	Tobacco User/Non-Tobacco User	49	851.14	851.14
	Rating Area 7	Tobacco User/Non-Tobacco User	50	891.05	891.05
	Rating Area 7	Tobacco User/Non-Tobacco User	51	930.47	930.47
	Rating Area 7	Tobacco User/Non-Tobacco User	52	973.87	973.87
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1017.78	1017.78
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1065.17	1065.17
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1112.57	1112.57
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1163.96	1163.96
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1215.84	1215.84
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1271.22	1271.22
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1298.66	1298.66
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1354.04	1354.04
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1401.94	1401.94
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1433.37	1433.37
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1472.78	1472.78
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1496.23	1496.23
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	353.39	353.39
	Rating Area 8	Tobacco User/Non-Tobacco User	15	384.81	384.81
	Rating Area 8	Tobacco User/Non-Tobacco User	16	396.82	396.82
	Rating Area 8	Tobacco User/Non-Tobacco User	17	408.83	408.83
	Rating Area 8	Tobacco User/Non-Tobacco User	18	421.76	421.76
	Rating Area 8	Tobacco User/Non-Tobacco User	19	434.70	434.70
	Rating Area 8	Tobacco User/Non-Tobacco User	20	448.10	448.10
	Rating Area 8	Tobacco User/Non-Tobacco User	21	461.95	461.95
	Rating Area 8	Tobacco User/Non-Tobacco User	22	461.95	461.95
	Rating Area 8	Tobacco User/Non-Tobacco User	23	461.95	461.95
	Rating Area 8	Tobacco User/Non-Tobacco User	24	461.95	461.95
	Rating Area 8	Tobacco User/Non-Tobacco User	25	463.80	463.80
	Rating Area 8	Tobacco User/Non-Tobacco User	26	473.04	473.04
	Rating Area 8	Tobacco User/Non-Tobacco User	27	484.13	484.13
	Rating Area 8	Tobacco User/Non-Tobacco User	28	502.14	502.14
	Rating Area 8	Tobacco User/Non-Tobacco User	29	516.93	516.93
	Rating Area 8	Tobacco User/Non-Tobacco User	30	524.32	524.32
	Rating Area 8	Tobacco User/Non-Tobacco User	31	535.40	535.40
	Rating Area 8	Tobacco User/Non-Tobacco User	32	546.49	546.49
	Rating Area 8	Tobacco User/Non-Tobacco User	33	553.42	553.42
	Rating Area 8	Tobacco User/Non-Tobacco User	34	560.81	560.81
	Rating Area 8	Tobacco User/Non-Tobacco User	35	564.51	564.51
	Rating Area 8	Tobacco User/Non-Tobacco User	36	568.20	568.20
	Rating Area 8	Tobacco User/Non-Tobacco User	37	571.90	571.90
	Rating Area 8	Tobacco User/Non-Tobacco User	38	575.59	575.59
	Rating Area 8	Tobacco User/Non-Tobacco User	39	582.99	582.99
	Rating Area 8	Tobacco User/Non-Tobacco User	40	590.38	590.38
	Rating Area 8	Tobacco User/Non-Tobacco User	41	601.46	601.46
	Rating Area 8	Tobacco User/Non-Tobacco User	42	612.09	612.09
	Rating Area 8	Tobacco User/Non-Tobacco User	43	626.87	626.87
	Rating Area 8	Tobacco User/Non-Tobacco User	44	645.35	645.35
	Rating Area 8	Tobacco User/Non-Tobacco User	45	667.06	667.06
	Rating Area 8	Tobacco User/Non-Tobacco User	46	692.93	692.93
	Rating Area 8	Tobacco User/Non-Tobacco User	47	722.03	722.03
	Rating Area 8	Tobacco User/Non-Tobacco User	48	755.29	755.29
	Rating Area 8	Tobacco User/Non-Tobacco User	49	788.09	788.09
	Rating Area 8	Tobacco User/Non-Tobacco User	50	825.05	825.05
	Rating Area 8	Tobacco User/Non-Tobacco User	51	861.54	861.54
	Rating Area 8	Tobacco User/Non-Tobacco User	52	901.73	901.73
	Rating Area 8	Tobacco User/Non-Tobacco User	53	942.39	942.39
	Rating Area 8	Tobacco User/Non-Tobacco User	54	986.27	986.27
	Rating Area 8	Tobacco User/Non-Tobacco User	55	1030.16	1030.16
	Rating Area 8	Tobacco User/Non-Tobacco User	56	1077.74	1077.74
	Rating Area 8	Tobacco User/Non-Tobacco User	57	1125.78	1125.78
	Rating Area 8	Tobacco User/Non-Tobacco User	58	1177.06	1177.06
	Rating Area 8	Tobacco User/Non-Tobacco User	59	1202.47	1202.47

	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1253.74	1253.74
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1298.09	1298.09
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1327.19	1327.19
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1363.69	1363.69
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1385.40	1385.40
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	331.95	331.95
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	361.46	361.46
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	372.74	372.74
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	384.02	384.02
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	396.17	396.17
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	408.32	408.32
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	20	420.90	420.90
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	21	433.92	433.92
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	433.92	433.92
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	433.92	433.92
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	433.92	433.92
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	435.66	435.66
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	444.34	444.34
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	454.75	454.75
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	471.67	471.67
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	485.56	485.56
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	492.50	492.50
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	502.92	502.92
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	513.33	513.33
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	519.84	519.84
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	526.78	526.78
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	530.25	530.25
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	533.72	533.72
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	537.19	537.19
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	540.67	540.67
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	547.61	547.61
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	554.55	554.55
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	564.97	564.97
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	574.95	574.95
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	588.83	588.83
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	606.19	606.19
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	626.58	626.58
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	650.88	650.88
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	678.22	678.22
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	709.46	709.46
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	740.27	740.27
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	774.98	774.98
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	809.26	809.26
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	847.01	847.01
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	885.20	885.20
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	926.42	926.42
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	967.65	967.65
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	1012.34	1012.34
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	1057.47	1057.47
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1105.63	1105.63
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1129.50	1129.50
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1177.66	1177.66
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1219.32	1219.32
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1246.66	1246.66
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1280.94	1280.94
	33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1301.33	1301.33

2020 Rates Table Template v9.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	33906				
	06-6033492				
		4/1/2020			
		6/30/2020			
	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
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	283.46	283.46
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	15	308.65	308.65
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	16	318.29	318.29
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	17	327.92	327.92
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	18	338.29	338.29
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	19	348.67	348.67
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	20	359.41	359.41
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	21	370.53	370.53
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	22	370.53	370.53
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	23	370.53	370.53
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	24	370.53	370.53
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	25	372.01	372.01
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	26	379.42	379.42
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	27	388.32	388.32
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	28	402.77	402.77
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	29	414.62	414.62
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	30	420.55	420.55
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	31	429.44	429.44
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	32	438.34	438.34
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	33	443.90	443.90
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	34	449.82	449.82
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	35	452.79	452.79
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	36	455.75	455.75
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	37	458.72	458.72
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	38	461.68	461.68
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	39	467.61	467.61
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	40	473.54	473.54
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	41	482.43	482.43
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	42	490.95	490.95
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	43	502.81	502.81
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	44	517.63	517.63
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	45	535.05	535.05
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	46	555.80	555.80
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	47	579.14	579.14
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	48	605.82	605.82
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	49	632.12	632.12
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	50	661.77	661.77
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	51	691.04	691.04
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	52	723.28	723.28
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	53	755.88	755.88
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	54	791.08	791.08
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	55	826.28	826.28
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	56	864.45	864.45
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	57	902.98	902.98
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	58	944.11	944.11
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	59	964.49	964.49
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	60	1005.62	1005.62
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	61	1041.19	1041.19
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	62	1064.53	1064.53
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	63	1093.81	1093.81
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1111.22	1111.22
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	0-14	298.18	298.18
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	15	324.68	324.68
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	16	334.81	334.81
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	17	344.95	344.95
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	18	355.86	355.86
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	19	366.78	366.78
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	20	378.08	378.08
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	21	389.77	389.77
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	22	389.77	389.77
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	23	389.77	389.77
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	24	389.77	389.77
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	25	391.33	391.33
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	26	399.13	399.13
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	27	408.48	408.48
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	28	423.68	423.68
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	29	436.15	436.15
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	30	442.39	442.39
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	31	451.75	451.75
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	32	461.10	461.10
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	33	466.95	466.95
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	34	473.18	473.18
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	35	476.30	476.30

33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	479.42	479.42
	Rating Area 2	Tobacco User/Non-Tobacco User	37	482.54	482.54
	Rating Area 2	Tobacco User/Non-Tobacco User	38	485.66	485.66
	Rating Area 2	Tobacco User/Non-Tobacco User	39	491.89	491.89
	Rating Area 2	Tobacco User/Non-Tobacco User	40	498.13	498.13
	Rating Area 2	Tobacco User/Non-Tobacco User	41	507.48	507.48
	Rating Area 2	Tobacco User/Non-Tobacco User	42	516.45	516.45
	Rating Area 2	Tobacco User/Non-Tobacco User	43	528.92	528.92
	Rating Area 2	Tobacco User/Non-Tobacco User	44	544.51	544.51
	Rating Area 2	Tobacco User/Non-Tobacco User	45	562.83	562.83
	Rating Area 2	Tobacco User/Non-Tobacco User	46	584.66	584.66
	Rating Area 2	Tobacco User/Non-Tobacco User	47	609.21	609.21
	Rating Area 2	Tobacco User/Non-Tobacco User	48	637.28	637.28
	Rating Area 2	Tobacco User/Non-Tobacco User	49	664.95	664.95
	Rating Area 2	Tobacco User/Non-Tobacco User	50	696.13	696.13
	Rating Area 2	Tobacco User/Non-Tobacco User	51	726.92	726.92
	Rating Area 2	Tobacco User/Non-Tobacco User	52	760.83	760.83
	Rating Area 2	Tobacco User/Non-Tobacco User	53	795.13	795.13
	Rating Area 2	Tobacco User/Non-Tobacco User	54	832.16	832.16
	Rating Area 2	Tobacco User/Non-Tobacco User	55	869.19	869.19
	Rating Area 2	Tobacco User/Non-Tobacco User	56	909.34	909.34
	Rating Area 2	Tobacco User/Non-Tobacco User	57	949.87	949.87
	Rating Area 2	Tobacco User/Non-Tobacco User	58	993.14	993.14
	Rating Area 2	Tobacco User/Non-Tobacco User	59	1014.58	1014.58
	Rating Area 2	Tobacco User/Non-Tobacco User	60	1057.84	1057.84
	Rating Area 2	Tobacco User/Non-Tobacco User	61	1095.26	1095.26
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1119.81	1119.81
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1150.61	1150.61
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1168.93	1168.93
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	371.28	371.28
	Rating Area 3	Tobacco User/Non-Tobacco User	15	404.28	404.28
	Rating Area 3	Tobacco User/Non-Tobacco User	16	416.90	416.90
	Rating Area 3	Tobacco User/Non-Tobacco User	17	429.52	429.52
	Rating Area 3	Tobacco User/Non-Tobacco User	18	443.11	443.11
	Rating Area 3	Tobacco User/Non-Tobacco User	19	456.70	456.70
	Rating Area 3	Tobacco User/Non-Tobacco User	20	470.77	470.77
	Rating Area 3	Tobacco User/Non-Tobacco User	21	485.33	485.33
	Rating Area 3	Tobacco User/Non-Tobacco User	22	485.33	485.33
	Rating Area 3	Tobacco User/Non-Tobacco User	23	485.33	485.33
	Rating Area 3	Tobacco User/Non-Tobacco User	24	485.33	485.33
	Rating Area 3	Tobacco User/Non-Tobacco User	25	487.27	487.27
	Rating Area 3	Tobacco User/Non-Tobacco User	26	496.98	496.98
	Rating Area 3	Tobacco User/Non-Tobacco User	27	508.63	508.63
	Rating Area 3	Tobacco User/Non-Tobacco User	28	527.56	527.56
	Rating Area 3	Tobacco User/Non-Tobacco User	29	543.09	543.09
	Rating Area 3	Tobacco User/Non-Tobacco User	30	550.85	550.85
	Rating Area 3	Tobacco User/Non-Tobacco User	31	562.50	562.50
	Rating Area 3	Tobacco User/Non-Tobacco User	32	574.15	574.15
	Rating Area 3	Tobacco User/Non-Tobacco User	33	581.43	581.43
	Rating Area 3	Tobacco User/Non-Tobacco User	34	589.19	589.19
	Rating Area 3	Tobacco User/Non-Tobacco User	35	593.08	593.08
	Rating Area 3	Tobacco User/Non-Tobacco User	36	596.96	596.96
	Rating Area 3	Tobacco User/Non-Tobacco User	37	600.84	600.84
	Rating Area 3	Tobacco User/Non-Tobacco User	38	604.72	604.72
	Rating Area 3	Tobacco User/Non-Tobacco User	39	612.49	612.49
	Rating Area 3	Tobacco User/Non-Tobacco User	40	620.25	620.25
	Rating Area 3	Tobacco User/Non-Tobacco User	41	631.90	631.90
	Rating Area 3	Tobacco User/Non-Tobacco User	42	643.07	643.07
	Rating Area 3	Tobacco User/Non-Tobacco User	43	658.60	658.60
	Rating Area 3	Tobacco User/Non-Tobacco User	44	678.01	678.01
	Rating Area 3	Tobacco User/Non-Tobacco User	45	700.82	700.82
	Rating Area 3	Tobacco User/Non-Tobacco User	46	728.00	728.00
	Rating Area 3	Tobacco User/Non-Tobacco User	47	758.57	758.57
	Rating Area 3	Tobacco User/Non-Tobacco User	48	793.52	793.52
	Rating Area 3	Tobacco User/Non-Tobacco User	49	827.98	827.98
	Rating Area 3	Tobacco User/Non-Tobacco User	50	866.80	866.80
	Rating Area 3	Tobacco User/Non-Tobacco User	51	905.15	905.15
	Rating Area 3	Tobacco User/Non-Tobacco User	52	947.37	947.37
	Rating Area 3	Tobacco User/Non-Tobacco User	53	990.08	990.08
	Rating Area 3	Tobacco User/Non-Tobacco User	54	1036.18	1036.18
	Rating Area 3	Tobacco User/Non-Tobacco User	55	1082.29	1082.29
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1132.28	1132.28
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1182.76	1182.76
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1236.63	1236.63
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1263.32	1263.32
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1317.19	1317.19
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1363.78	1363.78
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1394.36	1394.36
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1432.70	1432.70
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1455.51	1455.51
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	304.65	304.65
	Rating Area 5	Tobacco User/Non-Tobacco User	15	331.73	331.73
	Rating Area 5	Tobacco User/Non-Tobacco User	16	342.09	342.09
	Rating Area 5	Tobacco User/Non-Tobacco User	17	352.44	352.44
	Rating Area 5	Tobacco User/Non-Tobacco User	18	363.59	363.59
	Rating Area 5	Tobacco User/Non-Tobacco User	19	374.74	374.74
	Rating Area 5	Tobacco User/Non-Tobacco User	20	386.29	386.29
	Rating Area 5	Tobacco User/Non-Tobacco User	21	398.24	398.24
	Rating Area 5	Tobacco User/Non-Tobacco User	22	398.24	398.24
	Rating Area 5	Tobacco User/Non-Tobacco User	23	398.24	398.24
	Rating Area 5	Tobacco User/Non-Tobacco User	24	398.24	398.24
	Rating Area 5	Tobacco User/Non-Tobacco User	25	399.83	399.83
	Rating Area 5	Tobacco User/Non-Tobacco User	26	407.80	407.80
	Rating Area 5	Tobacco User/Non-Tobacco User			

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	417.35	417.35
	Rating Area 5	Tobacco User/Non-Tobacco User	28	432.88	432.88
	Rating Area 5	Tobacco User/Non-Tobacco User	29	445.63	445.63
	Rating Area 5	Tobacco User/Non-Tobacco User	30	452.00	452.00
	Rating Area 5	Tobacco User/Non-Tobacco User	31	461.56	461.56
	Rating Area 5	Tobacco User/Non-Tobacco User	32	471.12	471.12
	Rating Area 5	Tobacco User/Non-Tobacco User	33	477.09	477.09
	Rating Area 5	Tobacco User/Non-Tobacco User	34	483.46	483.46
	Rating Area 5	Tobacco User/Non-Tobacco User	35	486.65	486.65
	Rating Area 5	Tobacco User/Non-Tobacco User	36	489.83	489.83
	Rating Area 5	Tobacco User/Non-Tobacco User	37	493.02	493.02
	Rating Area 5	Tobacco User/Non-Tobacco User	38	496.20	496.20
	Rating Area 5	Tobacco User/Non-Tobacco User	39	502.58	502.58
	Rating Area 5	Tobacco User/Non-Tobacco User	40	508.95	508.95
	Rating Area 5	Tobacco User/Non-Tobacco User	41	518.51	518.51
	Rating Area 5	Tobacco User/Non-Tobacco User	42	527.66	527.66
	Rating Area 5	Tobacco User/Non-Tobacco User	43	540.41	540.41
	Rating Area 5	Tobacco User/Non-Tobacco User	44	556.34	556.34
	Rating Area 5	Tobacco User/Non-Tobacco User	45	575.06	575.06
	Rating Area 5	Tobacco User/Non-Tobacco User	46	597.36	597.36
	Rating Area 5	Tobacco User/Non-Tobacco User	47	622.45	622.45
	Rating Area 5	Tobacco User/Non-Tobacco User	48	651.12	651.12
	Rating Area 5	Tobacco User/Non-Tobacco User	49	679.39	679.39
	Rating Area 5	Tobacco User/Non-Tobacco User	50	711.25	711.25
	Rating Area 5	Tobacco User/Non-Tobacco User	51	742.71	742.71
	Rating Area 5	Tobacco User/Non-Tobacco User	52	777.36	777.36
	Rating Area 5	Tobacco User/Non-Tobacco User	53	812.40	812.40
	Rating Area 5	Tobacco User/Non-Tobacco User	54	850.24	850.24
	Rating Area 5	Tobacco User/Non-Tobacco User	55	888.07	888.07
	Rating Area 5	Tobacco User/Non-Tobacco User	56	929.09	929.09
	Rating Area 5	Tobacco User/Non-Tobacco User	57	970.51	970.51
	Rating Area 5	Tobacco User/Non-Tobacco User	58	1014.71	1014.71
	Rating Area 5	Tobacco User/Non-Tobacco User	59	1036.61	1036.61
	Rating Area 5	Tobacco User/Non-Tobacco User	60	1080.82	1080.82
	Rating Area 5	Tobacco User/Non-Tobacco User	61	1119.05	1119.05
	Rating Area 5	Tobacco User/Non-Tobacco User	62	1144.14	1144.14
	Rating Area 5	Tobacco User/Non-Tobacco User	63	1175.60	1175.60
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1194.31	1194.31
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	374.92	374.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	408.25	408.25
	Rating Area 6	Tobacco User/Non-Tobacco User	16	420.99	420.99
	Rating Area 6	Tobacco User/Non-Tobacco User	17	433.73	433.73
	Rating Area 6	Tobacco User/Non-Tobacco User	18	447.45	447.45
	Rating Area 6	Tobacco User/Non-Tobacco User	19	461.18	461.18
	Rating Area 6	Tobacco User/Non-Tobacco User	20	475.39	475.39
	Rating Area 6	Tobacco User/Non-Tobacco User	21	490.09	490.09
	Rating Area 6	Tobacco User/Non-Tobacco User	22	490.09	490.09
	Rating Area 6	Tobacco User/Non-Tobacco User	23	490.09	490.09
	Rating Area 6	Tobacco User/Non-Tobacco User	24	490.09	490.09
	Rating Area 6	Tobacco User/Non-Tobacco User	25	492.05	492.05
	Rating Area 6	Tobacco User/Non-Tobacco User	26	501.85	501.85
	Rating Area 6	Tobacco User/Non-Tobacco User	27	513.62	513.62
	Rating Area 6	Tobacco User/Non-Tobacco User	28	532.73	532.73
	Rating Area 6	Tobacco User/Non-Tobacco User	29	548.41	548.41
	Rating Area 6	Tobacco User/Non-Tobacco User	30	556.25	556.25
	Rating Area 6	Tobacco User/Non-Tobacco User	31	568.02	568.02
	Rating Area 6	Tobacco User/Non-Tobacco User	32	579.78	579.78
	Rating Area 6	Tobacco User/Non-Tobacco User	33	587.13	587.13
	Rating Area 6	Tobacco User/Non-Tobacco User	34	594.97	594.97
	Rating Area 6	Tobacco User/Non-Tobacco User	35	598.89	598.89
	Rating Area 6	Tobacco User/Non-Tobacco User	36	602.81	602.81
	Rating Area 6	Tobacco User/Non-Tobacco User	37	606.73	606.73
	Rating Area 6	Tobacco User/Non-Tobacco User	38	610.65	610.65
	Rating Area 6	Tobacco User/Non-Tobacco User	39	618.49	618.49
	Rating Area 6	Tobacco User/Non-Tobacco User	40	626.34	626.34

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	638.10	638.10
	Rating Area 6	Tobacco User/Non-Tobacco User	42	649.37	649.37
	Rating Area 6	Tobacco User/Non-Tobacco User	43	665.05	665.05
	Rating Area 6	Tobacco User/Non-Tobacco User	44	684.66	684.66
	Rating Area 6	Tobacco User/Non-Tobacco User	45	707.69	707.69
	Rating Area 6	Tobacco User/Non-Tobacco User	46	735.14	735.14
	Rating Area 6	Tobacco User/Non-Tobacco User	47	766.01	766.01
	Rating Area 6	Tobacco User/Non-Tobacco User	48	801.30	801.30
	Rating Area 6	Tobacco User/Non-Tobacco User	49	836.09	836.09
	Rating Area 6	Tobacco User/Non-Tobacco User	50	875.30	875.30
	Rating Area 6	Tobacco User/Non-Tobacco User	51	914.02	914.02
	Rating Area 6	Tobacco User/Non-Tobacco User	52	956.66	956.66
	Rating Area 6	Tobacco User/Non-Tobacco User	53	999.78	999.78
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1046.34	1046.34
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1092.90	1092.90
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1143.38	1143.38
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1194.35	1194.35
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1248.75	1248.75
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1275.71	1275.71
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1330.11	1330.11
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1377.15	1377.15
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1408.03	1408.03
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1446.75	1446.75
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1469.78	1469.78
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	393.12	393.12
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	428.06	428.06
	Rating Area 7	Tobacco User/Non-Tobacco User	16	441.42	441.42
	Rating Area 7	Tobacco User/Non-Tobacco User	17	454.79	454.79
	Rating Area 7	Tobacco User/Non-Tobacco User	18	469.17	469.17
	Rating Area 7	Tobacco User/Non-Tobacco User	19	483.56	483.56
	Rating Area 7	Tobacco User/Non-Tobacco User	20	498.47	498.47
	Rating Area 7	Tobacco User/Non-Tobacco User	21	513.88	513.88
	Rating Area 7	Tobacco User/Non-Tobacco User	22	513.88	513.88
	Rating Area 7	Tobacco User/Non-Tobacco User	23	513.88	513.88
	Rating Area 7	Tobacco User/Non-Tobacco User	24	513.88	513.88
	Rating Area 7	Tobacco User/Non-Tobacco User	25	515.94	515.94
	Rating Area 7	Tobacco User/Non-Tobacco User	26	526.21	526.21
	Rating Area 7	Tobacco User/Non-Tobacco User	27	538.55	538.55
	Rating Area 7	Tobacco User/Non-Tobacco User	28	558.59	558.59
	Rating Area 7	Tobacco User/Non-Tobacco User	29	575.03	575.03
	Rating Area 7	Tobacco User/Non-Tobacco User	30	583.26	583.26
	Rating Area 7	Tobacco User/Non-Tobacco User	31	595.59	595.59
	Rating Area 7	Tobacco User/Non-Tobacco User	32	607.92	607.92
	Rating Area 7	Tobacco User/Non-Tobacco User	33	615.63	615.63
	Rating Area 7	Tobacco User/Non-Tobacco User	34	623.85	623.85
	Rating Area 7	Tobacco User/Non-Tobacco User	35	627.96	627.96

	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	36	632.07	632.07
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	37	636.19	636.19
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	38	640.30	640.30
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	39	648.52	648.52
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	40	656.74	656.74
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	41	669.07	669.07
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	42	680.89	680.89
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	43	697.34	697.34
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	44	717.89	717.89
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	45	742.04	742.04
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	46	770.82	770.82
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	47	803.20	803.20
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	48	840.20	840.20
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	49	876.68	876.68
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	50	917.79	917.79
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	51	958.39	958.39
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	52	1003.10	1003.10
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	53	1048.32	1048.32
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	54	1097.14	1097.14
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	55	1145.96	1145.96
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	56	1198.89	1198.89
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	57	1252.33	1252.33
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	58	1309.37	1309.37
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	59	1337.63	1337.63
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	60	1394.67	1394.67
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	61	1444.01	1444.01
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	62	1476.38	1476.38
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	63	1516.98	1516.98
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1541.13	1541.13
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	364.00	364.00
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	15	396.35	396.35
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	16	408.73	408.73
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	17	421.10	421.10
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	18	434.42	434.42
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	19	447.74	447.74
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	20	461.54	461.54
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	21	475.82	475.82
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	22	475.82	475.82
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	23	475.82	475.82
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	24	475.82	475.82
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	25	477.72	477.72
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	26	487.24	487.24
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	27	498.66	498.66
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	28	517.21	517.21
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	29	532.44	532.44
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	30	540.05	540.05

	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	31	551.47	551.47
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	32	562.89	562.89
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	33	570.03	570.03
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	34	577.64	577.64
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	35	581.45	581.45
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	36	585.25	585.25
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	37	589.06	589.06
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	38	592.87	592.87
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	39	600.48	600.48
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	40	608.09	608.09
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	41	619.51	619.51
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	42	630.46	630.46
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	43	645.68	645.68
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	44	664.72	664.72
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	45	687.08	687.08
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	46	713.72	713.72
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	47	743.70	743.70
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	48	777.96	777.96
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	49	811.74	811.74
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	50	849.81	849.81
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	51	887.40	887.40
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	52	928.79	928.79
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	53	970.66	970.66
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	54	1015.87	1015.87
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	55	1061.07	1061.07
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	56	1110.08	1110.08
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	57	1159.56	1159.56
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	58	1212.38	1212.38
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	59	1238.55	1238.55
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	60	1291.37	1291.37
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	61	1337.04	1337.04
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	62	1367.02	1367.02
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	63	1404.61	1404.61
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1426.97	1426.97
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	341.91	341.91
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	15	372.30	372.30
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	16	383.92	383.92
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	17	395.54	395.54
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	18	408.06	408.06
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	19	420.57	420.57
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	20	433.53	433.53
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	21	446.94	446.94
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	22	446.94	446.94
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	23	446.94	446.94
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	24	446.94	446.94
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	25	448.73	448.73
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User			

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	26	457.67	457.67
		27	468.40	468.40
		28	485.83	485.83
		29	500.13	500.13
		30	507.28	507.28
		31	518.01	518.01
		32	528.73	528.73
		33	535.44	535.44
		34	542.59	542.59
		35	546.16	546.16
		36	549.74	549.74
		37	553.32	553.32
		38	556.89	556.89
		39	564.04	564.04
		40	571.19	571.19
		41	581.92	581.92
		42	592.20	592.20
		43	606.50	606.50
		44	624.38	624.38
		45	645.39	645.39
		46	670.41	670.41
		47	698.57	698.57
		48	730.75	730.75
		49	762.48	762.48
		50	798.24	798.24
		51	833.55	833.55
		52	872.43	872.43
		53	911.76	911.76
		54	954.22	954.22
		55	996.68	996.68
		56	1042.72	1042.72
		57	1089.20	1089.20
		58	1138.81	1138.81
		59	1163.39	1163.39
		60	1213.00	1213.00
		61	1255.91	1255.91
		62	1284.07	1284.07
		63	1319.37	1319.37
		64 and over	1340.38	1340.38

2020 Rates Table Template v9.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	33906			
	06-6033492			
	7/1/2020			
	9/30/2020			
	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
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	291.96
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	15	317.91
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	16	327.84
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	17	337.76
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	18	348.45
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	19	359.13
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	20	370.20
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	21	381.65
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	22	381.65
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	23	381.65
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	24	381.65
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	25	383.18
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	26	390.81
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	27	399.97
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	28	414.85
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	29	427.07
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	30	433.17
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	31	442.33
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	32	451.49
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	33	457.22
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	34	463.32
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	35	466.38
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	36	469.43
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	37	472.48
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	38	475.54
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	39	481.64
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	40	487.75
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	41	496.91
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	42	505.69
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	43	517.90
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	44	533.16
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	45	551.10
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	46	572.47
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	47	596.52
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	48	624.00
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	49	651.09
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	50	681.63
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	51	711.78
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	52	744.98
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	53	778.56
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	54	814.82
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	55	851.08
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	56	890.39
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	57	930.08
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	58	972.44
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	59	993.43
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	60	1035.80
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	61	1072.44
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	62	1096.48
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	63	1126.63
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1144.57
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	0-14	307.12
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	15	334.42
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	16	344.86
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	17	355.30
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	18	366.54
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	19	377.78
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	20	389.42
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	21	401.47
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	22	401.47
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	23	401.47
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	24	401.47
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	25	403.07
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	26	411.10
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	27	420.74
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	28	436.40
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	29	449.24
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	30	455.67
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	31	465.30
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	32	474.94
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	33	480.96
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	34	487.38
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	35	490.59

33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	493.81	493.81
	Rating Area 2	Tobacco User/Non-Tobacco User	37	497.02	497.02
	Rating Area 2	Tobacco User/Non-Tobacco User	38	500.23	500.23
	Rating Area 2	Tobacco User/Non-Tobacco User	39	506.65	506.65
	Rating Area 2	Tobacco User/Non-Tobacco User	40	513.08	513.08
	Rating Area 2	Tobacco User/Non-Tobacco User	41	522.71	522.71
	Rating Area 2	Tobacco User/Non-Tobacco User	42	531.95	531.95
	Rating Area 2	Tobacco User/Non-Tobacco User	43	544.79	544.79
	Rating Area 2	Tobacco User/Non-Tobacco User	44	560.85	560.85
	Rating Area 2	Tobacco User/Non-Tobacco User	45	579.72	579.72
	Rating Area 2	Tobacco User/Non-Tobacco User	46	602.20	602.20
	Rating Area 2	Tobacco User/Non-Tobacco User	47	627.50	627.50
	Rating Area 2	Tobacco User/Non-Tobacco User	48	656.40	656.40
	Rating Area 2	Tobacco User/Non-Tobacco User	49	684.91	684.91
	Rating Area 2	Tobacco User/Non-Tobacco User	50	717.02	717.02
	Rating Area 2	Tobacco User/Non-Tobacco User	51	748.74	748.74
	Rating Area 2	Tobacco User/Non-Tobacco User	52	783.67	783.67
	Rating Area 2	Tobacco User/Non-Tobacco User	53	819.00	819.00
	Rating Area 2	Tobacco User/Non-Tobacco User	54	857.14	857.14
	Rating Area 2	Tobacco User/Non-Tobacco User	55	895.27	895.27
	Rating Area 2	Tobacco User/Non-Tobacco User	56	936.63	936.63
	Rating Area 2	Tobacco User/Non-Tobacco User	57	978.38	978.38
	Rating Area 2	Tobacco User/Non-Tobacco User	58	1022.94	1022.94
	Rating Area 2	Tobacco User/Non-Tobacco User	59	1045.02	1045.02
	Rating Area 2	Tobacco User/Non-Tobacco User	60	1089.59	1089.59
	Rating Area 2	Tobacco User/Non-Tobacco User	61	1128.13	1128.13
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1153.42	1153.42
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1185.13	1185.13
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1204.00	1204.00
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	382.42	382.42
	Rating Area 3	Tobacco User/Non-Tobacco User	15	416.41	416.41
	Rating Area 3	Tobacco User/Non-Tobacco User	16	429.41	429.41
	Rating Area 3	Tobacco User/Non-Tobacco User	17	442.41	442.41
	Rating Area 3	Tobacco User/Non-Tobacco User	18	456.41	456.41
	Rating Area 3	Tobacco User/Non-Tobacco User	19	470.40	470.40
	Rating Area 3	Tobacco User/Non-Tobacco User	20	484.90	484.90
	Rating Area 3	Tobacco User/Non-Tobacco User	21	499.90	499.90
	Rating Area 3	Tobacco User/Non-Tobacco User	22	499.90	499.90
	Rating Area 3	Tobacco User/Non-Tobacco User	23	499.90	499.90
	Rating Area 3	Tobacco User/Non-Tobacco User	24	499.90	499.90
	Rating Area 3	Tobacco User/Non-Tobacco User	25	501.90	501.90
	Rating Area 3	Tobacco User/Non-Tobacco User	26	511.89	511.89
	Rating Area 3	Tobacco User/Non-Tobacco User	27	523.89	523.89
	Rating Area 3	Tobacco User/Non-Tobacco User	28	543.39	543.39
	Rating Area 3	Tobacco User/Non-Tobacco User	29	559.38	559.38
	Rating Area 3	Tobacco User/Non-Tobacco User	30	567.38	567.38
	Rating Area 3	Tobacco User/Non-Tobacco User	31	579.38	579.38
	Rating Area 3	Tobacco User/Non-Tobacco User	32	591.38	591.38
	Rating Area 3	Tobacco User/Non-Tobacco User	33	598.88	598.88
	Rating Area 3	Tobacco User/Non-Tobacco User	34	606.87	606.87
	Rating Area 3	Tobacco User/Non-Tobacco User	35	610.87	610.87
	Rating Area 3	Tobacco User/Non-Tobacco User	36	614.87	614.87
	Rating Area 3	Tobacco User/Non-Tobacco User	37	618.87	618.87
	Rating Area 3	Tobacco User/Non-Tobacco User	38	622.87	622.87
	Rating Area 3	Tobacco User/Non-Tobacco User	39	630.87	630.87
	Rating Area 3	Tobacco User/Non-Tobacco User	40	638.87	638.87
	Rating Area 3	Tobacco User/Non-Tobacco User	41	650.87	650.87
	Rating Area 3	Tobacco User/Non-Tobacco User	42	662.36	662.36
	Rating Area 3	Tobacco User/Non-Tobacco User	43	678.36	678.36
	Rating Area 3	Tobacco User/Non-Tobacco User	44	698.36	698.36
	Rating Area 3	Tobacco User/Non-Tobacco User	45	721.85	721.85
	Rating Area 3	Tobacco User/Non-Tobacco User	46	749.84	749.84
	Rating Area 3	Tobacco User/Non-Tobacco User	47	781.34	781.34
	Rating Area 3	Tobacco User/Non-Tobacco User	48	817.33	817.33
	Rating Area 3	Tobacco User/Non-Tobacco User	49	852.82	852.82
	Rating Area 3	Tobacco User/Non-Tobacco User	50	892.82	892.82
	Rating Area 3	Tobacco User/Non-Tobacco User	51	932.31	932.31
	Rating Area 3	Tobacco User/Non-Tobacco User	52	975.80	975.80
	Rating Area 3	Tobacco User/Non-Tobacco User	53	1019.79	1019.79
	Rating Area 3	Tobacco User/Non-Tobacco User	54	1067.28	1067.28
	Rating Area 3	Tobacco User/Non-Tobacco User	55	1114.77	1114.77
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1166.26	1166.26
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1218.25	1218.25
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1273.74	1273.74
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1301.23	1301.23
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1356.72	1356.72
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1404.71	1404.71
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1436.20	1436.20
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1475.69	1475.69
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1499.19	1499.19
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	313.79	313.79
	Rating Area 5	Tobacco User/Non-Tobacco User	15	341.69	341.69
	Rating Area 5	Tobacco User/Non-Tobacco User	16	352.35	352.35
	Rating Area 5	Tobacco User/Non-Tobacco User	17	363.02	363.02
	Rating Area 5	Tobacco User/Non-Tobacco User	18	374.50	374.50
	Rating Area 5	Tobacco User/Non-Tobacco User	19	385.99	385.99
	Rating Area 5	Tobacco User/Non-Tobacco User	20	397.88	397.88
	Rating Area 5	Tobacco User/Non-Tobacco User	21	410.19	410.19
	Rating Area 5	Tobacco User/Non-Tobacco User	22	410.19	410.19
	Rating Area 5	Tobacco User/Non-Tobacco User	23	410.19	410.19
	Rating Area 5	Tobacco User/Non-Tobacco User	24	410.19	410.19
	Rating Area 5	Tobacco User/Non-Tobacco User	25	411.83	411.83
	Rating Area 5	Tobacco User/Non-Tobacco User	26	420.03	420.03

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	429.88	429.88
	Rating Area 5	Tobacco User/Non-Tobacco User	28	445.87	445.87
	Rating Area 5	Tobacco User/Non-Tobacco User	29	459.00	459.00
	Rating Area 5	Tobacco User/Non-Tobacco User	30	465.56	465.56
	Rating Area 5	Tobacco User/Non-Tobacco User	31	475.41	475.41
	Rating Area 5	Tobacco User/Non-Tobacco User	32	485.25	485.25
	Rating Area 5	Tobacco User/Non-Tobacco User	33	491.41	491.41
	Rating Area 5	Tobacco User/Non-Tobacco User	34	497.97	497.97
	Rating Area 5	Tobacco User/Non-Tobacco User	35	501.25	501.25
	Rating Area 5	Tobacco User/Non-Tobacco User	36	504.53	504.53
	Rating Area 5	Tobacco User/Non-Tobacco User	37	507.81	507.81
	Rating Area 5	Tobacco User/Non-Tobacco User	38	511.09	511.09
	Rating Area 5	Tobacco User/Non-Tobacco User	39	517.66	517.66
	Rating Area 5	Tobacco User/Non-Tobacco User	40	524.22	524.22
	Rating Area 5	Tobacco User/Non-Tobacco User	41	534.07	534.07
	Rating Area 5	Tobacco User/Non-Tobacco User	42	543.50	543.50
	Rating Area 5	Tobacco User/Non-Tobacco User	43	556.63	556.63
	Rating Area 5	Tobacco User/Non-Tobacco User	44	573.03	573.03
	Rating Area 5	Tobacco User/Non-Tobacco User	45	592.31	592.31
	Rating Area 5	Tobacco User/Non-Tobacco User	46	615.28	615.28
	Rating Area 5	Tobacco User/Non-Tobacco User	47	641.12	641.12
	Rating Area 5	Tobacco User/Non-Tobacco User	48	670.66	670.66
	Rating Area 5	Tobacco User/Non-Tobacco User	49	699.78	699.78
	Rating Area 5	Tobacco User/Non-Tobacco User	50	732.60	732.60
	Rating Area 5	Tobacco User/Non-Tobacco User	51	765.00	765.00
	Rating Area 5	Tobacco User/Non-Tobacco User	52	800.69	800.69
	Rating Area 5	Tobacco User/Non-Tobacco User	53	836.78	836.78
	Rating Area 5	Tobacco User/Non-Tobacco User	54	875.75	875.75
	Rating Area 5	Tobacco User/Non-Tobacco User	55	914.72	914.72
	Rating Area 5	Tobacco User/Non-Tobacco User	56	956.97	956.97
	Rating Area 5	Tobacco User/Non-Tobacco User	57	999.63	999.63
	Rating Area 5	Tobacco User/Non-Tobacco User	58	1045.16	1045.16
	Rating Area 5	Tobacco User/Non-Tobacco User	59	1067.72	1067.72
	Rating Area 5	Tobacco User/Non-Tobacco User	60	1113.25	1113.25
	Rating Area 5	Tobacco User/Non-Tobacco User	61	1152.63	1152.63
	Rating Area 5	Tobacco User/Non-Tobacco User	62	1178.47	1178.47
	Rating Area 5	Tobacco User/Non-Tobacco User	63	1210.88	1210.88
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1230.15	1230.15
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	386.17	386.17
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	420.50	420.50
	Rating Area 6	Tobacco User/Non-Tobacco User	16	433.62	433.62
	Rating Area 6	Tobacco User/Non-Tobacco User	17	446.75	446.75
	Rating Area 6	Tobacco User/Non-Tobacco User	18	460.88	460.88
	Rating Area 6	Tobacco User/Non-Tobacco User	19	475.01	475.01
	Rating Area 6	Tobacco User/Non-Tobacco User	20	489.65	489.65
	Rating Area 6	Tobacco User/Non-Tobacco User	21	504.80	504.80
	Rating Area 6	Tobacco User/Non-Tobacco User	22	504.80	504.80
	Rating Area 6	Tobacco User/Non-Tobacco User	23	504.80	504.80
	Rating Area 6	Tobacco User/Non-Tobacco User	24	504.80	504.80
	Rating Area 6	Tobacco User/Non-Tobacco User	25	506.82	506.82
	Rating Area 6	Tobacco User/Non-Tobacco User	26	516.91	516.91
	Rating Area 6	Tobacco User/Non-Tobacco User	27	529.03	529.03
	Rating Area 6	Tobacco User/Non-Tobacco User	28	548.71	548.71
	Rating Area 6	Tobacco User/Non-Tobacco User	29	564.87	564.87
	Rating Area 6	Tobacco User/Non-Tobacco User	30	572.95	572.95
	Rating Area 6	Tobacco User/Non-Tobacco User	31	585.06	585.06
	Rating Area 6	Tobacco User/Non-Tobacco User	32	597.18	597.18
	Rating Area 6	Tobacco User/Non-Tobacco User	33	604.75	604.75
	Rating Area 6	Tobacco User/Non-Tobacco User	34	612.82	612.82
	Rating Area 6	Tobacco User/Non-Tobacco User	35	616.86	616.86
	Rating Area 6	Tobacco User/Non-Tobacco User	36	620.90	620.90
	Rating Area 6	Tobacco User/Non-Tobacco User	37	624.94	624.94
	Rating Area 6	Tobacco User/Non-Tobacco User	38	628.98	628.98
	Rating Area 6	Tobacco User/Non-Tobacco User	39	637.05	637.05
	Rating Area 6	Tobacco User/Non-Tobacco User	40	645.13	645.13

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	657.25	657.25
	Rating Area 6	Tobacco User/Non-Tobacco User	42	668.86	668.86
	Rating Area 6	Tobacco User/Non-Tobacco User	43	685.01	685.01
	Rating Area 6	Tobacco User/Non-Tobacco User	44	705.20	705.20
	Rating Area 6	Tobacco User/Non-Tobacco User	45	728.93	728.93
	Rating Area 6	Tobacco User/Non-Tobacco User	46	757.20	757.20
	Rating Area 6	Tobacco User/Non-Tobacco User	47	789.00	789.00
	Rating Area 6	Tobacco User/Non-Tobacco User	48	825.34	825.34
	Rating Area 6	Tobacco User/Non-Tobacco User	49	861.18	861.18
	Rating Area 6	Tobacco User/Non-Tobacco User	50	901.57	901.57
	Rating Area 6	Tobacco User/Non-Tobacco User	51	941.45	941.45
	Rating Area 6	Tobacco User/Non-Tobacco User	52	985.36	985.36
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1029.79	1029.79
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1077.74	1077.74
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1125.70	1125.70
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1177.69	1177.69
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1230.19	1230.19
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1286.22	1286.22
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1313.99	1313.99
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1370.02	1370.02
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1418.48	1418.48
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1450.28	1450.28
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1490.16	1490.16
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1513.89	1513.89
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	404.92	404.92
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	440.91	440.91
	Rating Area 7	Tobacco User/Non-Tobacco User	16	454.67	454.67
	Rating Area 7	Tobacco User/Non-Tobacco User	17	468.43	468.43
	Rating Area 7	Tobacco User/Non-Tobacco User	18	483.25	483.25
	Rating Area 7	Tobacco User/Non-Tobacco User	19	498.07	498.07
	Rating Area 7	Tobacco User/Non-Tobacco User	20	513.42	513.42
	Rating Area 7	Tobacco User/Non-Tobacco User	21	529.30	529.30
	Rating Area 7	Tobacco User/Non-Tobacco User	22	529.30	529.30
	Rating Area 7	Tobacco User/Non-Tobacco User	23	529.30	529.30
	Rating Area 7	Tobacco User/Non-Tobacco User	24	529.30	529.30
	Rating Area 7	Tobacco User/Non-Tobacco User	25	531.42	531.42
	Rating Area 7	Tobacco User/Non-Tobacco User	26	542.01	542.01
	Rating Area 7	Tobacco User/Non-Tobacco User	27	554.71	554.71
	Rating Area 7	Tobacco User/Non-Tobacco User	28	575.35	575.35
	Rating Area 7	Tobacco User/Non-Tobacco User	29	592.29	592.29
	Rating Area 7	Tobacco User/Non-Tobacco User	30	600.76	600.76
	Rating Area 7	Tobacco User/Non-Tobacco User	31	613.46	613.46
	Rating Area 7	Tobacco User/Non-Tobacco User	32	626.16	626.16
	Rating Area 7	Tobacco User/Non-Tobacco User	33	634.10	634.10
	Rating Area 7	Tobacco User/Non-Tobacco User	34	642.57	642.57
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	646.81	646.81

	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	36	651.04	651.04
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	37	655.28	655.28
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	38	659.51	659.51
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	39	667.98	667.98
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	40	676.45	676.45
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	41	689.15	689.15
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	42	701.33	701.33
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	43	718.26	718.26
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	44	739.44	739.44
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	45	764.31	764.31
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	46	793.95	793.95
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	47	827.30	827.30
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	48	865.41	865.41
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	49	902.99	902.99
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	50	945.33	945.33
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	51	987.15	987.15
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	52	1033.20	1033.20
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	53	1079.78	1079.78
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	54	1130.06	1130.06
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	55	1180.34	1180.34
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	56	1234.86	1234.86
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	57	1289.91	1289.91
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	58	1348.66	1348.66
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	59	1377.77	1377.77
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	60	1436.53	1436.53
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	61	1487.34	1487.34
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	62	1520.69	1520.69
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	63	1562.50	1562.50
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1587.38	1587.38
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	374.92	374.92
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	15	408.25	408.25
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	16	420.99	420.99
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	17	433.73	433.73
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	18	447.46	447.46
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	19	461.18	461.18
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	20	475.39	475.39
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	21	490.09	490.09
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	22	490.09	490.09
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	23	490.09	490.09
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	24	490.09	490.09
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	25	492.06	492.06
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	26	501.86	501.86
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	27	513.62	513.62
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	28	532.73	532.73
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	29	548.42	548.42
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	30	556.26	556.26

	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	31	568.02	568.02
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	32	579.78	579.78
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	33	587.13	587.13
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	34	594.97	594.97
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	35	598.90	598.90
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	36	602.82	602.82
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	37	606.74	606.74
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	38	610.66	610.66
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	39	618.50	618.50
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	40	626.34	626.34
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	41	638.10	638.10
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	42	649.38	649.38
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	43	665.06	665.06
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	44	684.66	684.66
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	45	707.70	707.70
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	46	735.14	735.14
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	47	766.02	766.02
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	48	801.30	801.30
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	49	836.10	836.10
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	50	875.31	875.31
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	51	914.03	914.03
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	52	956.66	956.66
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	53	999.79	999.79
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	54	1046.35	1046.35
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	55	1092.91	1092.91
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	56	1143.39	1143.39
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	57	1194.36	1194.36
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	58	1248.76	1248.76
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	59	1275.72	1275.72
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	60	1330.12	1330.12
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	61	1377.17	1377.17
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	62	1408.04	1408.04
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	63	1446.76	1446.76
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1469.79	1469.79
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	352.17	352.17
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	15	383.48	383.48
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	16	395.44	395.44
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	17	407.41	407.41
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	18	420.30	420.30
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	19	433.19	433.19
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	20	446.54	446.54
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	21	460.35	460.35
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	22	460.35	460.35
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	23	460.35	460.35
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	24	460.35	460.35
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	25	462.20	462.20
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User			

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	26	471.40	471.40
		27	482.45	482.45
		28	500.41	500.41
		29	515.14	515.14
		30	522.50	522.50
		31	533.55	533.55
		32	544.60	544.60
		33	551.51	551.51
		34	558.87	558.87
		35	562.55	562.55
		36	566.24	566.24
		37	569.92	569.92
		38	573.60	573.60
		39	580.97	580.97
		40	588.33	588.33
		41	599.38	599.38
		42	609.97	609.97
		43	624.70	624.70
		44	643.12	643.12
		45	664.75	664.75
		46	690.53	690.53
		47	719.53	719.53
		48	752.68	752.68
		49	785.37	785.37
		50	822.19	822.19
		51	858.56	858.56
		52	898.61	898.61
		53	939.12	939.12
		54	982.86	982.86
		55	1026.59	1026.59
		56	1074.01	1074.01
		57	1121.88	1121.88
		58	1172.98	1172.98
		59	1198.30	1198.30
		60	1249.40	1249.40
		61	1293.60	1293.60
		62	1322.60	1322.60
		63	1358.97	1358.97
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1380.60	1380.60

2020 Rates Table Template v9.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	33906				
	06-6033492				
		10/1/2020			
		12/31/2020			
	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
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	300.72	300.72
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	15	327.45	327.45
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	16	337.67	337.67
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	17	347.90	347.90
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	18	358.90	358.90
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	19	369.91	369.91
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	20	381.31	381.31
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	21	393.10	393.10
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	22	393.10	393.10
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	23	393.10	393.10
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	24	393.10	393.10
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	25	394.67	394.67
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	26	402.54	402.54
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	27	411.97	411.97
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	28	427.30	427.30
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	29	439.88	439.88
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	30	446.17	446.17
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	31	455.61	455.61
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	32	465.04	465.04
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	33	470.94	470.94
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	34	477.23	477.23
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	35	480.37	480.37
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	36	483.52	483.52
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	37	486.66	486.66
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	38	489.81	489.81
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	39	496.09	496.09
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	40	502.38	502.38
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	41	511.82	511.82
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	42	520.86	520.86
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	43	533.44	533.44
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	44	549.16	549.16
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	45	567.64	567.64
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	46	589.65	589.65
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	47	614.42	614.42
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	48	642.72	642.72
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	49	670.63	670.63
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	50	702.08	702.08
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	51	733.14	733.14
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	52	767.34	767.34
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	53	801.93	801.93
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	54	839.27	839.27
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	55	876.62	876.62
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	56	917.11	917.11
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	57	957.99	957.99
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	58	1001.62	1001.62
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	59	1023.24	1023.24
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	60	1066.88	1066.88
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	61	1104.62	1104.62
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	62	1129.38	1129.38
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	63	1160.44	1160.44
	33906PA0160001 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1178.91	1178.91
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	0-14	316.34	316.34
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	15	344.46	344.46
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	16	355.21	355.21
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	17	365.96	365.96
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	18	377.54	377.54
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	19	389.12	389.12
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	20	401.11	401.11
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	21	413.52	413.52
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	22	413.52	413.52
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	23	413.52	413.52
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	24	413.52	413.52
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	25	415.17	415.17
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	26	423.44	423.44
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	27	433.36	433.36
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	28	449.49	449.49
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	29	462.72	462.72
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	30	469.34	469.34
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	31	479.26	479.26
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	32	489.19	489.19
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	33	495.39	495.39
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	34	502.01	502.01
	33906PA0160001 Rating Area 2	Tobacco User/Non-Tobacco User	35	505.32	505.32

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	442.78	442.78
	Rating Area 5	Tobacco User/Non-Tobacco User	28	459.25	459.25
	Rating Area 5	Tobacco User/Non-Tobacco User	29	472.77	472.77
	Rating Area 5	Tobacco User/Non-Tobacco User	30	479.53	479.53
	Rating Area 5	Tobacco User/Non-Tobacco User	31	489.67	489.67
	Rating Area 5	Tobacco User/Non-Tobacco User	32	499.81	499.81
	Rating Area 5	Tobacco User/Non-Tobacco User	33	506.15	506.15
	Rating Area 5	Tobacco User/Non-Tobacco User	34	512.91	512.91
	Rating Area 5	Tobacco User/Non-Tobacco User	35	516.29	516.29
	Rating Area 5	Tobacco User/Non-Tobacco User	36	519.67	519.67
	Rating Area 5	Tobacco User/Non-Tobacco User	37	523.05	523.05
	Rating Area 5	Tobacco User/Non-Tobacco User	38	526.43	526.43
	Rating Area 5	Tobacco User/Non-Tobacco User	39	533.19	533.19
	Rating Area 5	Tobacco User/Non-Tobacco User	40	539.95	539.95
	Rating Area 5	Tobacco User/Non-Tobacco User	41	550.09	550.09
	Rating Area 5	Tobacco User/Non-Tobacco User	42	559.81	559.81
	Rating Area 5	Tobacco User/Non-Tobacco User	43	573.33	573.33
	Rating Area 5	Tobacco User/Non-Tobacco User	44	590.23	590.23
	Rating Area 5	Tobacco User/Non-Tobacco User	45	610.09	610.09
	Rating Area 5	Tobacco User/Non-Tobacco User	46	633.75	633.75
	Rating Area 5	Tobacco User/Non-Tobacco User	47	660.36	660.36
	Rating Area 5	Tobacco User/Non-Tobacco User	48	690.78	690.78
	Rating Area 5	Tobacco User/Non-Tobacco User	49	720.78	720.78
	Rating Area 5	Tobacco User/Non-Tobacco User	50	754.58	754.58
	Rating Area 5	Tobacco User/Non-Tobacco User	51	787.96	787.96
	Rating Area 5	Tobacco User/Non-Tobacco User	52	824.71	824.71
	Rating Area 5	Tobacco User/Non-Tobacco User	53	861.89	861.89
	Rating Area 5	Tobacco User/Non-Tobacco User	54	902.03	902.03
	Rating Area 5	Tobacco User/Non-Tobacco User	55	942.17	942.17
	Rating Area 5	Tobacco User/Non-Tobacco User	56	985.69	985.69
	Rating Area 5	Tobacco User/Non-Tobacco User	57	1029.63	1029.63
	Rating Area 5	Tobacco User/Non-Tobacco User	58	1076.52	1076.52
	Rating Area 5	Tobacco User/Non-Tobacco User	59	1099.76	1099.76
	Rating Area 5	Tobacco User/Non-Tobacco User	60	1146.66	1146.66
	Rating Area 5	Tobacco User/Non-Tobacco User	61	1187.22	1187.22
	Rating Area 5	Tobacco User/Non-Tobacco User	62	1213.83	1213.83
	Rating Area 5	Tobacco User/Non-Tobacco User	63	1247.21	1247.21
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1267.07	1267.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	397.76	397.76
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	433.11	433.11
	Rating Area 6	Tobacco User/Non-Tobacco User	16	446.63	446.63
	Rating Area 6	Tobacco User/Non-Tobacco User	17	460.15	460.15
	Rating Area 6	Tobacco User/Non-Tobacco User	18	474.71	474.71
	Rating Area 6	Tobacco User/Non-Tobacco User	19	489.27	489.27
	Rating Area 6	Tobacco User/Non-Tobacco User	20	504.35	504.35
	Rating Area 6	Tobacco User/Non-Tobacco User	21	519.95	519.95
	Rating Area 6	Tobacco User/Non-Tobacco User	22	519.95	519.95
	Rating Area 6	Tobacco User/Non-Tobacco User	23	519.95	519.95
	Rating Area 6	Tobacco User/Non-Tobacco User	24	519.95	519.95
	Rating Area 6	Tobacco User/Non-Tobacco User	25	522.03	522.03
	Rating Area 6	Tobacco User/Non-Tobacco User	26	532.42	532.42
	Rating Area 6	Tobacco User/Non-Tobacco User	27	544.90	544.90
	Rating Area 6	Tobacco User/Non-Tobacco User	28	565.18	565.18
	Rating Area 6	Tobacco User/Non-Tobacco User	29	581.82	581.82
	Rating Area 6	Tobacco User/Non-Tobacco User	30	590.14	590.14
	Rating Area 6	Tobacco User/Non-Tobacco User	31	602.62	602.62
	Rating Area 6	Tobacco User/Non-Tobacco User	32	615.10	615.10
	Rating Area 6	Tobacco User/Non-Tobacco User	33	622.89	622.89
	Rating Area 6	Tobacco User/Non-Tobacco User	34	631.21	631.21
	Rating Area 6	Tobacco User/Non-Tobacco User	35	635.37	635.37
	Rating Area 6	Tobacco User/Non-Tobacco User	36	639.53	639.53
	Rating Area 6	Tobacco User/Non-Tobacco User	37	643.69	643.69
	Rating Area 6	Tobacco User/Non-Tobacco User	38	647.85	647.85
	Rating Area 6	Tobacco User/Non-Tobacco User	39	656.17	656.17
	Rating Area 6	Tobacco User/Non-Tobacco User	40	664.49	664.49

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	676.97	676.97
	Rating Area 6	Tobacco User/Non-Tobacco User	42	688.93	688.93
	Rating Area 6	Tobacco User/Non-Tobacco User	43	705.57	705.57
	Rating Area 6	Tobacco User/Non-Tobacco User	44	726.36	726.36
	Rating Area 6	Tobacco User/Non-Tobacco User	45	750.80	750.80
	Rating Area 6	Tobacco User/Non-Tobacco User	46	779.92	779.92
	Rating Area 6	Tobacco User/Non-Tobacco User	47	812.67	812.67
	Rating Area 6	Tobacco User/Non-Tobacco User	48	850.11	850.11
	Rating Area 6	Tobacco User/Non-Tobacco User	49	887.03	887.03
	Rating Area 6	Tobacco User/Non-Tobacco User	50	928.62	928.62
	Rating Area 6	Tobacco User/Non-Tobacco User	51	969.70	969.70
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1014.93	1014.93
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1060.69	1060.69
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1110.08	1110.08
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1159.48	1159.48
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1213.03	1213.03
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1267.11	1267.11
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1324.82	1324.82
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1353.42	1353.42
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1411.13	1411.13
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1461.05	1461.05
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1493.80	1493.80
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1534.88	1534.88
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1559.32	1559.32
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	417.07	417.07
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	454.14	454.14
	Rating Area 7	Tobacco User/Non-Tobacco User	16	468.31	468.31
	Rating Area 7	Tobacco User/Non-Tobacco User	17	482.49	482.49
	Rating Area 7	Tobacco User/Non-Tobacco User	18	497.75	497.75
	Rating Area 7	Tobacco User/Non-Tobacco User	19	513.02	513.02
	Rating Area 7	Tobacco User/Non-Tobacco User	20	528.83	528.83
	Rating Area 7	Tobacco User/Non-Tobacco User	21	545.19	545.19
	Rating Area 7	Tobacco User/Non-Tobacco User	22	545.19	545.19
	Rating Area 7	Tobacco User/Non-Tobacco User	23	545.19	545.19
	Rating Area 7	Tobacco User/Non-Tobacco User	24	545.19	545.19
	Rating Area 7	Tobacco User/Non-Tobacco User	25	547.37	547.37
	Rating Area 7	Tobacco User/Non-Tobacco User	26	558.27	558.27
	Rating Area 7	Tobacco User/Non-Tobacco User	27	571.35	571.35
	Rating Area 7	Tobacco User/Non-Tobacco User	28	592.62	592.62
	Rating Area 7	Tobacco User/Non-Tobacco User	29	610.06	610.06
	Rating Area 7	Tobacco User/Non-Tobacco User	30	618.79	618.79
	Rating Area 7	Tobacco User/Non-Tobacco User	31	631.87	631.87
	Rating Area 7	Tobacco User/Non-Tobacco User	32	644.95	644.95
	Rating Area 7	Tobacco User/Non-Tobacco User	33	653.13	653.13
	Rating Area 7	Tobacco User/Non-Tobacco User	34	661.86	661.86
	Rating Area 7	Tobacco User/Non-Tobacco User	35	666.22	666.22

	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	36	670.58	670.58
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	37	674.94	674.94
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	38	679.30	679.30
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	39	688.02	688.02
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	40	696.75	696.75
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	41	709.83	709.83
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	42	722.37	722.37
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	43	739.82	739.82
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	44	761.62	761.62
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	45	787.25	787.25
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	46	817.78	817.78
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	47	852.13	852.13
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	48	891.38	891.38
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	49	930.09	930.09
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	50	973.70	973.70
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	51	1016.77	1016.77
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	52	1064.20	1064.20
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	53	1112.18	1112.18
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	54	1163.97	1163.97
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	55	1215.76	1215.76
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	56	1271.92	1271.92
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	57	1328.62	1328.62
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	58	1389.13	1389.13
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	59	1419.12	1419.12
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	60	1479.63	1479.63
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	61	1531.97	1531.97
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	62	1566.32	1566.32
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	63	1609.39	1609.39
	33906PA0160001 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1635.01	1635.01
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	386.17	386.17
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	15	420.50	420.50
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	16	433.62	433.62
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	17	446.75	446.75
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	18	460.88	460.88
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	19	475.02	475.02
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	20	489.66	489.66
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	21	504.80	504.80
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	22	504.80	504.80
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	23	504.80	504.80
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	24	504.80	504.80
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	25	506.82	506.82
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	26	516.92	516.92
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	27	529.03	529.03
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	28	548.72	548.72
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	29	564.87	564.87
	33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	30	572.95	572.95

33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	31	585.06	585.06
	Tobacco User/Non-Tobacco User	32	597.18	597.18
	Tobacco User/Non-Tobacco User	33	604.75	604.75
	Tobacco User/Non-Tobacco User	34	612.83	612.83
	Tobacco User/Non-Tobacco User	35	616.87	616.87
	Tobacco User/Non-Tobacco User	36	620.91	620.91
	Tobacco User/Non-Tobacco User	37	624.94	624.94
	Tobacco User/Non-Tobacco User	38	628.98	628.98
	Tobacco User/Non-Tobacco User	39	637.06	637.06
	Tobacco User/Non-Tobacco User	40	645.14	645.14
	Tobacco User/Non-Tobacco User	41	657.25	657.25
	Tobacco User/Non-Tobacco User	42	668.86	668.86
	Tobacco User/Non-Tobacco User	43	685.02	685.02
	Tobacco User/Non-Tobacco User	44	705.21	705.21
	Tobacco User/Non-Tobacco User	45	728.93	728.93
	Tobacco User/Non-Tobacco User	46	757.20	757.20
	Tobacco User/Non-Tobacco User	47	789.00	789.00
	Tobacco User/Non-Tobacco User	48	825.35	825.35
	Tobacco User/Non-Tobacco User	49	861.19	861.19
	Tobacco User/Non-Tobacco User	50	901.58	901.58
	Tobacco User/Non-Tobacco User	51	941.45	941.45
	Tobacco User/Non-Tobacco User	52	985.37	985.37
	Tobacco User/Non-Tobacco User	53	1029.79	1029.79
	Tobacco User/Non-Tobacco User	54	1077.75	1077.75
	Tobacco User/Non-Tobacco User	55	1125.71	1125.71
	Tobacco User/Non-Tobacco User	56	1177.70	1177.70
	Tobacco User/Non-Tobacco User	57	1230.20	1230.20
	Tobacco User/Non-Tobacco User	58	1286.23	1286.23
	Tobacco User/Non-Tobacco User	59	1314.00	1314.00
	Tobacco User/Non-Tobacco User	60	1370.03	1370.03
	Tobacco User/Non-Tobacco User	61	1418.49	1418.49
	Tobacco User/Non-Tobacco User	62	1450.29	1450.29
	Tobacco User/Non-Tobacco User	63	1490.17	1490.17
	Tobacco User/Non-Tobacco User	64 and over	1513.90	1513.90
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	362.74	362.74
	Tobacco User/Non-Tobacco User	15	394.98	394.98
	Tobacco User/Non-Tobacco User	16	407.31	407.31
	Tobacco User/Non-Tobacco User	17	419.64	419.64
	Tobacco User/Non-Tobacco User	18	432.92	432.92
	Tobacco User/Non-Tobacco User	19	446.19	446.19
	Tobacco User/Non-Tobacco User	20	459.94	459.94
	Tobacco User/Non-Tobacco User	21	474.17	474.17
	Tobacco User/Non-Tobacco User	22	474.17	474.17
	Tobacco User/Non-Tobacco User	23	474.17	474.17
	Tobacco User/Non-Tobacco User	24	474.17	474.17
	Tobacco User/Non-Tobacco User	25	476.07	476.07
	Tobacco User/Non-Tobacco User	26	485.55	485.55
	Tobacco User/Non-Tobacco User	27	496.93	496.93
	Tobacco User/Non-Tobacco User	28	515.42	515.42
	Tobacco User/Non-Tobacco User	29	530.60	530.60
	Tobacco User/Non-Tobacco User	30	538.18	538.18
	Tobacco User/Non-Tobacco User	31	549.56	549.56
	Tobacco User/Non-Tobacco User	32	560.94	560.94
	Tobacco User/Non-Tobacco User	33	568.05	568.05
	Tobacco User/Non-Tobacco User	34	575.64	575.64
	Tobacco User/Non-Tobacco User	35	579.43	579.43
	Tobacco User/Non-Tobacco User	36	583.23	583.23
	Tobacco User/Non-Tobacco User	37	587.02	587.02
	Tobacco User/Non-Tobacco User	38	590.81	590.81
	Tobacco User/Non-Tobacco User	39	598.40	598.40
	Tobacco User/Non-Tobacco User	40	605.99	605.99
	Tobacco User/Non-Tobacco User	41	617.37	617.37
	Tobacco User/Non-Tobacco User	42	628.27	628.27
	Tobacco User/Non-Tobacco User	43	643.45	643.45
	Tobacco User/Non-Tobacco User	44	662.41	662.41
	Tobacco User/Non-Tobacco User	45	684.70	684.70
	Tobacco User/Non-Tobacco User	46	711.25	711.25
	Tobacco User/Non-Tobacco User	47	741.13	741.13
	Tobacco User/Non-Tobacco User	48	775.27	775.27
	Tobacco User/Non-Tobacco User	49	808.93	808.93
	Tobacco User/Non-Tobacco User	50	846.87	846.87
	Tobacco User/Non-Tobacco User	51	884.33	884.33
	Tobacco User/Non-Tobacco User	52	925.58	925.58
	Tobacco User/Non-Tobacco User	53	967.30	967.30
	Tobacco User/Non-Tobacco User	54	1012.35	1012.35

	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	55	1057.40	1057.40
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	56	1106.24	1106.24
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	57	1155.55	1155.55
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	58	1208.18	1208.18
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	59	1234.26	1234.26
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	60	1286.89	1286.89
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1332.42	1332.42
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1362.29	1362.29
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1399.75	1399.75
	33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1422.03	1422.03

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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	33906PA0160001	1,218	\$714.55	1.457	\$714.55	1.014	\$714.55	1.000	\$714.55	\$483.53
:	:	:	:		:		:		:	:
	Total Premium	-	\$0.00		\$0.00		\$0.00		\$0.00	\$0.00
	Total Premium Check				(B) = (D) :		(B) = (F) :		(B) = (H) :	(B) = (I) :
:	:				TRUE		TRUE		TRUE	TRUE
				:		:		:		
All Plans Aggregate	Calibration Factors:			Age		Geographic		Tobacco		
				1.457		1.014		1.000		
				= $\Sigma((A) \times (B) \times (C)) / \Sigma((A) \times (B))$		= $\Sigma((D) \times (E) \times (A)) / \Sigma((D) \times (A))$		= $\Sigma((F) \times (G) \times (A)) / \Sigma((F) \times (A))$		

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 Faction

(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

F Silver Plan 33906PA0160001

Average Age Factor - Silver Plan 33906PA0160001			Average Tobacco User Factor - Silver Plan 33906PA0160001				Average Rating Area Factor - Silver Plan 33906PA0160001			
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	0.9%	-	0.8%	0.1%	1.000	1.000	1	Erie	0.0%	0.779
1-14	14.2%	0.765	12.7%	1.4%	1.000	1.000	2	Elk/Cameron/Potter	5.3%	0.819
15	1.2%	0.833	1.1%	0.1%	1.000	1.000	3	NEPA	0.0%	1.020
16	1.3%	0.859	1.2%	0.1%	1.000	1.000	4	Pittsburgh	0.0%	0.855
17	1.0%	0.885	0.9%	0.1%	1.000	1.000	5	Altoona	2.6%	0.837
18	1.3%	0.913	1.2%	0.1%	1.000	1.000	6	Mid Central plus Lehigh Valley	16.3%	1.030
19	1.1%	0.941	1.0%	0.1%	1.000	1.000	7	York/Lancaster	32.3%	1.080
20	1.3%	0.970	1.2%	0.1%	1.000	1.000	8	Greater Philadelphia	38.9%	1.000
21	1.1%	1.000	1.0%	0.1%	1.000	1.000	9	Harrisburg	4.6%	0.939
22	1.1%	1.000	1.0%	0.1%	1.000	1.000				
23	1.3%	1.000	1.1%	0.1%	1.000	1.000				
24	1.1%	1.000	1.0%	0.1%	1.000	1.000				
25	1.2%	1.004	1.0%	0.1%	1.000	1.000				
26	1.8%	1.024	1.6%	0.2%	1.000	1.000				
27	2.2%	1.048	1.9%	0.2%	1.000	1.000				
28	2.1%	1.087	1.8%	0.2%	1.000	1.000				
29	1.9%	1.119	1.7%	0.2%	1.000	1.000				
30	1.9%	1.135	1.7%	0.2%	1.000	1.000				
31	1.8%	1.159	1.6%	0.2%	1.000	1.000				
32	2.0%	1.183	1.8%	0.2%	1.000	1.000				
33	1.8%	1.198	1.7%	0.2%	1.000	1.000				
34	1.5%	1.214	1.4%	0.2%	1.000	1.000				
35	2.1%	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	1.9%	1.246	1.7%	0.2%	1.000	1.000				
39	1.8%	1.262	1.6%	0.2%	1.000	1.000				
40	1.9%	1.278	1.7%	0.2%	1.000	1.000				
41	1.4%	1.302	1.3%	0.1%	1.000	1.000				
42	1.6%	1.325	1.4%	0.2%	1.000	1.000				
43	1.8%	1.357	1.6%	0.2%	1.000	1.000				
44	1.6%	1.397	1.5%	0.2%	1.000	1.000				
45	1.8%	1.444	1.6%	0.2%	1.000	1.000				
46	1.8%	1.500	1.6%	0.2%	1.000	1.000				
47	2.2%	1.563	1.9%	0.2%	1.000	1.000				
48	2.0%	1.635	1.8%	0.2%	1.000	1.000				
49	2.1%	1.706	1.9%	0.2%	1.000	1.000				
50	2.1%	1.786	1.8%	0.2%	1.000	1.000				
51	2.1%	1.865	1.9%	0.2%	1.000	1.000				
52	1.9%	1.952	1.7%	0.2%	1.000	1.000				
53	1.8%	2.040	1.6%	0.2%	1.000	1.000				
54	2.1%	2.135	1.9%	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	2.1%	2.437	1.9%	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	1.3%	2.714	1.1%	0.1%	1.000	1.000				
61	1.6%	2.810	1.4%	0.2%	1.000	1.000				
62	1.8%	2.873	1.6%	0.2%	1.000	1.000				
63	0.9%	2.952	0.8%	0.1%	1.000	1.000				
64	1.1%	3.000	1.0%	0.1%	1.000	1.000				
65+	0.9%	3.000	0.8%	0.1%	1.000	1.000				
Total	100.0%	1.457	89.8%	10.2%	1.000		Total	-	100.0%	1.014

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Exhibit E-1
Calculation of Market Adjusted Index Rate

Projected Index Rate:	\$729.83
Net Risk Adjustment:	1.002
Exchange User Fees:	1.000
Total Impact:	0.002
Market Adjusted Index Rate:	\$731.47

Aetna Life Insurance Company

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

				(1)	(2)	(3)	(4)	(5)	(6)	(7) = Product (Columns 1-6)	(8)	(9)	(10)	(11)	(12) = Product (Columns 8-11)	(13) = (7) x (12)	(14) = (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
33906PA0160001	PA Silver OAEPO 6000 80%	Silver	100.00%	\$731.47	0.828	1.180	1.000	1.000	1.000	714.55	1.000	0.686	0.986	0.95537	0.646	461.95	0.977

Company Legal Name:
HIOS ISSUER ID: 33906

Exhibit 3
Population Morbidity Assumptions and Projection Factor

Manual Experience

	CY 2018 Data (Experience)	
	MMOS	Average Risk
SG KWH	0	0.000
SG ACA	28,321	1.033
Manual Experience	28,321	1.033

	201812 Active (Jump-off Point)	
	Members	Average Risk
SG ACA	1,223	1.082

Renewal Action	2019 Renewals/Sales		2020 Full Year	
	Members	Risk	Members	Risk
Up for Renewal	1,223	1.082	10,390	1.199
+ Gain from KWH/Other	17,415	1.084	12,843	1.018
- Terminate Coverage	581	0.797	2,609	0.968
+ Add'l New Sales	0	0.000	0	0.000
Ending Membership	18,057	1.093	20,625	1.116

	Morbidity Change Development
Starting Risk Score (Manual Experience)	1.033
Ending Risk Score (ACA 2020)	1.116
Change in Morbidity Factor	1.080

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Exhibit 4
Benefit/Induced Demand Change

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
Benefit Change	0.829	0.669	0.644	0.777	0.963
Induced Utilization	1.203	1.023	1.000	0.831	0.978

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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	0.63%	0.54%	1.117	1.114	0.54%	0.45%	1.117	1.114
1	0.36%	0.38%	1.117	1.114	0.33%	0.45%	1.117	1.114
2	0.40%	0.46%	0.511	0.511	0.41%	0.49%	0.511	0.511
3	0.30%	0.42%	0.511	0.511	0.30%	0.41%	0.511	0.511
4	0.70%	0.40%	0.511	0.511	0.62%	0.24%	0.511	0.511
5	0.48%	0.54%	0.379	0.379	0.47%	0.49%	0.379	0.379
6	0.31%	0.43%	0.379	0.379	0.36%	0.43%	0.379	0.379
7	0.44%	0.33%	0.379	0.379	0.33%	0.39%	0.379	0.379
8	0.40%	0.45%	0.379	0.379	0.41%	0.29%	0.379	0.379
9	0.49%	0.48%	0.379	0.379	0.56%	0.43%	0.379	0.379
10	0.53%	0.77%	0.412	0.380	0.58%	0.67%	0.412	0.380
11	0.71%	0.69%	0.412	0.380	0.62%	0.54%	0.412	0.380
12	0.61%	0.68%	0.412	0.380	0.62%	0.67%	0.412	0.380
13	0.85%	0.63%	0.412	0.380	0.86%	0.60%	0.412	0.380
14	0.77%	0.48%	0.412	0.380	0.64%	0.61%	0.412	0.380
1	0.97%	0.55%	0.532	0.591	0.66%	0.63%	0.532	0.591
16	0.59%	0.70%	0.532	0.591	0.72%	0.63%	0.532	0.591
17	0.70%	0.48%	0.532	0.591	0.60%	0.41%	0.532	0.591
18	0.68%	0.72%	0.532	0.591	0.64%	0.74%	0.532	0.591
19	0.78%	0.80%	0.532	0.591	0.60%	0.57%	0.532	0.591
20	0.77%	0.66%	0.479	0.787	0.72%	0.64%	0.479	0.787
21	0.95%	0.56%	0.479	0.787	0.79%	0.35%	0.479	0.787
22	0.54%	0.75%	0.479	0.787	0.56%	0.58%	0.479	0.787
23	0.73%	0.67%	0.479	0.787	0.61%	0.65%	0.479	0.787
24	0.69%	0.51%	0.479	0.787	0.67%	0.41%	0.479	0.787
25	0.60%	0.62%	0.489	1.176	0.60%	0.57%	0.489	1.176
26	1.14%	0.70%	0.489	1.176	0.94%	0.86%	0.489	1.176
27	0.94%	0.59%	0.489	1.176	1.12%	1.03%	0.489	1.176
28	1.09%	0.75%	0.489	1.176	1.19%	0.86%	0.489	1.176
29	1.13%	0.71%	0.489	1.176	1.02%	0.88%	0.489	1.176
30	0.95%	0.73%	0.552	1.393	1.00%	0.90%	0.552	1.393
31	0.86%	0.66%	0.552	1.393	1.05%	0.79%	0.552	1.393
32	1.06%	0.78%	0.552	1.393	1.02%	1.02%	0.552	1.393
33	0.72%	0.78%	0.552	1.393	0.99%	0.85%	0.552	1.393
34	0.67%	0.74%	0.552	1.393	0.66%	0.86%	0.552	1.393
35	1.03%	0.96%	0.670	1.303	1.01%	1.05%	0.670	1.303
36	0.87%	0.72%	0.670	1.303	0.86%	0.82%	0.670	1.303
37	1.09%	0.59%	0.670	1.303	1.08%	0.73%	0.670	1.303
38	0.84%	0.97%	0.670	1.303	0.95%	0.92%	0.670	1.303
39	0.95%	0.66%	0.670	1.303	0.97%	0.85%	0.670	1.303
40	0.78%	0.89%	0.839	1.224	0.98%	0.90%	0.839	1.224
41	0.65%	0.74%	0.839	1.224	0.63%	0.81%	0.839	1.224
42	0.85%	0.70%	0.839	1.224	0.83%	0.76%	0.839	1.224
43	0.91%	0.89%	0.839	1.224	0.94%	0.86%	0.839	1.224
44	0.90%	0.82%	0.839	1.224	0.85%	0.77%	0.839	1.224
45	0.94%	0.92%	1.063	1.314	0.91%	0.86%	1.063	1.314
46	0.89%	0.73%	1.063	1.314	0.86%	0.96%	1.063	1.314
47	1.31%	1.01%	1.063	1.314	1.10%	1.05%	1.063	1.314
48	1.05%	1.07%	1.063	1.314	0.93%	1.03%	1.063	1.314
49	1.24%	1.09%	1.063	1.314	1.06%	1.08%	1.063	1.314
50	0.92%	0.88%	1.456	1.565	1.18%	0.87%	1.456	1.565
51	1.07%	1.09%	1.456	1.565	0.99%	1.08%	1.456	1.565
52	1.21%	0.69%	1.456	1.565	1.14%	0.78%	1.456	1.565
53	1.11%	0.95%	1.456	1.565	1.06%	0.77%	1.456	1.565
54	1.27%	1.09%	1.456	1.565	1.07%	1.02%	1.456	1.565
55	1.01%	0.85%	1.868	1.810	1.09%	0.96%	1.868	1.810
56	0.95%	0.87%	1.868	1.810	0.98%	0.97%	1.868	1.810
57	1.16%	0.78%	1.868	1.810	1.28%	0.84%	1.868	1.810
58	0.95%	0.86%	1.868	1.810	1.05%	0.91%	1.868	1.810
59	0.87%	0.70%	1.868	1.810	0.92%	0.89%	1.868	1.810
60	0.65%	0.54%	2.358	2.227	0.68%	0.58%	2.358	2.227
61	0.66%	0.71%	2.358	2.227	0.73%	0.84%	2.358	2.227
62	0.99%	0.89%	2.358	2.227	1.00%	0.82%	2.358	2.227
63	0.58%	0.54%	2.358	2.227	0.47%	0.46%	2.358	2.227
64	0.45%	0.64%	2.358	2.227	0.56%	0.53%	2.358	2.227
65+	0.79%	0.53%	2.358	2.227	0.52%	0.42%	2.358	2.227

Experience Period Demographic Factor	1.0890
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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	1.1046
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Note:
Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

Demographic Change	1.0143
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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.

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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	0%	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	1%	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	5%	0.819
2	Potter	0%	0.792	0%	0.819
3	Bradford	2%	0.998	0%	1.020
3	Carbon	0%	0.998	0%	1.020
3	Clinton	0%	0.998	0%	1.020
3	Lackawanna	2%	0.998	0%	1.020
3	Luzerne	0%	0.998	0%	1.020
3	Lycoming	0%	0.998	0%	1.020
3	Monroe	0%	0.998	0%	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	2%	0.810	0%	0.855
4	Armstrong	0%	0.810	0%	0.855
4	Beaver	0%	0.810	0%	0.855
4	Butler	1%	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
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	0%	0.780	0%	0.837
5	Huntingdon	0%	0.780	0%	0.837
5	Jefferson	0%	0.780	3%	0.837
5	Somerset	0%	0.780	0%	0.837
6	Centre	2%	0.983	0%	1.030
6	Columbia	0%	0.983	0%	1.030
6	Lehigh	2%	0.983	4%	1.030
6	Mifflin	0%	0.983	0%	1.030
6	Montour	0%	0.983	0%	1.030
6	Northampton	3%	0.983	12%	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	0%	0.984	0%	1.080
7	Berks	1%	0.984	3%	1.080
7	Lancaster	4%	0.984	29%	1.080
7	York	2%	0.984	0%	1.080
8	Bucks	8%	1.000	3%	1.000
8	Chester	18%	1.000	12%	1.000
8	Delaware	19%	1.000	1%	1.000
8	Montgomery	26%	1.000	19%	1.000
8	Philadelphia	6%	1.000	4%	1.000
9	Cumberland	0%	0.933	2%	0.939
9	Dauphin	0%	0.933	0%	0.939
9	Franklin	0%	0.933	0%	0.939
9	Fulton	0%	0.933	0%	0.939
9	Juniata	0%	0.933	0%	0.939
9	Lebanon	0%	0.933	1%	0.939
9	Perry	0%	0.933	2%	0.939

Average Experience Period Area Factor	0.9877
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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	1.0141
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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	1.0143
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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	1.0122
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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
Factor represents:
The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

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Exhibit 7
Network Projection Factor Shift

Experience Network Name	Experience Period Membership	Experience Period Network Factor
PPO	100%	1.000

Projection Network Name	Projected Membership	Projected Network Factor
OAEPO	100%	1.000

Average Experience Period Network Factor	1.0000
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Average Projected Network Factor	1.0000
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Network Shift Factor	1.0000
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Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	5.5%	2.5%
Facility Outpatient	4.1%	6.5%
Physician	1.7%	6.0%
Capitation	0.0%	-0.3%
Medical	3.9%	5.2%
Pharmacy	10.4%	2.1%
Total (Med + Rx)	6.3%	4.1%

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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	1,218	83%
Bronze	0	N/A
Catastrophic	0	N/A
Total	1,218	83%

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Exhibit 10
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	9.28%	\$63.37
Profit & Risk Load	2.00%	\$13.65
Premium Tax	0.80%	\$5.46
User Exchange Fee	0.00%	\$0.00
State Based Exchange Fee	0.00%	\$0.00
HIF	2.60%	\$17.75
Risk Adjustment User Fee	0.03%	\$0.18
Federal Income Tax	0.53%	\$3.63
Total Taxes and Fees	3.96%	\$27.02

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Exhibit 11
MLR Projection

			Formula
(a)	Premium (pmpm)	\$682.66	
(b)	Medical Cost (pmpm)	\$575.21	
(c)	Medical Benefit Ratio (MBR)	84.3%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$5.46	= (a) x 0.00%
(e)	Taxes and Fees (pmpm)	\$30.43	
(f)	Adjusted Premium (pmpm)	\$652.23	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$580.67	= (b) + (d)
	Medical Loss Ratio (MLR)	89.0%	=(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 2020 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 2020	27.2%	1.000	\$697.26
2Q 2020	19.1%	1.030	\$718.18
3Q 2020	27.8%	1.061	\$739.73
4Q 2020	25.9%	1.093	\$761.93
Total	100.0%	1.047	\$729.83

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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: 1/1/2020
Rating Area: Rating Area 9
Plan: PA Silver OAEPO 6000 80%

<u>Group Census</u>	Employee Age	Spouse Age	Child 1 Age	Child 2 Age	Child 3 Age
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

	Age Factors				
	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 =	\$557.92
x Rating Area Factor (Rating Area 9)	0.9393
x Plan Factor	0.8280
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	<u>\$433.92</u>

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	\$530.25	\$533.72	\$331.95	\$331.95		\$1,727.87
Employee 2	\$1,012.34	\$847.01				\$1,859.35
Employee 3	\$433.92	\$433.92				\$867.84
Employee 4	\$847.01	\$740.27	\$408.32	\$384.02	\$372.74	\$2,752.36
Employee 5	\$1,301.76	\$1,301.76	\$435.66			\$3,039.18
Employee 6	\$1,105.63	\$1,177.66	\$433.92			\$2,717.21
Employee 7	\$1,012.34	\$809.26				\$1,821.60
Employee 8	\$574.95	\$564.97				\$1,139.92
Employee 9	\$519.84	\$526.78	\$331.95	\$331.95	\$331.95	\$2,042.47
Employee 10	\$435.66	\$471.67	\$331.95	\$331.95		\$1,571.23
Group Total Monthly Premium:						\$19,539.03

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
33906PA0160001	OAEPO	PA Silver OAEPO 6000 80%	Silver	71.01%	No	100.00%

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Exhibit 16
Plan Mapping

2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name	2020 HIOS Plan ID	2020 Plan Name
33906PA0090000	Terminated ALIC PPO Plans				
33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75	33906PA0160001	PA Silver OAEPO 6000 80%

Company Name: **Aetna Life Insurance Company**
 Market: **Small Group**
 Product: **EPO**
 Effective Date of Rates: **January 1, 2020**

Ending date of Rates: **March 31, 2020**

HIOS Plan ID (On Exchange)=>																		
HIOS Plan ID (Off Exchange)=>	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001	33906PA0160001
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%
Form # =>																		
Rating Area =>	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	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%	20%	20%	20%	20%	20%	20%	20%	20%									
Copays =>	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75									
OOP Maximum =>	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300									
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	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$275.20	\$275.20	\$289.49	\$289.49	\$360.46	\$360.46	\$295.78	\$295.78	\$364.00	\$364.00	\$381.67	\$381.67	\$353.39	\$353.39	\$331.95	\$331.95	\$331.95	\$331.95
15	\$299.66	\$299.66	\$315.22	\$315.22	\$392.50	\$392.50	\$322.07	\$322.07	\$396.35	\$396.35	\$415.59	\$415.59	\$384.81	\$384.81	\$361.46	\$361.46	\$361.46	\$361.46
16	\$309.01	\$309.01	\$325.06	\$325.06	\$404.75	\$404.75	\$332.12	\$332.12	\$408.72	\$408.72	\$428.56	\$428.56	\$396.82	\$396.82	\$372.74	\$372.74	\$372.74	\$372.74
17	\$318.37	\$318.37	\$334.90	\$334.90	\$417.01	\$417.01	\$342.17	\$342.17	\$421.09	\$421.09	\$441.54	\$441.54	\$408.83	\$408.83	\$384.02	\$384.02	\$384.02	\$384.02
18	\$328.44	\$328.44	\$345.49	\$345.49	\$430.20	\$430.20	\$353.00	\$353.00	\$434.42	\$434.42	\$455.50	\$455.50	\$421.76	\$421.76	\$396.17	\$396.17	\$396.17	\$396.17
19	\$338.51	\$338.51	\$356.09	\$356.09	\$443.39	\$443.39	\$363.82	\$363.82	\$447.74	\$447.74	\$469.47	\$469.47	\$434.70	\$434.70	\$408.32	\$408.32	\$408.32	\$408.32
20	\$348.94	\$348.94	\$367.06	\$367.06	\$457.06	\$457.06	\$375.04	\$375.04	\$461.54	\$461.54	\$483.94	\$483.94	\$448.10	\$448.10	\$420.90	\$420.90	\$420.90	\$420.90
21	\$359.74	\$359.74	\$378.42	\$378.42	\$471.19	\$471.19	\$386.64	\$386.64	\$475.81	\$475.81	\$498.91	\$498.91	\$461.95	\$461.95	\$433.92	\$433.92	\$433.92	\$433.92
22	\$359.74	\$359.74	\$378.42	\$378.42	\$471.19	\$471.19	\$386.64	\$386.64	\$475.81	\$475.81	\$498.91	\$498.91	\$461.95	\$461.95	\$433.92	\$433.92	\$433.92	\$433.92
23	\$359.74	\$359.74	\$378.42	\$378.42	\$471.19	\$471.19	\$386.64	\$386.64	\$475.81	\$475.81	\$498.91	\$498.91	\$461.95	\$461.95	\$433.92	\$433.92	\$433.92	\$433.92
24	\$359.74	\$359.74	\$378.42	\$378.42	\$471.19	\$471.19	\$386.64	\$386.64	\$475.81	\$475.81	\$498.91	\$498.91	\$461.95	\$461.95	\$433.92	\$433.92	\$433.92	\$433.92
25	\$361.17	\$361.17	\$379.93	\$379.93	\$473.08	\$473.08	\$388.18	\$388.18	\$477.72	\$477.72	\$500.91	\$500.91	\$463.80	\$463.80	\$435.66	\$435.66	\$435.66	\$435.66
26	\$368.37	\$368.37	\$387.50	\$387.50	\$482.50	\$482.50	\$395.91	\$395.91	\$487.23	\$487.23	\$510.88	\$510.88	\$473.04	\$473.04	\$444.34	\$444.34	\$444.34	\$444.34
27	\$377.00	\$377.00	\$396.58	\$396.58	\$493.81	\$493.81	\$405.19	\$405.19	\$498.65	\$498.65	\$522.86	\$522.86	\$484.13	\$484.13	\$454.75	\$454.75	\$454.75	\$454.75
28	\$391.03	\$391.03	\$411.34	\$411.34	\$512.19	\$512.19	\$420.27	\$420.27	\$517.21	\$517.21	\$542.32	\$542.32	\$502.14	\$502.14	\$471.67	\$471.67	\$471.67	\$471.67
29	\$402.54	\$402.54	\$423.45	\$423.45	\$527.26	\$527.26	\$432.65	\$432.65	\$532.43	\$532.43	\$558.28	\$558.28	\$516.93	\$516.93	\$485.56	\$485.56	\$485.56	\$485.56
30	\$408.30	\$408.30	\$429.50	\$429.50	\$534.80	\$534.80	\$438.83	\$438.83	\$540.05	\$540.05	\$566.26	\$566.26	\$524.32	\$524.32	\$492.50	\$492.50	\$492.50	\$492.50
31	\$416.93	\$416.93	\$438.58	\$438.58	\$546.11	\$546.11	\$448.11	\$448.11	\$551.47	\$551.47	\$578.24	\$578.24	\$535.40	\$535.40	\$502.92	\$502.92	\$502.92	\$502.92
32	\$425.57	\$425.57	\$447.67	\$447.67	\$557.42	\$557.42	\$457.39	\$457.39	\$562.89	\$562.89	\$590.21	\$590.21	\$546.49	\$546.49	\$513.33	\$513.33	\$513.33	\$513.33
33	\$430.96	\$430.96	\$453.34	\$453.34	\$564.49	\$564.49	\$463.19	\$463.19	\$570.02	\$570.02	\$597.69	\$597.69	\$553.42	\$553.42	\$519.84	\$519.84	\$519.84	\$519.84
34	\$436.72	\$436.72	\$459.40	\$459.40	\$572.03	\$572.03	\$469.38	\$469.38	\$577.64	\$577.64	\$605.68	\$605.68	\$560.81	\$560.81	\$526.78	\$526.78	\$526.78	\$526.78
35	\$439.60	\$439.60	\$462.42	\$462.42	\$575.80	\$575.80	\$472.47	\$472.47	\$581.44	\$581.44	\$609.67	\$609.67	\$564.51	\$564.51	\$530.25	\$530.25	\$530.25	\$530.25
36	\$442.47	\$442.47	\$465.45	\$465.45	\$579.57	\$579.57	\$475.56	\$475.56	\$585.25	\$585.25	\$613.66	\$613.66	\$568.20	\$568.20	\$533.72	\$533.72	\$533.72	\$533.72
37	\$445.35	\$445.35	\$468.48	\$468.48	\$583.34	\$583.34	\$478.65	\$478.65	\$589.06	\$589.06	\$617.65	\$617.65	\$571.90	\$571.90	\$537.19	\$537.19	\$537.19	\$537.19
38	\$448.23	\$448.23	\$471.51	\$471.51	\$587.11	\$587.11	\$481.75	\$481.75	\$592.86	\$592.86	\$621.64	\$621.64	\$575.59	\$575.59	\$540.67	\$540.67	\$540.67	\$540.67
39	\$453.99	\$453.99	\$477.56	\$477.56	\$594.65	\$594.65	\$487.93	\$487.93	\$600.48	\$600.48	\$629.62	\$629.62	\$582.99	\$582.99	\$547.61	\$547.61	\$547.61	\$547.61
40	\$459.74	\$459.74	\$483.62	\$483.62	\$602.18	\$602.18	\$494.12	\$494.12	\$608.09	\$608.09	\$637.61	\$637.61	\$590.38	\$590.38	\$554.55	\$554.55	\$554.55	\$554.55
41	\$468.38	\$468.38	\$492.70	\$492.70	\$613.49	\$613.49	\$503.40	\$503.40	\$619.51	\$619.51	\$649.58	\$649.58	\$601.46	\$601.46	\$564.97	\$564.97	\$564.97	\$564.97
42	\$476.65	\$476.65	\$501.40	\$501.40	\$624.33	\$624.33	\$512.29	\$512.29	\$630.45	\$630.45	\$661.06	\$661.06	\$612.09	\$612.09	\$574.95	\$574.95	\$574.95	\$574.95
43	\$488.16	\$488.16	\$513.51	\$513.51	\$639.41	\$639.41	\$524.66	\$524.66	\$645.68	\$645.68	\$677.02	\$677.02	\$626.87	\$626.87	\$588.83	\$588.83	\$588.83	\$588.83
44	\$502.55	\$502.55	\$528.65	\$528.65	\$658.26	\$658.26	\$540.13	\$540.13	\$664.71	\$664.71	\$696.98	\$696.98	\$645.35	\$645.35	\$606.19	\$606.19	\$606.19	\$606.19
45	\$519.46	\$519.46	\$546.43	\$546.43	\$680.40	\$680.40	\$558.30	\$558.30	\$687.07	\$687.07	\$720.43	\$720.43	\$667.06	\$667.06	\$626.58	\$626.58	\$626.58	\$626.58
46	\$539.60	\$539.60	\$567.62	\$567.62	\$706.79	\$706.79	\$579.95	\$579.95	\$713.72	\$713.72	\$748.37	\$748.37	\$692.93	\$692.93	\$650.88	\$650.88	\$650.88	\$650.88
47	\$562.27	\$562.27	\$591.46	\$591.46	\$736.47	\$736.47	\$604.31	\$604.31	\$743.69	\$743.69	\$779.80	\$779.80	\$722.03	\$722.03	\$678.22	\$678.22	\$678.22	\$678.22
48	\$588.17	\$588.17	\$618.71	\$618.71	\$770.40	\$770.40	\$632.15	\$632.15	\$777.95	\$777.95	\$815.72	\$815.72	\$755.29	\$755.29	\$709.46	\$709.46	\$709.46	\$709.46
49	\$613.71	\$613.71	\$645.58	\$645.58	\$803.86	\$803.86	\$659.60	\$659.60	\$811.74	\$811.74	\$851.14	\$851.14	\$788.09	\$788.09	\$740.27	\$740.27	\$740.27	\$740.27
50	\$642.49	\$642.49	\$675.85	\$675.85	\$841.55	\$841.55	\$690.53	\$690.53	\$849.80	\$849.80	\$891.05	\$891.05	\$825.05	\$825.05	\$774.98	\$774.98	\$774.98	\$774.98
51	\$670.91	\$670.91	\$705.75	\$705.75	\$878.77	\$878.77	\$721.08	\$721.08	\$887.39	\$887.39	\$930.47	\$930.47	\$861.54	\$861.54	\$809.26	\$809.26	\$809.26	\$809.26
52	\$702.20	\$702.20	\$738.67	\$738.67	\$919.77	\$919.77	\$754.71	\$754.71	\$928.79	\$928.79	\$973.87	\$973.87	\$901.73	\$901.73	\$847.01	\$847.01	\$847.01	\$847.01
53	\$733.86	\$733.86	\$771.97	\$771.97	\$961.23	\$961.23	\$788.74	\$788.74	\$970.66	\$970.66	\$1,017.78	\$1,017.78	\$942.39	\$942.39	\$885.20	\$885.20	\$885.20	\$885.20
54	\$768.04	\$768.04	\$807.92	\$807.92	\$1,006.00	\$1,006.00	\$825.47	\$825.47	\$1,015.86	\$1,015.86	\$1,065.17	\$1,065.17	\$986.27	\$986.27	\$926.42	\$926.42	\$926.42	\$926.42
55	\$802.21	\$802.21	\$843.87	\$843.87	\$1,050.76	\$1,050.76	\$862.20	\$862.20	\$1,061.06	\$1,061.06	\$1,112.57	\$1,112.57	\$1,030.16	\$1,030.16	\$967.65	\$967.65	\$967.65	\$967.65
56	\$839.26	\$839.26	\$882.85	\$882.85	\$1,099.29	\$1,099.29	\$902.02	\$902.02	\$1,110.07	\$1,110.07	\$1,163.96	\$1,163.96	\$1,077.74	\$1,077.74	\$1,012.34	\$1,012.34	\$1,012.34	\$1,012.34
57	\$876.68	\$876.68	\$922.20	\$922.20	\$1,148.30	\$1,148.30	\$942.23	\$942.23	\$1,159.55	\$1,159.55	\$1,215.84	\$1,215.84	\$1,125.78	\$1,125.78	\$1,057.47	\$1,057.47	\$1,057.47	\$1,057.47
58	\$916.61	\$916.61	\$964.21	\$964.21	\$1,200.60	\$1,200.60	\$985.15	\$985.15	\$1,212.37	\$1,212.37	\$1,271.22	\$1,271.22	\$1,177.06	\$1,177.06	\$1,105.63	\$1,105.63	\$1,105.63	\$1,105.63
59	\$936.39	\$936.39	\$985.02	\$985.02	\$1,226.52	\$1,226.52	\$1,006.41	\$1,006.41	\$1,238.54	\$1,238.54	\$1,298.66	\$1,298.66	\$1,202.47	\$1,202.47	\$1,129.50	\$1,129.50	\$1,129.50	\$1,129.50
60	\$976.32	\$976.32	\$1,027.02	\$1,027.02	\$1,278.82	\$1,278.82	\$1,049.33	\$1,049.33	\$1,291.36	\$1,291.36	\$1,354.04	\$1,354.04	\$1,253.74	\$1,253.74	\$			

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

[illegible]

Company Name: **Aetna Life Insurance Company**
 Market: **Small Group**
 Product: **EPO**
 Effective Date of Rates: **April 1, 2020**

Ending date of Rates: **June 30, 2020**

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%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%
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%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75
OOP Maximum =>	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300
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	\$283.46	\$283.46	\$298.18	\$298.18	\$371.28	\$371.28	\$304.65	\$304.65
15	\$308.65	\$308.65	\$324.68	\$324.68	\$404.28	\$404.28	\$331.73	\$331.73
16	\$318.29	\$318.29	\$334.81	\$334.81	\$416.90	\$416.90	\$342.09	\$342.09
17	\$327.92	\$327.92	\$344.95	\$344.95	\$429.52	\$429.52	\$352.44	\$352.44
18	\$338.29	\$338.29	\$355.86	\$355.86	\$443.11	\$443.11	\$363.59	\$363.59
19	\$348.67	\$348.67	\$366.78	\$366.78	\$456.70	\$456.70	\$374.74	\$374.74
20	\$359.41	\$359.41	\$378.08	\$378.08	\$470.77	\$470.77	\$386.29	\$386.29
21	\$370.53	\$370.53	\$389.77	\$389.77	\$485.33	\$485.33	\$398.24	\$398.24
22	\$370.53	\$370.53	\$389.77	\$389.77	\$485.33	\$485.33	\$398.24	\$398.24
23	\$370.53	\$370.53	\$389.77	\$389.77	\$485.33	\$485.33	\$398.24	\$398.24
24	\$370.53	\$370.53	\$389.77	\$389.77	\$485.33	\$485.33	\$398.24	\$398.24
25	\$372.01	\$372.01	\$391.33	\$391.33	\$487.27	\$487.27	\$399.83	\$399.83
26	\$379.42	\$379.42	\$399.13	\$399.13	\$496.98	\$496.98	\$407.80	\$407.80
27	\$388.32	\$388.32	\$408.48	\$408.48	\$508.63	\$508.63	\$417.35	\$417.35
28	\$402.77	\$402.77	\$423.68	\$423.68	\$527.56	\$527.56	\$432.88	\$432.88
29	\$414.62	\$414.62	\$436.15	\$436.15	\$543.09	\$543.09	\$445.63	\$445.63
30	\$420.55	\$420.55	\$442.39	\$442.39	\$550.85	\$550.85	\$452.00	\$452.00
31	\$429.44	\$429.44	\$451.75	\$451.75	\$562.50	\$562.50	\$461.56	\$461.56
32	\$438.34	\$438.34	\$461.10	\$461.10	\$574.15	\$574.15	\$471.12	\$471.12
33	\$443.90	\$443.90	\$466.95	\$466.95	\$581.43	\$581.43	\$477.09	\$477.09
34	\$449.82	\$449.82	\$473.18	\$473.18	\$589.19	\$589.19	\$483.46	\$483.46
35	\$452.79	\$452.79	\$476.30	\$476.30	\$593.08	\$593.08	\$486.65	\$486.65
36	\$455.75	\$455.75	\$479.42	\$479.42	\$596.96	\$596.96	\$489.83	\$489.83
37	\$458.72	\$458.72	\$482.54	\$482.54	\$600.84	\$600.84	\$493.02	\$493.02
38	\$461.68	\$461.68	\$485.66	\$485.66	\$604.72	\$604.72	\$496.20	\$496.20
39	\$467.61	\$467.61	\$491.89	\$491.89	\$612.49	\$612.49	\$502.58	\$502.58
40	\$473.54	\$473.54	\$498.13	\$498.13	\$620.25	\$620.25	\$508.95	\$508.95
41	\$482.43	\$482.43	\$507.48	\$507.48	\$631.90	\$631.90	\$518.51	\$518.51
42	\$490.95	\$490.95	\$516.45	\$516.45	\$643.07	\$643.07	\$527.66	\$527.66
43	\$502.81	\$502.81	\$528.92	\$528.92	\$658.60	\$658.60	\$540.41	\$540.41
44	\$517.63	\$517.63	\$544.51	\$544.51	\$678.01	\$678.01	\$556.34	\$556.34
45	\$535.05	\$535.05	\$562.83	\$562.83	\$700.82	\$700.82	\$575.06	\$575.06
46	\$555.80	\$555.80	\$584.66	\$584.66	\$728.00	\$728.00	\$597.36	\$597.36
47	\$579.14	\$579.14	\$609.21	\$609.21	\$758.57	\$758.57	\$622.45	\$622.45
48	\$605.82	\$605.82	\$637.28	\$637.28	\$793.52	\$793.52	\$651.12	\$651.12
49	\$632.12	\$632.12	\$664.95	\$664.95	\$827.98	\$827.98	\$679.39	\$679.39
50	\$661.77	\$661.77	\$696.13	\$696.13	\$866.80	\$866.80	\$711.25	\$711.25
51	\$691.04	\$691.04	\$726.92	\$726.92	\$905.15	\$905.15	\$742.71	\$742.71
52	\$723.28	\$723.28	\$760.83	\$760.83	\$947.37	\$947.37	\$777.36	\$777.36
53	\$755.88	\$755.88	\$795.13	\$795.13	\$990.08	\$990.08	\$812.40	\$812.40
54	\$791.08	\$791.08	\$832.16	\$832.16	\$1,036.18	\$1,036.18	\$850.24	\$850.24
55	\$826.28	\$826.28	\$869.19	\$869.19	\$1,082.29	\$1,082.29	\$888.07	\$888.07
56	\$864.45	\$864.45	\$909.34	\$909.34	\$1,132.28	\$1,132.28	\$929.09	\$929.09
57	\$902.98	\$902.98	\$949.87	\$949.87	\$1,182.76	\$1,182.76	\$970.51	\$970.51
58	\$944.11	\$944.11	\$993.14	\$993.14	\$1,236.63	\$1,236.63	\$1,014.71	\$1,014.71
59	\$984.49	\$984.49	\$1,044.58	\$1,044.58	\$1,293.32	\$1,293.32	\$1,036.61	\$1,036.61
60	\$1,005.62	\$1,005.62	\$1,057.84	\$1,057.84	\$1,317.19	\$1,317.19	\$1,080.82	\$1,080.82
61	\$1,041.19	\$1,041.19	\$1,095.26	\$1,095.26	\$1,363.78	\$1,363.78	\$1,119.05	\$1,119.05
62	\$1,064.53	\$1,064.53	\$1,119.81	\$1,119.81	\$1,394.36	\$1,394.36	\$1,144.14	\$1,144.14
63	\$1,093.81	\$1,093.81	\$1,150.61	\$1,150.61	\$1,432.70	\$1,432.70	\$1,175.60	\$1,175.60
64+	\$1,111.22	\$1,111.22	\$1,168.93	\$1,168.93	\$1,455.51	\$1,455.51	\$1,194.31	\$1,194.31

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

[illegible]

Company Name: **Aetna Life Insurance Company**
 Market: **Small Group**
 Product: **EPO**
 Effective Date of Rates: **July 1, 2020**

Ending date of Rates: **September 30, 2020**

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%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%
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%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75
OOP Maximum =>	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300
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	\$291.96	\$291.96	\$307.12	\$307.12	\$382.42	\$382.42	\$313.79	\$313.79
15	\$317.91	\$317.91	\$334.42	\$334.42	\$416.41	\$416.41	\$341.69	\$341.69
16	\$327.84	\$327.84	\$344.86	\$344.86	\$429.41	\$429.41	\$352.35	\$352.35
17	\$337.76	\$337.76	\$355.30	\$355.30	\$442.41	\$442.41	\$363.02	\$363.02
18	\$348.45	\$348.45	\$366.54	\$366.54	\$456.41	\$456.41	\$374.50	\$374.50
19	\$359.13	\$359.13	\$377.78	\$377.78	\$470.40	\$470.40	\$385.99	\$385.99
20	\$370.20	\$370.20	\$389.42	\$389.42	\$484.90	\$484.90	\$397.88	\$397.88
21	\$381.65	\$381.65	\$401.47	\$401.47	\$499.90	\$499.90	\$410.19	\$410.19
22	\$381.65	\$381.65	\$401.47	\$401.47	\$499.90	\$499.90	\$410.19	\$410.19
23	\$381.65	\$381.65	\$401.47	\$401.47	\$499.90	\$499.90	\$410.19	\$410.19
24	\$381.65	\$381.65	\$401.47	\$401.47	\$499.90	\$499.90	\$410.19	\$410.19
25	\$383.18	\$383.18	\$403.07	\$403.07	\$501.90	\$501.90	\$411.83	\$411.83
26	\$390.81	\$390.81	\$411.10	\$411.10	\$511.89	\$511.89	\$420.03	\$420.03
27	\$399.97	\$399.97	\$420.74	\$420.74	\$523.89	\$523.89	\$429.88	\$429.88
28	\$414.85	\$414.85	\$436.40	\$436.40	\$543.39	\$543.39	\$445.87	\$445.87
29	\$427.07	\$427.07	\$449.24	\$449.24	\$559.38	\$559.38	\$459.00	\$459.00
30	\$433.17	\$433.17	\$455.67	\$455.67	\$567.38	\$567.38	\$465.56	\$465.56
31	\$442.33	\$442.33	\$465.30	\$465.30	\$579.38	\$579.38	\$475.41	\$475.41
32	\$451.49	\$451.49	\$474.94	\$474.94	\$591.38	\$591.38	\$485.25	\$485.25
33	\$457.22	\$457.22	\$480.96	\$480.96	\$598.88	\$598.88	\$491.41	\$491.41
34	\$463.32	\$463.32	\$487.38	\$487.38	\$606.87	\$606.87	\$497.97	\$497.97
35	\$466.38	\$466.38	\$490.59	\$490.59	\$610.87	\$610.87	\$501.25	\$501.25
36	\$469.43	\$469.43	\$493.81	\$493.81	\$614.87	\$614.87	\$504.53	\$504.53
37	\$472.48	\$472.48	\$497.02	\$497.02	\$618.87	\$618.87	\$507.81	\$507.81
38	\$475.54	\$475.54	\$500.23	\$500.23	\$622.87	\$622.87	\$511.09	\$511.09
39	\$481.64	\$481.64	\$506.65	\$506.65	\$630.87	\$630.87	\$517.66	\$517.66
40	\$487.75	\$487.75	\$513.08	\$513.08	\$638.87	\$638.87	\$524.22	\$524.22
41	\$496.91	\$496.91	\$522.71	\$522.71	\$650.87	\$650.87	\$534.07	\$534.07
42	\$505.69	\$505.69	\$531.95	\$531.95	\$662.36	\$662.36	\$543.50	\$543.50
43	\$517.90	\$517.90	\$544.79	\$544.79	\$678.36	\$678.36	\$556.63	\$556.63
44	\$533.16	\$533.16	\$560.85	\$560.85	\$698.36	\$698.36	\$573.03	\$573.03
45	\$551.10	\$551.10	\$579.72	\$579.72	\$721.85	\$721.85	\$592.31	\$592.31
46	\$572.47	\$572.47	\$602.20	\$602.20	\$749.84	\$749.84	\$615.28	\$615.28
47	\$596.52	\$596.52	\$627.50	\$627.50	\$781.34	\$781.34	\$641.12	\$641.12
48	\$624.00	\$624.00	\$656.40	\$656.40	\$817.33	\$817.33	\$670.66	\$670.66
49	\$651.09	\$651.09	\$684.91	\$684.91	\$852.82	\$852.82	\$699.78	\$699.78
50	\$681.63	\$681.63	\$717.02	\$717.02	\$892.82	\$892.82	\$732.60	\$732.60
51	\$711.78	\$711.78	\$748.74	\$748.74	\$932.31	\$932.31	\$765.00	\$765.00
52	\$744.98	\$744.98	\$783.67	\$783.67	\$975.80	\$975.80	\$800.69	\$800.69
53	\$778.56	\$778.56	\$819.00	\$819.00	\$1,019.79	\$1,019.79	\$836.78	\$836.78
54	\$814.82	\$814.82	\$857.14	\$857.14	\$1,067.28	\$1,067.28	\$875.75	\$875.75
55	\$851.08	\$851.08	\$895.27	\$895.27	\$1,114.77	\$1,114.77	\$914.72	\$914.72
56	\$890.39	\$890.39	\$936.63	\$936.63	\$1,166.26	\$1,166.26	\$956.97	\$956.97
57	\$930.08	\$930.08	\$978.38	\$978.38	\$1,218.25	\$1,218.25	\$999.63	\$999.63
58	\$972.44	\$972.44	\$1,022.94	\$1,022.94	\$1,273.74	\$1,273.74	\$1,045.16	\$1,045.16
59	\$993.43	\$993.43	\$1,045.02	\$1,045.02	\$1,301.23	\$1,301.23	\$1,067.72	\$1,067.72
60	\$1,035.80	\$1,035.80	\$1,089.59	\$1,089.59	\$1,356.72	\$1,356.72	\$1,113.25	\$1,113.25
61	\$1,072.44	\$1,072.44	\$1,128.13	\$1,128.13	\$1,404.71	\$1,404.71	\$1,152.63	\$1,152.63
62	\$1,096.48	\$1,096.48	\$1,153.42	\$1,153.42	\$1,436.20	\$1,436.20	\$1,178.47	\$1,178.47
63	\$1,126.63	\$1,126.63	\$1,185.13	\$1,185.13	\$1,475.69	\$1,475.69	\$1,210.88	\$1,210.88
64+	\$1,144.57	\$1,144.57	\$1,204.00	\$1,204.00	\$1,499.19	\$1,499.19	\$1,230.15	\$1,230.15

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

[illegible]

Company Name: **Aetna Life Insurance Company**
 Market: **Small Group**
 Product: **EPO**
 Effective Date of Rates: **October 1, 2020**

Ending date of Rates: **December 31, 2020**

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%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%	Aetna Silver OAEPO 6000 80%
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%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75
OOP Maximum =>	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300
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	\$300.72	\$300.72	\$316.34	\$316.34	\$393.90	\$393.90	\$323.21	\$323.21
15	\$327.45	\$327.45	\$344.46	\$344.46	\$428.91	\$428.91	\$351.94	\$351.94
16	\$337.67	\$337.67	\$355.21	\$355.21	\$442.30	\$442.30	\$362.93	\$362.93
17	\$347.90	\$347.90	\$365.96	\$365.96	\$455.68	\$455.68	\$373.91	\$373.91
18	\$358.90	\$358.90	\$377.54	\$377.54	\$470.10	\$470.10	\$385.74	\$385.74
19	\$369.91	\$369.91	\$389.12	\$389.12	\$484.52	\$484.52	\$397.57	\$397.57
20	\$381.31	\$381.31	\$401.11	\$401.11	\$499.45	\$499.45	\$409.82	\$409.82
21	\$393.10	\$393.10	\$413.52	\$413.52	\$514.90	\$514.90	\$422.50	\$422.50
22	\$393.10	\$393.10	\$413.52	\$413.52	\$514.90	\$514.90	\$422.50	\$422.50
23	\$393.10	\$393.10	\$413.52	\$413.52	\$514.90	\$514.90	\$422.50	\$422.50
24	\$393.10	\$393.10	\$413.52	\$413.52	\$514.90	\$514.90	\$422.50	\$422.50
25	\$394.67	\$394.67	\$415.17	\$415.17	\$516.96	\$516.96	\$424.19	\$424.19
26	\$402.54	\$402.54	\$423.44	\$423.44	\$527.26	\$527.26	\$432.64	\$432.64
27	\$411.97	\$411.97	\$433.36	\$433.36	\$539.61	\$539.61	\$442.78	\$442.78
28	\$427.30	\$427.30	\$449.49	\$449.49	\$559.69	\$559.69	\$459.25	\$459.25
29	\$439.88	\$439.88	\$462.72	\$462.72	\$576.17	\$576.17	\$472.77	\$472.77
30	\$446.17	\$446.17	\$469.34	\$469.34	\$584.41	\$584.41	\$479.53	\$479.53
31	\$455.61	\$455.61	\$479.26	\$479.26	\$596.77	\$596.77	\$489.67	\$489.67
32	\$465.04	\$465.04	\$489.19	\$489.19	\$609.12	\$609.12	\$499.81	\$499.81
33	\$470.94	\$470.94	\$495.39	\$495.39	\$616.85	\$616.85	\$506.15	\$506.15
34	\$477.23	\$477.23	\$502.01	\$502.01	\$625.09	\$625.09	\$512.91	\$512.91
35	\$480.37	\$480.37	\$505.32	\$505.32	\$629.20	\$629.20	\$516.29	\$516.29
36	\$483.52	\$483.52	\$508.62	\$508.62	\$633.32	\$633.32	\$519.67	\$519.67
37	\$486.66	\$486.66	\$511.93	\$511.93	\$637.44	\$637.44	\$523.05	\$523.05
38	\$489.81	\$489.81	\$515.24	\$515.24	\$641.56	\$641.56	\$526.43	\$526.43
39	\$496.09	\$496.09	\$521.86	\$521.86	\$649.80	\$649.80	\$533.19	\$533.19
40	\$502.38	\$502.38	\$528.47	\$528.47	\$658.04	\$658.04	\$539.95	\$539.95
41	\$511.82	\$511.82	\$538.40	\$538.40	\$670.40	\$670.40	\$550.09	\$550.09
42	\$520.86	\$520.86	\$547.91	\$547.91	\$682.24	\$682.24	\$559.81	\$559.81
43	\$533.44	\$533.44	\$561.14	\$561.14	\$698.72	\$698.72	\$573.33	\$573.33
44	\$549.16	\$549.16	\$577.68	\$577.68	\$719.31	\$719.31	\$590.23	\$590.23
45	\$567.64	\$567.64	\$597.12	\$597.12	\$743.51	\$743.51	\$610.09	\$610.09
46	\$589.65	\$589.65	\$620.27	\$620.27	\$772.35	\$772.35	\$633.75	\$633.75
47	\$614.42	\$614.42	\$646.33	\$646.33	\$804.78	\$804.78	\$660.36	\$660.36
48	\$642.72	\$642.72	\$676.10	\$676.10	\$841.86	\$841.86	\$690.78	\$690.78
49	\$670.63	\$670.63	\$705.46	\$705.46	\$878.42	\$878.42	\$720.78	\$720.78
50	\$702.08	\$702.08	\$738.54	\$738.54	\$919.61	\$919.61	\$754.58	\$754.58
51	\$733.14	\$733.14	\$771.21	\$771.21	\$960.28	\$960.28	\$787.96	\$787.96
52	\$767.34	\$767.34	\$807.18	\$807.18	\$1,005.08	\$1,005.08	\$824.71	\$824.71
53	\$801.93	\$801.93	\$843.57	\$843.57	\$1,050.39	\$1,050.39	\$861.89	\$861.89
54	\$839.27	\$839.27	\$882.86	\$882.86	\$1,099.31	\$1,099.31	\$902.03	\$902.03
55	\$876.62	\$876.62	\$922.14	\$922.14	\$1,148.22	\$1,148.22	\$942.17	\$942.17
56	\$917.11	\$917.11	\$964.73	\$964.73	\$1,201.26	\$1,201.26	\$985.69	\$985.69
57	\$957.99	\$957.99	\$1,007.74	\$1,007.74	\$1,254.81	\$1,254.81	\$1,029.63	\$1,029.63
58	\$1,001.62	\$1,001.62	\$1,053.64	\$1,053.64	\$1,311.96	\$1,311.96	\$1,076.52	\$1,076.52
59	\$1,023.24	\$1,023.24	\$1,076.38	\$1,076.38	\$1,340.28	\$1,340.28	\$1,099.76	\$1,099.76
60	\$1,066.88	\$1,066.88	\$1,122.28	\$1,122.28	\$1,397.43	\$1,397.43	\$1,146.66	\$1,146.66
61	\$1,104.62	\$1,104.62	\$1,161.98	\$1,161.98	\$1,446.86	\$1,446.86	\$1,187.22	\$1,187.22
62	\$1,129.38	\$1,129.38	\$1,188.03	\$1,188.03	\$1,479.30	\$1,479.30	\$1,213.83	\$1,213.83
63	\$1,160.44	\$1,160.44	\$1,220.70	\$1,220.70	\$1,519.98	\$1,519.98	\$1,247.21	\$1,247.21
64+	\$1,178.91	\$1,178.91	\$1,240.13	\$1,240.13	\$1,544.18	\$1,544.18	\$1,267.07	\$1,267.07

Aetna Life Insurance Company
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%	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

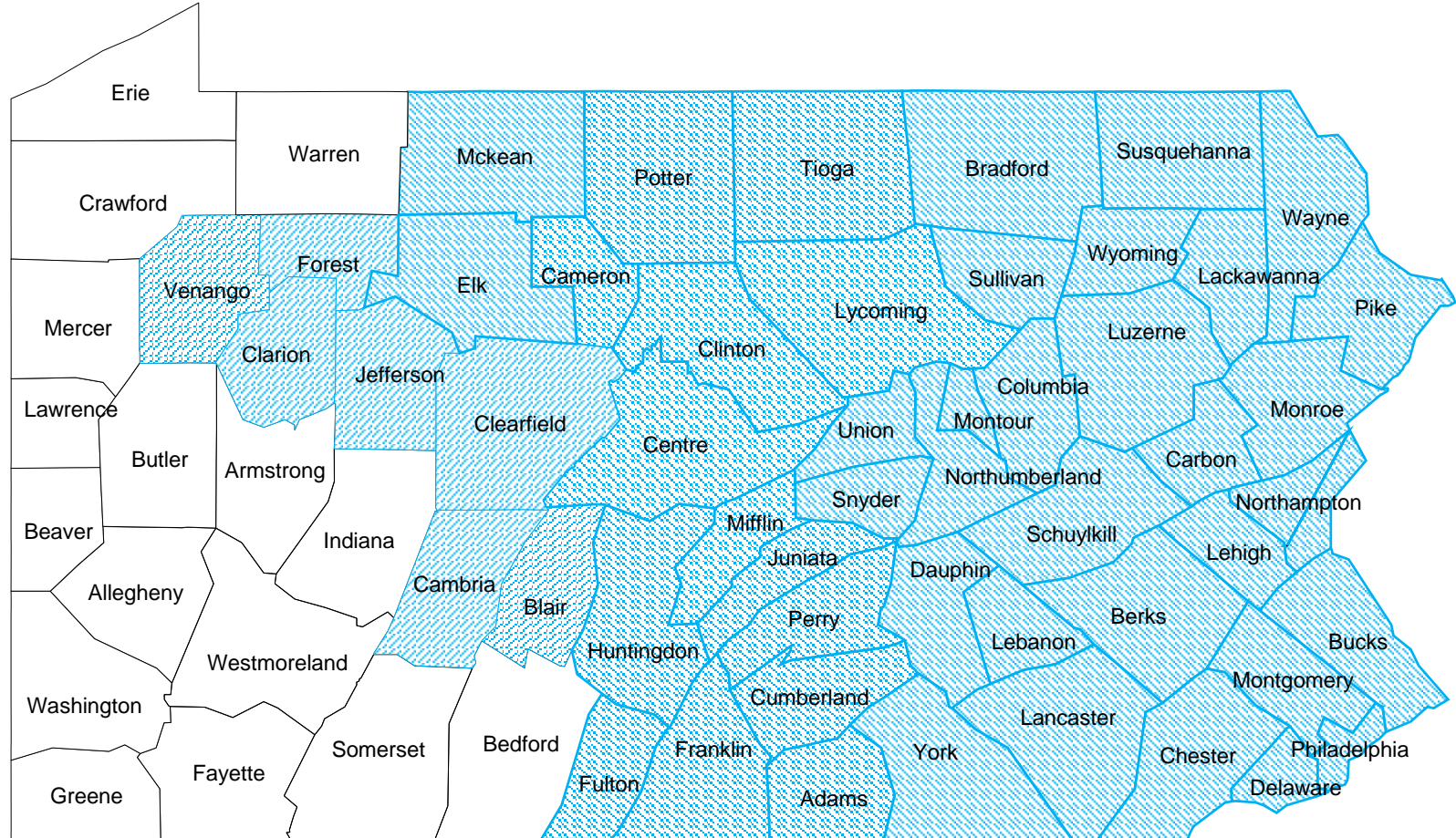
Company Name Aetna Life Insurance Company
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

[illegible]


01/01/2020 Service Area


Issuer: Aetna Life Insurance Company

Market: Small Group



Key *(modify as needed)*

 : 2020 on-exchange service area

 : 2020 off-exchange only service area



June 25, 2019

Mrs. Cherri Sanders-Jones
Insurance Department
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company
Small Group Rate Filing
SERFF # AETN-131899741

Dear Mrs. Cherri Sanders-Jones:

1. Please modify the cover letter to include the rate history information for January 1, 2019.
The cover letter has been modified to include the rate history information for January 1, 2019.
2. Please confirm that the Tables in the 'I Data' tab is populated with unadjusted data specific to the AHASPA small group market for ACA-compliant plans only.
The Tables in the 'I Data' tab are populated with unadjusted data specific to the ALIC small group market for ACA-compliant plans and transitional plans.
3. Please clarify the data source and markets used in populating the 'I.b.Manual' Tab.
The 'I.b.Manual' Tab is populated with unadjusted data specific to the small group market for ACA-compliant plans only on all the AHI/AHIC, AHASPA and ALIC legal entities combined.
4. Page 3 of the PA AM indicates that, "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."
 - a. Please provide the unadjusted base period incurred claims data
Please see table 4b on the 'I.b. Manual Data' tab of the PA AM exhibits file for the unadjusted base period incurred claims data for the manual rate.
 - b. Show each adjustment and justification for the adjustment.
The base period was reported unadjusted and the adjustments were made when projecting to the projection period. Please see the 'Response #4' tab in ALIC Objection Response Tables 1.xlsx for each adjustment. See tabs 'Response #4a' through 'Response #4d' for the justification of each adjustment
5. The updated URR instructions require quantitative impact of rate increase drivers. Please indicate the quantitative impact of the drivers discussed on page 1 of the Part III Memorandum.
Please see the 'Response #5' tab in ALIC Objection Response Tables 1.xlsx for the quantitative impact of rate increase drivers discussed on page 1 of the Part III Memorandum.
6. What was the proposed and approved rate increase for 2019?
The final proposed and approved rate increase for 2019 was 8.6%.



7. Please provide missing documentation for Exhibits 1-4, 7, 13 and E-2 in the file

PA_SG_18939_Off_1Q2020_Exhibits_v1.xls.

Exhibits 3, 4, 7, and E-2 have been added to the file PA_SG_33906_Off_1Q2020_Exhibits_v2.xls.

Exhibits 1, 2, and 13 are not referenced in the submission and have not been produced.

8. Please explain why the current enrollment in the URRT of 102 does not match the current enrollment in the PA exhibits of 186.

There was some incidental double counting due to a formula error and the PAAM Exhibits now match the figure in the URRT.

9. Please provide the quarterly rate impact.

The quarterly rate impact comes from trend, at a rate of 3.0%, quarter-over-quarter.

10. Please provide information on the leverage trend component of the 2020-2021 trend rate development from the Trend Tie Out worksheet. What is the leverage factor assumed by medical cost component?

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 + Allowed Trend * Deductible Lookup)/(1+Allowed Trend) - 1*

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

*Paid Trend = (1 + Allowed Trend) * (1 + Leveraging Trend) - 1*

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

The leveraging factor assumed by medical cost component is:

Service Type	Leveraging
Facility Inpatient	1.2%
Facility Outpatient	1.6%
Physician	1.1%
Capitation	0.0%
Pharmacy	1.5%

11. Please explain why the annual trend of 12.55% for 2020 quarterly rates (3.0% per quarter) is much higher than the historical trend rates used for the manual and experience.

The annual paid trend used for quarterly rates is reflective of the following adjustments from the allowed trend used in the historical rate development: leveraging, explained in response #10, and the removal of induced utilization from the forward-looking trend.



12. Please provide documentation of the weights used in Table 3b of the PAAM, Medical Trend Components, and explain why these do not match the weights of the Experience Period Index Rate PMPM in the URRT.

Table 3b of the PAAM uses the paid % of expenses for the AHASPA, AHI, ALIC and AHIC combined small group ACA-compliant data that makes up the manual data. The weights of the Experience Period Index Rate PMPM in the URRT are the allowed % of expenses for ALIC small group ACA-compliant and transitional plans.

13. Please provide support for the completion factors included in table 4 of the PAAM. It seems the 2015 data is less complete than the 2016 data.

The 2017 periods were initially using what was submitted for the 2019 filing and was paid through February 2018. This has been revised to use data paid through February 2019, which is consistent with the 2018 experience period data paid-through date. The data in Table 4 also inadvertently excluded some experience and has been corrected. The completion factors have been updated as a result of this correction. Due to the limitations of our data system, we cannot provide the data prior to January 2017, paid through February 2019. Therefore, the 2016 periods were using what was submitted for the 2019 filing which was paid through February 2018. Additionally, there was a formula error on the 2017 data which has been corrected in Table 4b of the PAAM.

14. As a supplemental exhibit, please provide an exhibit similar to Table 4b populated with AHASPA, AHI, ALIC and AHIC combined small group ACA-compliant data only. Please ensure that this is raw unadjusted data. Also include the following monthly data

- a. The average age factor;
- b. The average geographic factor;
- c. The average tobacco factor;
- d. The average benefit factor; and
- e. The normalized average pmpm

Table 4b is populated with AHASPA, AHI, ALIC and AHIC combined small group ACA-compliant data only. Please see the 'Response #14' tab in ALIC Objection Response Tables 1.xlsx for the additional items requested in a-e. Due to the limitations of our data system, we cannot provide the detail for a-e prior to January 2017. The average factors are based on the factors in place during the period indicated.

15. The 2019 coverage for AHASPA changed from PPO to OAEPO. How have you considered this coverage change in developing the rates?

- a. Please discuss the impact you believe this change, from coverage of out-of-network benefits to in-network coverage only, will have on the claims.

The change from PPO to OAEPO was accounted for in 2019 pricing development. We expect the shift resulted in a small claims decrease.

16. Please explain why the ultimate incurred claims in Table 2 of the PAAM, \$4,149,828, does not match the ultimate incurred claims in Table 4 of the PAAM, \$3,999,006 or the incurred claims in the experience period on the URRT, \$4,026,470.

The \$3,999,006 was the total from data paid through January 2019 and has been updated to reflect the correct total from data paid through February 2019 of \$4,026,470. The \$4,149,828 inadvertently excluded Rx rebates. \$4,026,470 includes Rx rebates. All three figures have been corrected and now reflect \$4,026,470. Cell D9 on the 'I.b. Manual Data' tab has been corrected in the same manner to include Rx rebates.



17. Please explain the discrepancy between the premium reported on Worksheet 1 of the URRT (\$5,228,196) and Table 2 of the PAAM (\$5,228,196) and Table 4 of the PAAM (\$5,226,305 million)? *Like the issue in question #16, Table 4 was using the total from data paid through January 2019 and has been updated to reflect the correct total from data paid through February 2019. Both figures now reflect \$5,228,196.*

18. For calendar years 2016, 2017 and 2018, please provide the actual unit cost and utilization trends by benefit category.

Please see the 'Response #18' tab in ALIC Objection Response Tables 1.xlsx for the actual unit cost and utilization trends by benefit category.

19. Table 2 includes capitation payments. Are capitations expected for the rating period? Please list the services that are capitated and the expected 2020 pmpms.

We have a small number of lab and mental health providers that were paid on a capitated basis in the experience. Any capitation that remains in place for 2020 is expected to be minimal.

20. Please explain why the utilization trend applied to the Facility Outpatient and Physician benefit categories are so much higher than for Facility Inpatient and Pharmacy.

Utilization trends reflect the best estimate of our medical economics unit to project service patterns going forward. In addition, the difference reflects the expectation that more services in the future will be performed in an outpatient or a physician setting than an inpatient setting compared to historical patterns.

21. Page 3 of the Part III Memorandum indicates Exhibit 3 discusses the assumptions to project morbidity, however, we cannot find that exhibit. The Exhibits workbook begins at exhibit 5. Also, the PA Actuarial Memorandum only indicates an 8% morbidity adjustment while the URRT shows 21.6%. Please direct us to or provide narrative and quantitative support for the 21.6% morbidity adjustment applied to the experience and quantitative support for the 8% applied to the manual rate.

Please see the 'Response #4a' tab in ALIC Objection Response Tables 1.xlsx for the assumptions to project morbidity. Cell C25 illustrates the 21.6% morbidity adjustment applied to the base experience and cell C47 illustrates the 8% morbidity adjustment applied to the manual experience. The difference between the two calculations are the starting risk scores. The URRT reflects the adjustment corresponding to the base experience and the PAAM reflects the adjustment corresponding to the manual experience.

22. Please provide the mix of the underwritten Transitional policies and the community rated policies in the manual.

There are no underwritten Transitional policies in the manual. The manual consists of all community rated policies.

a. Also, provide information on the assumed morbidity adjustment factors by duration for the transitional policies and the documentation of the projection of the 1.08 for the morbidity change to 2020.

Please see the 'Response #4a' tab in ALIC Objection Response Tables 1.xlsx for the assumptions to project morbidity.

b. Clarify the source of the data (market, entity, state, etc.)



The manual consists of data specific to the Pennsylvania small group market for ACA-compliant plans only on all the AHI/AHIC, AHASPA and ALIC legal entities.

23. Please provide quantitative support of the 4.1% demographic adjustment applied to the experience period and the 3.1% applied to the manual rate.

Please see the 'Response #23' tab in ALIC Objection Response Tables 1.xlsx, row 13 for the support of the 4.1% demographic adjustment applied to the base experience and the 3.1% demographic adjustment applied to the manual rate and the demographic adjustment applied to the base experience.

a. What is the source data used in developing the demographic factor of 1.031?

The source data uses the manual experience which is specific to the small group market for ACA-compliant plans only on all the AHI/AHIC, AHASPA and ALIC legal entities combined.

b. On page 5 you indicate that the change in the demographic factor of 1.031 is due to the changes in geographic factors, discussed in section 5B. Section 5B indicates no change in geographic factors. Please explain.

There was a change in geographic factors from 2018 to 2019. Since the experience period is 2018 which is then projected to 2020, there is an adjustment for the change in geographic factors that occurred. Section 5B indicates no change in geographic factors between 2019 and 2020.

24. The part III memorandum references plan design changes and support in Exhibit 4, which we cannot find. However, the URRT and the PAAM show no plan design changes. Please confirm there were no plan design changes or provide narrative and quantitative support.

There was a plan design change for the out-of-pocket maximum, changing from \$7,900 in 2019 to \$8,150 for 2020.

25. Regarding 'Other' adjustments, the URRT indicates -1.3%, while the PAAM shows -0.0% for network and -1.5% for Other. The Part III memorandum references exhibit 7, which we cannot find. Please provide narrative and quantitative support for all 'Other' adjustments applied to the experience AND manual data and explain why the URRT and PAAM adjustments are not consistent.

Please see the 'Response #4' tab, rows 24-31 in ALIC Objection Response Tables 1.xlsx, for the buildup of the -1.4% 'Other' adjustment on the PAAM. Removing the values from the induced demand column in Table 4 of the PAAM Exhibits has updated the 'Other' adjustments to match the -1.4%. The change in Other on the manual rate reflects the impact of pooling pharmacy claims. We pooled all pharmacy claims at an annual level of \$250k. This resulted in the removal of \$2,473,458 in claims and a pooling charge of \$74,379.

26. Please explain why the manual rate trend is different than the experience trend.

The service category weights vary between the manual rate trend and the experience trend. In attrition, the manual rate trend also includes induced utilization, whereas the experience trend does not.

27. Please explain why the projected paid to allowed ratio in Exhibit 9 (and the PA AM Table 10) of 83% is so much higher than the plans 71% AV. We note the prior filing included a 73% paid-to-allowed factor. The projected paid to allowed ratio is higher than the AV because historically we pay more than the AV calculator says. The projected paid to allowed ratio is higher in this filing than the 2019 filing because it represents a more accurate expectation based on our experience. In the 2019 filing we were estimating changes to our paid to allowed ratio due to significant changes in plans offered between experience and



projected. In the 2020 filing we have one plan, mostly consistent with the projection so there is a less significant change between the experience and projection.

28. Please explain why Wakely data was used instead of PA's estimate of 2018 risk adjustment. *In conjunction with the pooling of pharmacy claims mentioned in response #25, we felt it was necessary to look at multiple views of risk adjustment in the rate development process. As the decision was made to mitigate the impact of high pharmacy claims on the overall projected rate, the Wakely data seemed the most reasonable as a balance between full recognition of the risk adjustment impact and no recognition for the high claim pharmacy members.*

29. The projected risk adjustment on the PAAM of -\$1.43 PMPM divided by the paid-to-allowed ratio of 0.828 results in -\$1.73 PMPM, while the URRT shows -\$1.65 PMPM. Please explain this discrepancy. *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 2020). Please see the 'Response #29' tab in ALIC Objection Response Tables 1.xlsx, row 13 for the buildup of both the -\$1.65 and -\$1.73. Please also see the new buildups based on the updated rates, revised for the profit reduction.*

30. The projected incurred claims on WS2 of the URRT are \$577.31. Subtracting the \$1.43 risk adjustment payment (on a paid basis from the PAAM) equals \$575.88. However the loss ratio exhibit 11 indicates \$575.15. Please explain this discrepancy. *The \$575.15 on Exhibit 11 is based on the projected incurred claims of \$577.31, adjusted for the risk adjustment transfer of -\$0.61 before fees. We then adjust for the high-risk pool recoveries and high-risk pool premium which is displayed on Exhibit 11. Please see the 'Response #30' tab in ALIC Objection Response Tables 1.xlsx for this buildup. Please also see the new buildups based on the updated rates, revised for the profit reduction.*

31. Please explain why the taxes and fees in Exhibit 10, \$32.21 PMPM differ from the \$35.73 for taxes and fees that were applied in the MLR calculation in Exhibit 11. *In Exhibit 11's 'Taxes and Fees' we included a high-risk pool premium of \$3.52. This value can be seen in cell B11 on the 'Response #30' tab in ALIC Objection Response Tables 1.xlsx. The revised value is \$3.41.*

32. Please provide quantitative support for and show the development of the HIF for this entity. Also provide the actual paid HIT fees on a pmpm and percent of premium for calendar years 2018 and 2016. *As HIT is paid at an enterprise level, any attempt to show on a pmpm or percent of premium basis will be highly dependent on the membership and premium that are considered. The development of the 2.6% load for HIF is outlined below.*

The Health Insurer Fee (HIF) pricing factor is developed based primarily on estimates of Aetna's (a CVS Health Company) premiums in relation to the entire market. The actual premium amounts can fluctuate from the initial estimates, and this uncertainty at the time of pricing represents a risk to Aetna.

- The latest market premium figure we have is \$713.0B that the IRS published in August 2018. This represents the market as of 2017, and it was used to determine the 2018 HIF allocation.*
- The 2018 HIF Market premium data will not be available, since there is no HIF filing in 2019 (Form 8963) due to 2019 HIF suspension.*



- *HIF was suspended again for one year, in calendar year 2019. Prior one year suspension was in calendar year 2017.*
- *HIF liability is scheduled to return in 2020.*
- *The 2018 Industry-wide HIF liability was \$14.3 billion*
- *Unlike in prior years, the 2020 industry-wide HIF liability to be collected is not determined at this point. It will be allocated to insurers based on their 2019 market share.*
- *For the 2018 HIF, Aetna's HIF expense rate was 2.0% before gross up for taxes.*
- *The HIF assessment is paid with after-tax dollars. Each company has its own tax rate, Aetna's tax rate is approximately 23% when factoring in federal and state level taxes. This generates a gross up factor of 1.30 (1/(1-.23)).*
- *Applying this gross up factor to the HIF expense rate we get 2.60% calculated as a premium load.*
- *This 2.60% factor may be modified based on projected industry growth, as well as Aetna's projected growth and expected market share. These factors are not currently known with certainty and, as such, represent pricing risk to Aetna.*

33. PA will allow a maximum profit of 2.00%. Please lower the profit and update all materials. *The AFIT profit has been lowered to 2.00% and all materials have been updated.*

34. Please explain the projected decrease in membership.

The projected membership is based on the interim membership, for which we have two months of data. To estimate the projected membership for 2020, we assume similar enrollment through the remaining months of 2019 and that the 2020 enrollment will be similar to that in 2019. We would also expect a decrease in membership from the 2018 experience period due to the change from PPO to OAEPO.

35. If the data provided in Exhibit C-2 is projected, please provide the experience period and current distribution for ALIC members as of 2/1/19. Using this distribution, please show the age and geographic calibration factors.

Please see the 'Response #35a' and 'Response #35b' tabs in ALIC Objection Response Tables 1.xlsx, for the experience period and current distributions for ALIC members as of 2/1/19, along with the projection member months distribution used to show the age and geographic calibration factors.

36. Regarding Risk Adjustment Data Validation process (RADV):

a. Please describe any adjustments or considerations made due to the Risk Adjustment Data Validation process (RADV).

There are no adjustments made due to the RADV process.

b. As you know CMS is performing a risk adjustment validation starting with 2017 risk adjustment data. We are considering allowing an estimate of the impact of risk adjustment modifications in rate filings as an adjustment to the projected risk adjustment. Before implementation, we are soliciting feedback from our issuers on the pros and cons of the inclusion of this adjustment. If allowed, all issuers would be required to submit an estimate. The estimate may be \$0. Please provide any feedback that you would like us to consider.

We do not feel that an adjustment is necessary. We have included our best estimate of the projected risk adjustment for the plan year in question, and feel that any errors uncovered in the RADV process should be minimal.



37. Please show the development of the average commission as shown in Table 6. Additionally, the current and 2020 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated pmpm cost.

Please see the 'Response #37' tab in ALIC Objection Response Tables 1.xlsx for the development of the average commission as shown in Table 6.

38. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost pmpms for calendar years 2015 – 2018, as applicable.

Please see the 'Response #38' tab in ALIC Objection Response Tables 1.xlsx for the comparison of the actual projected claim cost to project claim cost pmpm for the calendar years 2015-2018.

39. Please provide an exhibit showing the actual experience for calendar years 2014 – 2018 and the projections for 2019 and 2020 for the following categories: Member months, total administrative expenses, total incurred claims, total premium, total actual paid taxes and fees, profit, annual underwriting gain/loss and underwriting gain/loss pmpy. Also show how the financial gains and losses reconciles with the Annual Financial Statements for those periods.

Please see ALIC PA 2018 SHCE.pdf for the requested information.

40. Please confirm your understanding that Pennsylvania has not sought or received approval of composite rating as such, the employer rate is the sum of the per member rates with the 3-child max per family.

We confirm our understanding that Pennsylvania has not sought or receive approval of composite rating as such, the employer rate is the sum of the per member rates with the 3-child max per family.

41. Please confirm that you have tested to ensure that the PID rate exhibits and the Federal rates template included in this filing and in the binder are all the same.

We have tested to ensure that the PID rate exhibits and the Federal rates template included in this filing and in the binder are all the same.

42. Please show the development of the FIT in Table 6.

Please see the 'Response #42' tab in ALIC Objection Response Tables 1.xlsx for the development of the FIT in Table 6.

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

Sincerely,

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 4, from June 18, 2019 objection letter.

Values from PAAM Exhibits

	Experience	Manual	Experience	Manual
Experience Period	0.917	1.033		
Projection Period	1.116	1.116		
Change in Morbidity	1.216	1.080	1.216	1.080
	Experience	Manual		
Experience Area Factor	0.988	0.984		
Experience Age/Gender Factor	1.089	1.105		
Projection Area Factor	1.014	1.014		
Projection Age/Gender Factor	1.105	1.105		
Change in Area	1.027	1.031	1.027	1.031
Change in Age and Gender	1.014	1.000	1.014	1.000
Change in Demographics	1.041	1.031	1.041	1.031
	Experience	Manual		
Change in Network and Benefits	1.000	1.012	1.000	1.012
Other*	Experience	Manual		
Change in New Cap	1.000	1.000		
Change in Pooling Impact	0.995	0.840		
Change in Deductible Suppression	0.992	0.997		
Change in Rx Other Trend	0.999	0.999		
Rounding between URRT and PAAM	1.000			
Remove Leveraging from Trend, Apply Induced Util		0.000		
Change in Other	0.986	0.000	0.987	0.835

*Factors are PMPM weighted averages of IP, OP, Prof, Other, Cap, and Rx benefit categories

See Response #4a tab for development of the morbidity factors.

See Response #4b tab for development of the area factors.

See Response #4c tab for development of the age factors.

See Response #4d tab for development of the network and benefit factors.

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 4, from June 18, 2019 objection letter.

Base Experience

	CY 2018 Data (Experience)		201812 Active (Jump-off)	
	MMOS	Average Risk	Members	Average Risk
SG KWHYH	206,476	0.902	SG ACA	1,223
SG ACA	28,321	1.033		
Combined Base Experience	234,797	0.917		

Renewal Action	2019 Renewals/Sales		2020 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	1,223	1.082	10,390	1.199
- Terminate Coverage	581	0.797	2,609	0.968
+ Add'l New Sales	17,415	1.084	12,843	1.018
Ending Membership	18,057	1.093	20,625	1.116

	Morbidity Change Development
Starting Risk Score (Base Experience)	0.917
Ending Risk Score (ACA 2020)	1.116
Change in Morbidity Factor	1.216

Manual Experience

	CY 2018 Data (Experience)		201812 Active (Jump-off)	
	MMOS	Average Risk	Members	Average Risk
SG KWHYH	0	0.000	SG ACA	1,223
SG ACA	28,321	1.033		
Manual Experience	28,321	1.033		

Renewal Action	2019 Renewals/Sales		2020 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	1,223	1.082	10,390	1.199
+ Gain from KWHYH/Other	17,415	1.084	12,843	1.018
- Terminate Coverage	581	0.797	2,609	0.968
+ Add'l New Sales	0	0.000	0	0.000
Ending Membership	18,057	1.093	20,625	1.116

	Morbidity Change Development
Starting Risk Score (Manual Experience)	1.033
Ending Risk Score (ACA 2020)	1.116
Change in Morbidity Factor	1.080

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 4, from June 18, 2019 objection letter.

Rating Area	County	Base Member Months	Manual Member Months	Projection Member Months	Experience Area Factor	Projection Area Factor
Rating Area 1	Clarion	0	18	0	0.785	0.779
Rating Area 1	Crawford	0	0	0	0.785	0.779
Rating Area 1	Erie	0	0	0	0.785	0.779
Rating Area 1	Forest	0	0	0	0.785	0.779
Rating Area 1	McKean	0	0	0	0.785	0.779
Rating Area 1	Mercer	91	0	0	0.785	0.779
Rating Area 1	Venango	0	0	0	0.785	0.779
Rating Area 1	Warren	0	0	0	0.785	0.779
Rating Area 2	Cameron	0	0	0	0.792	0.819
Rating Area 2	Elk	0	96	64	0.792	0.819
Rating Area 2	Potter	0	0	0	0.792	0.819
Rating Area 3	Bradford	175	12	0	0.998	1.020
Rating Area 3	Carbon	0	18	0	0.998	1.020
Rating Area 3	Clinton	0	8	0	0.998	1.020
Rating Area 3	Lackawanna	173	165	0	0.998	1.020
Rating Area 3	Luzerne	12	148	0	0.998	1.020
Rating Area 3	Lycoming	0	158	0	0.998	1.020
Rating Area 3	Monroe	11	230	0	0.998	1.020
Rating Area 3	Pike	0	56	0	0.998	1.020
Rating Area 3	Sullivan	0	0	0	0.998	1.020
Rating Area 3	Susquehanna	16	93	0	0.998	1.020
Rating Area 3	Tioga	0	0	0	0.998	1.020
Rating Area 3	Wayne	0	15	0	0.998	1.020
Rating Area 3	Wyoming	0	0	0	0.998	1.020
Rating Area 4	Allegheny	208	26	0	0.810	0.855
Rating Area 4	Armstrong	0	0	0	0.810	0.855
Rating Area 4	Beaver	32	0	0	0.810	0.855
Rating Area 4	Butler	78	0	0	0.810	0.855
Rating Area 4	Fayette	0	0	0	0.810	0.855
Rating Area 4	Greene	0	0	0	0.810	0.855
Rating Area 4	Indiana	0	0	0	0.810	0.855
Rating Area 4	Lawrence	0	0	0	0.810	0.855
Rating Area 4	Washington	0	0	0	0.810	0.855
Rating Area 4	Westmoreland	0	0	0	0.810	0.855
Rating Area 5	Bedford	0	0	0	0.780	0.837
Rating Area 5	Blair	40	54	0	0.780	0.837
Rating Area 5	Cambria	0	30	0	0.780	0.837
Rating Area 5	Clearfield	0	145	0	0.780	0.837
Rating Area 5	Huntingdon	0	162	0	0.780	0.837
Rating Area 5	Jefferson	38	38	32	0.780	0.837
Rating Area 5	Somerset	0	0	0	0.780	0.837
Rating Area 6	Centre	236	186	0	0.983	1.030
Rating Area 6	Columbia	0	0	0	0.983	1.030
Rating Area 6	Lehigh	170	865	54	0.983	1.030
Rating Area 6	Mifflin	0	0	0	0.983	1.030
Rating Area 6	Montour	0	0	0	0.983	1.030
Rating Area 6	Northampton	321	463	144	0.983	1.030
Rating Area 6	Northumberland	0	0	0	0.983	1.030
Rating Area 6	Schuylkill	0	108	0	0.983	1.030
Rating Area 6	Snyder	0	0	0	0.983	1.030
Rating Area 6	Union	0	0	0	0.983	1.030
Rating Area 7	Adams	0	199	0	0.984	1.080
Rating Area 7	Berks	89	789	36	0.984	1.080
Rating Area 7	Lancaster	373	3,470	358	0.984	1.080
Rating Area 7	York	170	848	0	0.984	1.080
Rating Area 8	Bucks	788	2,607	32	1.000	1.000
Rating Area 8	Chester	1,770	2,312	149	1.000	1.000
Rating Area 8	Delaware	1,931	3,717	12	1.000	1.000
Rating Area 8	Montgomery	2,649	3,406	237	1.000	1.000
Rating Area 8	Philadelphia	652	4,549	44	1.000	1.000
Rating Area 9	Cumberland	8	1,151	20	0.933	0.939
Rating Area 9	Dauphin	0	788	0	0.933	0.939
Rating Area 9	Franklin	42	244	0	0.933	0.939
Rating Area 9	Fulton	0	61	0	0.933	0.939
Rating Area 9	Juniata	0	185	0	0.933	0.939
Rating Area 9	Lebanon	0	757	12	0.933	0.939
Rating Area 9	Perry	0	62	24	0.933	0.939

	Base	Manual
Exp Membership, Projected Area Factor	1.000	1.007
Projected Membership, Projected Area Factor	1.014	1.014
Mix Change	1.014	1.007
Exp Membership, Projected Area Factor	1.000	1.007
Exp Membership, Experience Area Factor	0.988	0.984
Factor Change	1.012	1.024
Change in Demo Factor	1.027	1.031

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 4, from June 18, 2019 objection letter.

Age	Gender	Base Member Months	Manual Member Months	Projection Member Months	Experience Age Claim Costs Factor	Projection Age Claim Costs Factor
0	M	171	152	7	1.117	1.117
1	M	97	93	4	1.117	1.117
2	M	110	115	5	0.511	0.511
3	M	82	85	4	0.511	0.511
4	M	191	176	8	0.511	0.511
5	M	130	134	6	0.379	0.379
6	M	85	101	4	0.379	0.379
7	M	121	92	4	0.379	0.379
8	M	109	115	5	0.379	0.379
9	M	134	157	7	0.379	0.379
10	M	145	164	7	0.412	0.412
11	M	193	174	8	0.412	0.412
12	M	167	175	8	0.412	0.412
13	M	232	242	10	0.412	0.412
14	M	211	180	8	0.412	0.412
15	M	264	187	8	0.532	0.532
16	M	162	202	9	0.532	0.532
17	M	190	169	7	0.532	0.532
18	M	186	181	8	0.532	0.532
19	M	213	168	7	0.532	0.532
20	M	211	202	9	0.479	0.479
21	M	260	224	10	0.479	0.479
22	M	147	159	7	0.479	0.479
23	M	198	171	7	0.479	0.479
24	M	188	188	8	0.479	0.479
25	M	164	169	7	0.489	0.489
26	M	312	265	11	0.489	0.489
27	M	255	317	14	0.489	0.489
28	M	296	336	14	0.489	0.489
29	M	307	287	12	0.489	0.489
30	M	258	281	12	0.552	0.552
31	M	234	295	13	0.552	0.552
32	M	289	287	12	0.552	0.552
33	M	195	280	12	0.552	0.552
34	M	183	187	8	0.552	0.552
35	M	282	284	12	0.670	0.670
36	M	236	243	10	0.670	0.670
37	M	296	304	13	0.670	0.670
38	M	230	267	12	0.670	0.670
39	M	260	274	12	0.670	0.670
40	M	212	278	12	0.839	0.839
41	M	178	177	8	0.839	0.839
42	M	233	235	10	0.839	0.839
43	M	249	266	11	0.839	0.839
44	M	245	240	10	0.839	0.839
45	M	255	258	11	1.063	1.063
46	M	242	242	10	1.063	1.063
47	M	356	310	13	1.063	1.063
48	M	286	263	11	1.063	1.063
49	M	338	299	13	1.063	1.063
50	M	251	334	14	1.456	1.456
51	M	292	280	12	1.456	1.456
52	M	329	321	14	1.456	1.456
53	M	304	298	13	1.456	1.456
54	M	345	303	13	1.456	1.456
55	M	276	309	13	1.868	1.868
56	M	258	278	12	1.868	1.868
57	M	316	360	16	1.868	1.868
58	M	259	295	13	1.868	1.868
59	M	236	260	11	1.868	1.868
60	M	176	191	8	2.358	2.358
61	M	181	206	9	2.358	2.358
62	M	270	283	12	2.358	2.358
63	M	159	133	6	2.358	2.358
64	M	122	159	7	2.358	2.358
65	M	215	147	6	2.358	2.358
0	F	147	127	5	1.114	1.114
1	F	104	127	5	1.114	1.114
2	F	125	137	6	0.511	0.511
3	F	114	115	5	0.511	0.511
4	F	108	67	3	0.511	0.511
5	F	147	137	6	0.379	0.379
6	F	118	120	5	0.379	0.379
7	F	90	109	5	0.379	0.379
8	F	124	82	4	0.379	0.379
9	F	132	122	5	0.379	0.379
10	F	211	188	8	0.380	0.380
11	F	188	152	7	0.380	0.380
12	F	185	188	8	0.380	0.380
13	F	173	169	7	0.380	0.380
14	F	131	172	7	0.380	0.380
15	F	151	177	8	0.591	0.591
16	F	190	178	8	0.591	0.591
17	F	131	117	5	0.591	0.591
18	F	195	208	9	0.591	0.591
19	F	219	160	7	0.591	0.591
20	F	181	182	8	0.787	0.787
21	F	154	98	4	0.787	0.787
22	F	204	163	7	0.787	0.787
23	F	184	184	8	0.787	0.787
24	F	140	117	5	0.787	0.787
25	F	169	160	7	1.176	1.176
26	F	192	244	11	1.176	1.176
27	F	160	291	13	1.176	1.176
28	F	204	244	11	1.176	1.176
29	F	193	248	11	1.176	1.176
30	F	199	254	11	1.393	1.393
31	F	180	223	10	1.393	1.393
32	F	214	288	12	1.393	1.393
33	F	214	241	10	1.393	1.393
34	F	202	242	10	1.393	1.393
35	F	263	295	13	1.303	1.303
36	F	196	232	10	1.303	1.303
37	F	160	207	9	1.303	1.303
38	F	265	260	11	1.303	1.303
39	F	181	241	10	1.303	1.303
40	F	244	253	11	1.224	1.224
41	F	202	229	10	1.224	1.224
42	F	192	214	9	1.224	1.224
43	F	244	243	10	1.224	1.224
44	F	223	217	9	1.224	1.224
45	F	251	244	11	1.314	1.314
46	F	198	272	12	1.314	1.314
47	F	276	297	13	1.314	1.314
48	F	291	290	13	1.314	1.314
49	F	296	306	13	1.314	1.314
50	F	241	245	11	1.565	1.565
51	F	298	304	13	1.565	1.565
52	F	188	219	9	1.565	1.565
53	F	260	216	9	1.565	1.565
54	F	298	288	12	1.565	1.565
55	F	231	270	12	1.810	1.810
56	F	237	273	12	1.810	1.810
57	F	213	238	10	1.810	1.810
58	F	234	258	11	1.810	1.810
59	F	190	250	11	1.810	1.810
60	F	146	165	7	2.227	2.227
61	F	193	236	10	2.227	2.227
62	F	242	231	10	2.227	2.227
63	F	148	130	6	2.227	2.227
64	F	175	149	6	2.227	2.227
65	F	144	119	5	2.227	2.227

	Base	Manual
Exp Membership, Projected Age Factor	1.089	1.105
Projected Membership, Projected Age Factor	1.105	1.105
Mix Change	1.014	1.000
Exp Membership, Projected Age Factor	1.089	1.105
Exp Membership, Experience Age Factor	1.089	1.105
Factor Change	1.000	1.000
Change in Age Factor	1.014	1.000

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 4, from June 18, 2019 objection letter.

Plan Name	Network Name	Base Member Months	Manual Member Months	Projection Member Months	Experience Network and Benefit Factor	Experience Induced Util Factor	Experience Benefit Factor	Projection Network Factor	Projection Induced Util Factor	Projection Benefit Factor
Terminated ALIC PPO Plans	PPO	8,094			1.000	1.000	0.867	1.000	1.000	0.867
PA Silver PPO 5000 80/50 OOS	PPO	1,979			1.000	1.027	0.675	1.000	1.027	0.675
Base Average					1.000	1.005	0.829	1.000	1.005	0.829
Terminated AHASPA PPO Plans	PPO		190		1.000	1.182	0.864	1.000	1.182	0.864
PA Silver PPO 5000 80/50	PPO		17,028		1.000	1.027	0.675	1.000	1.027	0.675
Terminated ALIC PPO Plans	PPO		49		1.000	1.066	0.700	1.000	1.066	0.700
PA Silver PPO 5000 80/50 OOS	PPO		1,971		1.000	1.027	0.675	1.000	1.027	0.675
Terminated QPOS Plans	QPOS		286		0.970	1.179	0.813	0.970	1.179	0.813
PA Silver QPOS 6000 80/50 \$30/75	QPOS		4,831		0.970	1.000	0.646	0.970	1.000	0.646
Terminated HMO Plans	HMO		119		0.950	1.204	0.853	0.950	1.204	0.853
PA Silver HMO 6000 80% \$30/75	HMO		3,765		0.950	1.000	0.646	0.950	1.000	0.646
Manual Average					0.988	1.022	0.669	0.988	1.022	0.669
PA Silver OAEPO 6000 80%	OAEPO			1,218				1.000	1.000	0.644
Projection Average					-	-	-	1.000	1.000	0.644

	Base	Manual
Exp Membership, Projected Network Factor	1.000	0.988
Projected Membership, Projected Network Factor	1.000	1.000
Mix Change	1.000	1.012
Exp Membership, Projected Network Factor	1.000	0.988
Exp Membership, Experience Network Factor	1.000	0.988
Factor Change	1.000	1.000
Change in Network Factor	1.000	1.012

TRUE

TRUE

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 5, from June 18, 2019 objection letter.

Driver of Rate Increase	Increase
Update to manual experience	-3.5%
Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend	12.6%
Revisions to our assumptions about market-wide population morbidity and the projected population distribution	-4.0%
Re-instatement of the Health Insurers Fee after a 1-year hiatus in 2019	2.7%
Revisions to administrative expense projections	-0.2%
Revisions to taxes and fees	0.0%
Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements	0.2%
Updates to our pricing models used to determine the impact of cost sharing designs	-0.1%
Changes in provider networks and contracts.	0.0%
 Total:	 7.1%
PAAM:	7.1%

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

Response to question 14, from June 18, 2019 objection letter.

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM	Avg Age Factor	Avg Geographic Factor	Avg Tobacco Factor	Avg Benefit Factor	Normalized Avg PMPM
Jan-15	\$ 251,775,467.96	\$ 16,468,928.76	99.49%	\$ 5,601,409.46	51,549	\$ 350.29	\$ 45,630,534.42	\$ (357,168.81)	\$ 20,756,112.90	\$ 443.03					
Feb-15		\$ 16,395,108.82	99.76%	\$ 16,434,018.29	51,727	\$ 317.71		\$ (415,832.62)	\$ 20,391,620.89	\$ 394.22					
Mar-15		\$ 18,934,467.05	99.74%	\$ 18,983,177.15	51,762	\$ 366.74		\$ (533,894.70)	\$ 23,013,076.29	\$ 444.59					
Apr-15		\$ 19,010,679.81	99.71%	\$ 19,066,843.24	51,547	\$ 369.89		\$ (428,050.55)	\$ 23,091,750.68	\$ 447.98					
May-15		\$ 17,055,763.40	99.61%	\$ 17,121,733.08	51,123	\$ 334.92		\$ (466,678.10)	\$ 20,837,898.60	\$ 407.61					
Jun-15		\$ 17,536,008.76	99.60%	\$ 17,606,526.04	50,837	\$ 346.34		\$ (513,713.37)	\$ 21,278,623.33	\$ 418.57					
Jul-15		\$ 18,819,998.44	99.39%	\$ 18,934,914.06	50,595	\$ 374.24		\$ (501,640.75)	\$ 22,689,304.87	\$ 448.45					
Aug-15		\$ 18,086,295.60	99.18%	\$ 18,235,516.76	50,329	\$ 362.33		\$ (531,266.58)	\$ 21,745,368.06	\$ 432.07					
Sep-15		\$ 16,933,522.85	97.03%	\$ 17,451,329.15	50,327	\$ 346.76		\$ (390,354.27)	\$ 20,995,854.55	\$ 417.19					
Oct-15		\$ 17,931,619.00	96.33%	\$ 18,614,751.63	49,850	\$ 373.42		\$ (429,784.79)	\$ 22,313,353.97	\$ 447.61					
Nov-15		\$ 16,824,788.92	93.79%	\$ 17,938,551.15	49,349	\$ 363.51		\$ (442,959.10)	\$ 21,378,378.28	\$ 433.21					
Dec-15		\$ 14,769,039.51	88.94%	\$ 16,605,957.20	46,814	\$ 354.72		\$ (434,421.03)	\$ 20,686,294.62	\$ 441.88					
Jan-16	\$ 89,624,888.33	\$ 5,761,998.89	102.87%	\$ 5,601,409.46	15,991	\$ 350.29	\$ 15,657,382.79	\$ (175,110.14)	\$ 7,084,534.55	\$ 443.03					
Feb-16		\$ 5,183,951.66	102.41%	\$ 5,061,995.22	15,630	\$ 323.86		\$ (201,840.61)	\$ 6,513,538.39	\$ 416.73					
Mar-16		\$ 5,846,691.15	93.88%	\$ 6,227,613.47	15,598	\$ 399.26		\$ (216,478.24)	\$ 7,823,260.46	\$ 501.56					
Apr-16		\$ 5,001,054.95	95.27%	\$ 5,249,273.85	16,638	\$ 315.50		\$ (185,857.94)	\$ 6,679,555.43	\$ 401.46					
May-16		\$ 5,983,616.46	98.98%	\$ 6,045,511.94	16,772	\$ 360.45		\$ (241,987.94)	\$ 7,556,324.43	\$ 450.53					
Jun-16		\$ 5,246,655.04	95.38%	\$ 5,501,063.21	17,358	\$ 316.92		\$ (298,378.27)	\$ 7,129,104.13	\$ 410.71					
Jul-16		\$ 6,064,969.81	93.46%	\$ 6,489,706.59	18,192	\$ 356.73		\$ (254,655.07)	\$ 8,064,045.01	\$ 443.27					
Aug-16		\$ 6,386,965.48	94.64%	\$ 6,748,699.89	18,277	\$ 369.25		\$ (270,683.87)	\$ 8,316,365.05	\$ 455.02					
Sep-16		\$ 6,017,314.65	89.37%	\$ 6,733,104.38	18,501	\$ 363.93		\$ (201,216.73)	\$ 8,338,427.38	\$ 450.70					
Oct-16		\$ 5,684,575.82	87.96%	\$ 6,462,501.47	18,356	\$ 352.06		\$ (294,000.29)	\$ 8,049,415.15	\$ 438.52					
Nov-16		\$ 6,199,953.18	88.60%	\$ 6,997,675.61	17,981	\$ 389.17		\$ (237,079.65)	\$ 8,579,699.97	\$ 477.15					
Dec-16		\$ 5,833,341.61	90.52%	\$ 6,444,031.91	16,610	\$ 387.96		\$ (200,903.87)	\$ 7,863,892.47	\$ 473.44					
Jan-17	\$ 62,828,753.29	\$ 7,417,013.44	99.91%	\$ 7,423,833.01	16,405	\$ 452.53	\$ 10,479,926.84	\$ (229,266.53)	\$ 8,848,578.03	\$ 539.38	1.437	0.940	1.000	0.938	\$ 356.79
Feb-17		\$ 6,415,385.39	99.90%	\$ 6,421,762.32	15,770	\$ 407.21		\$ (218,629.96)	\$ 7,748,392.89	\$ 491.34	1.438	0.939	1.000	0.931	\$ 323.99
Mar-17		\$ 6,555,921.38	99.89%	\$ 6,563,439.87	15,003	\$ 437.48		\$ (173,301.22)	\$ 7,882,998.85	\$ 525.43	1.438	0.938	1.000	0.923	\$ 351.16
Apr-17		\$ 4,867,776.23	99.94%	\$ 4,870,468.98	13,100	\$ 371.79		\$ (199,356.65)	\$ 5,835,071.60	\$ 445.43	1.436	0.943	1.000	0.918	\$ 299.13
May-17		\$ 5,405,944.05	99.88%	\$ 5,412,377.67	11,924	\$ 453.91		\$ (200,044.30)	\$ 6,402,771.73	\$ 536.97	1.439	0.942	1.000	0.909	\$ 368.38
Jun-17		\$ 5,141,494.05	99.86%	\$ 5,148,724.09	10,846	\$ 474.71		\$ (185,937.09)	\$ 5,962,211.71	\$ 549.72	1.435	0.941	1.000	0.904	\$ 388.97
Jul-17		\$ 4,455,547.17	99.86%	\$ 4,461,835.27	9,387	\$ 475.32		\$ (134,955.80)	\$ 5,216,145.18	\$ 555.68	1.430	0.944	1.000	0.896	\$ 393.00
Aug-17		\$ 4,819,475.29	99.79%	\$ 4,829,445.78	8,709	\$ 554.54		\$ (165,471.34)	\$ 5,538,482.25	\$ 635.95	1.419	0.946	1.000	0.893	\$ 462.96
Sep-17		\$ 3,701,120.07	98.00%	\$ 3,776,549.87	7,337	\$ 514.73		\$ (89,936.39)	\$ 4,532,062.21	\$ 617.70	1.420	0.947	1.000	0.881	\$ 434.83
Oct-17		\$ 3,981,959.66	99.70%	\$ 3,993,813.48	6,752	\$ 591.50		\$ (100,888.67)	\$ 4,543,338.98	\$ 672.89	1.417	0.949	1.000	0.868	\$ 506.39
Nov-17		\$ 3,685,500.43	99.75%	\$ 3,694,781.82	6,429	\$ 574.71		\$ (130,402.45)	\$ 4,197,746.20	\$ 652.94	1.415	0.950	1.000	0.863	\$ 495.66
Dec-17		\$ 2,356,968.23	99.71%	\$ 2,363,806.87	4,630	\$ 510.54		\$ (84,157.23)	\$ 2,732,966.24	\$ 590.27	1.399	0.975	1.000	0.814	\$ 459.47
Jan-18	\$ 16,733,424.06	\$ 1,850,081.81	94.45%	\$ 1,958,731.60	3,678	\$ 532.55	\$ 2,855,599.87	\$ (92,093.18)	\$ 2,305,703.65	\$ 626.89	1.438	0.983	1.000	0.741	\$ 508.84
Feb-18		\$ 1,433,972.96	94.45%	\$ 1,518,310.27	3,343	\$ 454.18		\$ (116,539.03)	\$ 1,794,340.64	\$ 536.75	1.438	0.982	1.000	0.742	\$ 433.15
Mar-18		\$ 2,025,790.01	96.41%	\$ 2,101,174.49	3,021	\$ 695.52		\$ 43,642.03	\$ 2,320,568.16	\$ 768.15	1.439	0.982	1.000	0.740	\$ 665.46
Apr-18		\$ 1,693,025.88	94.79%	\$ 1,786,053.00	2,725	\$ 655.43		\$ (69,010.10)	\$ 2,189,014.15	\$ 803.31	1.446	0.982	1.000	0.744	\$ 620.23
May-18		\$ 1,656,414.38	96.88%	\$ 1,709,693.55	2,613	\$ 654.30		\$ (98,032.12)	\$ 1,954,774.24	\$ 748.10	1.444	0.983	1.000	0.746	\$ 618.32
Jun-18		\$ 951,956.12	88.67%	\$ 1,073,587.90	2,375	\$ 452.04		\$ 30,933.91	\$ 1,334,296.60	\$ 561.81	1.454	0.982	1.000	0.748	\$ 423.14
Jul-18		\$ 705,041.42	90.05%	\$ 782,926.33	2,144	\$ 365.17		\$ (48,230.33)	\$ 1,008,161.70	\$ 470.22	1.479	0.983	1.000	0.751	\$ 334.46
Aug-18		\$ 707,481.10	92.71%	\$ 763,125.58	2,079	\$ 367.06		\$ (29,222.15)	\$ 971,684.55	\$ 467.38	1.476	0.983	1.000	0.751	\$ 336.99
Sep-18		\$ 791,989.33	90.02%	\$ 879,801.65	1,752	\$ 502.17		\$ (36,900.55)	\$ 1,043,574.60	\$ 595.65	1.513	0.986	1.000	0.722	\$ 466.14
Oct-18		\$ 809,265.70	93.85%	\$ 862,280.31	1,704	\$ 506.03		\$ (27,625.01)	\$ 1,008,209.74	\$ 591.67	1.511	0.986	1.000	0.723	\$ 469.92
Nov-18		\$ 547,451.80	91.18%	\$ 600,398.55	1,593	\$ 376.90		\$ (24,233.64)	\$ 761,398.90	\$ 477.97	1.521	0.986	1.000	0.723	\$ 347.60
Dec-18		\$ 327,720.93	87.69%	\$ 373,712.68	1,212	\$ 308.34		\$ (24,923.50)	\$ 573,668.85	\$ 473.32	1.538	0.987	1.000	0.723	\$ 281.02

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 18 from June 18, 2019 objection letter.

2016 Trend

Benefit Category	Unit Cost Trend	Utilization Trend
Facility Inpatient	7.8%	3.0%
Facility Outpatient	5.7%	5.4%
Physician	2.0%	5.9%
Capitation	0.0%	0.0%
Pharmacy	8.3%	2.5%

2017 Trend

Benefit Category	Unit Cost Trend	Utilization Trend
Facility Inpatient	6.1%	2.5%
Facility Outpatient	4.5%	6.5%
Physician	1.9%	6.0%
Capitation	0.0%	0.0%
Pharmacy	10.3%	2.6%

2018 Trend

Benefit Category	Unit Cost Trend	Utilization Trend
Facility Inpatient	5.5%	2.8%
Facility Outpatient	4.1%	6.8%
Physician	1.7%	6.3%
Capitation	0.0%	0.0%
Pharmacy	10.4%	2.4%

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 24, from June 18, 2019 objection letter.

	Base	Manual
Area Mix Change	1.014	1.007
Area Factor Change	1.012	1.024
Age Mix Change	1.014	1.000
Age Factor Change	1.000	1.000
Demographic Adjustment	1.041	1.031

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 29 from June 18, 2019 objection letter, based on initial filing:

Projected Risk Adjustments PMPM	(\$1.36)
Paid-to-Allowed Ratio	0.828
Calculated Risk Adjustment Payment/Charge	(\$1.65)
Value from URRT:	(\$1.65)
<hr/>	
SG Premium Trend Factor	1.047
Value from PAAM	(\$1.43)
	(\$1.72)

Revised response to question 29 from June 18, 2019 objection letter, based on revised profit:

Projected Risk Adjustments PMPM	(\$1.30)
Paid-to-Allowed Ratio	0.828
Calculated Risk Adjustment Payment/Charge	(\$1.57)
Value from URRT:	(\$1.57)
<hr/>	
SG Premium Trend Factor	1.047
Value from PAAM	(\$1.36)
	(\$1.64)

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 30 from June 18, 2019 objection letter, based on initial filing:

Projected Incurred Claims, before RA	\$577.31
Risk Adj Transfer PMPM (no fees)	<u>(\$0.61)</u>
	\$576.70
High Risk Pool Recoveries	\$1.97
High Risk Pool Premium	<u>(\$3.52)</u>
Calculated Medical Cost	\$575.15
Exhibit 11 Medical Cost	\$575.15

Revised response to question 30 from June 18, 2019 objection letter, based on revised profit:

Projected Incurred Claims, before RA	\$577.32
Risk Adj Transfer PMPM (no fees)	<u>(\$0.61)</u>
	\$576.71
High Risk Pool Recoveries	\$1.91
High Risk Pool Premium	<u>(\$3.41)</u>
Calculated Medical Cost	\$575.21
Exhibit 11 Medical Cost	\$575.21

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 35, from June 18, 2019 objection letter.

Rating Area	Base Member Months Distribution	Manual Member Months Distribution	2/1/19 Distribution	Projection Member Months Distribution	Projection Area Factor
Rating Area 1	1%	0%	0%	0%	0.779
Rating Area 2	0%	0%	5%	5%	0.819
Rating Area 3	4%	3%	0%	0%	1.020
Rating Area 4	3%	0%	0%	0%	0.855
Rating Area 5	1%	2%	3%	3%	0.837
Rating Area 6	7%	6%	16%	16%	1.030
Rating Area 7	6%	19%	32%	32%	1.080
Rating Area 8	77%	59%	39%	39%	1.000
Rating Area 9	0%	12%	5%	5%	0.939
Average Rating Area Factor			1.014	1.014	
Geography Calibration Factor			0.986	0.986	

Geography Calibration Factor from Exhibit E-2

0.986

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 35, from June 18, 2019 objection letter.

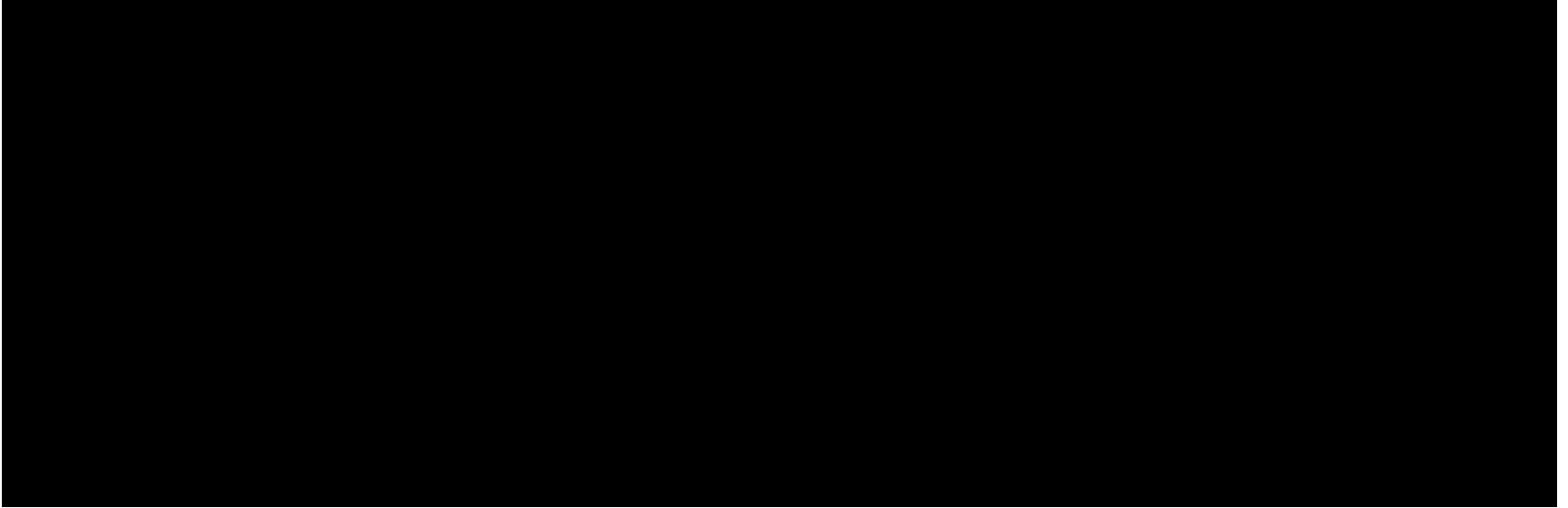
Rating Area	Base Member Months Distribution	Manual Member Months Distribution	2/1/19 Distribution	Projection Member Months Distribution	Projection Age Factor
0-20	0.9%	0.9%	0.9%	0.9%	-
1-14	15.1%	14.2%	13.3%	14.2%	0.765
15	1.5%	1.2%	0.5%	1.2%	0.833
16	1.2%	1.3%	1.4%	1.3%	0.859
17	1.1%	1.0%	0.6%	1.0%	0.885
18	1.3%	1.3%	0.9%	1.3%	0.913
19	1.5%	1.1%	0.8%	1.1%	0.941
20	1.4%	1.3%	1.1%	1.3%	0.970
21	1.5%	1.1%	1.0%	1.1%	1.000
22	1.3%	1.1%	1.3%	1.1%	1.000
23	1.4%	1.3%	0.9%	1.3%	1.000
24	1.2%	1.1%	0.9%	1.1%	1.000
25	1.2%	1.2%	1.6%	1.2%	1.004
26	1.8%	1.8%	1.6%	1.8%	1.024
27	1.5%	2.2%	2.0%	2.2%	1.048
28	1.8%	2.1%	1.6%	2.1%	1.087
29	1.8%	1.9%	1.5%	1.9%	1.119
30	1.7%	1.9%	1.7%	1.9%	1.135
31	1.5%	1.8%	2.1%	1.8%	1.159
32	1.8%	2.0%	1.4%	2.0%	1.183
33	1.5%	1.8%	1.6%	1.8%	1.198
34	1.4%	1.5%	1.2%	1.5%	1.214
35	2.0%	2.1%	1.7%	2.1%	1.222
36	1.6%	1.7%	2.4%	1.7%	1.230
37	1.7%	1.8%	1.7%	1.8%	1.238
38	1.8%	1.9%	1.2%	1.9%	1.246
39	1.6%	1.8%	2.1%	1.8%	1.262
40	1.7%	1.9%	1.7%	1.9%	1.278
41	1.4%	1.4%	2.1%	1.4%	1.302
42	1.6%	1.6%	2.2%	1.6%	1.325
43	1.8%	1.8%	1.7%	1.8%	1.357
44	1.7%	1.6%	1.5%	1.6%	1.397
45	1.9%	1.8%	1.9%	1.8%	1.444
46	1.6%	1.8%	2.1%	1.8%	1.500
47	2.3%	2.2%	2.9%	2.2%	1.563
48	2.1%	2.0%	2.7%	2.0%	1.635
49	2.3%	2.1%	1.7%	2.1%	1.706
50	1.8%	2.1%	1.7%	2.1%	1.786
51	2.2%	2.1%	1.7%	2.1%	1.865
52	1.9%	1.9%	2.0%	1.9%	1.952
53	2.1%	1.8%	1.3%	1.8%	2.040
54	2.4%	2.1%	1.4%	2.1%	2.135
55	1.9%	2.1%	1.7%	2.1%	2.230
56	1.8%	2.0%	2.4%	2.0%	2.333
57	1.9%	2.1%	3.7%	2.1%	2.437
58	1.8%	2.0%	2.1%	2.0%	2.548
59	1.6%	1.8%	1.7%	1.8%	2.603
60	1.2%	1.3%	1.5%	1.3%	2.714
61	1.4%	1.6%	1.2%	1.6%	2.810
62	1.9%	1.8%	2.8%	1.8%	2.873
63	1.1%	0.9%	2.7%	0.9%	2.952
64	1.1%	1.1%	1.5%	1.1%	3.000
65+	1.3%	0.9%	1.4%	0.9%	3.000
Average Age Fact	1.451	1.457	1.540	1.457	
Age Calibration Factor			0.649	0.686	

Age Calibration Factor from Exhibit E-2

0.686

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 44, from June 18, 2019 objection letter.



Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 38 from June 18, 2019 objection letter.

ALIC

Calendar Year	Projected Claim Cost	Actual Claim Cost	Actual v. Projected
2015	\$ 345.62	\$ 358.51	3.7%
2016	\$ 351.78	\$ 381.23	8.4%
2017	\$ 486.50	\$ 466.32	-4.1%
2018	\$ 443.32	\$ 286.29	-35.4%

All Legal Entities

Calendar Year	Projected Claim Cost	Actual Claim Cost	Actual v. Projected
2015	\$ 336.75	\$ 331.38	-1.6%
2016	\$ 352.97	\$ 355.13	0.6%
2017	\$ 481.01	\$ 466.86	-2.9%
2018	\$ 451.89	\$ 510.28	12.9%

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 42 from June 18, 2019 objection letter.

BFIT Profit	3.08%
FIT Rate	21.00%
AFIT Profit	2.00%
HIF Pre-Tax	2.60%
HIF Post-Tax	2.05%
BFIT after FIT on HIF	2.53%
FIT	0.53%

FIT from PAAM	0.53%
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July 12, 2019

Mrs. Cherri Sanders-Jones
Insurance Department
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company
Small Group Rate Filing
SERFF # AETN-131899741

Dear Mrs. Cherri Sanders-Jones:

1. Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5. In your June 25 response, this cover letter was not provided. Please provide a cover letter that discusses all updates since the initial submission.

The cover letter has been updated to reflect the changes from the initial submission.

2. In question 1 of my June 18th letter, I incorrectly requested an update to the cover letter, the reference should have been to Section I.B. of the PA AM. Please review and update.

We have updated the PA Actuarial Memorandum to include 2019 in the rate history. We apologize for the oversight.

3. Follow up to Question 5. Please explain the change in the rate manual experience -3.5%. Since the same manual is used for all Aetna Small Group Filings (Aetna Health Insurance Co., Aetna Health Inc., Aetna Life Insurance Company, and Aetna HealthAssurance Pennsylvania, Inc.), why are different adjustments made to the rate change impact from "update to manual experience"?

The update to manual experience includes the impact of product differentials when rolling forward from the manual buildup to the projected rate of each entity. Please see the Response #3 tab of 'ALIC Objection Response Tables 2.xlsx' for the plan specific adjustment.

4. Follow up to Question 6. Why does the cover letter state that the 2019 rate increase was 11.6% and the answer to Question 6 is 8.6%? Please confirm the final approved rate increase for 2019.

We confirm the final approved rate increase for 2019 was 8.6%. A corrected cover letter has been submitted. We apologize for the oversight.

5. Follow up to Question 7. Please explain the change in the rate manual experience -3.5%. Since the same manual is used for all Aetna Small Group Filings (Aetna Health Insurance Co., Aetna Health Inc., Aetna Life Insurance Company, and Aetna HealthAssurance Pennsylvania, Inc.), why are different adjustments made to the rate change impact for "update to manual experience"?



The update to manual experience includes the impact of product differentials when rolling forward from the manual buildup to the projected rate of each entity. Please see the Response #3 tab of 'ALIC Objection Response Tables 2.xlsx' for the plan specific adjustment.

6. Follow-up to Question 9. What is the projected rate increase from 4Q2019 to 1Q2020? I apologize for being unclear.

Please see the 'Response #6' tab in ALIC Objection Response Tables 2.xlsx for the projected rate increase.

7. Follow-up to Question 10 and 18. It appears the trends provided were on an allowed basis, please also provide a three-year history of paid trends which support the deductible leveraging factor.

Please see the 'Response #7' tab in ALIC Objection Response Tables 2.xlsx for the three year history of paid trends which support the deductible leveraging factor.

8. Follow-up to Question 12. Please provide the Allowed PMPM, Paid PMPM, and Allowed to Paid ratio by Medical Trend Component Category for the weights used in the Table 3b of the PAAM (you indicated that Table 3b of the PAAM uses the paid % of expenses for the AHASPA, AHI, ALIC and AHIC combined small group ACA-compliant data that makes up the manual data). How will the weights be impacted by the pooling of Rx claims?

Please see the 'Response #8' tab in ALIC Objection Response Tables 2.xlsx for the requested development. The manual data includes only ACA-Compliant plans. The pooling of Rx claims has been accounted for in the trend selection prior to submission, as the utilization trend for Rx was adjusted downward by 1.5% to account for the Rx being weighted more heavily than usual. This resulted in an overall trend reduction of 0.5%.

9. Follow-up to Question 12. How does the Allowed to Paid ratio for the overall cost used for the trend weights in Table 3b of the PAAM compare to the .828 (company determined Pricing AV) used in Table 10 of PAAM?

The Paid to Allowed ratio for the overall cost used for the trend weights in Table 3b PAAM is 0.835, as compared to the 0.828 Allowed to Paid ratio for the company determined Pricing AV used in Table 10 of the PAAM. Please see the 'Response #8' tab in ALIC Objection Response Tables 2.xlsx for the experience paid-allowed buildup.

10. In response to question 13, please explain the system limitations that will not allow you to determine how much has been paid on claims incurred in 2015 and 2016. Is this a permanent limitation that will impact reporting to the PID in the future?

The granular sources we use for actuarial reporting and rate buildups are only maintained for up to three years and rolled forward each year.

11. Follow up to Question 17, provide the experience period and the expected 2020 capitation pmpms, by capitated service, that comprise the projected total capitation of \$6.73 pmpm.



Please see the 'Response #11' tab in ALIC Response Tables 2.xlsx for the PMPM amounts by capitative service in our manual data. Please note that ALIC URRT experience data shows capitation costs of \$6.73 PMPM while the manual experience has capitation cost of \$1.92 PMPM.

12. Follow-up to Question 21. Why does the 2020 up for renewal population have such a higher risk score than the 2019 new sales?

There are no projected new sales for 2019, so the risk score is showing as zero.

13. Follow up to Question 22, provide the SERFF ID #(s) for the transitional policies that were included in the manual rate. Additionally, for calendar years 2014 – 2018, please show the total number of small group transitional members and the number of transitional members who migrated to a small group Aetna ACA -Compliant policy.

There are no transitional policies in the manual rate. Please see the 'Response #13' tab in ALIC Response Tables 2.xlsx for the number of groups that migrated from a transitional policy to ACA in 2017 and 2018. Please note that due to the reasons discussed in response 10, we do not have the migration data available for earlier years.

14. Follow up to Question 27, you indicate that Aetna has historically paid more than the AV calculator indicates. Please quantitatively support this assertion.

Please see the 'Response #14' tab in ALIC Response Tables 2.xlsx for a comparison of historical paid/allowed ratios and AV values. We presented values using the manual data, rather than entity specific experience, to remove the impact of transitional policies from the paid/allowed ratios.

15. Follow-up to Question 37. Why is the average commission calculated in the 'Response 37' tab in ALIC Objection Response Tables 1.xlsx \$13.79 PMPM and \$14.33 on the PAAM Table 6? The commission is a flat PSPM, so this should not vary unless the schedule is changing. Please explain.

The PMPM commission of \$13.79 shown in 'Response #37' is the average commission we expect to pay based on the distribution of membership. We convert \$13.79 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 \$13.79, the resulting value is the \$14.33 shown in Table 6 of the PAAM Exhibits.

16. Follow-up to Question 38. Based on the data provided in 'Response 38' tab in file "ALIC Objection Response Tables 1.xlsx", please quantify how the manual is impacted by the actual experience as the rates are based fully on the manual and the actual experience has been significantly below the manual over the past few years.

Our manual experience includes all the legal entities including ALIC. We apply a product adjustment to project specific costs onto the QPOS and HMO products. Please see the Response #3 tab of 'ALIC Objection Response Tables 2.xlsx' for the plan specific adjustment.

17. Follow-up to Question 39. Please provide a calculation with working formulas to the original question.

Please see the 'Response #17' tab in ALIC Objection Response Tables 2.xlsx. Note this information is



sourced from the annual SCHEs, which will not reconcile to the data provided for rating support in the PAAM exhibits.

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 of the year in question, whereas the claims used in pricing are paid through February 2019.

In addition, the administrative costs in the SCHE will not be exactly equal to the admin assumed in pricing. 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.

18. As requested, you have added the RA User Fees in Table 6. Please identify where offsetting adjustments were made elsewhere.

The RA User Fee of 0.03% was previously included in the Health Insurance Provider Fee line, totaling 2.63%. The HIF line was reduced to 2.60% when the 0.03% RA User Fee was separated out.

19. In response to the Department's RADV survey, issuers indicated that they did not include an adjustment in the initial submission, as there was no supportable reason for a RADV adjustment in the 2020 rate submission. Therefore, the Department has determined that there should be no RADV adjustments in the 2020 rate filings; please modify the filing accordingly, if necessary.

We did not apply any RADV adjustments in our 2020 rate submission so no modification is necessary.

20. If the risk adjustment results released on June 28, 2019 are inconsistent with your projected assumptions, you may modify the risk adjustment transfer amount in Table 5. Supporting documentation must be provided for all modification. If such a modification is made, revise all the documents and exhibits impacted and the PA Actuarial Memorandum to discuss this change. This change must be made with your responses due by July 12, 2019.

We do not wish to modify our filed rates with regard to risk adjustment.

21. Please explain the system limitations that will not allow you to determine how much has been paid on claims incurred in 2015 and 2016. Is this a permanent limitation that will impact reporting to the PID in the future?

The granular sources we use for actuarial reporting and rate buildups are only maintained for up to three years and rolled forward each year.

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

Sincerely,



Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 3 from July 5, 2019 objection letter.

HIOS ID	Network Adj
64844PA0070142	0.950
64844PA0060126	0.970
33906PA0160001	1.000

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 6 from July 5, 2019 objection letter.

<u>Quarter</u>	<u>PAAM Table 11 Average Rate</u>	<u>Change</u>
4Q19	\$476.04	
1Q20	\$455.26	-4.37%

*4Q19 comes from the 2019 filing

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 7 from July 5, 2019 objection letter.

2016 Trend

Benefit Category	Unit Cost Trend	Utilization Trend	Leveraging	Projection Paid Trend
Facility Inpatient	7.8%	3.0%	1.4%	12.5%
Facility Outpatient	5.7%	5.4%	1.5%	13.1%
Physician	2.0%	5.9%	1.1%	9.3%
Capitation	0.0%	0.0%	0.0%	0.0%
Pharmacy	8.3%	2.5%	2.5%	13.8%

2017 Trend

Benefit Category	Unit Cost Trend	Utilization Trend	Leveraging	Projection Paid Trend
Facility Inpatient	6.1%	2.5%	1.1%	9.9%
Facility Outpatient	4.5%	6.5%	1.4%	12.8%
Physician	1.9%	6.0%	1.0%	9.1%
Capitation	0.0%	0.0%	0.0%	0.0%
Pharmacy	10.3%	2.6%	2.5%	16.0%

2018 Trend

Benefit Category	Unit Cost Trend	Utilization Trend	Leveraging	Projection Paid Trend
Facility Inpatient	5.5%	2.8%	1.2%	9.8%
Facility Outpatient	4.1%	6.8%	1.6%	12.9%
Physician	1.7%	6.3%	1.1%	9.3%
Capitation	0.0%	0.0%	0.0%	0.0%
Pharmacy	10.4%	2.4%	1.5%	14.7%

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 8 from July 5, 2019 objection letter.

Category	Manual Paid PMPM	Manual Allowed PMPM	Manual Paid/Allowed Ratio	Weights	PAAM Weights
Inpatient Hospital	\$88.09	\$112.47	0.783	17.26%	17.26%
Outpatient Hospital	\$65.14	\$83.16	0.783	12.77%	12.77%
Professional	\$72.53	\$92.60	0.783	14.21%	14.21%
Other Medical	\$77.58	\$99.04	0.783	15.20%	15.20%
Capitation	\$1.92	\$1.92	1.000	0.38%	0.38%
Prescription Drug	\$205.01	\$222.21	0.923	40.18%	40.18%
Total	\$510.28	\$611.40	0.835	100.00%	100.00%

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 11 from July 5, 2019 objection letter.

Capitative Service Category	Manual Paid PMPM
Primary Care	\$1.30
Radiology	\$0.36
Physical Therapy	\$0.14
Lab	\$0.05
Other Capitative Fees	\$0.07
Total	\$1.92

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 13 from July 5, 2019 objection letter.

Migration from Transitional to ACA

	Groups	Members
2017	7	81
2018	21	125

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 14 from July 5, 2019 objection letter.

Manual Data

Calendar Year	Membership weighted AV Metal Value	Experience Paid/Allowed
2017	0.757	86%
2018	0.702	83%

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 17 from July 5, 2019 objection letter.

Line										
Other Indicators: 4. 5.0 1.1 1.5+1.6+1.7 10.5 11 G/(B/12)										
UW										
Gain/Loss										
PMPY										
Member Months		Total Incurred		Total Premium		Paid Taxes and		Administrative		Annual UW
		Claims				Fees		Expense		Gain/Loss
2014	87,270	\$	24,296,040	\$	30,565,614	\$	2,172,753	\$	3,827,816	\$ 11,232,782 \$ 1,545
2015	102,092	\$	34,718,513	\$	35,418,812	\$	3,459,432	\$	7,197,038	\$ (11,044,489) \$ (1,298)
2016	91,900	\$	28,690,494	\$	33,879,727	\$	1,613,628	\$	3,778,345	\$ 2,313,070 \$ 302
2017	20,826	\$	13,850,141	\$	13,342,297	\$	(643,860)	\$	2,780,431	\$ 1,376,246 \$ 793
2018	10,866	\$	14,285,961	\$	20,979,726	\$	1,533,334	\$	1,292,354	\$ 5,487,820 \$ 6,061



2000 Riveredge Parkway
Atlanta, GA 30328
Phone: (770) 346-1439
dkgrieshaber@aetna.com

July 18, 2019

Mrs. Cherri Sanders-Jones
Insurance Department
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Company
Small Group Rate Filing
SERFF # AETN-131899741

Dear Mrs. Cherri Sanders-Jones:

1. Follow up to Question 10 and 18. Please justify the leveraging factors used in the paid trend assumptions. Please provide actual historical trends on an allowed and a paid basis to support the deductible leveraging factors used.

Please see tab 'Response #1a' in ALIC Objection Response Tables 3.xlsx for the justification of our medical leveraging factors. Our pharmacy leveraging factor was developed by our pharmacy team using a separate methodology which better captures the impact of copayments.

Please see tab 'Response #1b' in ALIC Objection Response Tables 3.xlsx for our actual historical trends. The Total (Med+Rx+Cap) paid and allowed trends imply a 2.3% leveraging factor. Given the volatility of our block and large changes in membership we determined the Milliman leveraging tables would provide a more appropriate estimate of leveraging than our small group full book experience.

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

Sincerely,

David Grieshaber, ASA, MAAA
Actuary I, Aetna

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 1 from July 16, 2019 objection letter.

Deductible	Milliman Ded Leveraging Value (With OOP Max)
0	1.04
100	1.05
250	1.06
500	1.08
750	1.10
1000	1.11
1500	1.13
2000	1.15
2500	1.17
5000	1.24

Small Group Avg Deductible	\$ 2,222.38
Table Lookup	8
Lev Fx w/ MOOP	1.1589

Provided in response #12 to June 18, 2019 Objection Letter

Service Type	Leveraging
Facility Inpatient	1.2%
Facility Outpatient	1.6%
Physician	1.1%
Capitation	0.0%
Pharmacy	1.5%

	Initial Allowed Trend Pick	Leveraging	Initial Paid Trend Pick
Inpatient	8.2%	1.2%	9.5%
Outpatient	10.9%	1.6%	12.6%
Physician	7.8%	1.1%	9.0%
Capitation	0.0%	0.0%	0.0%

Pennsylvania
Aetna Life Insurance, Co.
1Q20 Small Group Rates

Response to question 1 from July 16, 2019 objection letter.

		<u>Allowed Actual Trend-</u> <u>SG Full Book</u>	<u>Paid Actual Trend-</u> <u>SG Full Book</u>	
Utilization	Total Facility	10.1%	10.2%	
	Total Medical	9.5%	9.7%	
Cost/Visit	Total Facility	6.1%	5.2%	
	Total Medical	6.7%	6.7%	
PMPM	Total Facility	17.0%	16.3%	
	Total Medical	17.1%	17.3%	
	Medical + Rx	26.8%	29.8%	
	Medical + Cap	16.8%	16.9%	Leveraging
	TOTAL (Med+Rx+Cap)	26.6%	29.4%	2.3%

Experience is not normalized for age-gender or benefit design

Data is incurred claims from 201509-201808, SG ACA

Attachment I

Rate Change Summary

Aetna Life Insurance Company – Small Group Plans

Rate request filing ID # AETN-131899741 - 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:	7.1%
Revised requested average rate change:	N/A
Range of requested rate change:	7.1% - 7.1%
Effective date:	January 1, 2020
Mapped Members:	102
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	\$5.2 M
Claims	\$3.9 M
Administrative expenses	\$0.3 M
Taxes & fees	\$0.4 M
Company made (after taxes)	\$0.6 M

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2020:

Claims:	84.5%
Administrative:	9.3%
Taxes & fees:	4.2%
Profit:	2.0%

The company expects its annual medical costs to increase **12.6%**.

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.