SERFF Tracking #:	CABC-131921815	State Tracking #:	CABC-131921815	Company Tracking #:	19-47
State:	Pennsylvania		Filing Company:	Keystone Health P	lan Central
TOI/Sub-TOI:	H15G Group Heal	th - Hospital/Surgical/Med	ical Expense/H15G.003 Small Group On	ly	
Product Name:	Rates - KHPC Sm	all Group HMO			
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	SG_19-47_Revised_KHP_HMO_PublicFiling01_Supporting_20190828.pdf SG_19-47_Revised_KHP_HMO_PublicFiling02_Supporting_20190828.pdf
Item Status:	
Status Date:	

Capital BLUE

May 21, 2019

, Director Bureau of Life, Accident and Health Insurance Office of Insurance Product Regulation and Administration Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

> Re: Keystone Health Plan Central Small Group Rates Filing No 19-47 TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense Sub-TOI Code: H15G.003 Small Group Only Filing Type: Rate

Dear

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Keystone Health Plan Central, submits to the Department its Small Group Rates effective January 1, 2020.

The following is a summary of the rate filing:

- Company Name: Keystone Health Plan Central (KHPC)
- NAIC: 95199
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2020
- Average Rate Change: 9.3%
- Range of Requested Rate Change: 9.3% to 9.3%
- Total additional annual revenue generated from the proposed rate change: \$58,389
- Product: HMO
- Rating Areas: 6,7,9
- Metal Levels: Bronze
- Current Covered Lives and Policyholders: 110/71
- 2020 Number of Plans: 1
- 2019 Number of Plans and Change: 1/No Plan Change
- Contract Form #: C20-KHPC-SPG
- Form Filing SERFF #: CABC-131908701
- Binder SERFF #: CABC-PA19-125092092
- HIOS Issuer ID: 53789
- HIOS Submission Tracking Number: 53789-1473457323875505153

Harrisburg, PA 17177 | capbluecross.com

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Consumer Friendly Justification, Rates Table Template, Rate Change Request Summary, and PA Plan Design Summary and Rate Tables.

If you have any questions regarding this filing, please call me at	(or via email at
) or at	
(). Thank you for your assistance in this matter	er.

Sincerely,



, ASA, MAAA Manager, Actuarial Services Capital BlueCross

Enclosures

cc:

, FSA, MAAA, Senior Director, Actuarial Services , ASA, MAAA, Vice President and Chief Actuary, Actuarial Services , Corporate Counsel

Attachment I

Rate Change Summary

Keystone Health Plan Central (KHPC) – Small Group Plans

Rate request filing ID #CABC-131921815 - 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:	1.2%
Revised requested average rate change:	1.2%
Range of requested rate change:	1.2% to 1.2%
Effective date:	1/1/2020
People impacted:	110
Available in:	Rating Area 6, Rating Area 7 and Rating Area 9

Key information

Jan. 2018-Dec. 2018 financial experience

Company made (after taxes)	\$(160,227)
Taxes & fees	\$ 124,741
Administrative expenses	\$ 230,572
Claims	\$ 1,116,318
Premiums	\$ 1,311,404

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

80.33 %
14.18 %
3.49%
2%

The company expects its annual medical costs to increase 7.77%.

Explanation of requested rate change

Reimplementation of the Health Insurer Fee in 2020 Worsening risk pool due to non-ACA group coverage options Anticipated increase in facility and physician unit costs Anticipated changes in prescription drug unit costs Continuing change in utilization

Capital BLUE

July 19, 2019

, Director Bureau of Life, Accident and Health Insurance Office of Insurance Product Regulation and Administration Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

> Re: Keystone Health Plan Central Small Group Rates Filing No 19-47 TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense Sub-TOI Code: H15G.003 Small Group Only Filing Type: Rate

Dear

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Keystone Health Plan Central, submits to the Department its Small Group Rates effective January 1, 2020.

The following is a summary of the rate filing:

- Company Name: Keystone Health Plan Central (KHPC)
- NAIC: 95199
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2020
- Average Rate Change: 1.2%
- Range of Requested Rate Change: 1.2% to 1.2%
- Total additional annual revenue generated from the proposed rate change: \$7,845
- Product: HMO
- Rating Areas: 6,7,9
- Metal Levels: Bronze
- Current Covered Lives and Policyholders: 110/71
- 2020 Number of Plans: 1
- 2019 Number of Plans and Change: 1/No Plan Change
- Contract Form #: C20-KHPC-SPG
- Form Filing SERFF #: CABC-131908701
- Binder SERFF #: CABC-PA19-125092092
- HIOS Issuer ID: 53789
- HIOS Submission Tracking Number: 53789-1473457323875505153

Harrisburg, PA 17177 | capbluecross.com

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Consumer Friendly Justification, Rates Table Template, Rate Change Request Summary, and PA Plan Design Summary and Rate Tables.

If you have any q	uestions regarding this filin	ng, please call me at	(or via email at
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Sincerely,



, ASA, MAAA Manager, Actuarial Services Capital BlueCross

Enclosures

cc:

, FSA, MAAA, Senior Director, Actuarial Services , ASA, MAAA, Vice President and Chief Actuary, Actuarial Services , Corporate Counsel

KEYSTONE HEALTH PLAN CENTRAL

ACTUARIAL MEMORANDUM Small Group Rates Effective January 1, 2020

General Information

Company Information

- Company Legal Name: Keystone Health Plan Central
- State: PA
- HIOS Issuer ID: 53789
- Market: Small Group
- Effective Date: 1/1/2020

PID Company Information

- Company Name: Keystone Health Plan Central (KHPC)
- NAIC: 95199
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2020
- Average Rate Change: 1.2%
- Range of Requested Rate Change: 1.2% to 1.2%
- Total additional annual revenue generated from the proposed rate change: \$7,845
- Product: HMO
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- HIOS Issuer ID: 53789
- HIOS Submission Tracking Number: 53789-1473457323875505153

Company Contact Information

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

Scope and Purpose

By this filing, Keystone Health Plan Central (KHPC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to all small groups effective January 1, 2020. KHPC will offer small group products off the federally-facilitated exchange.

*/	•			
Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	КНРС	1/1/2016	CABC-130076082	-2.00%
Small Group	КНРС	1/1/2017	CABC-130539616	4.50%
Small Group	КНРС	7/1/2017	CABC-130954830	6.80%
Small Group	KHPC	1/1/2018	CABC-131022144	-13.40%

1/1/2019

Rate History and Proposed Variations in Rate Changes

Average Rate Change

Small Group

KHPC is proposing an aggregate annual 1.2% rate change. The rate change is calculated in PA Rate Template Part III, Table 10, cell AC15.

CABC-131455108

Worsening risk pool due to non-ACA group coverage options: 7% Reimplementation of the Health Insurer Fee: 2.5% Adjustment to Actuarial Cost Model*: -5% Provider Contract Increases and Utilization Changes: 3.0% Projected morbidity of population: -6%

KHPC

*Please note that CBC has reviewed its Actuarial Cost Model described on page 8 below to better reflect claims costs associated with deductible-first plans (deductible applying first dollar on medical and Rx claims). This change has lowered projected claim costs on these plans, aligning CBC with other competitors in the Small Group market. This change impacts all CBC filings, but is especially noted in KHPC as this subsidiary only offers a Bronze plan, with deductible applying to most services. This change drives the lower annual increase, as compared to other CBC subsidiaries.

Membership

Membership is shown in PA Rate Template Part I, Table 1. The average age is 39.

5.00%

Benefit Changes 2019-2020

A summary of proposed 2020 benefits is included in Exhibit A.

A benefit change is being applied to KHPC's single offering.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for KHPC in the small group market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2018 and December 31, 2018.

Transitional membership is not included in PA Rate Exhibits Table 2 or URRT.

Paid Through Date: Claims in the BEP are paid through March 31, 2019

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as KHPC does not expect to refund any MLR rebates in the BEP.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments (CSR does not apply to Small Group).
- CBC only covers Essential Health benefits (EHBs).
- KHPC includes capitated PCP and mental health services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

- 1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
- 2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
- 3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods.

Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.

- 4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
- 5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
- 6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP Incurred Claims = \sum \frac{BEP Paid Claims by Incurred Month}{Completion by Incurred Month}$$

BEP Allowed Claims

$$= \sum \frac{BEP \ Paid \ Claims + BEP \ Member \ Cost \ Share \ by \ Incurred \ Month}{Completion \ by \ Incurred \ Month}$$

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to final risk adjustment transfer amounts released on June 28, 2019.

Loss Ratio in BEP: Loss ratio is 85.12%

Credibility of Data

For the purpose of rate development, KHPC small group products are combined with other product offerings (HMO, PPO) from CBC subsidiaries. Combining the experience is actuarially justifiable for several reasons:

- 1. The demographics of members buying PPO and other products are similar.
- 2. Cost and utilization between PPO and other products are similar.
- 3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual is the combination of KHPC, Capital Advantage Assurance Company (CAAC), and Capital Advantage Insurance Company (CAIC) HMO data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2018 and December 31, 2018. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Trend Identification

Trend: 7.77%

Trend levels reflect CBC's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

- 1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CBC uses the following to project future costs:
 - a. Vendor Physician Cost Model and Internal Hospital Contracting Model
 - i. The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.
 - b. Internal Prescription Drug Trend Model
 - i. Price Inflation
 - ii. Contract Pricing
 - iii. Member Cost-Sharing
 - iv. Units per Script
 - v. Brand/Generic Mix
 - vi. Therapeutic Mix
 - vii. Cost per Script
 - viii. Pipeline (new drugs)
- 2. Utilization Considerations:
 - a. Intensity of medical services rendered
 - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - c. Further migration from brand prescription drugs to generic prescription drugs
 - d. Favorable impacts of value based benefits designs
 - e. Medical utilization estimates reviewed by CBC's Chief Medical Officer
- 3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.

- 4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.
- 5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CBC strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from CBC's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for KHPC's pricing trend, as well as cost and utilization components of the pricing trend.

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. KHPC projects 7% change in morbidity due to the presumed statewide movement of small group PPACA business to ASO. The morbidity factor is based on the following analysis:

- 1. Gather BEP medical and Rx claims and membership for all PPACA groups active during the period
- 2. Gather BEP medical and Rx claims and membership for only PPACA groups still active in a PPACA product as of 2/28/2019
- 3. PMPM (2) / PMPM (1) 1 = 7.7%
- 4. 7% is applied in rating

Because CBC is competing against statewide carriers in the SG ASO market, we assume this transition is occurring statewide and will continue 2019-2020. Further, the statewide transition translates to a worsening PPACA risk pool, not unique to CBC. Therefore, we project no explicit change to CBC risk adjustment transfer amounts from this migration.

In addition to the 7% morbidity change, KHPC is also applying a factor of 0.44 to reflect the difference is projected Plan Liability Risk Score (PLRS) between KHPC and its subsidiary, CAAC, which underwrites the vast majority of the BEP experience.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2018 to 2020. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from CBC's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

Changes in Demographics: KHPC does not expect changes in demographics in its small group population.

Changes in Network: No Network change is applied.

Other Adjustments: No other adjustment is applied.

Benefits, Demographics, Network and Other adjustments are found in URRT, Worksheet 1, and PA Rate Exhibits, Table 5.

Index Rate

The experience period index rate is KHPC's allowed claims PMPM, set in accordance with the single risk pool provision. All KHPC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The KHPC experience period allowed claims, benefit-adjusted, trended to the projection period (See <u>Projection Factors</u> section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits*. This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

- 1. Start with Projected Allowed Claims at Current Benefits
- 2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January December.

See Exhibit J for the Index Rate.

Paid to Allowed Ratio

KHPC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid

levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, KHPC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

- 1. Gather claims experience as described in the Data section above.
 - a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
 - b. BEP Member Months
- 2. Develop BEP Paid and Incurred Claims:

 $BEP \ Paid \ and \ Incurred \ Claims = \frac{BEP \ Paid \ Claims}{Completion \ Factor}$

The development of completion factors is described in <u>Experience Period Premium</u> <u>and Claims</u> above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

 $BEP Paid and Incurred Claim PMPM = \frac{BEP Paid and Incurred Claims}{BEP Member Months}$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the <u>Projection</u> <u>Factors</u> section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

Trended Claim PMPM

= [BEP Paid and Incurred Claim PMPM] × $(1 + [Trend\%])^{Trend Months/12}$

5. Develop *Projected Paid and Incurred Claim PMPM*:

Projected Paid and Incurred Claims PMPM = [Trended Claim PMPM] × [Benefit Adjustment] × [Morbidity Adjustment] × [Other Adjustment]

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Other Adjustment* are discussed in the <u>Projections Factors</u> section above.

- 6. Develop Projected Claims PMPM by Benefit as follows:
 - a. KHPC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit

design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

 $Benefit Level Adjustment = \frac{Average Manual Cost in Projection Period}{Manual Cost of Base Plan}$

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

Base Plan Paid and Incurred Claims PMPM = $\frac{Benefit Adjusted Paid and Incurred Claims PMPM}{Benefit Level Adjustment}$

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

 $Benefit Relativity A = \frac{Manual Cost of Benefit A}{Manual Cost of Base Plan}$

- e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:
 - i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a 2000 plan and 1000 plan must be less than \$1000.
 - ii. Adjustments for plan designs that fall outside of the actuarial cost model.
- a. So the Projected Claims PMPM by Benefit is:

Projected Claims PMPM Benefit A = Projected Claims PMPM Base Plan × Pricing Relativity A b. And to arrive at the *Total Projected Claims PMPM*, KHPC assumes a distribution of members across the benefit plans being offered in 2020. The *Total Projected Claims PMPM* :

= Projected Claims PMPM Benefit A × Expected Member Dist of Benefit A + Projected Claims PMPM Benefit B × Expected Member Dis of Benefit B + …

7. The Paid-To-Allowed Ratio is then:

 $Paid to Allowed Ratio = \frac{Total Projected Claims PMPM}{Projected Allowed Claims at Current Benefits}$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

Risk Adjustment

Projected Risk Adjustments PMPM:

Relevant to 2020 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2020. The following items are those that we deem important in generating a CRA payment transfer adjustment:

- 1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
- 2. Statewide average premiums
- 3. Current market penetration of this company and competitors in the market and in the state
- 4. 2017-2018 risk adjustment results
- 5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

Market Adjusted Index Rate

The Market Adjusted Index Rate (MAIR) is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

[Market Adjusted Index Rate]

- = ([Index Rate] x [Paid to Allowed Ratio]
- [Net Projected ACA Reinsurace Recoveries]
- [Net Projected Risk Adjustments PMPM] + [Exchange Fees PMPM])
- ÷ [Paid to Allowed Ratio]

See Exhibit K, Table 5, and URRT WS1 for the development of the Market Adjusted Index Rate.

Please note that Exhibit K and Table 5 produce the average annual rating period MAIR, accounting for quarterly trend. URRT WS1 produces Q1 MAIR as per instructions. Checks have been implemented to ensure URRT Q1 MAIR and Q1 MAIR that would be produced in Table 5 given 0% quarterly trend are the same (except for differences in rounding).

Retention Items

Administrative Expense Load:

- Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.18 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
- 2. Administrative Expense: Calculated using an allocation method from CBC's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CBC small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
- 3. Broker Expense: Calculated based on CBC's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. The 2020 broker commission schedule is yet to be finalized. Attached please find the 1/1/2019 copy of the broker agreement redacted version. Files are as follows:
 - a. Redacted Standard Producer Master Agreement: "SG_19-
 - 47_Initial_KHP_HMO_SPMABrokerGroupRedacted_Supporting_20190521.pdf"b. Redacted Preferred Producer Master Agreement: "SG 19-
 - 47_Initial_KHP_HMO_PPMABrokerGroupRedacted_Supporting_20190521.pdf"
- 4. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
 - a. Complete biometric screening and receive a gift card.

- b. Meeting biometric measure or finish online coaching program and receive a gift card reward.
- c. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
- d. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
- 5. Identity Theft Coverage: Identity protection offering will include the following components:
 - a. Credit monitoring Monitors activity that may affect credit
 - b. Fraud detection Identifies potentially fraudulent use of identity or credit
 - c. Fraud resolution support Assists members in addressing issues that arise in relation to credit monitoring and fraud detection
 - d. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
- 6. Additional Quality Improvement: The Final Notice of Benefit and Payment Parameters (NBPP) for 2020 finalized the rule to allow issuers to apply a standard 0.8% of premium for quality improvement (QI) measures in the MLR calculation. Additional QI amounts applied in rating equal 0.4%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

7. Contingency: Contingency is included in URRT Worksheet 2, "Profit & Risk Load" and PA Rate Exhibits Table 6.

Taxes and Fees:

- Health Insurer Fee (HIF) Section 9010 of PPACA and Section 1406 of the Reconciliation Act (which modified PPACA) refer to HIF. The fee is a fixed-dollar amount distributed across health insurance providers: \$8 billion in 2014, \$11.3 billion in 2015 and 2016, \$13.9 billion in 2017, \$14.3 billion in 2018, and the HIF increases by the rate of premium growth for 2019 and subsequent years. There was a moratorium on the fee for 2017 and there is a suspension on the fee for 2019. The fee applied is the average fee across all renewals in 2020. This is calculated in Exhibit H. HIF is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.
- 2. Exchange Fee All issuers participating in a federally-facilitated exchange will remit 3% of premium to HHS. KHPC Small Group plans are offered off-exchange only, therefore no exchange fee is applied.
- 3. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H for all retention values.

Plan Rate Development

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

- 1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using KHPC's actuarial cost model. KHPC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
- 2. Induced Demand: Please see Table 8
- 3. Provider Network: The Provider network is the same across all HMO plans.
- 4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
- 5. Adjustment for distribution and administrative costs: Described in <u>Retention Items</u> section above.
- 6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

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

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in CBC. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG_19-47_Initial_KHP_HMO_List-Billed_Supporting_20190521.xlsb for the calculation.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the CBC member-weighted average by region.

Geographic Factors: CBC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered incurred claims net Rx rebates, projected risk adjustment, and premium for a 12-month period by region. The loss ratio of each region is then compared to the average loss ratio for the book of business. In theory, the change in regional rating factor is: [Change in Regional Rating Factor Region A] = [Region ALR] ÷ [BOB LR]

But our preferred approach is to gradually change factors, so not to shock the market, while moving rates in the appropriate direction. In order to do this, the following approach is being proposed:

[Change in Regional Rating Factor Region A] = [Region ALR] ÷ [Target LR]

Where Target LR is in between Region A LR and BOB LR. With this gradual approach, annual rate change by region is shown on Exhibit Q, column G.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

[Calibrated Plan Adjusted Index Rate] = [Plan Adjusted Index Rate] ÷ ([Age Curve Calibration] × [Geographic Factor Calibration] x [Tobacco Factor])

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

[Member – Level Consumer Adjusted Premium Rate] = [Calibrated Plan Adjusted Index Rate] × [Age Factor] × [Geographic Factor] × [Tobacco Factor]

[Family Consumer Adjusted Premium Rate] = ∑[Member – Level Consumer Adjusted Premium Rate]
 With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

The AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 were based on the federally issued AV Calculator.

See AV Screenshots included with the submission.

AV Pricing Values

All AV Pricing values were developed using CBC's actuarial cost model and actuarial judgment as described in section <u>Paid to Allowed</u> above. Differences in health status are not included.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming that moderate decline in enrollment and similar distribution to current.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table 8

Exhibit A – Benefit Summary Exhibit B – Benefit Change Summary Exhibit C – Benefit Categories Exhibit D – Benefit Mix Exhibit E – Trend Exhibit F – URRT Exhibit G – Paid-to-Allowed Development Exhibit H – Retention Exhibit I – Projected Loss Ratio Exhibit J – Index Rate Exhibit K – Market Adjusted Index Rate Exhibit L – Rate Development by Plan Exhibit M – Plan Adjusted Index Rates Exhibit N – Calibration Exhibit O – Rating Factors Exhibit P – Quarterly Base Rates

Exhibit Q – Regional Analysis

Broker Contracts Actuarial Value Screenshots List-Billed Data

Actuarial Statement

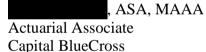
I, ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, ASA, MAAA, do hereby certify that:

- 1. This filing has been prepared in accordance with the following:
 - a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
 - b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
 - c. Actuarial Standard of Practice No. 12, "Risk Classification"
 - d. Actuarial Standard of Practice No. 23, "Data Quality"
 - e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
 - f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
 - g. Actuarial Standard of Practice No. 41, "Actuarial Communications".
- 2. The index rate is:
 - a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
 - 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 nor deficient.
 - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
- 3. The percent of total premium that represents essential health benefits were calculated in accordance with actuarial standards of practice.
- 4. 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, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

- a. The analysis was
 - i. conducted by a member of the American Academy of Actuaries, and
 - ii. performed in accordance with generally accepted actuarial principles and methods.
- 5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.
- 6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- 7. New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- 8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2020 Rate Filing Justification.





PA Rate Template Part I Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Keystone Health Plan Central	
Product(s):	HMO	
Market Segment:	Small Group	
Rate Effective Date:	1/1/2020	to
Base Period Start Date	1/1/2018	to
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	38.5	41.1	41.1	
Total	3,985	110	1,140	
7 <18	538	11	114	
4 18-24	334	9	93	
9 25-29	393	15	155	
4 30-34	309	3	31	
9 35-39	389	7	73	
4 40-44	344	9	93	
9 45-49	433	16	166	
4 50-54	406	15	155	
9 55-59	400	13	135	
3 60-63	315	8	83	
9 64+	124	4	41	

* 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
\$	1,853,338.29 \$	1,138,220.76	\$ 1,093,204.16	3,985	\$ 312,787.83	\$ 1,405,991.99	\$ - 1	\$ (37,833.20)	\$ 60,947.26	\$	\$ (541,934.43)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)							\$ 358.62				
Los	Loss Ratio								85.12%		

*Express Prescription Drug Rebates as a negative number \$

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	6.70%	1.50%	0.00%	8.30%	20.08%
Outpatient Hospital	6.35%	1.00%	0.00%	7.41%	36.28%
Professional	4.55%	1.00%	0.00%	5.60%	23.06%
Other Medical	6.35%	1.00%	0.00%	7.41%	2.93%
Capitation				0.00%	0.01%
Prescription Drugs	9.80%	0.85%	0.00%	10.73%	17.64%
Total Annual Trend				7.77%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.161	
* Express Cost, Utilization, Induced Utilization and Weight a					

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

** Should = URRT 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
201501	\$	71,464.15	1.0000	\$ 71,464.15	220	\$ 324.84		\$ (357.81)	\$ 83,209.74	\$ 378.23
201502	\$	60,490.68	1.0000	\$ 60,490.68	233	\$ 259.62		\$ (232.19)	\$ 72,430.42	\$ 310.86
201503	\$	53,737.16	1.0000	\$ 53,737.16	231	\$ 232.63		\$ (2,195.70)	\$ 61,248.47	\$ 265.14
201504	\$	78,884.89	1.0000	\$ 78,884.89	232	-		\$ (14,264.00)	\$ 87,519.11	\$ 377.24
201505	<u>\$</u>	46,590.65	0.9953	· · · · · · · · · · · · · · · · · · ·	205	•		\$ (13,956.96)		
201506	<u>\$</u>	43,323.77	1.0000		210	-		\$ (1,947.09)		\$ 252.37
201507	<u>\$</u>	57,615.69	1.0000		202	-		\$ (785.84)		
201508	\$	39,660.32	1.0000	,	204	-		\$ (17.36)		\$ 224.91
201509	\$	28,151.14	1.0000		197	-		\$ (1,802.07)		\$ 173.97
201510	S	92,136.08	1.0000		201	-		\$ (270.60)	· · · · · · · · · · · · · · · · · · ·	\$ 498.86
201511	<u> </u>	35,068.74	1.0000	· · · · · · · · · · · · · · · · · · ·	218	-		\$ (146.64)	· · · · · · · · · · · · · · · · · · ·	\$ 220.86
201512 \$	1,029,469.18 \$	298,729.89	1.0000		297		\$ 147,653.45	\$ (2,444.84)	. ,	\$ 1,052.92
201601	\$ 	61,396.82	0.9340	. , , , , , , , , , , , , , , , , , , ,	410	-		\$ (837.12)		
201602	\$	45,368.81	1.0000		339	-		\$ (832.74)		
201603	\$	179,398.05	1.0000		358	•		\$ (4,991.99) \$ (5,559.45)		•
201604	\$	118,683.07	1.0000	· · · · · · · · · · · · · · · · · · ·	392	•		\$ (5,558.45)		
201605	<u>></u>	91,119.08	1.0000		414	-		\$ (908.52)		\$ 300.19
201606	2 2	84,297.25	1.0000		439	•		\$ (893.04)		\$ 247.49
201607	2 2	126,206.15	1.0000		544	-		\$ (2,000.02) \$ (2,222.45)	· · · · · · · · · · · · · · · · · · ·	\$ 290.02
201608	2 2	109,264.13	1.0000		573	•		\$ (2,322.15)		\$ 243.81 \$ 244.72
201609	2 2	126,827.61	1.0000		639	-		\$ (4,320.47) \$ (1,821.55)		\$ 244.73 \$ 420.58
201610 201611	2	227,315.38 173,290.26	0.9537 0.9998		<u>680</u> 710	-		\$ (1,821.55) \$ (2,798.97)		\$ 420.58
	ې 2,697,444.83 \$	324,900.35	0.9998	· · · · · · · · · · · · · · · · · · ·	945	·	\$ 449,236.57	\$ (2,798.97) \$ (7,356.02)		\$ 307.81
201612 \$ 201701	2,097,444.85 ې	398,492.03	0.9998		945		\$ 449,230.37	\$ (12,248.17)		\$ 410.04
201701		,		· · · · · · · · · · · · · · · · · · ·	975					
201702		431,399.71 354,525.79	0.9998 0.9998		956			\$ (20,544.25) \$ (21,474.54)		
201703		325,827.97	0.9998		937			\$ (10,504.85)		-
201704		240,741.88	0.9998		905	-		\$ (7,227.55)		
201705		407,885.90	0.9996		920			\$ (7,396.74)		-
201707		1,185,005.62	0.9972		892			\$ (9,684.79)		
201708		329,297.51	0.9996		875			\$ (7,070.00)		
201709	<u> </u>	240,657.49	0.9996	· · · · · · · · · · · · · · · · · · ·	812			\$ (11,847.80)		-
201710		288,976.60	0.9995		758			\$ (27,386.58)		
201711	Ś	348,270.83	0.9992		709			\$ (26,330.55)		
201712 \$	4,668,165.28 \$	236,000.89	1.0027		562		\$ 720,102.85			
201801	()000,200.20	146,036.58	0.9988		443		÷ · 20,202.00	\$ (6,255.73)		
201802		64,500.17	0.9987		438	-		\$ (3,598.79)	· · · · · · · · · · · · · · · · · · ·	
201803		103,740.44	0.9987		429			\$ (6,349.22)		
201804		58,773.81	0.9987		392			\$ (5,590.92)		
201805		123,431.68	0.9975		396			\$ (2,799.47)		
201806	Ś	85,273.78	0.9969		372	-		\$ (1,840.71)	· · · · · · · · · · · · · · · · · · ·	
201807	Ś	80,832.27	0.9958		301			\$ (1,620.23)		
201808	Ś	60,376.69	0.9948		285			\$ (2,129.87)		
201809	Ś	43,342.02	0.9952		274			\$ (1,721.02)		-
201810	Ś	104,073.64	0.9852	· · · · · · · · · · · · · · · · · · ·	252			\$ (1,888.41)		
201811	Ś	182,898.70	0.9763		250			\$ (2,683.22)		
201812 \$	1,853,338.29 \$		0.9138	· · · · · · · · · · · · · · · · · · ·	153		\$ 312,787.83			

1

* Express Completion Factor as a percentage **Express Prescription Drug Rebates as a negative number 12/31/2020 12/31/2018

1,055,370.96

I Data

Carrier Name:	Keystone Health Plan Central
Product(s):	нмо
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

Table 2b. Manual Experience Period Claims and Premiums

Earne	ed 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
\$	440,864,801.85	\$ 372,795,320.93	\$ 376,393,003.21	782,036	\$ 68,523,547.37	\$ 444,916,550.58		\$ (16,607,742.51) \$	60,947.26	\$-	\$4,549,138.01
Experience Pe	eriod Total Allowed EF	B Claims + EHB Capitation PMPM	(net of prescription drug rebates)								\$ 547.76
Loss Ratio											80.79%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpatient Hospital	6.70%	1.50%	0.00%	8.30%	20.08%
Outpatient Hospital	6.35%	1.00%	0.00%	7.41%	36.28%
Professional	4.55%	1.00%	0.00%	5.60%	23.06%
Other Medical	6.35%	1.00%	0.00%	7.41%	2.93%
Capitation				0.00%	0.01%
Prescription Drugs	9.80%	0.85%	0.00%	10.73%	17.64%
Total Annual Trend	V/////////////////////////////////////		/X/////////////////////////////////////	7.77%	100.00%
Months of Trend		X/////////////////////////////////////	/X/////////////////////////////////////	24	
Total Applied Trend Projection Factor			///////////////////////////////////////	1.161	
* Express Cost, Utilization, Induced Utilization and Weight as percentages					

** Should = URRT Trend

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
201501	1	\$ 6,673,979.18	1.0000 \$	6,673,979.18	15,308	\$ 435.98		\$ (427,229.53)	\$ 7,504,156.02	\$ 490.21
201502		\$ 6,017,743.21	1.0000 \$	6,017,743.21	15,193	\$ 396.09		\$ (401,227.44)	\$ 6,736,194.48	\$ 443.37
201503		\$ 6,798,762.21	1.0000 \$	6,798,762.21	14,824	\$ 458.63		\$ (409,928.39)	\$ 7,559,811.40	\$ 509.97
201504	<u>:</u>	\$ 6,945,133.61	1.0000 \$	6,945,133.61	14,642	\$ 474.33		\$ (673,493.58)	\$ 7,406,810.26	\$ 505.86
201505	<u>.</u>	\$ 6,208,834.03	0.9838 \$	6,311,333.35	14,296	\$ 441.48		\$ (564,999.46)	\$ 6,798,702.10	·
201506	<u>.</u>	\$ 6,200,031.57	<u> 1.0000</u> \$	6,200,031.57	14,060			\$ (501,544.64)	\$ 6,787,257.30	-
201507	<u>.</u>	\$ 6,927,566.52	<u> </u>	6,927,566.52	14,227	•		\$ (544,816.46)	· · · · ·	•
201508		\$ 6,294,674.56	1.0000 \$	6,294,674.56	14,353	•		\$ (492,668.49)		
201509		\$ 6,181,912.60	1.0000 \$	6,181,912.60	14,571	-		\$ (473,349.21)		·
201510	<u> </u>	\$ 8,382,301.19	1.0000 \$	8,382,301.19	18,293	-		\$ (519,942.12)	· · · ·	
201511	<u>-</u>	\$ 8,391,635.03	1.0000 \$	8,391,635.03	19,956	•		\$ (508,486.42)	, ,	•
201512	\$ 106,236,843.10	\$ 14,828,949.93	1.0000 \$	14,828,949.93	35,900		\$ 15,772,703.66	\$ (581,164.52)		•
201601		\$ 14,622,183.93	0.9380 \$	15,587,952.31	39,401	•		\$ (600,801.45)	, ,	
201602	<u>-</u>	\$ 16,177,130.57	1.0000 \$	16,177,130.57	39,901	-		\$ (686,684.58)	, ,	
201603	<u>-</u>	\$ 20,540,540.56	1.0000 \$	20,540,540.56	40,816	•		\$ (768,337.12)	\$ 23,679,257.15	•
201604	<u>-</u>	\$ 17,668,337.87	1.0000 \$	17,668,337.87	42,001	-		\$ (742,694.17)		•
201605	<u>-</u>	\$ 18,729,960.04	1.0000 \$	18,729,971.27	43,548	•		\$ (712,939.20)		
201606	-	\$ 20,416,339.38	1.0000 \$	20,416,344.92	45,786	-		\$ (838,698.50)	, ,	· · · · · · · · · · · · · · · · · · ·
201607	-	\$ 20,222,439.26	1.0000 \$	20,222,451.48	48,172			\$ (852,221.70)		
201608	-	\$ 24,412,138.09	1.0000 \$	24,412,274.57	50,103	-	-	\$ (946,071.89)	· · · · ·	
201609	-	\$ 22,978,133.24	1.0000 \$	22,978,266.11	53,351	•		\$ (868,553.87)	, ,	
201610	-	\$ 23,765,319.05	0.9564 \$	24,847,881.70	56,174	-		\$ (872,675.67)	· · · · ·	-
201611		\$ 24,471,408.05	0.9998 \$	24,475,389.71	57,668			\$ (912,615.78)		·
201612	\$ 290,377,031.01	\$ 27,141,508.77	0.9998 \$	27,146,894.68	69,693	-	\$ 48,478,187.90	\$ (915,318.63)		
201701	<u>-</u>	\$ 29,495,068.85	0.9998 \$	29,500,431.53	76,230	•	-	\$ (1,052,726.40)	· · · · ·	
201702		\$ 29,708,091.68	0.9998 \$	29,713,637.98	77,115	•	-	\$ (1,034,315.55)	· · · · ·	
201703		\$ 35,156,805.19	0.9998 \$	35,163,926.84	77,690		-	\$ (1,206,545.08)		
201704		\$ 31,461,685.79	0.9998 \$	31,469,240.93	77,960		-	\$ (1,136,833.87) (1,205,502,02)		
201705		\$ 36,114,016.77	0.9997 \$	36,123,958.55	78,151	-	-	\$ (1,305,502.92)		
201706		\$ 32,977,426.13	0.9997 \$	32,988,234.54	78,148		-	\$ (1,344,700.92) \$ (1,260,570,01)		
201707	<u>-</u>	\$ 33,259,397.06	0.9976 \$	33,340,758.48	78,209		-	\$ (1,269,570.91) \$ (1,200,002,14)		
201708		\$ 37,457,194.29	0.9996 \$ 0.9995 \$	37,472,509.40	78,291		-	\$ (1,290,603.14) \$ (1,211,620,83)		
201709		\$ 33,311,479.06		33,327,409.16	78,587 77,995		•	\$ (1,211,629.83) \$ (1,422,167.55)		
<u>201710</u> 201711		\$ 36,430,321.86 \$ 37,615,417.76	0.9994 \$ 0.9992 \$	36,452,857.79 37,645,216.92	77,266	-	•	\$ (1,422,107.55) \$ (1,406,306.84)		•
201711	\$	\$ 32,132,793.14	1.0027 \$	32,046,666.47	74,206	-	\$ 78,439,881.16		· · · ·	
201712	<u>\$</u> 471,659,845.69	\$ 33,324,130.27	0.9988 \$	33,364,122.99	74,206		\$ 78,439,881.10	\$ (1,349,440.41) \$ (1,412,799.08)		•
201801	-	\$ 31,587,324.51	0.9984 \$	31,636,920.37	72,072		•	\$ (1,484,656.52)		
201802		\$ 34,060,412.05	0.9984 \$	34,113,383.98	70,468		•	\$ (1,620,084.67)		
201803		\$ 32,645,920.60	0.9981 \$	32,707,586.11	69,681		-	\$ (1,528,189.38)		
201804		\$ 33,496,997.54	0.9981 \$	33,579,965.44	68,539		•	\$ (1,492,399.36)		
201805		\$ 33,496,997.54	0.9975 \$	33,579,965.44 31,496,835.77	67,468			\$ (1,492,399.36) \$ (1,452,971.95)		
201808		\$ 31,616,427.31	0.9956 \$	31,496,835.77 31,755,336.85	65,750	-	-	\$ (1,432,971.93) \$ (1,431,447.83)		
201807		\$ 32,838,536.62	0.9956 \$	33,028,164.11	64,676			\$ (1,431,447.83) \$ (1,445,385.86)		
201808	-	\$ 28,106,066.56	0.9948 \$	28,253,345.45	63,190			\$ (1,284,657.84)		·
201809		\$ 32,102,270.01	0.9864 \$	32,543,742.14	60,882			\$ (1,256,740.22)		
201810	-	\$ 29,257,793.39	0.9802 \$	29,850,241.75	59,401			\$ (1,210,548.64)		
201811	\$ 440,864,801.85		0.9269 \$	29,830,241.73	48,414		\$ 68,523,547.37			
* Express Completion Factor as a percent		22,301,073.04	J. J	27,127,303.31	40,414	+30.25		(387,801.10)	27,734,430.07	Y 3/3.2/

2

* 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:

Product(s):

Market Segment:

Rate Effective Date:

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

Development of the Projected Index Rate Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM Two year trend projection Factor Unadjusted Projected Allowed EHB Claims PMPM Single Risk Pool Adjustment Factors Change in Morbidity Change in Other Change in Demographics Change in Network Change in Benefits Change in Other Total Adjusted Projected Allowed EHB Claims PMPM **Credibidility Factors** Blended Projected EHB Claims PMPM Development of the Market-Adjusted Index Rate and Total Allowed Claims Adjusted Projected Allowed EHB Claims PMPM Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings] Projected Paid to Allowed Ratio Projected Paid EHB Claims PMPM Market-wide Adjustments Projected Risk Adjustment PMPM Projected Paid Exchange User Fees PMPM Market-Adjusted Projected Paid EHB Claims PMPM Market-Adjusted Projected Allowed EHB Claims PMPM Projected Allowed Non-EHB Claims PMPM Market-Adjusted Projected Paid Total Claims PMPM Market-Adjusted Projected Allowed Total Claims PMPM

Table 6. Retention

letention Items - Express in percentages	Percentages	PMPM Amounts	
Idministrative Expenses	14.18%	\$68.63	80.33%
General and Claims	<mark>8.51%</mark>	\$41.21	
Agent/Broker Fees and Commissions	<mark>4.17%</mark>	\$20.20	
Quality Improvement Initiatives	<mark>1.49%</mark>	\$7.22	
axes and Fees	3.49%	\$16.88	
RA User Fee	0.04%	\$0.18	
PA Premium Tax (if applicable)	0.00%	\$0.00	
Federal Income Tax	0.42%	\$2.03	
Health Insurance Providers Fee (Prorated for Small Groups only)	<mark>3.03%</mark>	\$14.67	
rofit/Contingency (after tax)	2.00%	\$9.68	
otal Retention	19.67%	\$95.20	
rojected Required Revenue PMPM	\$ 484.10		<- Single Pool Gross Premium Avg. Rate, PMPM on UR

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 299.67	\$ 303.36	\$3.69	1.2
3. Base period allowed claims before normalization	\$ 514.94	\$ 547.76	\$32.82	11.0
C. Normalization factor component of change	\$ (127.51)	\$ (204.51)	-\$77.00	-25.7
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 387.43	\$ 343.26	\$ (44.18)	-14.7
D2. URRT Trend	\$ 51.85	\$ 55.41	\$ 3.56	1.29
D3. URRT Morbidity	\$ 2.20	\$ (210.97)	\$ (213.17)	-71.1
D4. URRT Other	\$ -	\$ -	\$-	0.0
D5. Normalized URRT RA/RI on an allowed basis	\$ 12.17	\$ 257.68	\$ 245.51	81.9
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0
D7. Subtotal - Sum(D1:D6)	\$ 453.65	\$ 445.37	\$ (8.28)	-2.89
. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$-	\$ -	0.0
E2. Pricing AV	\$ (215.68)	\$ (204.73)	\$ 10.95	3.7
E3. Benefit Richness	\$ -	\$-	\$-	0.0
E4. Catastrophic Eligibility	\$ -	\$-	\$-	0.0
E5. Subtotal - Sum(E1:E4)	\$ (215.68)	\$ (204.73)	\$ 10.95	3.7
Change in Retention Components				
F1. Administrative Expenses	\$ 44.53	\$ 43.01	\$ (1.52)	-0.5
F2. Taxes and Fees	\$ 4.41	\$ 10.58	\$ 6.17	2.1
F3. Profit and/or Contingency	\$ 5.99	\$ 6.07	\$ 0.07	0.0
F4. Subtotal - Sum(F1:F3)	\$ 54.94	\$ 59.66	\$ 4.72	1.6
6. Change in Miscellaneous Items			\$ -	0.0
I. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 292.91	\$ 300.30	\$ 7.39	2.5

Keystone Health Plan Central HMO

Small Group

1/1/2020

Act	ual Expe Data	rience	Manual D	Data		
\$		358.62	\$	547.76	<- Actual Experier \$	547.76
	1.161		1.161			
\$		416.51	\$	636.19		636.18
	0.471		0.471		<- See URRT Instructions	
	1.000		1.000			
	1.000		1.000		<- See URRT Instructions	
	1.000 1.000		1.000		<- See URRT Instructions	
	1.000		1.000 1.000		<- See URRT Instructions <- See URRT Instructions	
	1.000		1.000			
\$		196.09	\$	299.52		
Ŷ	0%	190.09	÷ 100%		<- See Instructions	
			\$	299.52	<- Projected Ind	\$299.64
\$		299.52	<- Index Rate for	r Projectio	n Period on URRT - Individua	l or First Quarter Small Group
\$		308.57				
\$		0.540 166.72	<- Paid to Allowe	ed Average	e Factor in Projection Period	on URRT
Ş		100.72				
\$		(222.18)				
\$		-				
\$		388.90				
\$		719.77	<- Market-Adjus	ted Index	719.77	
\$		_				
۲						
\$		388.90				
\$		719.77				
ې		/19.//				

Blended Earned Premium Blended Loss Ratio

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 Renewing in Quarter	375	172	154	439	1,140
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 299.52	\$ 299.52	\$ 299.52	\$ 299.52	\$ 299.52
Months of Trend	-	3	6	9	
Annual Trend	7.77	6 7.77%	5 7.77%	7.77%	
Single Risk Pool Projected Allowed Claims	\$ 299.52	\$ 305.17	\$ 310.93	\$ 316.80	\$ 308.57
Quarterly Trend Factor	100.09	6 101.9%	103.8%	105.8%	103.0%
2020 Trend Factors by Quarter	0.970	7 0.9890	1.0077	1.0267	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020	
Average Age Factor	1.516	1.53	9 Exhibit N
Average Geographic Factor	1.034	1.03	7 Exhibit N
Average Tobacco Factor	1.000	1.00	0 Always 1.0
Average Benefit Richness (induced demand)	0.847	1.00	<mark>o</mark>
Average Network Factor	1.000	1.00	<mark>0</mark>
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 620.08	\$ 719.77	'
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 466.54	\$ 451.05	

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

Paid-to-Allowed
URRT Trend (Total Applied Trend Factor) URRT Morbidity URRT "Other"
Risk Adjustment

Exchange User Fee Capitation

Network Pricing AV Benefit Richness Catastrophic Eligibility

Administrative Expenses Taxes and Fees

Profit and/or Contingency

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 547.76	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 440,864,801.85	
Blended Loss Ratio	80.79%	

	2019	2020	
	0.626	0.540	
nd Factor)	1.134	1.161	<- URRT W1, S
	1.005	0.471	<- URRT W1, S
	1.000	1.000	<- URRT W1, S
	\$ 10.13	\$ 222.18	<- URRT W1, S
	\$- \$0.30	\$ - \$ 0.30	<- URRT W1, S
	\$ 0.30	\$ 0.30	<- URRT W1, S
	1.000	1.000	
	0.525	0.540	
	1.000	1.000	
	1.000	1.000	
	14.86%	14.18%	
	1.47%	3.49%	
	2.00%	2.00%	

PA Rate Template Part III Table 10. Plan Rates

Product(s): Market Segment: Rate Effective Date Base Period Start D Date of Most Recer	Date	Keystone Health Plan Cer HMO Small Group 1/1/2020 1/1/2018 2/1/2019	ntral															Geographi Tobacco C	ation Factor c Calibration Fact alibration Factor Calibration Facto		1.539 1.037 1.000 1.596	
Market Adjusted Inc	•	\$ 719.77												4	5 CFR Part 156.8	3 (d) (2) Allowa	ole Factors					
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2019 Marketing			1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)		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		n Admin Co	Taxes & Fe including Ep osts fees	change	Profit or Contingency	T Cover Mapped Plans 2
Totals								0.630			0.540	1.000	1.000	1.000	1.000	1.000	\$ 388.	90 14.2%	3.5%		2.0%	
Transitional Plans TR	RANSITIONAL	N/A	TRANSITIONAL		DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A M	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/	A	
	3789PA0090004	НМО	Bronze HMO 7000/0/50		M		Bronze			Off	0.540						•		.4.2%	3.5%	2.0%	
	3789PA0090007	НМО	Gold HMO 2000/0/30 Rx	250	DM .	53789PA0090004	Bronze	0.63048446	Standard AV	Off	0.540	1.000	1.000	1.000	1.000		\$388	.90 1	.4.2%	3.5%	2.0%	
	3789PA0090008	НМО	Gold HMO 2000/0/30 Rx			53789PA0090004	Bronze		Standard AV	Off	0.540	1.000							.4.2%	3.5%	2.0%	
	3789PA0090011	НМО	Silver HMO 4000/0/35 Rx			53789PA0090004	Bronze			Off	0.540	1.000							4.2%	3.5%	2.0%	4
Plan 5 53 Plan 6	3789PA0090012	HMO	Silver HMO 4000/0/35 Rx	: 0	DM .	53789PA0090004	Bronze	0.63048446	Standard AV	Off	0.540	1.000	1.000	1.000	1.000	1.000) \$388	.90 1	.4.2%	3.5%	2.0%	
Plan 7																						
Plan 8																						
Plan 9																						
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Plan 32																						
Plan 33 Plan 34																						
Plan 34 Plan 35																						
Plan 36																						
Plan 37																						
Plan 38																						

Total Covered Lives @ 02-01-2019												
110)											

	SG 201902
Total Covered Lives Mapped into 2020 Plans @ 02-01- 2019	Total Policyholders @ 02-01-2019
110	71

4

Plan Ind	Calibrated Adjusted lex Rate MPM	Plan Inc	Calibrated Adjusted dex Rate PMPM
\$	299.67	\$	303.36
N1 / A		NI / A	
N/A	299.67	N/A ¢	303.36
\$	299.67	ې د	303.36
\$ \$ \$ \$ \$	299.67	\$ \$ \$ \$	303.36
Ś	299.67	Ś	303.36
Ś	299.67	Ś	303.36
-		Ŧ	000.00

Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives
1.2%	
N/A 1.2% 1.2% 1.2% 1.2% 1.2%	N/A 100.0% 0.0% 0.0% 0.0%

	02-01-2019 Number of Covered Lives by Rating Area														
1	2	2 3 4 5		6	7	8	9	Total	2020 Continued/ Discontined Plans Indicator						
-	-	-	-	-	24	51	-	35	110						
									-	0					
					24	51		35	110	1					
					-	-		-	-	1					
					-	-		-	-	1					
					-	-		-	-	1					
					-	-		-	-	1					

PA Rate Template Part IV B - Small Group Annual

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

Keystone Health Plan Central HMO Small Group 1/1/2020

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
		These cells auto-fill u				
Totals						

Plan 1 53789PA0090004 Bronze HMO 7000/0/50 Plan 2 53789PA0090007 Gold HMO 2000/0/30 Rx 250 Plan 3 53789PA0090008 Gold HMO 2000/0/30 Rx 0 Plan 4 53789PA0090011 Silver HMO 4000/0/35 Rx 250 Plan 5 53789PA0090012 Silver HMO 4000/0/35 Rx 0 Plan 6 0 0 Plan 7 0 0 Plan 8 0 0 Plan 9 0 0	DM DM DM DM 0 0 0 0 0 0 0 0 0 0 0 0 0 0	53789PA0090004 53789PA0090004 53789PA0090004 53789PA0090004 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Bronze Bronze Bronze Bronze 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Off Off Off Off 0 0 0 0 0 0 0 0
Plan 4 53789PA0090011 Silver HMO 4000/0/35 Rx 250 Plan 5 53789PA0090012 Silver HMO 4000/0/35 Rx 0 Plan 6 0 0 Plan 7 0 0 Plan 8 0 0 Plan 9 0 0	DM DM 0 0 0 0 0 0 0 0 0 0	53789PA0090004 53789PA0090004 0 0 0 0 0 0 0 0 0	Bronze Bronze 0 0 0 0 0 0 0	Off Off 0 0 0 0 0 0
Plan 5 53789PA0090012 Silver HMO 4000/0/35 Rx 0 Plan 6 0 0 Plan 7 0 0 Plan 8 0 0 Plan 9 0 0	DM 0 0 0 0 0 0 0 0	53789PA0090004 0 0 0 0 0 0 0 0 0	Bronze Bronze 0 0 0 0 0 0 0	Off 0 0 0 0 0
Plan 6 0 0 Plan 7 0 0 Plan 8 0 0 Plan 9 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
Plan 7 0 0 Plan 8 0 0 0 Plan 9 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0
Plan 8 0 0 Plan 9 0 0	0 0 0 0 0	0 0 0 0	0 0 0	0 0 0
Plan 9 0 0	0 0 0 0	0 0 0	0 0	0
	0 0 0	0	0	0
Plan 10 0 0	0 0	0		-
	0		0	0
Plan 11 0 0		0		0
Plan 12 0 0	0	0	0	0
Plan 13 0 0	0	0	0	0
Plan 14 0 0	0	0	0	0
Plan 15 0 0	0	0	0	0
Plan 16 0 0	0	0	0	0
Plan 17 0 0	0	0	0	0
Plan 18 0 0	0	0	0	0
Plan 19 0 0	0	0	0	0
Plan 20 0 0	0	0	0	0
Plan 21 0 0	0	0	0	0
Plan 22 0 0	0	0	0	0
Plan 23 0 0	0	0	0	0
Plan 24 0 0	0	0	0	0
Plan 25 0 0	0	0	0	0
Plan 26 0 0	0	0	0	0
Plan 27 0 0	0	0	0	0
Plan 28 0 0	0	0	0	0
Plan 29 0 0	0	0	0	0
Plan 30 0 0	0	0	0	0
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Plan 32 0 0	0	0	0	0
Plan 33 0 0	0	0	0	0
Plan 34 0 0	0	0	0	0

				Qı	uarter 1 20)19, 2	21-yea	ar-old N	Non	-Tobacco	Pre	mium PM	PM											
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	Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM																
		3		4		5		6		7		8		9	Average (weighted by enrollment by rating area)		
_	\$	-	\$	-	\$	-	\$	294.46	\$	318.02	\$	_	\$	300.35	\$	307.26	
-	Ş	-	Ş	-	Ş	-	Ş	294.40	Ş	510.02	Ş	-	Ş	300.33	Ş	307.20	
-	\$	-	\$	-	\$	-	\$	294.46	\$	318.02	\$	-	\$	300.35	\$	307.26	
-	\$	-	\$	-	\$	-	\$	294.46	\$	318.02	\$	-	\$	300.35	\$	-	
-	\$	-	\$	-	\$	-	\$	294.46	\$	318.02	\$	-	\$	300.35	\$	-	
-	\$	-	\$	-	\$	-	\$	294.46	\$	318.02	\$	-	\$	300.35	\$	-	
-	\$	-	\$	-	\$	-	\$	294.46	\$	318.02	\$	-	\$	300.35	\$	-	
-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	
-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	
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PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Keystone Health Plan Central
Product(s):	нмо
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors												
Age	Age	Tobacco		Age	Age	Tobacco						
Band	Factor	Factor		Band	Factor	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	<u>1.000</u>						
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										

Table 13. Geographic Factors

	Geographic Area Factors									
Area	Counties	Current Factor	Proposed Factor							
Rating Area 1										
Rating Area 2										
Rating Area 3										
Rating Area 4										
Rating Area 5										
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schutlkill, Snyder, Union	1.000	1.000							
Rating Area 7	Adams, Berks, Lancaster, York	1.030	1.080							
Rating Area 8										
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.080	1.020							

Table 14. Network Factors

	Projecion Period Network Factors			
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
НМО	All	1.000	1.000	

*PA follows the federal default age curve.

Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Table B

				Projected	Projected Allowed	Projected Paid	Paid to Allowed	Average Tobacco	AV and Cost	(8)/(6*7) Induced	Induced Demand
	<u>Plan ID</u>	Plan Name	Metal Level	Membership	Claims	Claims	Factor	Factor	Sharing Factor	Utilization	Table 10
	(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
5378	9PA0090004	Bronze HMO 7000/0/50	Bronze	1,140	\$ 820,541.63	443,350	0.54	1.000	0.54	1.00	1.00
	Total			1,140	820,542	443,350	0.54	1.00	0.54	1.00	1.00
	PMPM				719.77	388.90					
R	ate Dev II				719.77	388.90					

Company Name Notation 2010 Host State 1000 Institution 1000 Finding date of Rates Material Science 1005 Plan ID (Off Echange)- Plan Mickeling Name 2: 0 State products State products State products State products Name 1005 Plan ID (Off Echange)- Plan Mickeling Name 2: 0 State products State products State products State products State products Name 1005 Plan ID (Off Echange)- Plan Mickeling Name 2: 0 State products	1			1				
Market: Product. Mule Forage Ending date of Rates: Mutch 31, 2020 HICS Plan D (Off Schange)> 537897A0050004 537897A0050004 537897A0050004 537897A0050004 Plan Marketing Name > Bronze HMO 7000/U/SB Bronze Hora 7000 He//In Combined Trom Work/In Combined Trom York/In Combined Trom Yor	Company Name:	Keystone Health	n Plan Central					
Effective Date of Rates: Junuary 1, 2020 HIGS Plan D (Oft Schange)> S3789 Apposed S3789 Apposed S3789 Apposed HIGS Plan D (Oft Schange)> S3789 Apposed		-						
HIOS Plan ID (On Exchange)-> S3789PA0000004 S3789PA0000004 Plan Miz (Off Exchange)-> Brome HMO 2000//S0 Brome HMO 2000//S0 Brome HMO 2000//S0 Plan Mizeting Name -> C20.KHPC-SPG C20.KHPC-SPG C20.KHPC-SPG C20.KHPC-SPG Network -> HMO HMO HMO HMO HMO Metal >> Bronze Bronze Bronze Bronze Bronze Coluctance >> S7000 Med/Rx Combined S700 Med/Rx Co	Product:	НМ	0				_	
HICS Plan ID (Off Exchange)-> 33789+A0090004 33789+A0090004 Plan Marketing Name >> Econe HMO 2000//S0 Bronce HMO 2000//S0 Bronce HMO 2000//S0 Form # >> C20-KHPC-SPG C20 KHPC-SPG C20 KHPC-SPG Network >> HMO HMO HMO Metal >> S7000 Med/Rx Combined S7000 Med/Rx Combined S7000 Med/Rx Combined Copsyn >> S500 Sol (SP (PC/PC/ER S50//S0/S0 PC/SPC/ER S50//S0/S0 PC/SPC/ER OP Maximum >> S7000 Med/Rx Combined S7000 Med/Rx Combined S7000 Med/Rx Combined Pediatric Dental (Yes/NP) >> Yes Ves Ves Ves GOP Maximum >> S202 S2 S22 S2 S223.24 S223.71 S229.77 S229.77 15 S242.52 S224.52 S224.61 S224.61 S224.61 S224.61 S224.61 S224.61 S224.61 S24.61 S	Effective Date of Rates:	January 1	1, 2020			Ending date of	Rates:	March 31, 2020
HIC:07E Schamb 53789PA0090004 53789PA0090004 53789PA0090004 Plan Marketing Name ⇒ Borner HIM 00000//50 Proce HIM 00000//50 Proce HIM 00000//50 Form # ∞ C20.KHPC-SPG C20.KHPC SPG C20.KHPC SPG Network ∞ HIM HIM HIM Metal ∞ Bronze Bronze Bronze Deductible ∞ 57000 Med/Rx Combined 57000 Med/Rx Combined 57000 Med/Rx Combined OP 0 W 0K K OP Maximum ∞ 5700 Med/Rx Combined 57000 Med/Rx Combined 5700 Med/Rx Combined O + 4 5222.5 5245.2 5246.31 5224.41 5226.01 5222.71 15 5245.2 5245.2 5246.41 5250.01 5280.01 5280.01 17 5260.61 5270.02 5282.64 5280.41 5278.00 5288.01 18 5274.42 5283.02 5274.22 5274.22 5274.22 5274.22 19 5277.00 5274.44 5280.41 526.01 5280.01								
Plan Marketing Kane ⇒> Bronze HMO 2000/U/S0 Bronze HMO 2000/U/S0 Pronze HMO 2000/U/S0 Rating Area ⇒> 6 7 9 Network ⇒> HMO HMO HMO Metal ⇒> Bronze Bronze Bronze Deductible ⇒> 5000 Med/Rx Combined 5000 Med/Rx Combined 5000 Med/Rx Combined Copaya ⇒ 550/50/50 PC/SPC/FR 550/50/50 PC/SPC/FR 550/50/50 PC/SPC/FR 550/50/50 PC/SPC/FR ODP Masimum ⇒ 57000 Med/Rx Combined 57000 Med/Rx Combined 57000 Med/Rx Combined 5700 Med/Rx Combined Pediatric Denati (Vs/K0) ⇒ Yes Yes Yes Yes Age Band Non-Tobacco Tobacco Non-Tobacco Tobacco 15 5225.26 5227.36 5237.36 5287.37 527.37 15 5245.49 5244.44 5281.44 5261.41 5263.43 5225.26 16 5225.26 5227.36 5287.36 5300.35 5282.61 5282.61 17 5006.00 5281.44 5281.44 5281.43		E2780DA0	000004	E2780DA	000004	52780DA	0090004	
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43\$399.58\$399.58\$431.55\$431.55\$407.57\$407.5744\$411.36\$411.36\$444.27\$444.27\$419.59\$419.5945\$425.20\$425.20\$459.22\$433.70\$433.7046\$441.69\$441.69\$477.03\$477.03\$450.52\$459.2247\$460.24\$460.24\$497.06\$497.06\$491.07\$491.0748\$481.44\$481.44\$519.96\$519.96\$491.07\$491.0749\$502.35\$502.35\$542.54\$512.40\$512.4050\$525.91\$557.98\$567.98\$536.42\$536.4251\$549.17\$593.10\$593.10\$560.15\$560.1552\$574.79\$574.79\$620.77\$620.77\$586.28\$586.2853\$600.70\$600.70\$648.75\$648.75\$612.71\$612.7154\$628.67\$628.67\$678.97\$612.51\$612.5155\$656.65\$709.18\$709.18\$609.78\$669.7856\$686.98\$686.98\$741.93\$700.71\$700.7157\$717.60\$717.60\$775.01\$731.95\$731.95								
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55\$656.65\$709.18\$709.18\$669.7856\$686.98\$686.98\$741.93\$700.7157\$717.60\$717.60\$775.01\$775.01								
56\$686.98\$686.98\$741.93\$700.7157\$717.60\$717.60\$775.01\$775.01\$731.95		-	-	-				
57 \$717.60 \$717.60 \$775.01 \$775.01 \$731.95		-	-			-	-	
		-						
	58	\$750.28	\$750.28	\$810.31	\$810.31	\$765.29	\$765.29	
59 \$766.48 \$766.48 \$827.80 \$781.81 \$781.81		-	-	-	-			
60 \$799.16 \$799.16 \$863.10 \$815.15 \$815.15 61 \$827.42 \$827.42 \$802.62 \$802.62 \$842.08 \$843.08		-			-			
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63 \$869.25 \$938.79 \$938.79 \$886.63		-				-		
64+ \$883.37 \$883.37 \$954.05 \$954.05 \$901.04 \$901.04	64+	-	-		\$954.05			

Company Name:	Keystone Healt	h Plan Central					
Market:	Small G	Group					
Product:						r	
Effective Date of Rates:	April 1,	2020			Ending date of I	Rates:	June 30, 2020
HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>	53789PA0	0090004	53789PA	0090004	53789PA	0090004	
Plan Marketing Name =>	Bronze HMO		Bronze HMC		Bronze HMO		
Form # =>	С20-КНР		С20-КН		С20-КНІ		
Rating Area => Network =>	6 HM				9 HN		
Metal =>	Bror	_	Bro		Broi		
Deductible =>	\$7000 Med/R		\$7000 Med/I		\$7000 Med/R		
Coinsurance =>	0%		09		0%		
Copays =>	\$50/\$0/\$0 P		\$50/\$0/\$0 F		\$50/\$0/\$0 P		
OOP Maximum => Pediatric Dental (Yes/No) =>	\$7900 Med/R Ye		\$7900 Med/I Ye		\$7900 Med/R Ye		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$229.52	\$229.52	\$247.88	\$247.88	\$234.11	\$234.11	
15	\$249.92	\$249.92	\$269.91	\$269.91	\$254.91	\$254.91	
16	\$257.72	\$257.72	\$278.33	\$278.33	\$262.87	\$262.87	
17 18	\$265.52 \$273.92	\$265.52 \$273.92	\$286.76 \$295.83	\$286.76 \$295.83	\$270.83 \$279.40	\$270.83 \$279.40	
18 19	\$273.92 \$282.32	\$273.92 \$282.32	\$295.83 \$304.90	\$295.83 \$304.90	\$279.40 \$287.97	\$279.40 \$287.97	
20	\$291.02	\$291.02	\$314.30	\$304.30 \$314.30	\$296.84	\$296.84	
21	\$300.02	\$300.02	\$324.02	\$324.02	\$306.02	\$306.02	
22	\$300.02	\$300.02	\$324.02	\$324.02	\$306.02	\$306.02	
23	\$300.02	\$300.02	\$324.02	\$324.02	\$306.02	\$306.02	
24 25	\$300.02 \$301.22	\$300.02 \$301.22	\$324.02 \$325.32	\$324.02 \$325.32	\$306.02 \$307.24	\$306.02 \$307.24	
25	\$307.22	\$301.22	\$325.52 \$331.80	\$325.32 \$331.80	\$307.24 \$313.36	\$313.36	
27	\$314.42	\$314.42	\$339.57	\$339.57	\$320.71	\$320.71	
28	\$326.12	\$326.12	\$352.21	\$352.21	\$332.64	\$332.64	
29	\$335.72	\$335.72	\$362.58	\$362.58	\$342.44	\$342.44	
30	\$340.52	\$340.52	\$367.76	\$367.76	\$347.33	\$347.33	
31 32	\$347.72 \$354.92	\$347.72 \$354.92	\$375.54 \$383.32	\$375.54 \$383.32	\$354.68 \$362.02	\$354.68 \$362.02	
33	\$359.42	\$359.42	\$388.18	\$388.18	\$366.61	\$366.61	
34	\$364.22	\$364.22	\$393.36	\$393.36	\$371.51	\$371.51	
35	\$366.62	\$366.62	\$395.95	\$395.95	\$373.96	\$373.96	
36	\$369.02	\$369.02	\$398.55	\$398.55	\$376.41	\$376.41	
37 38	\$371.42 \$373.82	\$371.42 \$373.82	\$401.14 \$403.73	\$401.14 \$403.73	\$378.85 \$381.30	\$378.85 \$381.30	
39	\$378.63	\$378.63	\$408.92	\$408.92	\$386.20	\$386.20	
40	\$383.43	\$383.43	\$414.10	\$414.10		\$391.09	
41	\$390.63	\$390.63	\$421.88	\$421.88	\$398.44	\$398.44	
42	\$397.53	\$397.53	\$429.33	\$429.33	\$405.48	\$405.48	
43 44	\$407.13 \$419.13	\$407.13 \$419.13	\$439.70 \$452.66	\$439.70 \$452.66	\$415.27 \$427.51	\$415.27 \$427.51	
44 45	\$419.15	\$419.13	\$452.66 \$467.89	\$452.00 \$467.89	\$427.51 \$441.89	\$427.31 \$441.89	
46	\$450.03	\$450.03	\$486.03	\$486.03	\$459.03	\$459.03	
47	\$468.93	\$468.93	\$506.45	\$506.45	\$478.31	\$478.31	
48	\$490.53	\$490.53	\$529.78	\$529.78	\$500.34	\$500.34	
49 50	\$511.83 \$535.84	\$511.83 \$535.84	\$552.78 \$578.70	\$552.78 \$578.70	\$522.07 \$546.55	\$522.07 \$546.55	
50	\$5559.54 \$559.54	\$535.84 \$559.54	\$578.70 \$604.30	\$578.70 \$604.30	\$546.55 \$570.73	\$546.55 \$570.73	
52	\$585.64	\$585.64	\$632.49	\$632.49	\$597.35	\$597.35	
53	\$612.04	\$612.04	\$661.00	\$661.00	\$624.28	\$624.28	
54	\$640.54	\$640.54	\$691.79	\$691.79	\$653.35	\$653.35	
55	\$669.04 \$600.05	\$669.04 \$600.05	\$722.57 \$755.04	\$722.57 \$755.04	\$682.43 \$712.05	\$682.43 \$712.05	
56 57	\$699.95 \$731.15	\$699.95 \$731.15	\$755.94 \$789.64	\$755.94 \$789.64	\$713.95 \$745.77	\$713.95 \$745.77	
58	\$764.45	\$764.45	\$789.04 \$825.61	\$789.04 \$825.61	\$779.74	\$779.74	
59	\$780.95	\$780.95	\$843.43	\$843.43	\$796.57	\$796.57	
60	\$814.25	\$814.25	\$879.39	\$879.39	\$830.54	\$830.54	
61	\$843.06	\$843.06	\$910.50	\$910.50	\$859.92	\$859.92	
62	\$861.96	\$861.96	\$930.91	\$930.91	\$879.20 \$002.27	\$879.20 \$002.27	
63 64+	\$885.66 \$900.05	\$885.66 \$900.05	\$956.51 \$972.05	\$956.51 \$972.05	\$903.37 \$918.05	\$903.37 \$918.05	
04⊤	, JOO.OJ	JJ00.03	د0.277 ډ	د0.2154	د0.016¢	د0.016¢	

Company Name:	Keystone Healt	h Plan Central					
Market:							
Product:	HM	10				_	
Effective Date of Rates:	July 1,	2020			Ending date of	Rates:	September 30, 2020
HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>	53789PA	0090004	53789PA	0090004	53789PA	0090004	
Plan Marketing Name =>	Bronze HMO		Bronze HMC		Bronze HMO		
Form # =>	С20-КН	PC-SPG	С20-КН	PC-SPG	С20-КН	PC-SPG	
Rating Area =>	6			7	9		
Network => Metal =>	HM Bror		HN		HN		
Deductible =>	\$7000 Med/R			nze Rx Combined	Broi \$7000 Med/F		
Coinsurance =>	0%		0		09		
Copays =>	\$50/\$0/\$0 P	CP/SPC/ER	\$50/\$0/\$0	PCP/SPC/ER	\$50/\$0/\$0 P	CP/SPC/ER	
OOP Maximum =>	\$7900 Med/R			Rx Combined	\$7900 Med/F		
Pediatric Dental (Yes/No) =>	Ye			es Tobacco	Ye Non Tohacca		
Age Band 0 - 14	Non-Tobacco \$233.85	Tobacco \$233.85	Non-Tobacco \$252.56	Tobacco \$252.56	Non-Tobacco \$238.53	Tobacco \$238.53	
15	\$255.85 \$254.64	\$255.65 \$254.64	\$252.50	\$252.50 \$275.01	\$258.55 \$259.73	\$258.55	
16	\$262.59	\$262.59	\$283.59	\$283.59	\$267.84	\$267.84	
17	\$270.54	\$270.54	\$292.18	\$292.18	\$275.95	\$275.95	
18	\$279.09	\$279.09	\$301.42	\$301.42	\$284.68	\$284.68	
19	\$287.65 \$206.52	\$287.65 \$206 52	\$310.67 \$220.24	\$310.67 \$220.24	\$293.41 \$202.45	\$293.41 \$202.45	
20 21	\$296.52 \$305.69	\$296.52 \$305.69	\$320.24 \$330.15	\$320.24 \$330.15	\$302.45 \$311.80	\$302.45 \$311.80	
22	\$305.69	\$305.69	\$330.15	\$330.15	\$311.80	\$311.80	
23	\$305.69	\$305.69	\$330.15	\$330.15	\$311.80	\$311.80	
24	\$305.69	\$305.69	\$330.15	\$330.15	\$311.80	\$311.80	
25	\$306.91	\$306.91	\$331.47	\$331.47	\$313.05	\$313.05	
26	\$313.03	\$313.03	\$338.07	\$338.07	\$319.29	\$319.29	
27 28	\$320.36 \$332.29	\$320.36 \$332.29	\$345.99 \$358.87	\$345.99 \$358.87	\$326.77 \$338.93	\$326.77 \$338.93	
29	\$342.07	\$342.07	\$369.43	\$369.43	\$338.93 \$348.91	\$348.91	
30	\$346.96	\$346.96	\$374.71	\$374.71	\$353.90	\$353.90	
31	\$354.29	\$354.29	\$382.64	\$382.64	\$361.38	\$361.38	
32	\$361.63	\$361.63	\$390.56	\$390.56	\$368.86	\$368.86	
33 34	\$366.22	\$366.22	\$395.51 \$400.80	\$395.51 \$400.80	\$373.54 \$378.52	\$373.54 \$378.53	
34 35	\$371.11 \$373.55	\$371.11 \$373.55	\$400.80 \$403.44	\$400.80 \$403.44	\$378.53 \$381.02	\$378.55	
36	\$376.00	\$376.00	\$406.08	\$406.08	\$383.52	\$383.52	
37	\$378.44	\$378.44	\$408.72	\$408.72	\$386.01	\$386.01	
38	\$380.89	\$380.89	\$411.36	\$411.36	\$388.51	\$388.51	
39	\$385.78	\$385.78	\$416.64	\$416.64	\$393.50	\$393.50	
40 41	\$390.67 \$398.01	\$390.67 \$398.01	\$421.93 \$429.85	\$421.93 \$429.85	\$398.49 \$405.97	\$398.49 \$405.97	
42	\$405.04	\$405.04	\$437.44	\$437.44	\$413.14	\$413.14	
43	\$414.82	\$414.82	\$448.01	\$448.01	\$423.12	\$423.12	
44	\$427.05	\$427.05	\$461.21	\$461.21	\$435.59	\$435.59	
45	\$441.42	\$441.42	\$476.73 \$405.22	\$476.73 \$405.22	\$450.24 \$467.71	\$450.24	
46 47	\$458.54 \$477.79	\$458.54 \$477.79	\$495.22 \$516.02	\$495.22 \$516.02	\$467.71 \$487.35	\$467.71 \$487.35	
47 48	\$499.80	\$499.80	\$539.79	\$539.79	\$487.33	\$509.80	
49	\$521.51	\$521.51	\$563.23	\$563.23	\$531.94	\$531.94	
50	\$545.96	\$545.96	\$589.64	\$589.64	\$556.88	\$556.88	
51	\$570.11	\$570.11	\$615.72	\$615.72	\$581.51	\$581.51	
52	\$596.71 \$623.61	\$596.71 \$623.61	\$644.44 \$673.50	\$644.44 \$673.50	\$608.64 \$636.08	\$608.64 \$636.08	
53 54	\$623.61 \$652.65	\$623.61 \$652.65	\$673.50 \$704.86	\$673.50 \$704.86	\$636.08 \$665.70	\$636.08 \$665.70	
55	\$681.69	\$681.69	\$736.22	\$704.80 \$736.22	\$695.32	\$695.32	
56	\$713.17	\$713.17	\$770.23	\$770.23	\$727.44	\$727.44	
57	\$744.97	\$744.97	\$804.56	\$804.56	\$759.87	\$759.87	
58	\$778.90	\$778.90	\$841.21	\$841.21	\$794.48	\$794.48	
59	\$795.71 \$820.64	\$795.71 \$820.64	\$859.37 \$806.01	\$859.37 \$806.01	\$811.63 \$846.24	\$811.63	
60 61	\$829.64 \$858.99	\$829.64 \$858.99	\$896.01 \$927.71	\$896.01 \$927.71	\$846.24 \$876.17	\$846.24 \$876.17	
62	\$878.25	\$878.25	\$948.51	\$927.71 \$948.51	\$876.17 \$895.81	\$876.17 \$895.81	
63	\$902.40	\$902.40	\$974.59	\$974.59	\$920.44	\$920.44	
64+	\$917.06	\$917.06	\$990.44	\$990.44	\$935.40	\$935.40	

			1				
Company Name:	Keystone Healt	h Plan Central					
, Market:							
Product:	HN	10				_	
Effective Date of Rates:	October	1, 2020			Ending date of	Rates:	December 31, 2020
HIOS Plan ID (On Exchange)=> HIOS Plan ID (Off Exchange)=>	53789PA	00000/	53789PA	0090004	53789PA	0090004	
Plan Marketing Name =>	Bronze HMO		Bronze HMC		Bronze HMO		
Form # =>	С20-КНІ		С20-КН		С20-КН		
Rating Area =>	6		7	1	9	I	
Network =>	HN		HN		HN		
Metal => Deductible =>	Broi \$7000 Med/R		Bro \$7000 Med/I		Broi \$7000 Med/F		
Coinsurance =>	37000 Wed/ R		37000 Wed/1		37000 Med/P		
Copays =>	\$50/\$0/\$0 P	CP/SPC/ER	\$50/\$0/\$0 F	PCP/SPC/ER	\$50/\$0/\$0 P	CP/SPC/ER	
OOP Maximum =>	\$7900 Med/R		\$7900 Med/I		\$7900 Med/F		
Pediatric Dental (Yes/No) =>	Ye	-	Ye Non Tohacco		Ye Non Tohacca	-	
Age Band 0 - 14	Non-Tobacco \$238.27	Tobacco \$238.27	Non-Tobacco \$257.33	Tobacco \$257.33	Non-Tobacco \$243.03	Tobacco \$243.03	
15	\$258.27	\$258.27 \$259.45	\$237.33	\$280.20	\$243.03 \$264.64	\$264.64	
16	\$267.54	\$267.54	\$288.95	\$288.95	\$272.90	\$272.90	
17	\$275.64	\$275.64	\$297.69	\$297.69	\$281.15	\$281.15	
18	\$284.36	\$284.36	\$307.11	\$307.11	\$290.05	\$290.05	
19	\$293.08 \$202.12	\$293.08 \$202.12	\$316.53 \$326.20	\$316.53	\$298.95 \$208.16	\$298.95	
20 21	\$302.12 \$311.46	\$302.12 \$311.46	\$326.29 \$336.38	\$326.29 \$336.38	\$308.16 \$317.69	\$308.16 \$317.69	
21 22	\$311.46	\$311.46 \$311.46	\$336.38	\$336.38	\$317.69	\$317.69	
23	\$311.46	\$311.46	\$336.38	\$336.38	\$317.69	\$317.69	
24	\$311.46	\$311.46	\$336.38	\$336.38	\$317.69	\$317.69	
25	\$312.71	\$312.71	\$337.72	\$337.72	\$318.96	\$318.96	
26	\$318.94	\$318.94	\$344.45	\$344.45	\$325.31	\$325.31	
27 28	\$326.41 \$338.56	\$326.41 \$338.56	\$352.52 \$365.64	\$352.52 \$365.64	\$332.94 \$345.33	\$332.94 \$345.33	
29	\$338.50	\$338.50	\$376.41	\$376.41	\$355.49	\$355.49	
30	\$353.51	\$353.51	\$381.79	\$381.79	\$360.58	\$360.58	
31	\$360.98	\$360.98	\$389.86	\$389.86	\$368.20	\$368.20	
32	\$368.46	\$368.46	\$397.93	\$397.93	\$375.83	\$375.83	
33	\$373.13	\$373.13	\$402.98	\$402.98	\$380.59	\$380.59	
34 35	\$378.11 \$380.60	\$378.11 \$380.60	\$408.36 \$411.05	\$408.36 \$411.05	\$385.67 \$388.22	\$385.67 \$388.22	
36	\$383.10	\$383.10	\$413.74	\$413.74	\$390.76	\$390.76	
37	\$385.59	\$385.59	\$416.43	\$416.43	\$393.30	\$393.30	
38	\$388.08	\$388.08	\$419.13	\$419.13	\$395.84	\$395.84	
39	\$393.06	\$393.06	\$424.51	\$424.51	\$400.92	\$400.92	
40	\$398.05 \$405.52	\$398.05 \$405.52	\$429.89 \$427.06	\$429.89 \$427.06	\$406.01 \$412.62	\$406.01	
41 42	\$405.52 \$412.68	\$405.52 \$412.68	\$437.96 \$445.70	\$437.96 \$445.70	\$413.63 \$420.94	\$413.63 \$420.94	
42 43	\$412.08	\$412.08 \$422.65	\$456.46	\$456.46	\$420.94 \$431.10	\$431.10	
44	\$435.11	\$435.11	\$469.92	\$469.92	\$443.81	\$443.81	
45	\$449.75	\$449.75	\$485.73	\$485.73	\$458.74	\$458.74	
46	\$467.19	\$467.19	\$504.57	\$504.57	\$476.53	\$476.53	
47	\$486.81 \$500.24	\$486.81 \$500.24	\$525.76 \$540.08	\$525.76 \$540.08	\$496.55 \$510.42	\$496.55	
48 49	\$509.24 \$531.35	\$509.24 \$531.35	\$549.98 \$573.86	\$549.98 \$573.86	\$519.42 \$541.98	\$519.42 \$541.98	
50	\$556.27	\$556.27	\$600.77	\$600.77	\$567.39	\$567.39	
51	\$580.87	\$580.87	\$627.34	\$627.34	\$592.49	\$592.49	
52	\$607.97	\$607.97	\$656.61	\$656.61	\$620.13	\$620.13	
53	\$635.38	\$635.38	\$686.21	\$686.21	\$648.09	\$648.09	
54 55	\$664.97 \$694.56	\$664.97 \$694.56	\$718.16 \$750.12	\$718.16 \$750.12	\$678.27 \$708.45	\$678.27 \$708.45	
55	\$694.56 \$726.64	\$694.56 \$726.64	\$750.12 \$784.77	\$750.12 \$784.77	\$708.45 \$741.17	\$708.45 \$741.17	
57	\$759.03	\$759.03	\$819.75	\$819.75	\$774.21	\$774.21	
58	\$793.60	\$793.60	\$857.09	\$857.09	, \$809.47	\$809.47	
59	\$810.73	\$810.73	\$875.59	\$875.59	\$826.94	\$826.94	
60	\$845.30	\$845.30	\$912.93	\$912.93	\$862.21	\$862.21	
61	\$875.20	\$875.20	\$945.22	\$945.22	\$892.71	\$892.71	
62 63	\$894.82 \$919.43	\$894.82 \$919.43	\$966.41 \$992.98	\$966.41 \$992.98	\$912.72 \$937.82	\$912.72 \$937.82	
64+	\$919.43 \$934.37	\$919.43 \$934.37	\$992.98 \$1,009.13	\$992.98 \$1,009.13	\$937.82 \$953.06	\$937.82 \$953.06	
	<i>400 1.01</i>	<i>400 1.01</i>	÷=,000.10	+1,000.10	ç,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	<i></i>	

Keystone Health Plan Central Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
53789PA0090004	Bronze HMO 7000/0/50				НМО		All
557651766556604			Bronze	011		0,7,5	
	1						
	1						
	1						
	1						
	1						
	1						
	1						

7/18/2019 N:\Actl\CommercialProductsAndValuation\SG\SG Rate Review\2020 SG Filing\KHPC\Sent 20190719\2020_SmGrp_KHP_PDSRateTable_20190719.xlsm

Company Name Keystone Health Plan Central Market Small Group RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AR	EA 6									RATING AR	EA 7			RATING AREA 9	1					
	02-01-2019 Number of Cover	ed Lives by Ra	ting County		0	0	16	0	0	8	0	0	0	0	5	15	19	12	6	12	1	0	0	16	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
53789PA0090004	Bronze HMO 7000/0/50	НМО	Bronze	Off	\$294.46	\$294.46	\$294.46	6 \$294.46	\$294.46	\$294.46	\$294.46	5 \$294.46	5 \$294.46	\$294.46	\$318.02	\$318.02	\$318.02	\$318.02	\$300.35	\$300.35	\$300.35	\$300.35	\$300.35	\$300.35	\$300.35

Α	В	C	D	E	F	G	Н	1	J	K L M N	0 P	Q R	S	Т
1	Unified Rate Review v5.0									To add a product to Worksheet 2 - Plan Produ	ct Info, select the Add	Product button o	r Ctrl + Shift +	Р.
2										To add a plan to Worksheet 2 - Plan Product I	nfo. select the Add Plu	n button or Ctrl +	Shift + L.	
3	Company Legal Name:	Keystone Health Plan Central						State:	PA	To validate, select the Validate button or Ctrl				
4	HIOS Issuer ID:	53789							Small Group	To finalize, select the Finalize button or Ctrl + .				
-		1/1/2020						Warket.		To finanze, select the rindize button of curry	suge + r.			
5	Effective Date of Rate change(s):	1/1/2020												
6														
7	Market Level Calculations (Same for a	all Diane)												
9	Warket Level Calculations (Same for a	an Plans)												
10														
11	Section I: Experience Period Data													
12	Experience Period:		1/1/2018	to	12/31/2018									
13				Total	PMPM									
14	Allowed Claims			\$1,429,106.05	\$358.62									
15	Reinsurance			\$0.00	\$0.00									
16	Incurred Claims in Experience Period			\$1,116,318.22	\$280.13									
17 18	Risk Adjustment			-\$541,934.43 \$1,853,338.29	-\$135.99 \$465.08	-								
10	Experience Period Premium Experience Period Member Months			\$1,853,338.29 3,985	\$465.08	-								
	experience renou wember wonths			5,565]								
20 21	Section II: Projections													
22			Year 1	Trend	Year	Trend		1						
23		Experience Period Index	Cost	Utilization	Cont	Utilization	Trended EHB Allowed Claims							
23	Benefit Category	Rate PMPM \$57.53	LOST 1.064	1.015	Cost 1.070	1.015	PMPM \$67.48							
24 25 26	Inpatient Hospital Outpatient Hospital	\$120.75	1.064	1.013	1.070	1.013	\$139.32							
26	Professional	\$101.20	1.000	1.010	1.044		\$112.84							
27 28 29	Other Medical	\$18.84	1.060	1.010	1.067	1.010	\$21.74							
28	Capitation	\$15.29	1.000	1.000	1.000	1.000	\$15.29							
29	Prescription Drug	\$45.01	1.099	1.004	1.097	1.013	<u>\$55.19</u>							
30	Total	\$358.62					\$411.85							
30 31 32														
32 33	Morbidity Adjustment				0.471									
34	Demographic Shift Plan Design Changes				1.000									
35	Other				1.000									
36	Adjusted Trended EHB Allowed Claims	s PMPM for	1/1/2020		\$193.98									
37														
38 39 40 41	Manual EHB Allowed Claims PMPM				\$299.64									
39	Applied Credibility %				0.00%	J								
40						Decision of Decision Tatala								
41	Projected Index Rate for		1/1/2020		\$299.64	Projected Period Totals \$341,589.60								
42 43	Projected Index Rate for Reinsurance		1/1/2020		\$299.64 \$0.00	\$341,589.60								
44	Risk Adjustment Payment/Charge				-\$411.21									
45	Exchange User Fees				0.00%	\$0.00								
46	Market Adjusted Index Rate				\$710.85									
47						-								
48	Projected Member Months				1,140	J								
49														
	Information Not Releasable to th	e Public Unless Authorized by	Law: This information has not been	n publically disclosed and may be pri			ist not be disseminated, distribute	ed, or copied	to persons not a	authorized to receive the information. Unauthoriz	ad disclosure may res	ult in		
50 51					prosecution to th	e full extent of the law.								
51														

Product-Plan Data Collection

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

Keystone Health Plan Central 53789 1/1/2020

PA

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.

Small Group 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
1.2 Product ID HMO 53789PA009 Gold HMO 2000/0/30 | Rx Silver HMO 4000/0/35 | Rx 250 Bronze HMO 7000/0/50 33789PA0090004 Silver HMO 4000/0/35 | Rx 0 53789PA0090012 Gold HMO 1.3 Plan Name 1.4 Plan ID (Standard Component ID) 1.5 Metal 1.6 AV Metal Value 1.7 Plan Category 1.8 Plan Type 1.9 Pintone Plan 2 000/0/30 | Rx 0 250 Bronze 0.630 Gold Gold Silver 0.790 Renewing HMO Terminated HMO Terminated Terminated Terminated HMO HMO HMO 1.9 Exchange Plan?
 1.9 Exchange Plan?
 1.10 Effective Date of Proposed Rates
 1.11 Cumulative Rate Change % (over 12 mos prior)
 1.12 Product Rate Increase %
 1.13 Submission Level Rate Increase % 1/1/2020 1.23% 1.23%

Silve 0.706

Worksheet 1 Totals	Section II: Experience Period and Current Plan Lev	el Information					
	2.1 Plan ID (Standard Component ID)	Total	53789PA0090004	53789PA0090007	53789PA0090008	53789PA0090011	53789PA0090012
\$1,429,106	2.2 Allowed Claims	\$1,429,106	\$680,317	\$183,305	\$328,210	\$116,273	\$121,000
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0
	2.4 Member Cost Sharing	\$312,788	\$170,199	\$31,364	\$41,850	\$36,972	\$32,402
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0
\$1,116,318	2.6 Incurred Claims	\$1,116,318	\$510,118	\$151,941	\$286,360	\$79,301	\$88,598
-\$541,934	2.7 Risk Adjustment Transfer Amount	-\$541,934	-\$279,717	-\$71,720	-\$35,195	-\$43,508	-\$111,794
\$1,853,338	2.8 Premium	\$1,853,338	\$748,283	\$279,779	\$385,371	\$207,676	\$232,230
3,985	2.9 Experience Period Member Months	3,985	1,733	596	684	466	506
	2.10 Current Enrollment	110	110	0	0	0	0
	2.11 Current Premium PMPM	\$478.68	\$478.68	\$0.00	\$0.00	\$0.00	\$0.00
	2.12 Loss Ratio	85.12%	108.87%	73.03%	81.78%	48.30%	73.56%
	Per Member Per Month						
	2.13 Allowed Claims	\$358.62	\$392.57	\$307.56	\$479.84	\$249.51	\$239.13
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.15 Member Cost Sharing	\$78.49	\$98.21	\$52.62	\$61.18	\$79.34	\$64.04
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$280.13	\$294.36	\$254.94	\$418.66	\$170.17	\$175.09
	2.18 Risk Adjustment Transfer Amount	-\$135.99	-\$161.41	-\$120.34	-\$51.45	-\$93.36	-\$220.94
	2 19 Premium	\$465.08	\$431.78	\$469.43	\$563.41	\$445.66	\$458.05

Section III: Plan Adjustment Factors

	3.1 Plan ID (Standard Component ID)		53789PA0090004	53789PA0090007	53789PA0090008	53789PA0090011	53789PA0090012
	3.2 Market Adjusted Index Rate				\$710.85		
	3.3 AV and Cost Sharing Design of Plan		0.5403	1.0000	1.0000	1.0000	1.0000
	3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000
	3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000
Ĩ	Administrative Costs						
	3.6 Administrative Expense		14.18%	0.00%	0.00%	0.00%	0.00%
	3.7 Taxes and Fees		3.49%	0.00%	0.00%	0.00%	0.00%
	3.8 Profit & Risk Load		2.00%	0.00%	0.00%	0.00%	0.00%
	3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000
	3.10 Plan Adjusted Index Rate		\$478.12	\$710.85	\$710.85	\$710.85	\$710.85
Ĩ							
	3.11 Age Calibration Factor	0.6499			0.6499		

3.11 Age Calibration Factor 3.12 Geographic Calibration Factor 3.13 Tobacco Calibration Factor 3.14 Calibrated Plan Adjusted Index Rate 0.9642 0.9642 1.0000 \$299.60 \$445.44 \$445.44 \$445.44 \$445.44

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	53789PA0090004	53789PA0090007	53789PA0090008	53789PA0090011	53789PA0090012
4.2 Allowed Claims	\$351,768	\$351,768	\$0	\$0	\$0	\$0
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$161,703	\$161,703	\$0	\$0	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$190,065	\$190,065	\$0	\$0	\$0	\$0
4.7 Risk Adjustment Transfer Amount	-\$253,285	-\$253,285	\$0	\$0	\$0	\$0
4.8 Premium	\$551,877	\$551,877	\$0	\$0	\$0	\$0
4.9 Projected Member Months	1,140	1,140	0	0	0	0
4.10 Loss Ratio	63.65%	63.65%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month						
4.11 Allowed Claims	\$308.57	\$308.57	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.12 Reinsurance	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	\$141.84	\$141.84	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.15 Incurred Claims	\$166.72	\$166.72	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-\$222.18	-\$222.18	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17 Premium	\$484.10	\$484.10	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

State: Market:

Rating Area Data Collection

Rating Area	Rating Factor
Rating Area 6	1.0000
Rating Area 7	1.0800
Rating Area 9	1.0200

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.

KEYSTONE HEALTH PLAN CENTRAL

ACTUARIAL MEMORANDUM Small Group Rates Effective January 1, 2020

General Information

Company Information

- Company Legal Name: Keystone Health Plan Central
- State: PA
- HIOS Issuer ID: 53789
- Market: Small Group
- Effective Date: 1/1/2020

PID Company Information

- Company Name: Keystone Health Plan Central (KHPC)
- NAIC: 95199
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2020
- Average Rate Change: 1.2%
- Range of Requested Rate Change: 1.2% to 1.2%
- Total additional annual revenue generated from the proposed rate change: \$7,845
- Product: HMO
- Rating Areas: 6,7,9
- Metal Levels: Bronze
- Current Covered Lives and Policyholders: 110/71
- 2020 Number of Plans: 1
- 2019 Number of Plans and Change: 1/No Plan Change
- Contract Form #: C20-KHPC-SPG
- Form Filing SERFF #: CABC-131908701
- Binder SERFF #: CABC-PA19-125092092
- HIOS Issuer ID: 53789
- HIOS Submission Tracking Number: 53789-1473457323875505153

Company Contact Information

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

Scope and Purpose

By this filing, Keystone Health Plan Central (KHPC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to all small groups effective January 1, 2020. KHPC will offer small group products off the federally-facilitated exchange.

*/	•			
Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	КНРС	1/1/2016	CABC-130076082	-2.00%
Small Group	КНРС	1/1/2017	CABC-130539616	4.50%
Small Group	КНРС	7/1/2017	CABC-130954830	6.80%
Small Group	KHPC	1/1/2018	CABC-131022144	-13.40%

1/1/2019

Rate History and Proposed Variations in Rate Changes

Average Rate Change

Small Group

KHPC is proposing an aggregate annual 1.2% rate change. The rate change is calculated in PA Rate Template Part III, Table 10, cell AC15.

CABC-131455108

Worsening risk pool due to non-ACA group coverage options: 7% Reimplementation of the Health Insurer Fee: 2.5% Adjustment to Actuarial Cost Model*: -5% Provider Contract Increases and Utilization Changes: 3.0% Projected morbidity of population: -6%

KHPC

*Please note that CBC has reviewed its Actuarial Cost Model described on page 8 below to better reflect claims costs associated with deductible-first plans (deductible applying first dollar on medical and Rx claims). This change has lowered projected claim costs on these plans, aligning CBC with other competitors in the Small Group market. This change impacts all CBC filings, but is especially noted in KHPC as this subsidiary only offers a Bronze plan, with deductible applying to most services. This change drives the lower annual increase, as compared to other CBC subsidiaries.

Membership

Membership is shown in PA Rate Template Part I, Table 1. The average age is 39.

5.00%

Benefit Changes 2019-2020

A summary of proposed 2020 benefits is included in Exhibit A.

A benefit change is being applied to KHPC's single offering.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for KHPC in the small group market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2018 and December 31, 2018.

Transitional membership is not included in PA Rate Exhibits Table 2 or URRT.

Paid Through Date: Claims in the BEP are paid through March 31, 2019

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as KHPC does not expect to refund any MLR rebates in the BEP.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments (CSR does not apply to Small Group).
- CBC only covers Essential Health benefits (EHBs).
- KHPC includes capitated PCP and mental health services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

- 1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
- 2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
- 3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods.

Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.

- 4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
- 5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
- 6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP Incurred Claims = \sum \frac{BEP Paid Claims by Incurred Month}{Completion by Incurred Month}$$

BEP Allowed Claims

$$= \sum \frac{BEP \ Paid \ Claims + BEP \ Member \ Cost \ Share \ by \ Incurred \ Month}{Completion \ by \ Incurred \ Month}$$

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to final risk adjustment transfer amounts released on June 28, 2019.

Loss Ratio in BEP: Loss ratio is 85.12%

Credibility of Data

For the purpose of rate development, KHPC small group products are combined with other product offerings (HMO, PPO) from CBC subsidiaries. Combining the experience is actuarially justifiable for several reasons:

- 1. The demographics of members buying PPO and other products are similar.
- 2. Cost and utilization between PPO and other products are similar.
- 3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual is the combination of KHPC, Capital Advantage Assurance Company (CAAC), and Capital Advantage Insurance Company (CAIC) HMO data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2018 and December 31, 2018. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Trend Identification

Trend: 7.77%

Trend levels reflect CBC's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

- 1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CBC uses the following to project future costs:
 - a. Vendor Physician Cost Model and Internal Hospital Contracting Model
 - i. The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.
 - b. Internal Prescription Drug Trend Model
 - i. Price Inflation
 - ii. Contract Pricing
 - iii. Member Cost-Sharing
 - iv. Units per Script
 - v. Brand/Generic Mix
 - vi. Therapeutic Mix
 - vii. Cost per Script
 - viii. Pipeline (new drugs)
- 2. Utilization Considerations:
 - a. Intensity of medical services rendered
 - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - c. Further migration from brand prescription drugs to generic prescription drugs
 - d. Favorable impacts of value based benefits designs
 - e. Medical utilization estimates reviewed by CBC's Chief Medical Officer
- 3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.

- 4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.
- 5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CBC strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from CBC's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for KHPC's pricing trend, as well as cost and utilization components of the pricing trend.

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. KHPC projects 7% change in morbidity due to the presumed statewide movement of small group PPACA business to ASO. The morbidity factor is based on the following analysis:

- 1. Gather BEP medical and Rx claims and membership for all PPACA groups active during the period
- 2. Gather BEP medical and Rx claims and membership for only PPACA groups still active in a PPACA product as of 2/28/2019
- 3. PMPM (2) / PMPM (1) 1 = 7.7%
- 4. 7% is applied in rating

Because CBC is competing against statewide carriers in the SG ASO market, we assume this transition is occurring statewide and will continue 2019-2020. Further, the statewide transition translates to a worsening PPACA risk pool, not unique to CBC. Therefore, we project no explicit change to CBC risk adjustment transfer amounts from this migration.

In addition to the 7% morbidity change, KHPC is also applying a factor of 0.44 to reflect the difference is projected Plan Liability Risk Score (PLRS) between KHPC and its subsidiary, CAAC, which underwrites the vast majority of the BEP experience.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2018 to 2020. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from CBC's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

Changes in Demographics: KHPC does not expect changes in demographics in its small group population.

Changes in Network: No Network change is applied.

Other Adjustments: No other adjustment is applied.

Benefits, Demographics, Network and Other adjustments are found in URRT, Worksheet 1, and PA Rate Exhibits, Table 5.

Index Rate

The experience period index rate is KHPC's allowed claims PMPM, set in accordance with the single risk pool provision. All KHPC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The KHPC experience period allowed claims, benefit-adjusted, trended to the projection period (See <u>Projection Factors</u> section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits*. This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

- 1. Start with Projected Allowed Claims at Current Benefits
- 2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January December.

See Exhibit J for the Index Rate.

Paid to Allowed Ratio

KHPC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid

levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, KHPC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

- 1. Gather claims experience as described in the Data section above.
 - a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
 - b. BEP Member Months
- 2. Develop BEP Paid and Incurred Claims:

 $BEP \ Paid \ and \ Incurred \ Claims = \frac{BEP \ Paid \ Claims}{Completion \ Factor}$

The development of completion factors is described in <u>Experience Period Premium</u> <u>and Claims</u> above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

 $BEP Paid and Incurred Claim PMPM = \frac{BEP Paid and Incurred Claims}{BEP Member Months}$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the <u>Projection</u> <u>Factors</u> section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

Trended Claim PMPM

= [BEP Paid and Incurred Claim PMPM] × $(1 + [Trend\%])^{Trend Months/12}$

5. Develop *Projected Paid and Incurred Claim PMPM*:

Projected Paid and Incurred Claims PMPM = [Trended Claim PMPM] × [Benefit Adjustment] × [Morbidity Adjustment] × [Other Adjustment]

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Other Adjustment* are discussed in the <u>Projections Factors</u> section above.

- 6. Develop Projected Claims PMPM by Benefit as follows:
 - a. KHPC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit

design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

 $Benefit Level Adjustment = \frac{Average Manual Cost in Projection Period}{Manual Cost of Base Plan}$

c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

Base Plan Paid and Incurred Claims PMPM = $\frac{Benefit Adjusted Paid and Incurred Claims PMPM}{Benefit Level Adjustment}$

d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

 $Benefit Relativity A = \frac{Manual Cost of Benefit A}{Manual Cost of Base Plan}$

- e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:
 - i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a 2000 plan and 1000 plan must be less than \$1000.
 - ii. Adjustments for plan designs that fall outside of the actuarial cost model.
- a. So the Projected Claims PMPM by Benefit is:

Projected Claims PMPM Benefit A = Projected Claims PMPM Base Plan × Pricing Relativity A b. And to arrive at the *Total Projected Claims PMPM*, KHPC assumes a distribution of members across the benefit plans being offered in 2020. The *Total Projected Claims PMPM* :

= Projected Claims PMPM Benefit A × Expected Member Dist of Benefit A + Projected Claims PMPM Benefit B × Expected Member Dis of Benefit B + …

7. The Paid-To-Allowed Ratio is then:

 $Paid to Allowed Ratio = \frac{Total Projected Claims PMPM}{Projected Allowed Claims at Current Benefits}$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

Risk Adjustment

Projected Risk Adjustments PMPM:

Relevant to 2020 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2020. The following items are those that we deem important in generating a CRA payment transfer adjustment:

- 1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
- 2. Statewide average premiums
- 3. Current market penetration of this company and competitors in the market and in the state
- 4. 2017-2018 risk adjustment results
- 5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

Market Adjusted Index Rate

The Market Adjusted Index Rate (MAIR) is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

[Market Adjusted Index Rate]

- = ([Index Rate] x [Paid to Allowed Ratio]
- [Net Projected ACA Reinsurace Recoveries]
- [Net Projected Risk Adjustments PMPM] + [Exchange Fees PMPM])
- ÷ [Paid to Allowed Ratio]

See Exhibit K, Table 5, and URRT WS1 for the development of the Market Adjusted Index Rate.

Please note that Exhibit K and Table 5 produce the average annual rating period MAIR, accounting for quarterly trend. URRT WS1 produces Q1 MAIR as per instructions. Checks have been implemented to ensure URRT Q1 MAIR and Q1 MAIR that would be produced in Table 5 given 0% quarterly trend are the same (except for differences in rounding).

Retention Items

Administrative Expense Load:

- Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.18 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
- 2. Administrative Expense: Calculated using an allocation method from CBC's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CBC small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
- 3. Broker Expense: Calculated based on CBC's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. The 2020 broker commission schedule is yet to be finalized. Attached please find the 1/1/2019 copy of the broker agreement redacted version. Files are as follows:
 - a. Redacted Standard Producer Master Agreement: "SG_19-
 - 47_Initial_KHP_HMO_SPMABrokerGroupRedacted_Supporting_20190521.pdf"b. Redacted Preferred Producer Master Agreement: "SG 19-
 - 47_Initial_KHP_HMO_PPMABrokerGroupRedacted_Supporting_20190521.pdf"
- 4. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
 - a. Complete biometric screening and receive a gift card.

- b. Meeting biometric measure or finish online coaching program and receive a gift card reward.
- c. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
- d. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
- 5. Identity Theft Coverage: Identity protection offering will include the following components:
 - a. Credit monitoring Monitors activity that may affect credit
 - b. Fraud detection Identifies potentially fraudulent use of identity or credit
 - c. Fraud resolution support Assists members in addressing issues that arise in relation to credit monitoring and fraud detection
 - d. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
- 6. Additional Quality Improvement: The Final Notice of Benefit and Payment Parameters (NBPP) for 2020 finalized the rule to allow issuers to apply a standard 0.8% of premium for quality improvement (QI) measures in the MLR calculation. Additional QI amounts applied in rating equal 0.4%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

7. Contingency: Contingency is included in URRT Worksheet 2, "Profit & Risk Load" and PA Rate Exhibits Table 6.

Taxes and Fees:

- Health Insurer Fee (HIF) Section 9010 of PPACA and Section 1406 of the Reconciliation Act (which modified PPACA) refer to HIF. The fee is a fixed-dollar amount distributed across health insurance providers: \$8 billion in 2014, \$11.3 billion in 2015 and 2016, \$13.9 billion in 2017, \$14.3 billion in 2018, and the HIF increases by the rate of premium growth for 2019 and subsequent years. There was a moratorium on the fee for 2017 and there is a suspension on the fee for 2019. The fee applied is the average fee across all renewals in 2020. This is calculated in Exhibit H. HIF is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.
- 2. Exchange Fee All issuers participating in a federally-facilitated exchange will remit 3% of premium to HHS. KHPC Small Group plans are offered off-exchange only, therefore no exchange fee is applied.
- 3. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H for all retention values.

Plan Rate Development

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

- 1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using KHPC's actuarial cost model. KHPC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
- 2. Induced Demand: Please see Table 8
- 3. Provider Network: The Provider network is the same across all HMO plans.
- 4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
- 5. Adjustment for distribution and administrative costs: Described in <u>Retention Items</u> section above.
- 6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

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

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in CBC. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG_19-47_Initial_KHP_HMO_List-Billed_Supporting_20190521.xlsb for the calculation.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the CBC member-weighted average by region.

Geographic Factors: CBC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered incurred claims net Rx rebates, projected risk adjustment, and premium for a 12-month period by region. The loss ratio of each region is then compared to the average loss ratio for the book of business. In theory, the change in regional rating factor is: [Change in Regional Rating Factor Region A] = [Region ALR] ÷ [BOB LR]

But our preferred approach is to gradually change factors, so not to shock the market, while moving rates in the appropriate direction. In order to do this, the following approach is being proposed:

[Change in Regional Rating Factor Region A] = [Region ALR] ÷ [Target LR]

Where Target LR is in between Region A LR and BOB LR. With this gradual approach, annual rate change by region is shown on Exhibit Q, column G.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

[Calibrated Plan Adjusted Index Rate] = [Plan Adjusted Index Rate] ÷ ([Age Curve Calibration] × [Geographic Factor Calibration] x [Tobacco Factor])

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

[Member – Level Consumer Adjusted Premium Rate] = [Calibrated Plan Adjusted Index Rate] × [Age Factor] × [Geographic Factor] × [Tobacco Factor]

[Family Consumer Adjusted Premium Rate] = ∑[Member – Level Consumer Adjusted Premium Rate]
 With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

The AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 were based on the federally issued AV Calculator.

See AV Screenshots included with the submission.

AV Pricing Values

All AV Pricing values were developed using CBC's actuarial cost model and actuarial judgment as described in section <u>Paid to Allowed</u> above. Differences in health status are not included.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming that moderate decline in enrollment and similar distribution to current.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part V

Table 8

Exhibit A – Benefit Summary Exhibit B – Benefit Change Summary Exhibit C – Benefit Categories Exhibit D – Benefit Mix Exhibit E – Trend Exhibit F – URRT Exhibit G – Paid-to-Allowed Development Exhibit H – Retention Exhibit I – Projected Loss Ratio Exhibit J – Index Rate Exhibit K – Market Adjusted Index Rate Exhibit L – Rate Development by Plan Exhibit M – Plan Adjusted Index Rates Exhibit N – Calibration Exhibit O – Rating Factors Exhibit P – Quarterly Base Rates

Exhibit Q – Regional Analysis

Broker Contracts Actuarial Value Screenshots List-Billed Data

Actuarial Statement

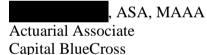
I, ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, ASA, MAAA, do hereby certify that:

- 1. This filing has been prepared in accordance with the following:
 - a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
 - b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
 - c. Actuarial Standard of Practice No. 12, "Risk Classification"
 - d. Actuarial Standard of Practice No. 23, "Data Quality"
 - e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
 - f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
 - g. Actuarial Standard of Practice No. 41, "Actuarial Communications".
- 2. The index rate is:
 - a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
 - 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 nor deficient.
 - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
- 3. The percent of total premium that represents essential health benefits were calculated in accordance with actuarial standards of practice.
- 4. 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, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

- a. The analysis was
 - i. conducted by a member of the American Academy of Actuaries, and
 - ii. performed in accordance with generally accepted actuarial principles and methods.
- 5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.
- 6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- 7. New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- 8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2020 Rate Filing Justification.







KEYSTONE HEALTH PLAN CENTRAL RFJ Part II – Consumer Friendly Justification

Rate Increase Considerations: Changes being requested are based upon consideration of the factors that influence future period cost structures. The primary drivers of change in future costs are:

- Worsening risk pool due to non-ACA group coverage options
- Anticipated increase in facility and physician unit costs
- Anticipated changes in prescription drug unit costs
- Continuing change in utilization such as
 - Intensity of medical services rendered
 - Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - Further migration from brand prescription drugs to generic prescription drugs
 - Favorable impacts of value based benefits designs
- o Prescription drug patent expirations and new to market brand drugs
- Leveraging associated with unchanged cost share components such as deductible and copays
- o Reimplementation of the Health Insurer Fee in 2020
- Inflation adjustment to administrative expenses

		uired. To validate press Validate button or		ize button or Ctrl + Shift + F.
		e, select Family-Tier Rates under Rating M		
		state, select Age-Based Rates under Ratin		ate tor every age band.
		pacco User, you must give a rate for Tobac		
		Sheet button, or Ctrl + Shift + H. All plans r	must have the same dates on a sheet.	
HIOS Issuer ID* Federal TIN*	23-2300845			
Rate Effective Date*	1/1/2020			
Rate Expiration Date*	3/31/2020			
-	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
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53789PA0090004 Rating Area 9No Preference55669.7853789PA0090004 Rating Area 9No Preference56700.7453789PA0090004 Rating Area 9No Preference57731.9553789PA0090004 Rating Area 9No Preference58765.2553789PA0090004 Rating Area 9No Preference59781.8453789PA0090004 Rating Area 9No Preference59781.8453789PA0090004 Rating Area 9No Preference60815.1553789PA0090004 Rating Area 9No Preference61843.9653789PA0090004 Rating Area 9No Preference62862.9053789PA0090004 Rating Area 9No Preference62862.9053789PA0090004 Rating Area 9No Preference63886.65				
53789PA0090004 Rating Area 9 No Preference 56 700.7' 53789PA0090004 Rating Area 9 No Preference 57 731.95 53789PA0090004 Rating Area 9 No Preference 58 765.25 53789PA0090004 Rating Area 9 No Preference 59 781.8' 53789PA0090004 Rating Area 9 No Preference 59 781.8' 53789PA0090004 Rating Area 9 No Preference 60 815.1' 53789PA0090004 Rating Area 9 No Preference 61 843.90 53789PA0090004 Rating Area 9 No Preference 62 862.90 53789PA0090004 Rating Area 9 No Preference 62 862.90 53789PA0090004 Rating Area 9 No Preference 62 862.90 53789PA0090004 Rating Area 9 No Preference 63 886.65				
53789PA0090004 Rating Area 9No Preference57731.9253789PA0090004 Rating Area 9No Preference58765.2353789PA0090004 Rating Area 9No Preference59781.8453789PA0090004 Rating Area 9No Preference60815.1553789PA0090004 Rating Area 9No Preference61843.9653789PA0090004 Rating Area 9No Preference62862.9053789PA0090004 Rating Area 9No Preference63886.65	•			
53789PA0090004 Rating Area 9No Preference58765.2953789PA0090004 Rating Area 9No Preference59781.8753789PA0090004 Rating Area 9No Preference60815.1953789PA0090004 Rating Area 9No Preference61843.9953789PA0090004 Rating Area 9No Preference62862.9053789PA0090004 Rating Area 9No Preference63886.60				
53789PA0090004 Rating Area 9No Preference59781.8753789PA0090004 Rating Area 9No Preference60815.1553789PA0090004 Rating Area 9No Preference61843.9653789PA0090004 Rating Area 9No Preference62862.9053789PA0090004 Rating Area 9No Preference63886.65				
53789PA0090004 Rating Area 9 No Preference 60 815.15 53789PA0090004 Rating Area 9 No Preference 61 843.95 53789PA0090004 Rating Area 9 No Preference 62 862.90 53789PA0090004 Rating Area 9 No Preference 63 886.65				
53789PA0090004 Rating Area 9 No Preference 61 843.98 53789PA0090004 Rating Area 9 No Preference 62 862.90 53789PA0090004 Rating Area 9 No Preference 63 886.60 53789PA0090004 Rating Area 9 No Preference 63 886.60	-			
53789PA0090004 Rating Area 9 No Preference 62 862.90 53789PA0090004 Rating Area 9 No Preference 63 886.60				815.15
53789PA0090004 Rating Area 9 No Preference 63 886.63				843.98
5				862.90
53789PA0090004 Rating Area 9 No Preference 64 and over 901.04	с.			886.63
	53789PA0090004 Rating Area 9	No Preference	64 and over	901.04

•		uired. To validate press Validate button or		ize button or Ctrl + Shift + F.
		e, select Family-Tier Rates under Rating M		
		tate, select Age-Based Rates under Ratin		ate for every age band.
		acco User, you must give a rate for Tobac		
		Sheet button, or Ctrl + Shift + H. All plans r	must have the same dates on a sheet.	
HIOS Issuer ID* Federal TIN*	53789			
Federal TIN* Rate Effective Date*	23-2399845 4/1/2020			
Rate Effective Date Rate Expiration Date*	6/30/2020			
-	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobac No Preference enrollee on a plan
53789PA0090004	Rating Area 6	No Preference	0-14	229
53789PA0090004		No Preference	15	249
53789PA0090004		No Preference	16	25
53789PA0090004		No Preference	17	26
53789PA0090004 53789PA0090004		No Preference No Preference	<u>18</u> 19	27
53789PA0090004	-	No Preference	20	20
53789PA0090004	0	No Preference	21	30
53789PA0090004		No Preference	22	30
53789PA0090004		No Preference	23	30
53789PA0090004	-	No Preference	24	30
53789PA0090004	0	No Preference	25	30
53789PA0090004	0	No Preference	26	30
53789PA0090004 53789PA0090004		No Preference No Preference	27	31 32
53789PA0090004 53789PA0090004	-	No Preference	28	33
53789PA0090004	-	No Preference	30	33
53789PA0090004	0	No Preference	31	34
53789PA0090004	-	No Preference	32	35
53789PA0090004	Rating Area 6	No Preference	33	35
53789PA0090004	-	No Preference	34	36
53789PA0090004		No Preference	35	36
53789PA0090004	0	No Preference	36	36
53789PA0090004 53789PA0090004		No Preference No Preference	37	37
53789PA0090004		No Preference	39	37
53789PA0090004		No Preference	40	38
53789PA0090004	Rating Area 6	No Preference	41	39
53789PA0090004	Rating Area 6	No Preference	42	39
53789PA0090004	Rating Area 6	No Preference	43	40
53789PA0090004		No Preference	44	41
53789PA0090004		No Preference	45	43
53789PA0090004 53789PA0090004	0	No Preference No Preference	46	45
53789PA0090004		No Preference	48	49
53789PA0090004		No Preference	49	51
53789PA0090004	-	No Preference	50	53
53789PA0090004		No Preference	51	55
53789PA0090004		No Preference	52	58
53789PA0090004	-	No Preference	53	61
53789PA0090004		No Preference	54	64
53789PA0090004 53789PA0090004		No Preference No Preference	55 56	66
53789PA0090004		No Preference	57	73
53789PA0090004		No Preference	58	76
53789PA0090004		No Preference	59	78
53789PA0090004	-	No Preference	60	8
53789PA0090004	0	No Preference	61	84
53789PA0090004		No Preference	62	86
53789PA0090004		No Preference	63	88
53789PA0090004 53789PA0090004	_	No Preference No Preference	64 and over 0-14	90
53789PA0090004 53789PA0090004		No Preference	15	22
53789PA0090004	0	No Preference	16	20
53789PA0090004		No Preference	17	28
53789PA0090004	Rating Area 7	No Preference	18	29
53789PA0090004		No Preference	19	30
53789PA0090004		No Preference	20	3
53789PA0090004 53789PA0090004		No Preference	21	32
53789PA0090004 53789PA0090004	-	No Preference No Preference	22	32
53789PA0090004 53789PA0090004		No Preference	23	32
53789PA0090004		No Preference	25	32
53789PA0090004		No Preference	26	33
53789PA0090004	Rating Area 7	No Preference	27	33
53789PA0090004	-	No Preference	28	35
53789PA0090004		No Preference	29	36
53789PA0090004		No Preference	30	36
53789PA0090004 53789PA0090004		No Preference No Preference	31 32	37
53789PA0090004 53789PA0090004		No Preference	32	38 38
53789PA0090004	0	No Preference	33	39
53789PA0090004	0	No Preference	35	39
53789PA0090004	0	No Preference	36	39
53789PA0090004	Rating Area 7	No Preference	37	4(
53789PA0090004		No Preference	38	40
53789PA0090004	Rating Area 7	No Preference	39	40
53789PA0090004	0	No Preference	40	41
53789PA0090004		No Preference	41	42
53789PA0090004	-	No Preference	42	42
53789PA0090004 53789PA0090004	-	No Preference	43	43
	0	No Preference No Preference	44	45
53789PA0090004	0	No Preference	16	// 5
53789PA0090004 53789PA0090004	Rating Area 7	No Preference No Preference	46	
53789PA0090004	Rating Area 7 Rating Area 7			50
53789PA0090004 53789PA0090004 53789PA0090004	Rating Area 7 Rating Area 7 Rating Area 7	No Preference	47	48 50 52 52 55

53789PA0090004 Rating Area 7	No Preference	52	632.49
53789PA0090004 Rating Area 7	No Preference	53	661.00
53789PA0090004 Rating Area 7	No Preference	54	691.79
53789PA0090004 Rating Area 7	No Preference	55	722.57
53789PA0090004 Rating Area 7	No Preference	56	755.94
53789PA0090004 Rating Area 7	No Preference	57	789.64
53789PA0090004 Rating Area 7	No Preference	58	825.61
53789PA0090004 Rating Area 7	No Preference	59	843.43
53789PA0090004 Rating Area 7	No Preference	60	879.39
53789PA0090004 Rating Area 7	No Preference	61	910.50
53789PA0090004 Rating Area 7	No Preference	62	930.91
53789PA0090004 Rating Area 7	No Preference	63	956.51
53789PA0090004 Rating Area 7	No Preference	64 and over	972.05
53789PA0090004 Rating Area 9	No Preference	0-14	234.11
53789PA0090004 Rating Area 9	No Preference	15	254.91
53789PA0090004 Rating Area 9	No Preference	16	262.87
53789PA0090004 Rating Area 9	No Preference	17	270.83
53789PA0090004 Rating Area 9	No Preference	18	270.83
53789PA0090004 Rating Area 9	No Preference	19	279.40
-		20	
53789PA0090004 Rating Area 9	No Preference		296.84
53789PA0090004 Rating Area 9	No Preference	21	306.02
53789PA0090004 Rating Area 9	No Preference	22	306.02
53789PA0090004 Rating Area 9	No Preference	23	306.02
53789PA0090004 Rating Area 9	No Preference	24	306.02
53789PA0090004 Rating Area 9	No Preference	25	307.24
53789PA0090004 Rating Area 9	No Preference	26	313.36
53789PA0090004 Rating Area 9	No Preference	27	320.71
53789PA0090004 Rating Area 9	No Preference	28	332.64
53789PA0090004 Rating Area 9	No Preference	29	342.44
53789PA0090004 Rating Area 9	No Preference	30	347.33
53789PA0090004 Rating Area 9	No Preference	31	354.68
53789PA0090004 Rating Area 9	No Preference	32	362.02
53789PA0090004 Rating Area 9	No Preference	33	366.61
53789PA0090004 Rating Area 9	No Preference	34	371.51
53789PA0090004 Rating Area 9	No Preference	35	373.96
53789PA0090004 Rating Area 9	No Preference	36	376.41
53789PA0090004 Rating Area 9	No Preference	37	378.85
53789PA0090004 Rating Area 9	No Preference	38	381.30
53789PA0090004 Rating Area 9	No Preference	39	386.20
53789PA0090004 Rating Area 9	No Preference	40	391.09
53789PA0090004 Rating Area 9	No Preference	41	398.44
53789PA0090004 Rating Area 9	No Preference	42	405.48
53789PA0090004 Rating Area 9	No Preference	43	415.27
53789PA0090004 Rating Area 9	No Preference	44	413.27
53789PA0090004 Rating Area 9	No Preference	44	441.89
53789PA0090004 Rating Area 9 53789PA0090004 Rating Area 9	No Preference	45	441.89
53789PA0090004 Rating Area 9 53789PA0090004 Rating Area 9	No Preference	40	459.03
53789PA0090004 Rating Area 9 53789PA0090004 Rating Area 9	No Preference	47	500.34
•	No Preference	48	522.07
53789PA0090004 Rating Area 9		50	
53789PA0090004 Rating Area 9	No Preference		546.55
53789PA0090004 Rating Area 9	No Preference	51	570.73
53789PA0090004 Rating Area 9	No Preference	52	597.35
53789PA0090004 Rating Area 9	No Preference	53	624.28
53789PA0090004 Rating Area 9	No Preference	54	653.35
53789PA0090004 Rating Area 9	No Preference	55	682.43
53789PA0090004 Rating Area 9	No Preference	56	713.95
53789PA0090004 Rating Area 9	No Preference	57	745.77
53789PA0090004 Rating Area 9	No Preference	58	779.74
53789PA0090004 Rating Area 9	No Preference	59	796.57
53789PA0090004 Rating Area 9	No Preference	60	830.54
53789PA0090004 Rating Area 9	No Preference	61	859.92
53789PA0090004 Rating Area 9	No Preference	62	879.20
53789PA0090004 Rating Area 9	No Preference	63	903.37
53789PA0090004 Rating Area 9	No Preference	64 and over	918.05

Rates Table Template v9.0		uired. To validate press Validate button or		lize button or Ctrl + Shift + F.
		e, select Family-Tier Rates under Rating M		
		state, select Age-Based Rates under Ratin	-	ate for every age band.
		pacco User, you must give a rate for Tobac		
		Sheet button, or Ctrl + Shift + H. All plans r	must have the same dates on a sheet.	
HIOS Issuer ID*				
Federal TIN*				
Rate Effective Date*	7/1/2020 9/30/2020			
Rate Expiration Date* Rating Method*	Age-Based Rates			
Rating method				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required:	Required:	Required: Select if Tobacco use of subscriber is used to	Required:	Required:
Enter the 14-character Plan ID	Select the Rating Area ID	determine if a person is eligible for a rate from a plan	Select the age of a subscriber eligible for the rate	Enter the rate of an Individual Non-Toba No Preference enrollee on a plan
53789PA0090004 53789PA0090004		No Preference No Preference	0-14	
53789PA0090004		No Preference	16	
53789PA0090004		No Preference	17	
53789PA0090004		No Preference	18	
53789PA0090004	Rating Area 6	No Preference	19	
53789PA0090004		No Preference	20	
53789PA0090004		No Preference	21	30
53789PA0090004		No Preference	22	
53789PA0090004	-	No Preference No Preference	23	
53789PA0090004 53789PA0090004	-	No Preference	24	
53789PA0090004 53789PA0090004		No Preference	23	
53789PA0090004 53789PA0090004	-	No Preference	20	
53789PA0090004		No Preference	28	
53789PA0090004	-	No Preference	29	
53789PA0090004	-	No Preference	30	
53789PA0090004	0	No Preference	31	35
53789PA0090004	-	No Preference	32	
53789PA0090004	-	No Preference	33	
53789PA0090004	-	No Preference	34	
53789PA0090004 53789PA0090004	-	No Preference No Preference	35	
53789PA0090004 53789PA0090004	0	No Preference	30	
53789PA0090004	-	No Preference	38	
53789PA0090004		No Preference	39	
53789PA0090004		No Preference	40	
53789PA0090004		No Preference	41	39
53789PA0090004	Rating Area 6	No Preference	42	40
53789PA0090004	Rating Area 6	No Preference	43	41
53789PA0090004		No Preference	44	
53789PA0090004		No Preference	45	
53789PA0090004		No Preference	46	
53789PA0090004 53789PA0090004		No Preference No Preference	47	
53789PA0090004 53789PA0090004	-	No Preference	40	
53789PA0090004	-	No Preference	50	
53789PA0090004		No Preference	51	5
53789PA0090004		No Preference	52	
53789PA0090004		No Preference	53	62
53789PA0090004		No Preference	54	
53789PA0090004		No Preference	55	-
53789PA0090004		No Preference	56	
53789PA0090004		No Preference	57 58	
53789PA0090004 53789PA0090004		No Preference No Preference	59	
53789PA0090004	-	No Preference	60	
53789PA0090004		No Preference	61	8
53789PA0090004		No Preference	62	
53789PA0090004		No Preference	63	
53789PA0090004	Rating Area 6	No Preference	64 and over	9
53789PA0090004	Rating Area 7	No Preference	0-14	
53789PA0090004		No Preference	15	
53789PA0090004		No Preference	16	
53789PA0090004		No Preference	17	
53789PA0090004 53789PA0090004	-	No Preference No Preference	18 19	
53789PA0090004 53789PA0090004		No Preference	20	
53789FA0090004 53789PA0090004		No Preference	20	33
53789PA0090004		No Preference	22	
53789PA0090004		No Preference	23	
53789PA0090004		No Preference	24	3
53789PA0090004	Rating Area 7	No Preference	25	3
53789PA0090004		No Preference	26	
53789PA0090004		No Preference	27	
53789PA0090004		No Preference	28	
53789PA0090004		No Preference	29	
53789PA0090004	-	No Preference	30	
53789PA0090004 53789PA0090004		No Preference	31	
53789PA0090004 53789PA0090004		No Preference No Preference	32	
53789PA0090004 53789PA0090004	0	No Preference	33	
53789FA0090004 53789PA0090004		No Preference	35	
53789PA0090004 53789PA0090004		No Preference	35	
53789PA0090004		No Preference	37	
53789PA0090004		No Preference	38	
53789PA0090004	-	No Preference	39	
53789PA0090004		No Preference	40	4
53789PA0090004		No Preference	41	42
53789PA0090004	Rating Area 7	No Preference	42	43
53789PA0090004	Rating Area 7	No Preference	43	
E2700DA00000A	Rating Area 7	No Preference	44	
	Rating Area 7	No Preference	45	
53789PA0090004			46	49
53789PA0090004 53789PA0090004	Rating Area 7	No Preference		
53789PA0090004 53789PA0090004 53789PA0090004	Rating Area 7 Rating Area 7	No Preference	47	5
53789PA0090004 53789PA0090004 53789PA0090004 53789PA0090004 53789PA0090004	Rating Area 7 Rating Area 7 Rating Area 7	No Preference No Preference	47	5
53789PA0090004 53789PA0090004 53789PA0090004	Rating Area 7 Rating Area 7 Rating Area 7 Rating Area 7	No Preference	47	5 5 5 5

St3789-A003004 Rainy Area 7 No Preference SS St3789-A003004 Rainy Area 9 No Preference SS St3789-A003004 Rainy Area	
537897A005004 Raing Area 7 No Preference 55 537897A005004 Raing Area 7 No Preference 56 537897A005004 Raing Area 7 No Preference 66 537897A005004 Raing Area 7 No Preference 61 537897A005004 Raing Area 7 No Preference 61 537897A005004 Raing Area 7 No Preference 61 537897A0050004 Raing Area 7 No Preference 61 537897A0050004 Raing Area 7 No Preference 61 537897A0050004 Raing Area 7 No Preference 62 537897A0050004 Raing Area 7	644.44
537897A005004 Raing Area 7 No Preference 55 537897A005004 Raing Area 7 No Preference 56 537897A005004 Raing Area 7 No Preference 56 537897A005004 Raing Area 7 No Preference 60 537897A005004 Raing Area 7 No Preference 60 537897A005004 Raing Area 7 No Preference 62 537897A005004 Raing Area 7 No Preference 64 537897A005004 Raing Area 7 No Preference 64 537897A005004 Raing Area 9 No Preference 64 537897A005004 Raing Area 9 No Preference 16 537897A005004 Raing Area 9 No Preference 18 537897A005004 Raing Area 9 No Preference 20 537897A0050004 Raing Area 9	673.50
537897-A000004 Raing Area 7 No Preference 55 537897-A000004 Raing Area 7 No Preference 56 537897-A000004 Raing Area 7 No Preference 56 537897-A000004 Raing Area 7 No Preference 66 537897-A000004 Raing Area 7 No Preference 61 537897-A000004 Raing Area 7 No Preference 61 537897-A000004 Raing Area 7 No Preference 63 537897-A000004 Raing Area 7 No Preference 64 537897-A000004 Raing Area 9 No Preference 16 537897-A000004 Raing Area 9 No Preference 17 537897-A000004 Raing Area 9 No Preference 19 537897-A000004 Raing Area 9 No Preference 19 537897-A000004 Raing Area 9 No Preference 20 537897-A000004 Raing Area 9 No Preference 21 537897-A000004 Raing Area 9 No Preference 22 537897-A000004 Raing Area	704.86
5378P A00000A Attaing Area 7 No Preference 556 5378P A00000A Attaing Area 7 No Preference 56 5378P A00000A Attaing Area 7 No Preference 60 5378P A00000A Attaing Area 7 No Preference 62 5378P A00000A Attaing Area 7 No Preference 62 5378P A00000A Attaing Area 7 No Preference 64 5378P A00000A Attaing Area 7 No Preference 64 5378P A00000A Attaing Area 9 No Preference 64 5378P A00000A Attaing Area 9 No Preference 16 5378P A00000A Attaing Area 9 No Preference 12 5378P A00000A Attaing Area 9 No Preference 22 5378P A00000A Attaing Area 9 No Preference 22 5378P A00000A Attaing Area 9 No Preference 23 5378P A00000A Attaing Area 9 No Preference 23 5378P A00000A Attaing Area 9 No Preference 23 5378PA000000A	736.22
53789FA090004 Raing Area 7 No Preference 559 53789FA090004 Raing Area 7 No Preference 60 53789FA090004 Raing Area 7 No Preference 61 53789FA090004 Raing Area 7 No Preference 62 53789FA090004 Raing Area 7 No Preference 64 53789FA0900004 Raing Area 7 No Preference 64 53789FA0900004 Raing Area 7 No Preference 64 53789FA0900004 Raing Area 9 No Preference 64 53789FA0900004 Raing Area 9 No Preference 16 53789FA0900004 Raing Area 9 No Preference 21 53789FA0900004 Raing Area 9 No Preference 221 53789FA0900004 Raing Area 9 No Preference 221 53789FA0900004 Raing Area 9 No Preference 221 53789FA0900004 Raing Area 9 No Preference 225 53789FA0900004 Raing Area 9 No Preference 237 53789FA0900004 Raing Area	770.23
53789FA003004 Rating Area 7 No Preference 59 53789FA003004 Rating Area 7 No Preference 61 53789FA003004 Rating Area 7 No Preference 62 53789FA003004 Rating Area 7 No Preference 64 53789FA003004 Rating Area 7 No Preference 64 53789FA003004 Rating Area 9 No Preference 64 53789FA003004 Rating Area 9 No Preference 61 53789FA003004 Rating Area 9 No Preference 15 53789FA003004 Rating Area 9 No Preference 21 53789FA003004 Rating Area 9 No Preference 22 53789FA003004 Rating Area 9 No Preference 23 53789FA0030004 Rating Area 9 No Preference	804.56
S3789PA000004 Raming Area 7 No Preference 66 S3789PA000004 Rating Area 7 No Preference 62 S3789PA000004 Rating Area 7 No Preference 64 and over S3789PA000004 Rating Area 7 No Preference 64 and over S3789PA000004 Rating Area 8 No Preference 64 and over S3789PA000004 Rating Area 8 No Preference 10 S3789PA000004 Rating Area 8 No Preference 10 S3789PA000004 Rating Area 8 No Preference 20 S3789PA000004 Rating Area 8 No Preference 20 S3789PA000004 Rating Area 9 No Preference 23 S3789PA000004 Rating Area 9 No Preference 24 S3789PA000004 Rating Area 9 No Preference 25 S3789PA000004 Rating Area 9 No Preference 24 S3789PA000004 Rating Area 9 No Preference 26 S3789PA000004 Rating Area 9 No Preference 26 S3789PA000004 <td>841.21</td>	841.21
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53789PA0090004 Rating Area 9No Preference4753789PA0090004 Rating Area 9No Preference4853789PA0090004 Rating Area 9No Preference4953789PA0090004 Rating Area 9No Preference5053789PA0090004 Rating Area 9No Preference5053789PA0090004 Rating Area 9No Preference5053789PA0090004 Rating Area 9No Preference5153789PA0090004 Rating Area 9No Preference5253789PA0090004 Rating Area 9No Preference5353789PA0090004 Rating Area 9No Preference5353789PA0090004 Rating Area 9No Preference5453789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference56	467.71
53789PA0090004 Rating Area 9No Preference4853789PA0090004 Rating Area 9No Preference4953789PA0090004 Rating Area 9No Preference5053789PA0090004 Rating Area 9No Preference5153789PA0090004 Rating Area 9No Preference5253789PA0090004 Rating Area 9No Preference5253789PA0090004 Rating Area 9No Preference5353789PA0090004 Rating Area 9No Preference5353789PA0090004 Rating Area 9No Preference5353789PA0090004 Rating Area 9No Preference5453789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference56	487.35
53789PA0090004 Rating Area 9No Preference4953789PA0090004 Rating Area 9No Preference5053789PA0090004 Rating Area 9No Preference5153789PA0090004 Rating Area 9No Preference5253789PA0090004 Rating Area 9No Preference5353789PA0090004 Rating Area 9No Preference5353789PA0090004 Rating Area 9No Preference5353789PA0090004 Rating Area 9No Preference5453789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference56	509.80
53789PA0090004 Rating Area 9No Preference5053789PA0090004 Rating Area 9No Preference5153789PA0090004 Rating Area 9No Preference5253789PA0090004 Rating Area 9No Preference5353789PA0090004 Rating Area 9No Preference5353789PA0090004 Rating Area 9No Preference5453789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference56	531.94
53789PA0090004 Rating Area 9No Preference5153789PA0090004 Rating Area 9No Preference5253789PA0090004 Rating Area 9No Preference5353789PA0090004 Rating Area 9No Preference5353789PA0090004 Rating Area 9No Preference5453789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference57	556.88
53789PA0090004 Rating Area 9No Preference5253789PA0090004 Rating Area 9No Preference5353789PA0090004 Rating Area 9No Preference5453789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference57	581.51
53789PA0090004 Rating Area 9No Preference5353789PA0090004 Rating Area 9No Preference5453789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference57	608.64
53789PA0090004 Rating Area 9No Preference5453789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference57	636.08
53789PA0090004 Rating Area 9No Preference5553789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference57	665.70
53789PA0090004 Rating Area 9No Preference5653789PA0090004 Rating Area 9No Preference57	695.32
53789PA0090004 Rating Area 9 No Preference 57	727.44
· · · · · · · · · · · · · · · · · · ·	759.87
	794.48
53789PA0090004 Rating Area 9 No Preference 59	811.63
53789PA0090004 Rating Area 9 No Preference 60	846.24
53789PA0090004 Rating Area 9 No Preference 61	876.17
53789PA0090004 Rating Area 9 No Preference 62	895.81
53789PA0090004 Rating Area 9 No Preference 63	920.44
53789PA0090004 Rating Area 9 No Preference 64 and over	935.40

Rates Table Template v9.0		uired. To validate press Validate button or		ize button or Ctrl + Shift + F.
		e, select Family-Tier Rates under Rating M		- to fan avera
		tate, select Age-Based Rates under Ratin		ate for every age band.
		acco User, you must give a rate for Tobac		
		Sheet button, or Ctrl + Shift + H. All plans r	must have the same dates on a sheet.	
HIOS Issuer ID*	53789			
Federal TIN* Rate Effective Date*	23-2399845 10/1/2020			
	12/31/2020			
Rate Expiration Date* Rating Method*	Age-Based Rates	+		
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required:	Required:	Required: Select if Tobacco use of subscriber is used to	Required:	Required:
Enter the 14-character Plan ID	Select the Rating Area ID	determine if a person is eligible for a rate from a plan	Select the age of a subscriber eligible for the rate	Enter the rate of an Individual Non-Tobac No Preference enrollee on a plan
53789PA0090004 53789PA0090004		No Preference No Preference	0-14	238
53789PA0090004	-	No Preference	16	267
53789PA0090004		No Preference	17	275
53789PA0090004		No Preference	18	284
53789PA0090004	-	No Preference	19	29
53789PA0090004 53789PA0090004	0	No Preference No Preference	20	30.31
53789FA0090004 53789PA0090004		No Preference	21	31
53789PA0090004		No Preference	23	31
53789PA0090004		No Preference	24	31
53789PA0090004	Rating Area 6	No Preference	25	31
53789PA0090004	0	No Preference	26	31
53789PA0090004		No Preference	27	32
53789PA0090004	-	No Preference	28	33
53789PA0090004	-	No Preference	29 30	34
53789PA0090004	0	No Preference	30	35
53789PA0090004 53789PA0090004		No Preference No Preference	31	36
53789PA0090004	-	No Preference	33	30
53789PA0090004	0	No Preference	34	37
53789PA0090004		No Preference	35	38
53789PA0090004	Rating Area 6	No Preference	36	38
53789PA0090004		No Preference	37	38
53789PA0090004		No Preference	38	38
53789PA0090004		No Preference	<u>39</u> 40	39
53789PA0090004 53789PA0090004	0	No Preference No Preference	40	39 40
53789FA0090004 53789PA0090004	0	No Preference	41	40
53789PA0090004		No Preference	43	41
53789PA0090004	-	No Preference	44	43
53789PA0090004		No Preference	45	44
53789PA0090004		No Preference	46	46
53789PA0090004		No Preference	47	48
53789PA0090004		No Preference	48	50
53789PA0090004	-	No Preference	49	53
53789PA0090004 53789PA0090004		No Preference No Preference	50 51	55
53789FA0090004 53789PA0090004		No Preference	51	60
53789PA0090004		No Preference	53	63
53789PA0090004	-	No Preference	54	66
53789PA0090004	Rating Area 6	No Preference	55	69
53789PA0090004		No Preference	56	72
53789PA0090004		No Preference	57	75
53789PA0090004		No Preference	58	79
53789PA0090004	-	No Preference	59	81
53789PA0090004 53789PA0090004	0	No Preference No Preference	<u> </u>	84
53789FA0090004	0	No Preference	62	89
53789PA0090004		No Preference	63	91
53789PA0090004		No Preference	64 and over	93
53789PA0090004	1	No Preference	0-14	25
53789PA0090004	Rating Area 7	No Preference	15	28
53789PA0090004		No Preference	16	28
53789PA0090004		No Preference	17	29
53789PA0090004 53789PA0090004		No Preference		30
53789PA0090004 53789PA0090004		No Preference No Preference	20	31
53789FA0090004 53789PA0090004		No Preference	20	33
53789PA0090004		No Preference	22	33
53789PA0090004	Rating Area 7	No Preference	23	33
53789PA0090004		No Preference	24	33
53789PA0090004	Rating Area 7	No Preference	25	33
53789PA0090004		No Preference	26	34
53789PA0090004		No Preference	27	35
53789PA0090004 53789PA0090004		No Preference No Preference	28	36
53789PA0090004 53789PA0090004		No Preference	30	
53789PA0090004		No Preference	30	38
53789PA0090004		No Preference	32	39
53789PA0090004		No Preference	33	40
53789PA0090004	0	No Preference	34	40
53789PA0090004	0	No Preference	35	41
53789PA0090004		No Preference	36	41
53789PA0090004		No Preference	37	41
53789PA0090004		No Preference	38	41
53789PA0090004 53789PA0090004	0	No Preference No Preference	39	42
53789PA0090004 53789PA0090004	0	No Preference	40	42
53789PA0090004		No Preference	42	44
53789PA0090004	-	No Preference	43	45
		No Preference	44	46
53789PA0090004		No Preference	45	48
53789PA0090004 53789PA0090004	0			
53789PA0090004 53789PA0090004 53789PA0090004	Rating Area 7	No Preference	46	
53789PA0090004 53789PA0090004 53789PA0090004 53789PA0090004 53789PA0090004	Rating Area 7 Rating Area 7	No Preference No Preference	47	52
53789PA0090004 53789PA0090004 53789PA0090004 53789PA0090004 53789PA0090004 53789PA0090004	Rating Area 7 Rating Area 7 Rating Area 7	No Preference No Preference No Preference	47 48	52 54
53789PA0090004 53789PA0090004 53789PA0090004 53789PA0090004 53789PA0090004	Rating Area 7 Rating Area 7 Rating Area 7 Rating Area 7	No Preference No Preference	47	50 52 54 57 60

53789PA0090004 Rating Area 7	No Preference	52	656.61
53789PA0090004 Rating Area 7	No Preference	53	686.21
53789PA0090004 Rating Area 7	No Preference	54	718.16
53789PA0090004 Rating Area 7	No Preference	55	750.12
53789PA0090004 Rating Area 7	No Preference	56	784.77
53789PA0090004 Rating Area 7	No Preference	57	819.75
53789PA0090004 Rating Area 7	No Preference	<u>58</u> 59	857.09
53789PA0090004 Rating Area 7	No Preference No Preference	<u>59</u> 60	875.59 912.93
53789PA0090004 Rating Area 7 53789PA0090004 Rating Area 7	No Preference	61	912.93
53789PA0090004 Rating Area 7 53789PA0090004 Rating Area 7	No Preference	62	945.22 966.41
53789PA0090004 Rating Area 7	No Preference	63	992.98
53789PA0090004 Rating Area 7	No Preference	64 and over	1009.13
53789PA0090004 Rating Area 9	No Preference	0-14	243.03
53789PA0090004 Rating Area 9	No Preference	15	264.64
53789PA0090004 Rating Area 9	No Preference	16	272.90
53789PA0090004 Rating Area 9	No Preference	17	281.15
53789PA0090004 Rating Area 9	No Preference	18	290.05
53789PA0090004 Rating Area 9	No Preference	19	298.95
53789PA0090004 Rating Area 9	No Preference	20	308.16
53789PA0090004 Rating Area 9	No Preference	21	317.69
53789PA0090004 Rating Area 9	No Preference	22	317.69
53789PA0090004 Rating Area 9	No Preference	23	317.69
53789PA0090004 Rating Area 9	No Preference	24	317.69
53789PA0090004 Rating Area 9	No Preference	25	318.96
53789PA0090004 Rating Area 9	No Preference	26	325.31
53789PA0090004 Rating Area 9	No Preference	27	332.94
53789PA0090004 Rating Area 9	No Preference	28	345.33
53789PA0090004 Rating Area 9	No Preference	29	355.49
53789PA0090004 Rating Area 9	No Preference	30	360.58
53789PA0090004 Rating Area 9	No Preference	31	368.20
53789PA0090004 Rating Area 9	No Preference	32	375.83
53789PA0090004 Rating Area 9	No Preference	33	380.59
53789PA0090004 Rating Area 9	No Preference	34	385.67
53789PA0090004 Rating Area 9	No Preference	35	388.22
53789PA0090004 Rating Area 9	No Preference	36	390.76
53789PA0090004 Rating Area 9	No Preference	37	393.30
53789PA0090004 Rating Area 9	No Preference No Preference	38	395.84 400.92
53789PA0090004 Rating Area 9	No Preference	40	406.01
53789PA0090004 Rating Area 9 53789PA0090004 Rating Area 9	No Preference	40	413.63
53789PA0090004 Rating Area 9	No Preference	42	413.03
53789PA0090004 Rating Area 9	No Preference	43	431.10
53789PA0090004 Rating Area 9	No Preference	44	443.81
53789PA0090004 Rating Area 9	No Preference	45	458.74
53789PA0090004 Rating Area 9	No Preference	46	476.53
53789PA0090004 Rating Area 9	No Preference	47	496.55
53789PA0090004 Rating Area 9	No Preference	48	519.42
53789PA0090004 Rating Area 9	No Preference	49	541.98
53789PA0090004 Rating Area 9	No Preference	50	567.39
53789PA0090004 Rating Area 9	No Preference	51	592.49
53789PA0090004 Rating Area 9	No Preference	52	620.13
53789PA0090004 Rating Area 9	No Preference	53	648.09
53789PA0090004 Rating Area 9	No Preference	54	678.27
53789PA0090004 Rating Area 9	No Preference	55	708.45
53789PA0090004 Rating Area 9	No Preference	56	741.17
53789PA0090004 Rating Area 9	No Preference	57	774.21
53789PA0090004 Rating Area 9	No Preference	58	809.47
53789PA0090004 Rating Area 9	No Preference	59	826.94
53789PA0090004 Rating Area 9	No Preference	60	862.21
53789PA0090004 Rating Area 9	No Preference	61	892.71
53789PA0090004 Rating Area 9	No Preference	62	912.72
53789PA0090004 Rating Area 9	No Preference	63	937.82
53789PA0090004 Rating Area 9	No Preference	64 and over	953.06

Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Benefit Summary

SMALL GROUP 1-50 PORTFOLIO

Changes	Plan Name	HI	OS ID	Deductible	Coinsurance	Out-of-Pocket	РСР	Specialist	Emergency	Urgent	IP Hospital	Hi-Tech Imaging	Lab	OP Surgery	Small Group: Rx \$0
				(2x Family)		Maximum			Room	Care	per day,		Ind Hos	ASC ACH	Individual: Rx
											maximum of 5 days				
		Small Group: Rx \$0	Small Group: Rx \$250												
		Individual: Rx	(brand only deductible)												
			Individual: N/A	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	
									BRC	NZE PRODUC	стѕ				
1 No	Bronze HMO 7000/0/50	53789P	A0090004	\$0	700000%	\$0	\$7,900	\$50	D/0	D/0	D/0	N/A	D/0 D/50	D/100 D/0	Rx Ded: \$D/0, Rx Gen - Ded App
-	*	·			-		·				-				·

1 Drug copays listed are Preferred Generic/Non-Preferred Generic/Preferred Brand/Non-Preferred Brand

2 Speciality drug coverage = 20% up to \$250 per fill/20% up to \$350 per fill/20% up to \$450 per fill

3 Tiered Lab benefits. Independent labs | Hospital based labs

4 D = Deductible D/\$ = Deductible applies first then a copay

5 Plan naming convention = Metal level, Plan type, Deductible/Coinsurance/Office Visit Copay - HRA funding

6 CareConnect copays listed are for PCP directed care

	Small Group: Rx \$250 (brand only deductible) Individual: N/A	
l Applies? (Combined, Retail: Y/0/0/0, Mail: 0/0/0/0	

Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Benefit Change Summary

						A	V		ng AV	Metal			mount	Deductible	(2x Family)	Coinsu	urance
Line	On/Off Exchang	e New/Existing	g HIOS	Med Description	Rx Description	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	90.5%	91.1%	95.1%	94.5%	Platinum	Platinum	0	0	0	0	0%	0%

Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Benefit Change Summary

LineOn/Off ExchangeNew/ExistingHIOSMed Description1Off ExchangeExisting45127PA0010055Platinum PPO 0/0/15		MOO	P	ACA	A PCP	Non-A	CA PCP	S	РС	E	R	U	С	IP Hosp Cop	oay Per Day	Hi-Tech	Imaging	Low End	Imaging	Lab Inde	pendent	Lab Hospit	ital-Based
Line On/Off Exchange New/Existing HIOS Med Description	Rx Description	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
1 Off Exchange Existing 45127PA0010055 Platinum PPO 0/0/15	Rx 0	6,650	6,650	15	15	15	15	30	30	D/150	D/150	50	50	N/A	N/A	0	0	0	0	15	15	30	30

Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Benefit Change Summary

	OP Surg ASC	OP Surg AHC	Rx Ded	Rx Gen - Ded Applies?	Rx Gen Pref	Rx Gen Non-Pref	Rx Brand Pref	Rx Brand Non-Pref	Rx Specialty Coin Tier 1	Rx Specialty Max Tier 1	Rx Specialty Coin Tier 2	Rx Specialty
ne On/Off Exchange New/Existing HIOS Med Description Rx Description	2019 2020	2019 2020	2019 2020	2019 2020	2019 2020	2019 2020	2019 2020	2019 2020	2019 2020	2019 2020	2019 2020	2019
neOn/Off ExchangeNew/ExistingHIOSMed DescriptionRx Description1Off ExchangeExisting45127PA0010055Platinum PPO 0/0/15Rx 0	0 0	0 0	0 0	N N	4 4	15 15	45 45	70 70	20% 20%	250 250	20% 20%	350

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Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Benefit Change Summary

ſ							/ Max Tier 2	Rx Gen P	ref Coins	Rx Gen Nor	n-Pref Coins	Rx Brand	Pref Coin	Rx Brand No	on-Pref Coins	Rx Gen Pref	Mail Copay	Rx
	Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	ł
	1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	I

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Rx Gen Non-P	ref Mail Copay	Rx Brand Pref Mail Copay				
2019	2020	2019	2020			
30	30	90	90			

Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Benefit Categories

IP OP Professional Inpatient Outpatient Professional Other Medical Other Medical

Type of Service IP - CABG IP - Cesarean Maternity Delivery IP - Major Joint Procedures of Lower Extremity IP - Maternity Non-delivery IP - Medical IP - Neonatal IP - Newborn IP - Normal maternity delivery IP - Other Cardiovascular Procedures IP - Other Surgical IP - Psychiatric IP - Substance Abuse IP - Ungroupable OP - Blood OP - Cardiac Rehab OP - Cardiovascular OP - Dialysis OP - Emergency Room OP - Maternity Non-delivery Care OP - Observation Room OP - Other OP Services OP - PT/OT/ST OP - Pathology/Lab OP - Pharmacy OP - Psychiatric OP - Radiology - CT/MRI/PET OP - Radiology - General OP - Substance Abuse OP - Surgery OP - Unmapped ADDL Benefits Other Hearing Aids IP Visits - IP Psychiatric IP Visits - IP Substance Abuse IP Visits - Medical Inpatient Surgery - Primary Surgeon Inpatient Surgery - Anesthesia Inpatient Surgery - Assistant Surgeon Maternity - Cesarean Deliveries Maternity - Non Deliveries Maternity - Normal Deliveries Office Administered Drugs Office/Misc - Allergy Immunotherapy Office/Misc - Allergy Testing Office/Misc - Misc. Medical Office/Misc - Office/Home Visits Office/Misc - Urgent Care Other Physician - Cardiovascular Other Physician - Chiropractor Other Physician - Consults Other Physician - Emergency Room Visits Other Physician - Physicial Therapy Pathology/Lab - IP Preventive care - Hearing/Speech Exams Preventive care - Immunization Preventive care - Other Preventive care - Physical Exams Preventive care - Well Baby Exams Radiology - IP Unmapped ADDL Benefits Other Hearing Aids IP Visits - Medical Independent Lab Maternity - Cesarean Deliveries Maternity - Non Deliveries Maternity - Normal Deliveries OP Visits - OP Psychiatric OP Visits - OP Substance Abuse Office Administered Drugs Office/Misc - Allergy Immunotherapy Office/Misc - Allergy Testing Office/Misc - Misc. Medical Office/Misc - Office/Home Visits Office/Misc - Urgent Care Other Physician - Cardiovascular Other Physician - Chiropractor Other Physician - Consults Other Physician - Emergency Room Visits Other Physician - Physicial Therapy Outpatient Surgery - Anesthesia Outpatient Surgery - Office Outpatient Surgery - Outpatient Facility Pathology/Lab - OP Pathology/Lab - Office Preventive care - Hearing/Speech Exams Preventive care - Immunization Preventive care - Other Preventive care - Physical Exams Preventive care - Well Baby Exams Radiology - OP - CT/MRI/PET Radiology - OP - General Radiology - Office - CT/MRI/PET Radiology - Office - General Unmapped Unmapped OP - Ambulance OP - DME OP - Home Health/PDN OP - Medical Surgical Supplies Dental Other - Ambulance Other - DME Other - Glassess/Contacts Other - PDN/Home Health Other - Prosthetics Preventive care - Vision Exams Dental Other - Ambulance Other - DME Other - Glassess/Contacts Other - PDN/Home Health Other - Prosthetics Preventive care - Vision Exams

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Exhibit C_BeneCat

Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Benefit Mix Changes

Benefit Mix Calculation			
	Med Manual Cost	Rx Manual Cost	Manual Cost PMPM
Average in Experience Period	290.20	50.31	340.51
Average in Rating Period	195.80	39.10	234.90
Benefit Mix Adjustment	0.67	0.78	0.69

HIOS 14 Digit Med Plan Rx Plan Q 45127PA0010054 PPOCJ362 RXRCJ421 45127PA0010055 PPOCJ363 RXRCJ422 45127PA0010069 PPRCJ226 RXRCJ424 45127PA0010069 PPRCJ226 RXRCJ425 45127PA0010070 PPRCJ228 RXRCJ426 45127PA0010070 PPRCJ228 RXRCJ426 45127PA0010070 PPRCJ227 RXRCJ426 45127PA0010071 PPRCJ227 RXRCJ428 45127PA0010073 PPRCJ227 RXRCJ428 45127PA0010084 PPOCJ364 RXRCJ430 45127PA0010089 PPOCJ365 RXRCJ431 45127PA0010090 PPOCJ365 RXRCJ432 45127PA0010090 PPOCJ366 RXRCJ433 45127PA001010 PPOCJ366 RXRCJ433 45127PA001010 PPOCJ367 RXRCJ433 45127PA001010 PPOCJ372 RXRCJ433 45127PA001010 PPOCJ367 RXRCJ433 45127PA001011 PPOCJ367 RXRCJ435 45127PA001011 PPOCJ373 <	Med Man		Manual Cost			Med Man	Rx Man Cost	234.90	1,140 Proj Member
45127PA0010054 PPOCJ362 RXRCJ421 45127PA0010055 PPOCJ363 RXRCJ423 45127PA0010058 PPOCJ363 RXRCJ423 45127PA0010069 PPRCJ226 RXRCJ424 45127PA0010069 PPRCJ228 RXRCJ426 45127PA0010070 PPRCJ228 RXRCJ426 45127PA0010070 PPRCJ227 RXRCJ426 45127PA0010071 PPRCJ227 RXRCJ427 45127PA0010073 PPRCJ227 RXRCJ428 45127PA0010085 PPOCJ364 RXRCJ430 45127PA0010089 PPOCJ365 RXRCJ431 45127PA0010090 PPOCJ365 RXRCJ432 45127PA0010090 PPOCJ366 RXRCJ433 45127PA001010 PPOCJ366 RXRCJ434 45127PA001010 PPOCJ367 RXRCJ434 45127PA001010 PPOCJ367 RXRCJ434 45127PA001011 PPOCJ367 RXRCJ434 45127PA001011 PPOCJ377 RXRCJ435 45127PA001011 PPOCJ377 RXRCJ435 45127PA0010116 PPOCJ378 RXRCJ435	Plan Cost PMPM	Rx Man CostIPMPM	PMPM	BEP MM	Mapped 2020 Plan	Cost PMPM	<u>PMPM</u>	Total	<u>Dist</u>
45127PA0010055 PPOCJ362 RXRCJ422 45127PA0010057 PPOCJ363 RXRCJ423 45127PA0010069 PPRCJ226 RXRCJ425 45127PA0010070 PPRCJ228 RXRCJ426 45127PA0010070 PPRCJ228 RXRCJ426 45127PA0010070 PPRCJ227 RXRCJ427 45127PA0010072 PPRCJ227 RXRCJ428 45127PA0010085 PPOCJ364 RXRCJ430 45127PA0010085 PPOCJ365 RXRCJ431 45127PA0010089 PPOCJ365 RXRCJ438 45127PA0010090 PPOCJ366 RXRCJ432 45127PA0010090 PPOCJ374 RXRCJ458 45127PA001010 PPOCJ366 RXRCJ433 45127PA001010 PPOCJ372 RXRCJ452 45127PA001010 PPOCJ376 RXRCJ433 45127PA0010117 PPOCJ367 RXRCJ435 45127PA0010117 PPOCJ377 RXRCJ435 45127PA0010117 PPOCJ368 RXRCJ437 45127PA0010124 PPQCJ612 RXQCJ612 45127PA0010131 PPOCJ368 RXRCJ438 <th></th> <th>43.48</th> <th>403.415</th> <th>16,284</th> <th>53789PA0090004</th> <th>195.8</th> <th>39.1</th> <th>$\frac{10000}{234.9}$</th> <th>1,140</th>		43.48	403.415	16,284	53789PA0090004	195.8	39.1	$\frac{10000}{234.9}$	1,140
45127PA0010057 PPOCJ363 RXRCJ423 45127PA0010069 PPRCJ226 RXRCJ424 45127PA0010070 PPRCJ228 RXRCJ460 45127PA0010070 PPRCJ226 RXRCJ426 45127PA0010070 PPRCJ227 RXRCJ426 45127PA0010072 PPRCJ227 RXRCJ428 45127PA0010084 PPOCJ364 RXRCJ430 45127PA0010085 PPOCJ365 RXRCJ431 45127PA0010089 PPOCJ365 RXRCJ432 45127PA0010090 PPOCJ365 RXRCJ432 45127PA0010090 PPOCJ366 RXRCJ432 45127PA0010100 PPOCJ366 RXRCJ433 45127PA0010100 PPOCJ366 RXRCJ434 45127PA0010101 PPOCJ367 RXRCJ453 45127PA0010101 PPOCJ367 RXRCJ453 45127PA0010116 PPOCJ367 RXRCJ454 45127PA0010117 PPOCJ373 RXRCJ454 45127PA0010117 PPOCJ376 RXRCJ455 45127PA0010124 PPQCJ612 RXQCJ612 45127PA0010131 PPOCJ368 RXRCJ437		52.43	412.45	38,206					
45127PA0010069PPRCJ226RXRCJ42545127PA0010070PPRCJ228RXRCJ46045127PA0010070PPRCJ228RXRCJ42645127PA0010071PPRCJ227RXRCJ42745127PA0010073PPRCJ227RXRCJ42845127PA0010084PPOCJ364RXRCJ43045127PA0010085PPOCJ365RXRCJ43145127PA0010089PPOCJ365RXRCJ43245127PA0010090PPOCJ374RXRCJ43245127PA0010090PPOCJ374RXRCJ43345127PA0010090PPOCJ376RXRCJ43345127PA0010090PPOCJ372RXRCJ43345127PA0010100PPOCJ372RXRCJ45245127PA0010101PPOCJ366RXRCJ43445127PA0010101PPOCJ372RXRCJ45345127PA0010101PPOCJ377RXRCJ45445127PA0010116PPOCJ377RXRCJ45445127PA0010117PPOCJ377RXRCJ45445127PA0010117PPOCJ377RXRCJ45545127PA0010117PPOCJ368RXRCJ43745127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ46745127PA0010132PPOCJ368RXRCJ46745127PA0010132PPOCJ369RXRCJ46745127PA0010132PPOCJ369RXRCJ46145127PA0010135PPQCJ614RXQCJ61445127PA001013PPOCJ369RXRCJ44945127PA0010170PPQCJ616RXQCJ61645127PA0010170PPQCJ616RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010185PPOCJ370RXRCJ443 <td></td> <td>43.48</td> <td>395.065</td> <td>12,326</td> <td></td> <td></td> <td></td> <td></td> <td></td>		43.48	395.065	12,326					
45127PA0010069PPRCJ228RXRCJ46045127PA0010070PPRCJ226RXRCJ42645127PA0010072PPRCJ227RXRCJ42745127PA0010073PPRCJ227RXRCJ42845127PA0010084PPOCJ364RXRCJ42945127PA0010085PPOCJ365RXRCJ43045127PA0010089PPOCJ365RXRCJ43145127PA0010090PPOCJ365RXRCJ43245127PA0010090PPOCJ366RXRCJ43345127PA0010090PPOCJ374RXRCJ45245127PA0010100PPOCJ366RXRCJ43345127PA0010101PPOCJ366RXRCJ43445127PA0010101PPOCJ372RXRCJ45245127PA0010101PPOCJ376RXRCJ43445127PA0010101PPOCJ377RXRCJ43545127PA0010116PPOCJ373RXRCJ43645127PA0010117PPOCJ367RXRCJ43645127PA0010117PPOCJ367RXRCJ43645127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010132PPOCJ368RXRCJ43745127PA0010132PPOCJ369RXRCJ44645127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ44045127PA0010161PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA001018PPOCJ370RXRCJ448 <td></td> <td>52.43</td> <td>404.05</td> <td>30,916</td> <td></td> <td></td> <td></td> <td></td> <td></td>		52.43	404.05	30,916					
45127PA0010069PPRCJ228RXRCJ46045127PA0010070PPRCJ226RXRCJ42645127PA0010072PPRCJ227RXRCJ42745127PA0010073PPRCJ227RXRCJ42845127PA0010084PPOCJ364RXRCJ42945127PA0010085PPOCJ365RXRCJ43045127PA0010089PPOCJ365RXRCJ43145127PA0010090PPOCJ365RXRCJ43245127PA0010090PPOCJ366RXRCJ43345127PA0010090PPOCJ374RXRCJ45245127PA0010100PPOCJ366RXRCJ43345127PA0010101PPOCJ366RXRCJ43445127PA0010101PPOCJ372RXRCJ45245127PA0010101PPOCJ376RXRCJ43445127PA0010101PPOCJ377RXRCJ45345127PA0010116PPOCJ373RXRCJ43645127PA0010117PPOCJ367RXRCJ43645127PA0010117PPOCJ367RXRCJ43645127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010132PPOCJ368RXRCJ43845127PA0010132PPOCJ369RXRCJ44645127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ44045127PA0010161PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010184PPOCJ370RXRCJ448 </td <td></td> <td>43.48</td> <td>310.23</td> <td>1,354</td> <td></td> <td></td> <td></td> <td></td> <td></td>		43.48	310.23	1,354					
45127PA0010070PPRCJ226RXRCJ42645127PA0010070PPRCJ227RXRCJ42745127PA0010073PPRCJ227RXRCJ42845127PA0010084PPOCJ364RXRCJ42945127PA0010085PPOCJ364RXRCJ43045127PA0010089PPOCJ365RXRCJ43145127PA0010090PPOCJ365RXRCJ43245127PA0010090PPOCJ366RXRCJ43345127PA0010090PPOCJ366RXRCJ43245127PA0010090PPOCJ366RXRCJ43445127PA0010101PPOCJ366RXRCJ43445127PA0010101PPOCJ366RXRCJ43445127PA0010101PPOCJ372RXRCJ45345127PA0010101PPOCJ377RXRCJ45345127PA0010116PPOCJ377RXRCJ45445127PA0010116PPOCJ373RXRCJ45445127PA0010117PPOCJ367RXRCJ43645127PA0010117PPOCJ367RXRCJ43645127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010132PPOCJ368RXRCJ43845127PA0010132PPOCJ369RXRCJ46645127PA0010132PPOCJ369RXRCJ44045127PA0010143PPOCJ369RXRCJ44045127PA0010161PPQCJ614RXQCJ61445127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010185PPOCJ370RXRCJ44845127PA0010185PPOCJ371RXRCJ448 </td <td></td> <td>43.48</td> <td>309.79</td> <td>217</td> <td></td> <td></td> <td></td> <td></td> <td></td>		43.48	309.79	217					
45127PA0010070PPRCJ228RXRCJ46145127PA0010072PPRCJ227RXRCJ42745127PA0010084PPCCJ364RXRCJ42945127PA0010085PPOCJ365RXRCJ43045127PA0010089PPOCJ365RXRCJ43145127PA0010090PPOCJ365RXRCJ43245127PA0010090PPOCJ366RXRCJ43245127PA0010090PPOCJ374RXRCJ45845127PA0010090PPOCJ376RXRCJ45245127PA0010100PPOCJ366RXRCJ43345127PA001010PPOCJ366RXRCJ43345127PA001010PPOCJ372RXRCJ45245127PA001010PPOCJ377RXRCJ45345127PA0010116PPOCJ377RXRCJ43545127PA0010116PPOCJ377RXRCJ43645127PA0010117PPOCJ377RXRCJ43645127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ376RXRCJ43745127PA0010132PPOCJ368RXRCJ43745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ616RXQCJ61445127PA0010135PPQCJ616RXQCJ61445127PA0010143PPOCJ369RXRCJ43945127PA0010170PPQCJ616RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ614	CJ426 267	52.43	319.43	3,243					
45127PA0010072PPRCJ227RXRCJ42745127PA0010073PPRCJ227RXRCJ42845127PA0010084PPOCJ364RXRCJ42945127PA0010085PPOCJ365RXRCJ43145127PA0010089PPOCJ374RXRCJ45845127PA0010090PPOCJ365RXRCJ43245127PA0010090PPOCJ366RXRCJ43245127PA0010100PPOCJ366RXRCJ43245127PA0010100PPOCJ366RXRCJ43345127PA0010101PPOCJ366RXRCJ43345127PA0010101PPOCJ372RXRCJ45245127PA0010101PPOCJ377RXRCJ45345127PA0010116PPOCJ377RXRCJ45445127PA0010117PPOCJ367RXRCJ43645127PA0010117PPOCJ373RXRCJ45545127PA0010117PPOCJ373RXRCJ45645127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010132PPOCJ368RXRCJ43845127PA0010132PPOCJ369RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ61945127PA0010170PPQCJ621RXQCJ61645127PA0010184PPOCJ370RXRCJ44845127PA0010185PPOCJ371RXRCJ446 </td <td></td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td>		0	0	0					
45127PA0010084PPOCJ364RXRCJ42945127PA0010085PPOCJ365RXRCJ43145127PA0010089PPOCJ365RXRCJ43145127PA0010090PPOCJ365RXRCJ43245127PA0010090PPOCJ366RXRCJ43345127PA0010100PPOCJ366RXRCJ43345127PA0010100PPOCJ372RXRCJ45245127PA0010101PPOCJ366RXRCJ43445127PA0010101PPOCJ367RXRCJ45345127PA0010101PPOCJ367RXRCJ45345127PA0010116PPOCJ367RXRCJ45445127PA0010117PPOCJ367RXRCJ45545127PA0010117PPOCJ367RXRCJ45545127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43845127PA0010132PPOCJ368RXRCJ43845127PA0010132PPOCJ368RXRCJ43845127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010144PPOCJ369RXRCJ43945127PA001015PPQCJ616RXQCJ61645127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ617RXQCJ61945127PA0010170PPQCJ620RXQCJ61945127PA0010170PPQCJ621RXQCJ61945127PA0010170PPQCJ621RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ61645127PA0010184PPOCJ377RXRCJ44845127PA0010185PPOCJ378RXRCJ444 <td>CJ427 259.8</td> <td>43.48</td> <td>303.28</td> <td>638</td> <td></td> <td></td> <td></td> <td></td> <td></td>	CJ427 259.8	43.48	303.28	638					
45127PA0010085PPOCJ364RXRCJ43045127PA0010089PPOCJ365RXRCJ43145127PA0010090PPOCJ374RXRCJ45845127PA0010090PPOCJ365RXRCJ43245127PA0010100PPOCJ374RXRCJ45945127PA0010100PPOCJ372RXRCJ45245127PA0010101PPOCJ366RXRCJ43445127PA0010101PPOCJ372RXRCJ45345127PA0010101PPOCJ367RXRCJ45445127PA0010116PPOCJ373RXRCJ45445127PA0010117PPOCJ367RXRCJ43545127PA0010117PPOCJ373RXRCJ45545127PA0010117PPOCJ373RXRCJ45445127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010132PPOCJ368RXRCJ43845127PA0010132PPOCJ368RXRCJ46645127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ43945127PA001015PPQCJ616RXQCJ61645127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62045127PA0010170PPQCJ621RXQCJ62045127PA0010170PPQCJ621RXQCJ62045127PA0010184PPOCJ377RXRCJ44845127PA0010185PPOCJ378RXRCJ44345127PA0010184PPOCJ378RXRCJ44445127PA0010185PPOCJ378RXRCJ4456 </td <td>CJ428 260.02</td> <td>52.43</td> <td>312.45</td> <td>2,934</td> <td></td> <td></td> <td></td> <td></td> <td></td>	CJ428 260.02	52.43	312.45	2,934					
45127PA0010089PPOCJ365RXRCJ43145127PA0010090PPOCJ374RXRCJ45845127PA0010090PPOCJ365RXRCJ43245127PA0010100PPOCJ366RXRCJ43345127PA0010100PPOCJ366RXRCJ43445127PA0010101PPOCJ366RXRCJ43445127PA0010101PPOCJ372RXRCJ45245127PA0010101PPOCJ372RXRCJ45345127PA0010116PPOCJ377RXRCJ45445127PA0010116PPOCJ373RXRCJ45445127PA0010117PPOCJ373RXRCJ45545127PA001017PPOCJ373RXRCJ45545127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43845127PA0010131PPOCJ368RXRCJ46645127PA0010132PPOCJ368RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ616RXQCJ61945127PA0010170PPQCJ617RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62045127PA0010184PPOCJ370RXRCJ44345127PA0010185PPOCJ371RXRCJ44345127PA0010185PPOCJ371RXRCJ44345127PA0010185PPOCJ371RXRCJ44345127PA0010185PPOCJ371RXRCJ45645127PA0101085PPOCJ378RXRCJ45645127PA010185PPOCJ378RXRCJ456 <td>CJ429 313.385</td> <td>43.48</td> <td>356.865</td> <td>21,575</td> <td></td> <td></td> <td></td> <td></td> <td></td>	CJ429 313.385	43.48	356.865	21,575					
45127PA0010089PPOCJ365RXRCJ43145127PA0010090PPOCJ374RXRCJ45845127PA0010090PPOCJ365RXRCJ43245127PA0010100PPOCJ366RXRCJ43345127PA0010100PPOCJ372RXRCJ45245127PA0010101PPOCJ366RXRCJ43445127PA0010101PPOCJ372RXRCJ45345127PA0010101PPOCJ372RXRCJ45345127PA0010116PPOCJ373RXRCJ45445127PA0010116PPOCJ373RXRCJ45445127PA0010117PPOCJ373RXRCJ45545127PA001017PPOCJ373RXRCJ45545127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43845127PA0010132PPOCJ368RXRCJ43845127PA0010132PPOCJ368RXRCJ43845127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ616RXQCJ61645127PA0010170PPQCJ617RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62045127PA0010184PPOCJ377RXRCJ44345127PA0010185PPOCJ371RXRCJ44345127PA0010185PPOCJ371RXRCJ44345127PA0010185PPOCJ371RXRCJ44345127PA0010185PPOCJ371RXRCJ45645127PA0101085PPOCJ378RXRCJ45645127PA010185PPOCJ378RXRCJ456 <td>CJ430 313.48</td> <td>52.43</td> <td>365.91</td> <td>78,785</td> <td></td> <td></td> <td></td> <td></td> <td></td>	CJ430 313.48	52.43	365.91	78,785					
45127PA0010089PPOCJ374RXRCJ45845127PA0010090PPOCJ365RXRCJ43245127PA0010100PPOCJ366RXRCJ43345127PA001010PPOCJ372RXRCJ45245127PA001010PPOCJ372RXRCJ45245127PA001010PPOCJ372RXRCJ45345127PA001011PPOCJ367RXRCJ45345127PA001016PPOCJ377RXRCJ45445127PA001017PPOCJ377RXRCJ45445127PA001017PPOCJ377RXRCJ45545127PA001017PPOCJ377RXRCJ45545127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010132PPOCJ368RXRCJ43845127PA0010132PPOCJ368RXRCJ43845127PA0010132PPOCJ376RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ44045127PA0010170PPQCJ616RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ620RXQCJ62045127PA0010184PPOCJ377RXRCJ44845127PA0010185PPOCJ370RXRCJ44845127PA0010185PPOCJ377RXRCJ44845127PA0010185PPOCJ377RXRCJ46845127PA010185PPOCJ378RXRCJ45645127PA010185PPOCJ378RXRCJ45645127PA0101086PPOCJ379RXRCJ464 <t< td=""><td></td><td>43.48</td><td>334.37</td><td>25,633</td><td></td><td></td><td></td><td></td><td></td></t<>		43.48	334.37	25,633					
45127PA0010090PPOCJ374RXRCJ45945127PA0010100PPOCJ366RXRCJ43345127PA0010101PPOCJ372RXRCJ45245127PA0010101PPOCJ372RXRCJ45345127PA0010116PPOCJ377RXRCJ45445127PA0010116PPOCJ377RXRCJ45445127PA0010117PPOCJ367RXRCJ45445127PA0010117PPOCJ367RXRCJ45545127PA0010117PPOCJ373RXRCJ45545127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ376RXRCJ46645127PA0010132PPOCJ376RXRCJ46745127PA0010132PPOCJ376RXRCJ46745127PA0010132PPOCJ368RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ44045127PA0010143PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ377RXRCJ44845127PA0010184PPOCJ377RXRCJ44845127PA0010185PPOCJ377RXRCJ44345127PA0010185PPOCJ377RXRCJ44345127PA0010185PPOCJ377RXRCJ44445127PA0101086PPOCJ378RXRCJ44545127PA0101087PPOCJ378RXRCJ45645127PA0101086PPOCJ379RXRCJ46445127PA0101087PPOCJ379RXRCJ464 </td <td></td> <td>43.48</td> <td>336.69</td> <td>14,978</td> <td></td> <td></td> <td></td> <td></td> <td></td>		43.48	336.69	14,978					
45127PA0010090PPOCJ374RXRCJ45945127PA0010100PPOCJ366RXRCJ43345127PA0010101PPOCJ372RXRCJ45245127PA0010101PPOCJ372RXRCJ45345127PA0010116PPOCJ377RXRCJ45445127PA0010116PPOCJ377RXRCJ45445127PA0010117PPOCJ367RXRCJ45445127PA0010117PPOCJ367RXRCJ45545127PA0010124PPQCJ612RXQCJ61245127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ376RXRCJ46645127PA0010132PPOCJ376RXRCJ46745127PA0010132PPOCJ376RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ44045127PA0010143PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010184PPOCJ377RXRCJ44845127PA0010185PPOCJ377RXRCJ44345127PA0010185PPOCJ377RXRCJ44345127PA0010185PPOCJ377RXRCJ44345127PA0010185PPOCJ377RXRCJ44345127PA010185PPOCJ377RXRCJ44445127PA010186PPOCJ378RXRCJ44545127PA010187PPOCJ378RXRCJ45645127PA010186PPOCJ379RXRCJ46445127PA0130001EPOCJ379RXRCJ464<		52.43	343.4	91,580					
45127PA0010100PPOCJ366RXRCJ43345127PA0010101PPOCJ372RXRCJ45245127PA0010101PPOCJ366RXRCJ43445127PA0010116PPOCJ372RXRCJ45345127PA0010116PPOCJ367RXRCJ45445127PA0010117PPOCJ367RXRCJ45445127PA0010117PPOCJ367RXRCJ45545127PA0010117PPOCJ373RXRCJ45545127PA0010124PPQCJ612RXQCJ61245127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010132PPOCJ368RXRCJ46645127PA0010132PPOCJ376RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ43945127PA0010143PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ377RXRCJ44345127PA0010185PPOCJ371RXRCJ44445127PA0101086PPOCJ371RXRCJ44445127PA0101086PPOCJ378RXRCJ45645127PA0130002EPOCJ378RXRCJ45645127PA0130004EPOCJ379RXRCJ46545127PA0130004EPOCJ379RXRCJ46545127PA0130004EPOCJ379RXRCJ465 </td <td></td> <td>52.43</td> <td>345.76</td> <td>53,562</td> <td></td> <td></td> <td></td> <td></td> <td></td>		52.43	345.76	53,562					
45127PA0010100PPOCJ372RXRCJ45245127PA0010101PPOCJ366RXRCJ43445127PA0010116PPOCJ372RXRCJ45345127PA0010116PPOCJ373RXRCJ45445127PA0010117PPOCJ367RXRCJ45445127PA0010117PPOCJ373RXRCJ45545127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010131PPOCJ368RXRCJ43745127PA0010132PPOCJ368RXRCJ46645127PA0010132PPOCJ368RXRCJ46745127PA0010132PPOCJ368RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ616RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ377RXRCJ44345127PA0010185PPOCJ371RXRCJ44345127PA0010186PPOCJ371RXRCJ44345127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ378RXRCJ45645127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ445		43.48	378.3	827					
45127PA0010101PPOCJ366RXRCJ43445127PA0010101PPOCJ372RXRCJ45345127PA0010116PPOCJ367RXRCJ45445127PA0010117PPOCJ367RXRCJ45445127PA0010117PPOCJ367RXRCJ45545127PA0010124PPQCJ612RXQCJ61245127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010132PPOCJ368RXRCJ46645127PA0010132PPOCJ368RXRCJ46745127PA0010132PPOCJ368RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ616RXQCJ61445127PA0010143PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ370RXRCJ44345127PA0010185PPOCJ371RXRCJ44345127PA0010186PPOCJ371RXRCJ44345127PA010187PPOCJ378RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ445		43.48	382.85	989					
45127PA0010101PPOCJ372RXRCJ45345127PA0010116PPOCJ367RXRCJ45445127PA0010117PPOCJ367RXRCJ45445127PA0010117PPOCJ367RXRCJ45545127PA0010124PPQCJ612RXQCJ61245127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010132PPOCJ368RXRCJ43845127PA0010132PPOCJ368RXRCJ46645127PA0010132PPOCJ368RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ616RXQCJ61445127PA0010143PPOCJ369RXRCJ44045127PA0010143PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ61945127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ370RXRCJ44345127PA0010185PPOCJ371RXRCJ44345127PA0010186PPOCJ371RXRCJ44345127PA010187PPOCJ378RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ445		52.43	387.37	1,136					
45127PA0010116PPOCJ367RXRCJ45445127PA0010117PPOCJ373RXRCJ45445127PA0010117PPOCJ367RXRCJ45545127PA0010124PPQCJ612RXQCJ61245127PA0010124PPQCJ612RXQCJ61245127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010132PPOCJ368RXRCJ46645127PA0010132PPOCJ368RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ616RXQCJ61445127PA0010143PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ616RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010184PPOCJ370RXRCJ44345127PA0010185PPOCJ370RXRCJ44345127PA0010185PPOCJ371RXRCJ44345127PA010186PPOCJ371RXRCJ44345127PA010187PPOCJ378RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA009007HMOCJ440RXRCJ446		52.43	391.9	1,795					
45127PA0010116PPOCJ373RXRCJ45445127PA0010117PPOCJ367RXRCJ43645127PA0010124PPQCJ612RXQCJ61245127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010131PPOCJ368RXRCJ43845127PA0010132PPOCJ368RXRCJ43845127PA0010132PPOCJ376RXRCJ46645127PA0010132PPOCJ376RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ43945127PA0010143PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ616RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ370RXRCJ44345127PA0010186PPOCJ371RXRCJ44345127PA0010187PPOCJ371RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ45645127PA0130004EPOCJ379RXRCJ45553789PA0090007HMOCJ440RXRCJ445		43.48	369.01	6,092					
45127PA0010117PPOCJ367RXRCJ43645127PA0010124PPQCJ612RXQCJ61245127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010131PPOCJ368RXRCJ43745127PA0010131PPOCJ368RXRCJ46645127PA0010132PPOCJ368RXRCJ46745127PA0010132PPOCJ376RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ43945127PA0010141PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ370RXRCJ44245127PA0010185PPOCJ371RXRCJ44345127PA010185PPOCJ378RXRCJ44345127PA010186PPOCJ378RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090007HMOCJ441RXRCJ445		43.48	371.56	5,045					
45127PA0010117PPOCJ373RXRCJ45545127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010131PPOCJ376RXRCJ46645127PA0010132PPOCJ376RXRCJ43845127PA0010132PPOCJ376RXRCJ46745127PA0010132PPOCJ376RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ43945127PA0010141PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ616RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ61945127PA0010170PPQCJ621RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ370RXRCJ44245127PA0010185PPOCJ371RXRCJ44345127PA010185PPOCJ378RXRCJ44345127PA010186PPOCJ378RXRCJ45645127PA0130001EPOCJ378RXRCJ45745127PA0130002EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA009007HMOCJ441RXRCJ445		52.43	378.07	16,228					
45127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010131PPOCJ368RXRCJ46645127PA0010132PPOCJ368RXRCJ48845127PA0010132PPOCJ376RXRCJ46745127PA0010132PPOCJ376RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ43945127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ61945127PA0010170PPQCJ621RXQCJ62045127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ370RXRCJ44245127PA0010185PPOCJ371RXRCJ44345127PA0010186PPOCJ371RXRCJ44345127PA010187PPOCJ378RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA009007HMOCJ440RXRCJ445		52.43	380.6	19,314					
45127PA0010124PPQCJ612RXQCJ61245127PA0010131PPOCJ368RXRCJ43745127PA0010131PPOCJ368RXRCJ46645127PA0010132PPOCJ368RXRCJ43845127PA0010132PPOCJ376RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ43945127PA0010143PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ370RXRCJ44245127PA0010185PPOCJ371RXRCJ46845127PA0010186PPOCJ371RXRCJ44345127PA010187PPOCJ378RXRCJ44445127PA0130001EPOCJ378RXRCJ45745127PA0130002EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ44553789PA009007HMOCJ441RXRCJ446		55.765	309.805	17,261					
45127PA0010131PPOCJ368RXRCJ43745127PA0010131PPOCJ376RXRCJ46645127PA0010132PPOCJ376RXRCJ43845127PA0010132PPOCJ376RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ43945127PA0010141PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ377RXRCJ44345127PA0010186PPOCJ371RXRCJ44345127PA010187PPOCJ371RXRCJ44345127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ46553789PA0090007HMOCJ441RXRCJ446		55.765	309.805	34,551					
45127PA0010131PPOCJ376RXRCJ46645127PA0010132PPOCJ368RXRCJ43845127PA0010132PPOCJ376RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ43945127PA0010141PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010170PPQCJ621RXQCJ62145127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ377RXRCJ44345127PA0010186PPOCJ371RXRCJ44345127PA010187PPOCJ371RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA009007HMOCJ441RXRCJ446		43.48	303.28	12,336					
45127PA0010132PPOCJ368RXRCJ43845127PA0010132PPOCJ376RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ44045127PA0010144PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ377RXRCJ44345127PA0010185PPOCJ370RXRCJ44245127PA0010185PPOCJ371RXRCJ44345127PA0010186PPOCJ371RXRCJ44345127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ44553789PA0090007HMOCJ441RXRCJ446		43.48	307.46	10,470					
45127PA0010132PPOCJ376RXRCJ46745127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ43945127PA0010144PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ62045127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010170PPQCJ621RXQCJ42145127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ370RXRCJ44245127PA0010185PPOCJ371RXRCJ46945127PA0010186PPOCJ371RXRCJ44345127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ45745127PA0130004EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ44553789PA0090007HMOCJ441RXRCJ446		52.43	312.45	36,337					
45127PA0010135PPQCJ614RXQCJ61445127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ43945127PA0010144PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ616RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ377RXRCJ46845127PA0010185PPOCJ371RXRCJ44345127PA0010186PPOCJ371RXRCJ44345127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090007HMOCJ441RXRCJ446		52.43	316.65	22,733					
45127PA0010135PPQCJ614RXQCJ61445127PA0010143PPOCJ369RXRCJ43945127PA0010144PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ616RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010170PPQCJ621RXQCJ62145127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ377RXRCJ46845127PA0010185PPOCJ377RXRCJ46945127PA0010185PPOCJ371RXRCJ44345127PA010185PPOCJ371RXRCJ44445127PA010186PPOCJ378RXRCJ45645127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090007HMOCJ440RXRCJ446		39.92	221.79	9,706					
45127PA0010143PPOCJ369RXRCJ43945127PA0010144PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ616RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ370RXRCJ46845127PA0010185PPOCJ371RXRCJ46945127PA0010187PPOCJ371RXRCJ44345127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090007HMOCJ441RXRCJ446		39.92	221.79	17,217					
45127PA0010144PPOCJ369RXRCJ44045127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ616RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010170PPQCJ621RXQCJ62145127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ377RXRCJ46845127PA0010185PPOCJ377RXRCJ44345127PA0010186PPOCJ371RXRCJ44345127PA010187PPOCJ371RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090007HMOCJ440RXRCJ446		43.48	312.2	26,157					
45127PA0010161PPQCJ616RXQCJ61645127PA0010161PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010170PPQCJ621RXQCJ62145127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ377RXRCJ46845127PA0010185PPOCJ377RXRCJ46945127PA0010185PPOCJ371RXRCJ44345127PA0010187PPOCJ371RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ446		52.43	321.38	75,860					
45127PA0010161PPQCJ616RXQCJ61645127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ62045127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010185PPOCJ377RXRCJ46845127PA0010185PPOCJ377RXRCJ46945127PA0010185PPOCJ371RXRCJ44345127PA0010185PPOCJ371RXRCJ44345127PA0010185PPOCJ371RXRCJ44445127PA0010186PPOCJ371RXRCJ44545127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ378RXRCJ45745127PA0130003EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ446		62.07	344.815	2,862					
45127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010184PPOCJ377RXRCJ46845127PA0010185PPOCJ370RXRCJ44245127PA0010185PPOCJ377RXRCJ46945127PA0010185PPOCJ371RXRCJ44345127PA0010186PPOCJ371RXRCJ44445127PA010187PPOCJ371RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ446		62.07	344.815	7,538					
45127PA0010170PPQCJ619RXQCJ61945127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010184PPOCJ377RXRCJ46845127PA0010185PPOCJ370RXRCJ44245127PA0010185PPOCJ377RXRCJ46945127PA0010186PPOCJ371RXRCJ44345127PA0010187PPOCJ371RXRCJ44445127PA0101087PPOCJ371RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ446		0	0	0					
45127PA0010170PPQCJ620RXQCJ62045127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010184PPOCJ377RXRCJ46845127PA0010185PPOCJ377RXRCJ46945127PA0010185PPOCJ377RXRCJ46945127PA0010185PPOCJ371RXRCJ44345127PA0010186PPOCJ371RXRCJ44345127PA0010187PPOCJ371RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ378RXRCJ45745127PA0130003EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ446		0	0	0					
45127PA0010170PPQCJ621RXQCJ62145127PA0010184PPOCJ370RXRCJ44145127PA0010184PPOCJ377RXRCJ46845127PA0010185PPOCJ370RXRCJ44245127PA0010185PPOCJ377RXRCJ46945127PA0010185PPOCJ371RXRCJ44345127PA0010186PPOCJ371RXRCJ44345127PA0010187PPOCJ371RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ378RXRCJ45745127PA0130003EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ446		48.82	271.22	4,609					
45127PA0010184PPOCJ370RXRCJ44145127PA0010184PPOCJ377RXRCJ46845127PA0010185PPOCJ370RXRCJ44245127PA0010185PPOCJ377RXRCJ46945127PA0010186PPOCJ371RXRCJ44345127PA0010187PPOCJ371RXRCJ44445127PA0101087PPOCJ371RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ378RXRCJ45745127PA0130003EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ446		0	0	0					
45127PA0010184PPOCJ377RXRCJ46845127PA0010185PPOCJ370RXRCJ44245127PA0010185PPOCJ377RXRCJ46945127PA0010186PPOCJ371RXRCJ44345127PA0010187PPOCJ371RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ378RXRCJ45745127PA0130003EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ446		43.48	293.36	4,792					
45127PA0010185PPOCJ370RXRCJ44245127PA0010185PPOCJ377RXRCJ46945127PA0010186PPOCJ371RXRCJ44345127PA0010187PPOCJ371RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ378RXRCJ45745127PA0130003EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ446		43.48	297.86	2,096					
45127PA0010185PPOCJ377RXRCJ46945127PA0010186PPOCJ371RXRCJ44345127PA0010187PPOCJ371RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ378RXRCJ45745127PA0130003EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ446		52.43	302.65	4,867					
45127PA0010186PPOCJ371RXRCJ44345127PA0010187PPOCJ371RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ378RXRCJ45745127PA0130003EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ44553789PA0090007HMOCJ441RXRCJ446		52.43	307.15	5,616					
45127PA0010187PPOCJ371RXRCJ44445127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ378RXRCJ45745127PA0130003EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ44553789PA0090007HMOCJ441RXRCJ446		43.48	291.445	3,812					
45127PA0130001EPOCJ378RXRCJ45645127PA0130002EPOCJ378RXRCJ45745127PA0130003EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ44553789PA0090007HMOCJ441RXRCJ446		52.43	300.735	2,493					
45127PA0130002EPOCJ378RXRCJ45745127PA0130003EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ44553789PA0090007HMOCJ441RXRCJ446		0	0	0					
45127PA0130003EPOCJ379RXRCJ46445127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ44553789PA0090007HMOCJ441RXRCJ446		0	0	0					
45127PA0130004EPOCJ379RXRCJ46553789PA0090004HMOCJ440RXRCJ44553789PA0090007HMOCJ441RXRCJ446		0	0	0					
53789PA0090004HMOCJ440RXRCJ44553789PA0090007HMOCJ441RXRCJ446		ů 0	ů 0	0					
53789PA0090007 HMOCJ441 RXRCJ446		44.995	249.98	1,734					
		43.48	330.78	596					
		52.43	339.83	684					
53789PA0090011 HMOCJ442 RXRCJ448		43.48	301.39	466					
53789PA0090012 HMOCJ442 RXRCJ449		52.43	310.6	506					
82795PA0110006 PGOCJ507 RXRCJ450		50.9	371.47	312					
82795PA0110007 PGOCJ508 RXRCJ451		50.9	318.25	956					



Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Trend

Trend by Service Category

	Yea	a <u>r 1</u>	Yea	<u>r 2</u>					
Category	Cost	<u>Util</u>	Cost	<u>Util</u>	Induced Demand	Total Year 1	Total Year 2	<u>Weights</u>	Total Weights
Inpatient Hospital	6.40%	1.50%	7.00%	1.50%	0.0%	8.0%	8.6%	19%	20%
Outpatient Hospital	6.00%	1.00%	6.70%	1.00%	0.0%	7.1%	7.8%	40%	36%
Professional	4.70%	1.00%	4.40%	1.00%	0.0%	5.7%	5.4%	34%	23%
Other Medical	6.00%	1.00%	6.70%	1.00%	0.0%	7.1%	7.8%	6%	3%
Capitation	0.00%	0.00%	0.00%	0.00%	0.0%	0.0%	0.0%	0%	0%
Prescription Drug	9.90%	0.40%	9.70%	1.30%	0.0%	10.3%	11.1%	100%	18%
Dental & Vision	1.00%	2.00%	1.00%	2.00%	0.0%	3.0%	3.0%	100%	100%

Aggregate Pricing Trend Year 1							
Total	7.5%						
Medical	6.8%						
Drug	10.3%						
Agg Med + Rx Trend	7.2%						
Dental and Vision	3.0%						

Aggregate Pricing	Trend Year 2
Total	8.0%
Medical	7.1%
Drug	11.1%
Agg Med + Rx Trend	7.6%
Dental and Vision	3.0%

		Year 1 Raw Trends			Year 2 Raw Trends	
URRT Categories	Cost	Utilization	<u>Composite</u>	Cost	Utilization	<u>Composite</u>
Inpatient Hospital	5.2%	1.5%	6.8%	5.8%	1.5%	7.4%
Outpatient Hospital	4.8%	1.0%	5.9%	5.5%	1.0%	6.5%
Professional	3.5%	1.0%	4.5%	3.2%	1.0%	4.3%
Other Medical	4.8%	1.0%	5.9%	5.5%	1.0%	6.5%
Capitation			0.0%			0.0%
Prescription Drugs	7.6%	0.4%	8.1%	7.4%	1.3%	8.7%
Dental & Vision	1.0%	2.0%	3.0%	1.0%	2.0%	3.0%

		Adjustments to Pricing Trend	
<u> </u>	Medical	Drug	
Intensity	0.5%	Contracting	-0.2%
Leveraging	0.7%	Leveraging	1.0%
Demographics	0.0%	Demographics	0.0%
Buy-Downs	0.0%	Buy-Downs	0.0%
Other	0.0%	Pipeline	1.5%
Total	1.2%	Total	2.3%

Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Credibility Manual Development for URRT

Experience Period Member Months

782,036

Section II: Projections		Yea	r 1 Trend	Ye	ear 2 Trend						_	
							Trended EHB					
	Experience Perio	od Index Rate					Allowed Claims					
Benefit Category	PMPM		Cost	Utilization	Cost	Utilization	РМРМ	Incurred	Allowed	Utilization Count		PMPM
Inpatient Hospital	\$	110.01	1.064	1.015	1.070	1.015	129.03	\$ 83,972,859	\$ 86,034,069	\$-	\$	110.01
Outpatient Hospital	\$	198.70	1.060	1.010	1.067	1.010	229.25	\$ 128,887,944	\$ 155,389,154	\$-	\$	198.70
Professional	\$	126.34	1.047	1.010	1.044	1.010	140.87	\$ 74,520,168	\$ 98,798,745	\$-	\$	126.34
Other Medical	\$	16.03	1.060	1.010	1.067	1.010	18.49	\$ 9,644,925	\$ 12,538,876	\$-	\$	16.03
Capitation	\$	0.08	1.000	1.000	1.000	1.000	0.08	\$ 60,947	\$ 60,947	\$-	\$	0.08
Prescription Drug	\$	96.60	1.099	1.004	1.097	1.013	118.45	\$ 62,759,365	\$ 75,547,964	\$-	\$	96.60
Total	\$	547.76					636.18				\$	547.76

* All data experience is from CAAC, and other CBC subsidiaries - Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC)

1	1
Morbidity	0.471
Other	
Change in Demographics	1.000
Change in Network	1.000
Change in Benefits	1.000
Change in Other	1.000

Medical Rate Development			
1/1/2018-12/31/2018			
3/31/2019			
1/1/2020 - 12/31/2020			
24			
6.8%			

1	Medical Paid and Incurred Claims + ACA Payments	291,961,3
2	Completion Factor	0
3	BEP Completed Claims (1) / (2)	295,595,:
4	BEP Member Months	782,
5	BEP Completed Claim PMPM (3) / (4)	377
6	Trend Factor	1
7	Trended Claim PMPM (5) x (6)	431
8	Benefit/Network Change Factor	0
9	Morbidity	0.4
10	Capitation	60,9
11	Capitation PMPM	0
12	Other Adjustment	1.0
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	137

	Expected Claim PMPM in
	Rating Period
Medical	137.02
Drug	23.97
Pediatric Dental	0.84
Pediatric Vision	0.08
Expected Distribution of Embedded Dental Benefit	100%
Total Expected Incurred in Rating Period	161.90
Total Expected Incurred in Rating Period Net RA	384.08
Projected Allowed	299.64
Paid to Allowed Ratio	0.540

Base Experience Period:	
Data as of	
Rating Period:	
Trend Months:	
Trend:	

Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Paid to Allowed Ratio Development

	Drug Rate Development	Drug Rate Development		Pediatric Dental Rate Development		ent
/31/2018	Base Experience Period:	1/1/2018-12/31/2018	Base Experience Period:	1/1/2018-12/31/2018	Base Experience Period:	1/1/2018-12/31/2018
19	Data as of	3/31/2019	Data as of	3/31/2019	Data as of	3/31/2019
/31/2020	Rating Period:	1/1/2020 - 12/31/2020	Rating Period:	1/1/2020 - 12/31/2020	Rating Period:	1/1/2020 - 12/31/2020
	Trend Months:	24	Trend Months:	24	Trend Months:	24
5	Trend:	10.3%	Trend:	3.0%	Trend:	3.0%
91,961,365 1	BEP Paid and Incurred Claims	79,367,107	1 BEP Paid and Incurred Claims	1,285,581	1 BEP Paid and Incurred Claims	120,321
0.99 2	Completion Factor	1.000	2 Completion Factor	0.982	2 Completion Factor	0.992
95,595,516 3	BEP Completed Claims (1) / (2)	79,367,107	3 BEP Completed Claims (1) / (2)	1,309,126	3 BEP Completed Claims (1) / (2)	121,254
782,036 4	BEP Member Months	782,036	4 BEP Member Months	782,036	4 BEP Member Months	782,036
377.98 5	BEP Completed Claim PMPM (3) / (4)	101.49	5 BEP Completed Claim PMPM (3) / (4)	1.67	5 BEP Completed Claim PMPM (3) / (4)	0.16
1.14 6	Trend Factor	1.22	6 Trend Factor	1.06	6 Trend Factor	1.06
431.10 7	Trended Claim PMPM (5) x (6)	123.56	7 Trended Claim PMPM (5) x (6)	1.78	7 Trended Claim PMPM (5) x (6)	0.16
0.67 8	Benefit Change Factor	0.78	8 Benefit Change Factor	1.00	8 Benefit Change Factor	1.00
0.471 9	Morbidity	0.47	9 Morbidity	0.47	9 Morbidity	0.47
	0 Rx Rebates	16,607,743	10		10	
	1 Rx Rebates PMPM	21.24	11		11	
	2 Other Adjustment	1.000	12 Other Adjustment	1.000	12 Other Adjustment	1.000
	3 Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	23.97	13 Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	0.84	13 Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	0.08

Exhibit H_Ret

Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Retention

	Medical + Rx	Dental	Vision	Total	% of Premium
Reinsurance Contribution	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Risk Adjustment Fee	\$0.18	\$0.00	\$0.00	\$0.18	0.0%
Admin PMPM	\$40.01	\$0.60	\$0.09	\$40.70	8.5%
Broker PMPM	\$19.95	\$0.00	\$0.00	\$19.95	4.2%
Value Based Benefits	\$5.20	\$0.00	\$0.00	\$5.20	1.1%
BCBSA Identity Theft Protection	\$0.02	\$0.00	\$0.00	\$0.02	0.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%
HRA Admin Fee PMPM *	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Patient-Centered Outcomes Research Trust Fund:	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Insurer Tax	3.0%	3.0%	3.0%	3.0%	3.0%
Exchange Fee	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Federal Income Tax	0.4%	0.4%	0.4%	0.4%	0.4%
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%

* HRA Admin fee in charged to HRA plans only

Insurer Tax and Admin Fee Calc

Applied HIF to All Quarters		3.03%	
Quarter	% of Enrollees	HIF	
1	33%	2.89%	
2	15%	2.98%	
3	14%	3.07%	
4	38%	3.15%	
	Admin	Profit	Taxes
	14.2%	2.0%	3.5%
Claims	8.5%		
Broker	4.2%		
Quality Improvement	1.5%		

2020 assessmen 2021 assessment

3.24%

3.24%

3.24%

3.24%

2.89%

2.89%

2.89%

2.89%

0

3 6

9

21

Expected Incurred	384.08			
HIOS	53789PA00	00001		
11105	Bronze H			
Med Plan	7000/0/5			
Rx Plan	Combine			
Deductible	7000			
Expected Claim Cost	161.90			
	\$478.10			
Expected Premium PMPM *	\$478.1	0		
Allowed Adjustments to Premium for MLR				
Reinsurance Contribution	0.00			
Patient-Centered Outcomes Research Trust Fund:	0.00			
Risk Adjustment Fee	0.18			
Premium Tax	0.00			
Insurer Tax	14.49			
Exchange Fee	0.00			
Quality Improvement	1.91			
Federal Income Tax**	2.01			
	2.01			
MLR Adjusted Premium	\$459.5	1		
Expected Member Distribution	100.0%			
Unadjusted Premium	\$478.10			
Expected MLR Adjusted Premium	\$459.51			
MLR	83.6%			

* From Exhibit L

**21% of profit or contingency (assumed to be 2%)

Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Projected Index Rate

Projected Index Rate	\$299.64				
Effective Date	Total Index Rate	Trend	Distribution of Members	Projected Allowed	Market Adjusted Index Rate
January - March (Index 1)	\$299.64		33%	\$299.52	
April - June (Index 2)	\$304.92	7.2%	15%	\$305.17	
July - September (Index 3)	\$310.30	7.2%	14%	\$310.93	
October - December (Index 4)	\$315.77	7.2%	38%	\$316.80	
	1000.00			***** * *	*= / 0 ==
Average for Projection Period	\$308.09			\$308.57	\$719.77

* From URRT and Exhibit B

Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Market Adjusted Index Rate

Development of Market Adjusted Index Rate

Q1 Index Rate	299.64
Paid to Allowed	0.54
Q1 Projected Claims	161.90
Net Projected ACA Reinsurace Recoveries	0.00
Net Projected Risk Adjustments PMPM	-222.18
Exchange User Fee Adjustment	0.00
Q1 Market-Adjusted Projected Paid EHB Claims PMPM	384.08
Q1 Market Adjusted Index Rate	710.85
Development of Exchange User Fee	
Average SHOP Premium	\$0.00
Average Exchange Fee	\$0.00
Percentage of Membership on SHOP	0%
Exchange Fee to Add to Market Index Rate	\$0.00
Development of Risk Adjustment Projection	
Projected 2020 Risk Adjustment Payment	-\$222.18
Projected 2018 Risk Adjustment Payment Payable	-\$541,934
2018 MemberMonths	3,985
Projected 2018 Risk Adjustment Payment PMPM	-\$135.99

Adjust Base Experience Period to Base Plan							
	Medical	<u>Rx</u>	Ped Dental	Ped Vision			
Expected Claim PMPM in Rating Period	137.02	23.97	0.84	0.08			
Adjustment to Base Plan	1.000	1.000	1.00	1.00			
Adjustment for Network	1.000	1.000	1.000	1.000			
Adjustment for Induced Demand	1.000	1.000	1.000	1.000			
Expected Claim Base Plan	137.01	23.97	0.84	0.08			

Total	
161.90	
1.000	
1.000	
1.000	
161.90	

7/18/2019

ExhibitL_RateDev

Rate Development by Benefit Option	Off Exchange	
Level of Coverage	Bronze	
HIOS	53789PA0090004	
Mad Diar Nama	D	
Med Plan Name:	Bronze HMO 7000/0/50	
Rx:	Combined	
Plan Type:	НМО	
HRA	N	
Q1 Market Adjusted Index Rate	710.85	
AV and Cost Sharing Adjustment	0.540	
Network	1.000	
Induced Demand	1.000	
Plan Pricing Relativities:		
Manual PMPM	234.90	
Pricing Relativity	1.000	
Projected Claims	161.90	
Total Projected Claims PMPM + Market Level Adjustments:	384.08	
Retention		
Admin PMPM	\$40.70	
Broker PMPM	\$19.95	
Risk Adjustment User Fee	\$0.18	
HRA Admin Fee	\$0.00	
Value-Based Benefits	\$5.20 \$0.02	
BCBSA Identity Theft Premium Tax	\$0.02 0.0%	
Federal Income Tax	0.4%	
Insurer Tax	3.0%	
Contingency	2.0%	
Quality Improvement	0.4%	
Premium Neutrality	1.60	
Total Premium Single Rate:	\$299.60	
Plan Adjusted Index Rates	\$478.10	
Expected Member Distribution	100.0%	
Relativity Checks		
Claims	1.00	
Premium	1.00	
	\$65.87	
Admin	14%	
Taxes	3.5%	

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ExhibitL_RateDev

Rate Development by Benefit Option		
Level of Coverage		
HIOS		
Med Plan Name:		
Rx:		
Plan Type:		
HRA		
Q1 Market Adjusted Index Rate		
AV and Cast Charing A directment		
AV and Cost Sharing Adjustment Network		
Induced Demand		
Induced Demand		
Plan Pricing Relativities:		
Manual PMPM		
Pricing Relativity		
Projected Claims		
Total Projected Claims PMPM + Market Level Adjustments:		
Retention		
Admin PMPM Broker PMPM		
Risk Adjustment User Fee		
HRA Admin Fee		
Value-Based Benefits		
BCBSA Identity Theft		
Premium Tax		
Federal Income Tax		
Insurer Tax		
Contingency		
Quality Improvement		
December Newton lite		
Premium Neutrality Total Premium Single Rate:		
Plan Adjusted Index Rates		
Expected Member Distribution		
Relativity Checks		
Claims		
Premium		
Admin		
Taxes		

ExhibitL_	_RateDev

7/18/2019

Rate Development by Benefit Option	
Level of Coverage	
HIOS	
Med Plan Name:	
Rx:	
Plan Type:	
HRA Q1 Market Adjusted Index Rate	
Q1 Market Adjusted fildex Rate	
AV and Cost Sharing Adjustment	
Network	
Induced Demand	
Plan Pricing Relativities: Manual PMPM	
Pricing Relativity	
Projected Claims	
Total Projected Claims PMPM + Market Level Adjustments:	
Retention Admin PMPM	
Broker PMPM	
Risk Adjustment User Fee	
HRA Admin Fee	
Value-Based Benefits	
BCBSA Identity Theft	
Premium Tax Federal Income Tax	
Insurer Tax	
Contingency	
Quality Improvement	
Premium Neutrality	
Total Premium Single Rate: Plan Adjusted Index Rates	
Expected Member Distribution	
<u>Relativity Checks</u>	
Claims Premium	
Admin	
Taxes	

7/18/2019

ExhibitL_RateDev

1,140 100% -

Combo Description Projected Membership Proj MM New or Existing Product ID Plan ID On/Off Exchange Metal Level Metal Value Pricing Value Network <u>#</u>

Product

<u>Average Plan Adj</u> Q1 Plan Adj Index Q2 Plan Adj Index Q3 Plan Adj Index Q4 Plan Adj Index DeductibleDrug PlanPediatric DentalPediatric VisionIndex Rate <u>Rate</u> <u>Rate</u> Rate <u>Rate</u> Medical & Rx

29

<u>Annual Trend</u>



7/18/2019

Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Calibration

<u>Factor</u> 1.00 1.08 1.02

Expected Average Age Factor:	1.549
List-Billed Adjustment for Max 3 Children	1.007
Adjusted Average Age Factor	1.539
Expected Average Region Factor:	1.04
Expected Average Tobacco Factor	1.00
Cumulative Rating Factors (Premium Neutrality):	1.596

	Age Factors			Region Factors
Age	Distribution of Poplulation	Age Factor	Region	Distribution of Population
0-14	13.3%	0.7650	6	39.3%
15	1.1%	0.8330	7	41.6%
16	1.0%	0.8590	9	19.1%
17	1.0%	0.8850		
18	1.1%	0.9130		
19	1.2%	0.9410		
20	1.2%	0.9700		
21	1.3%	1.0000		
22	1.4%	1.0000		
23	1.5%	1.0000		
24	1.5%	1.0000		
25	1.6%	1.0040		
26	1.5%	1.0240		
27	1.6%	1.0480		
28	1.7%	1.0870		
29	1.7%	1.1190		
30	1.7%	1.1350		
31	1.7%	1.1590		
32	1.6%	1.1830		
33	1.6%	1.1980		
34	1.5%	1.2140		
35	1.6%	1.2220		
36	1.6%	1.2300		
37	1.8%	1.2380		
38	1.6%	1.2460		
39	1.7%	1.2620		
40	1.6%	1.2780		
41	1.5%	1.3020		
42	1.7%	1.3250		
43	1.6%	1.3570		
44	1.5%	1.3970		
45	1.7%	1.4440		
46	1.7%	1.5000		
47	1.8%	1.5630		
48	2.0%	1.6350		
49	2.0%	1.7060		
50	1.9%	1.7860		
51	2.1%	1.8650		
52	2.1%	1.9520		
53	2.0%	2.0400		
54	2.2%	2.1350		
55	2.2%	2.2300		
56	2.1%	2.3330		
57	2.2%	2.4370		
58	2.2%	2.5480		
59	2.2%	2.6030		
60	2.2%	2.7140		
61	2.1%	2.8100		
62	1.9%	2.8730		
63	1.7%	2.9520		
64+	3.2%	3.0000		

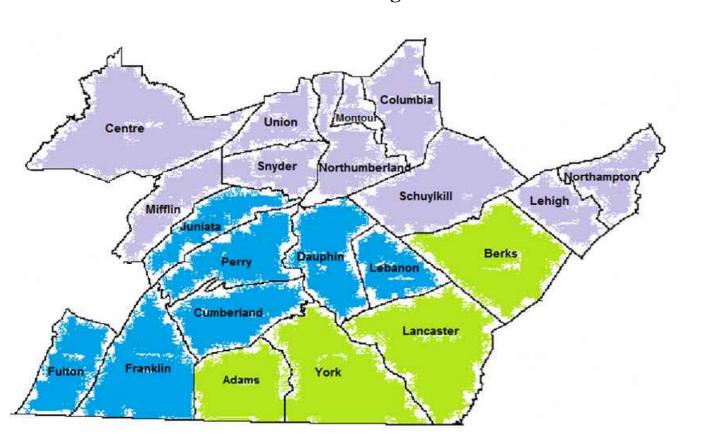


7/18/2019

Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Rating Factors

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

Region



Region	Factor
6	1.00
7	1.08
9	1.02

Network	Factor
Valley Advantage EPO	0.000
PPO	1.00

Duandary Datio
<u>Premium Ratio</u>
2.135
2.230
2.333
2.437
2.548
2.603
2.714
2.810
2.873
2.952
3.000

 Base Acts
 <t

Exhibit P_QtlyRate

Keystone Health Plan Central Small Group Rates Effective 1/1/2020 Regional Analysis

Annual Increase	1.2%						
		-		Results			
			Projected LR w No				
	Current Month		Region Factor		Adjusted for		
By Region	<u>Members</u>	Enrollment Dist	<u>Change</u>	<u>Target LR</u>	Regional Costs	Current Factors	Adj Factors
6	17,471	39%	82.1%	82.9%	0.2%	1	0.99
7	18,474	42%	93.9%	90.3%	5.3%	1.03	1.07
9	8,509	19%	86.8%	92.9%	-5.5%	1.08	1.01
Total	44,453	100%	87.9%	87.9%	1.2%	1.03	1.03

Data - Claims and Enrollment for 12 Months Ending December 2018

	Total	1	782,036	44,453	440,864,802	376,453,950	(16,607,743)	(13,016,314)	80.8%
Region	Group County Name	2018 % Enrollment	MemberMonths	Current Month Members	<u>Premium</u>	Incurred Claims	Rx Rebates	RA Estimate	Loss Ratio
	6 Lehigh	13.2%	103,396	6,963	\$58,663,039	\$47,231,684	-\$3,024,446	\$1,369,592	73.6%
	6 Northampton	10.4%	81,683	5,535	\$46,537,156	\$41,087,938	-\$2,151,113	\$1,129,262	81.7%
	6 Schuylkill	3.5%	27,747	1,948	\$16,345,146	\$13,483,399	-\$894,641	\$1,208,396	71.7%
	6 Centre	1.9%	14,858	1,091	\$8,214,910	\$7,690,650	-\$521,459	\$550,484	81.8%
	6 Northumberland	1.0%	8,172	574	\$4,942,360	\$4,703,848	-\$226,216	\$272,979	85.9%
	6 Columbia	0.7%	5,162	462	\$2,964,986	\$3,553,562	-\$213,821	\$481,670	96.9%
	6 Union	0.6%	5,033	364	\$2,695,583	\$2,261,128	-\$183,984	-\$694,068	103.8%
	6 Mifflin	0.4%	3,507	254	\$2,147,325	\$1,841,568	-\$96,498	-\$469,624	104.0%
	6 Snyder	0.4%	3,497	223	\$2,030,204	\$1,607,943	-\$106,618	-\$471,696	96.3%
	6 Montour	0.1%	634	57	\$362,254	\$301,663	-\$27,919	-\$41,458	85.3%
	7 Lancaster	17.1%	133,668	7,477	\$71,542,636	\$60,750,228	-\$2,680,955	-\$5,139,106	87.4%
	7 Berks	12.0%	93,686	5,376	\$53,231,843	\$46,727,377	-\$2,119,942	-\$3,803,768	90.2%
	7 York	10.4%	81,208	4,480	\$45,956,619	\$42,788,112	-\$1,809,065	-\$2,287,430	93.8%
	7 Adams	2.4%	19,010	1,140	\$11,370,281	\$10,646,064	-\$405,058	\$622,412	85.4%
	9 Dauphin	9.3%	72,770	3,222	\$42,384,740	\$35,271,664	-\$828,132	-\$1,062,787	83.4%
	9 Cumberland	8.1%	63,618	2,196	\$34,895,721	\$28,464,118	-\$196,709	-\$2,723,526	87.9%
	9 Lebanon	3.8%	29,538	1,398	\$15,999,044	\$9,754,824	-\$560,096	-\$1,771,315	64.6%
	9 Franklin	3.4%	26,370	1,225	\$15,253,193	\$13,389,737	-\$375,110	-\$556,867	88.6%
	9 Perry	0.4%	3,511	194	\$2,176,329	\$1,730,358	-\$69,802	\$409,298	64.2%
	9 Fulton	0.4%	2,928	155	\$1,901,692	\$1,720,993	-\$58,971	-\$159,741	95.4%
	9 Juniata	0.3%	2,040	119	\$1,249,742	\$1,447,091	-\$57,188	\$120,979	101.4%
	6	32.4%	253,689	17,471	\$144,902,962	\$123,763,383	-\$7,446,715	\$3,335,537	78.5%
	7	41.9%	327,572	18,474	\$182,101,379	\$160,911,781	-\$7,015,020	-\$10,607,892	89.7%
	9	25.7%	200,775	8,509	\$113,860,461	\$91,778,786	-\$2,146,008	-\$5,743,959	82.9%

Final Rel to Region <u>6*</u>
1.0000
1.0800
1.0200
1.04

Capital BLUE

June 25, 2019

, Director Bureau of Life, Accident and Health Insurance Office of Insurance Product Regulation and Administration Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

> Re: Keystone Health Plan Central Small Group Rates Filing No 19-47 TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense Sub-TOI Code: H15G.003 Small Group Only Filing Type: Rate

Dear

KHPC received an objection letter from the Department dated June 18, 2019. KHPC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Health Insurer Fee calculation workbook and memo
- Historical financial statements
- Risk adjustment calculation workbook
- Revised List-Billed adjustment workbook
- Revised Rate Development workbook
- Revised PAAM Exhibits to reflect the change in RA User Fee application and other requested changes
- Revised URRT
- Revised Rates (PA and Federal Templates)
- Revised Memos Actuarial, Cover Letter, and Rate Change Summary

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. The change to RA User fee application does slightly impact rates (\$0.01 - \$0.02).

If you have any questions regarding	this filing, pleas	e c <u>all me at</u>	(or via email at
) or	at	
().	Thank you for y	our assistance in this r	natter.

Harrisburg, PA 17177 | capbluecross.com

Sincerely,



Manager, Actuarial Services Capital BlueCross

Enclosures



, FSA, MAAA, Senior Director, Actuarial Services , ASA, MAAA, Vice President and Chief Actuary, Actuarial Services , Corporate Counsel

KEYSTONE HEALTH PLAN CENTRAL, INC.

Question and Answer Small Group Rates Effective January 1, 2020

With this response, please find corresponding Q&A Exhibits in SG_19-47_Initial_KHP_HMO_Q&AExhibits1_Supporting_20190625.xlsx

Question 1. The Actuarial certification in the Part III Actuarial Memorandum appears to be based on last year's URRT and instructions. For example, it refers to "the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV," which is not part of the current URRT. Please revise the certification consistent with this year's URR instructions.

Answer 1. The actuarial certification has been revised to meet current standards.

Question 2. What is the quarterly rate impact? I.e. the rate increase from 4Q2019 to 1Q2020.

Answer 2. The quarterly rate impact is 4.6%.

Question 3. Please explain the completion factors for 2015 and 2016 that are less than 1 in Table 4 of the PAAM.

Answer 3. As of March 2019, high claim reserves were still established for those months. Ordinary calculation of IBNR may be inadequate to reserve for known high-dollar cases. For actuarial consideration of IBNR for high-dollar cases, all cases having charges to date of \$500,000 and greater are considered. We then gather data such as billed/paid to date high claim amounts and demographic for the claims that meet the dollar amount criteria. Actuarial then calculates the current month High Dollar IBNR reserve, based upon the projected cost to date from the facility, any amounts billed to date, minus actuarially anticipated discount minus any amounts paid to date. The following are high claim reserves in those months:

Mbr	Admit Date	Cost To Date	Rese	erve Amount
1	21-May-15	\$1,202,811	\$	625,000
2	01-Jan-16	\$5,221,435	\$	2,715,000
3	12-Oct-16	\$4,543,695	\$	2,126,000

Please note that completion factors are developed on a combined CBC subsidiary basis (CAAC, CAIC, KHPC) and are applied equally across each rate filing. Small Group filings use combined data as 100% credible, so this completion factor approach is appropriate.

Question 4. The URR instructions indicate the incurred claims in WS1 of the URRT are the allowed claims less cost sharing, and since the allowed claims are include capitation we interpret this to mean the incurred claims should also include capitation. Please correct.

Answer 4. URR WS1 does include capitation, but it seems that PAAM Table 2 Ultimate Incurred Claims should be net of capitation since capitation is explicitly shown in cell J36, and added to ultimate incurred claims in the loss ratio formula. Table 2 has been updated so capitation is not double counted. And URR WS1 incurred claims = Table 2 Ultimate Incurred + Capitation + Rx Rebates (expressed as negative).

This change was made to all Small Group filings and impacts 1.b Manual Data tabs, but does not impact the final answer as capitation was properly captured in the calculations (see Exhibit G, Paid-to-Allowed Ratio Development).

Question 5. Please provide the measurement used for each category included in "Other Medical" and the number of units and cost for each.

Answer 5. Please see Q&A Exhibit 1 for the data requested.

Question 6. Please provide quantitative support for the 7% morbidity adjustment due to movement of small group to ASO.

Answer 6. Over the 2018 experience period, an average of 65,000 members resided in CBCs Small Group PPACA risk pool. As of 201902, 44,453 members are in the SG PPACA risk pool. Q&A Exhibit 2 shows the experience period claims of all SG PPACA groups versus active SG PPACA groups as of 201902. Active groups have a higher claims PMPM and loss ratio, showing a deterioration in the pool. While the true deterioration from 2018 to early 2019 is 4.2% (deterioration in loss ratio), CBC expects this trend to continue into 2020 as groups continue migration into a Small Business ASO products. Therefore, an estimate of 7% deterioration was applied in pricing (impact of 2 years of migration). CBC expects this trend to happen statewide so CBC's relative risk to the state will be unchanged by this migration, and therefore no risk adjustment impact is applied.

Question 7. Please explain how adjustments were made for large claims in the manual data that may not be repeated or that may be increase in 2020.

Answer 7. No explicit adjustment is made for large claims. In a large population, these claims are assumed to reflect future claim costs.

Question 8. Please confirm that there was no private reinsurance for this business or explain how and where it was reflected.

Answer 8. I confirm that there is no private reinsurance for this business.

Question 9. Please explain and provide a quantification of the adjustments made to the incurred claims for dates of service between January 1, 2018 and December 31, 2018 used as the basis of the manual rate to make it consistent with the population being rated.

Answer 9. For the purpose of rate development, KHPC small group products are combined with other product offerings (PPO) from CBC subsidiaries. Combining the experience is actuarially justifiable for several reasons:

- 1. The demographics of members buying PPO and HMO products are similar.
- 2. Cost and utilization between PPO and HMO are similar.
- 3. Medical policy between PPO and HMO are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of KHPC, Capital Advantage Insurance Company (CAIC), and Capital Advantage Assurance Company (CAAC) data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2018 and December 31, 2018. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Question 10. Considering KHPC includes capitated PCP and mental health services while the other CBC companies that make up the manual rate do not, please explain how capitation was accounted for.

Answer 10. Capitation was used in the manual base data. It has a minimal impact to the base data at \$0.08 PMPM. Capitation is used as part of the manual to reflect CBC's average claim cost across all subsidiaries.

Question 11. Please provide quantitative support for the pricing AV of .508.

Answer 11. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CBC's actuarial cost model. CBC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

The model calculates both an average allowed and paid manual cost PMPM. Paid Manual Cost PMPM / Allowed Manual Cost PMPM = Pricing AV.

Question 12. Please explain why the projected paid to allowed of 58% in Table 5 is so much lower than the Metallic Tier weighted average AV of 63% in Table 10 of PAAM.

Answer 12. As further explained in answer 19 below, my approach to pricing AV and induced demand results in (pricing AV) x (induced demand) = approximate paid-to-allowed ratio. This is because pricing AV is determined from CBC's internal actuarial cost model. The model is described in the Actuarial Memo, page 8, bullet 6a. The model calculates both an average allowed and paid manual cost PMPM. Paid Manual Cost PMPM / Allowed Manual Cost PMPM = Pricing AV. Induced demand is then calculated as described in answer 19 below in order to establish a true projected cost for each plan. For this reason, the product of pricing AV and induced demand must be compared to paid-to-allowed ratio.

Question 13. Please explain why the PA estimated 2018 risk adjustment was not used.

Answer 13. For the filed 2018 estimate, PA estimated risk adjustment was released too close to the submission of the filing. Data by HIOS and inputted in other exhibits was already completed at the time. CBC does intend to update the 2018 base experience period once final RA results are released at the end of June.

For the 2020 estimate, please see "SG_19-

47_Initial_KHP_HMO_RACalc_Supporting_CONF_20190625.xlsx" for the CBC's best estimate to date of Small Group 2019 risk adjustment transfer payment PMPM. While 2018 actual transfer payment is useful in calculating future years, our best estimate of 2019 given our current population is most indicative of 2020 payments. The following are key points:

- CBC collects and tracks member risk score information using the HHS risk model. This is referred to as Care Modeler data in the documentation.
- The data for this analysis is Small Group member risk for members effective 1/1/2019 4/30/2019.
- CBC recognizes that risk through 4 months of the year requires maturity factors to estimate a 12-month risk score. A maturity factor is applied to the 4-month risk scores, which is calculated from 2018 actual risk score factor growth.
- Market risk scores are assumed to grow 1% from 2018 to account for statewide movement to Small Business ASO plans
- Other market factors are assumed flat from 2018.
- While \$16.29 is the calculated transfer payable, \$16.64 is used as a placeholder until RA results are finalized.
- Note for pricing purposes, Small Group RA transfer is calculated as all CBC companies combined and applied equally in each small group rate filing.

Question 14. Please explain how you plan to determine the projected 2020 risk adjustment transfer amount once HHS releases the actual amounts for 2018.

Answer 14. I plan to take the same approach as above, starting with 2018 actual and making the above adjustments for current enrollment.

Question 15. Please provide the calculation of the -\$16.64 risk adjustment showing the federal transfer formula including the relative risk of the block compared to the market.

Answer 15. Please see Answer 13 above and corresponding exhibits for the calculation of the risk adjustment transfer.

Question 16. According to Exhibit K, you anticipate the same relative risk as the manual rate. Please explain why.

Answer 16. As noted in answer 13 above, for pricing purposes, Small Group RA transfer is calculated as all CBC companies combined and applied equally in each small group rate filing. This is so rates are appropriately aligned across subsidiaries by benefit, just as in our manual rating and trend calculations.

Question 17. Please confirm that no adjustment was made for RADV.

Answer 17. I confirm that no adjustment was made for RADV.

Question 18. In the development of the health insurer fee please provide the development of the 2.89% assessment for 2020 and the 3.24% for 2021) and include all the data and assumptions used such as market share.

a. Provide the actual paid HIT fees on a PMPM and percent of premium for calendar years 2018 and 2016.

Answer 18. Please see "SG_19-47_Initial_KHP_HMO_HIFCalc_Supporting_20190625.xlsx" for the requested data. Tab 1 shows actual amounts for 2018 and 2016.

Also, please see "SG_19-47_Initial_KHP_HMO_HIFCalcMemo_CONF_Supporting_20190625.pdf for a detailed explanation of the HIF calculation provided by CBC's Accounting Department.

Question 19. We note on Table 10, that you have not normalized the benefit richness (column L). Please resubmit your filing with the benefit richness normalized.

Answer 19. The rates are normalized for benefit richness. This is done by the following steps:

- 1. Calculate projected claim cost + market level adjustments by plan. For example, the projected claim cost PMPM for plan 53789PA0090004 is \$394.88.
 - a. Total Projected Claim Cost is \$394.88 at an average projected medical and Rx benefit level (value for relativity purposes only) of 234.90. See Exhibit D_BenMix.
 - b. Plan 53789PA0090004 medical and Rx benefit level is 234.90. Benefit relativity to average projection period is 1.0 (since 53789PA0090004 is the only plan offered in the rating period). See Exhibit L_RateDev cell F10.
 - c. Plan 53789PA0090004 projected claim cost PMPM is \$394.88/1.0 = \$394.88
 - d. Plan 53789PA0090004 projected claim cost PMPM + market level adjustments = 394.88 RA PMPM + Exchange Fee PMPM = 394.88 (-16.64) + 0 = 411.52

- 2. Calculate Induced Demand by plan
 - a. Induced Demand is the factor needed after MAIR x allowable rating factors is order to establish (1) above.
 - b. Plan 53789PA0090004 MAIR x Pricing AV x Network = 709.40 x .51 x 1.0 = 360.34
 - c. Induced Demand = 411.52/360.34 = 1.142
- 3. The final projected claim cost by plan is not inflated for induced demand, rather reflects the plan-level claim cost in relation to the total projection period claim cost.

Question 20. Please explain why the retention amounts included in Exhibit L do not match Table 6 of the PAAM. For example, the broker fee in Exhibit L is 19.95, while Table 6 shows 20.58.

Answer 20. For Small Group filings with quarterly trend, the PMPMs will not match. The PMPMs in Exhibit L are intended to reflect Q1 2020. PMPMs calculated on Table 6 of PAAM will reflect the midpoint of the rating period, with allowance for quarterly adjustments.

Question 21. The taxes and fees in the MLR development in Exhibit I do not match Table 6 in the PAAM. We also note the risk adjustment fee of \$0.18 PMPM is being double counted (and called the PCORI fee) in the demonstration. Please correct.

Answer 21. Exhibit I is corrected to remove double counting of risk adjustment fee.

Question 22. Please provide support for the geographic factors and prove that they do not reflect morbidity. It appears that target loss ratios were used compared to actual loss ratios that could reflect morbidity.

Answer 22. Exhibit Q Regional Analysis provides actual loss ratio by region adjusted for risk adjustment (RA). The RA adjustment ensures that morbidity is not reflected in the geographic factors.

Question 23. Please explain the changes in the regional factors in Exhibit N from the prior filing.

Answer 23. Regional rating factor changes are driven by cost variance in region 7 from what was projected in prior filings. As seen in Exhibit Q, region 7 costs (adjusted for risk adjustment) are higher than target and higher relative to other regions (also adjusted for risk).

Question 24. Please explain why the premium rates in the binder Rates Template do not match the URRT or the PAAM. For example, the URRT WS2 shows \$318.39, the PAAM Table 11 shows \$318.01in area 6 and the Rates Template shows \$213.03 for age 21 in area 6. Please correct the ones that are incorrect.

Answer 24. With this submission, PAAM Table 11 matches PA Rates template age 21, area 6. URRT WS2 is very close, with only differences for rounding.

Question 25. The updated URR instructions require the quantitative impact of rate increase drivers. Please provide the estimated impact of the drivers discussed in the Part III memorandum.

Answer 25. The actuarial memo, page 2, has been updated to include estimated impacts of the primary rate increase drivers.

The following additional questions or comments are from PID.

Question 26. URRT versus PAAM Exhibit Tables – Please explain and correct the following discrepancies:

- a. The cost sharing is \$251,841 in Tables 2, \$312,788 in Table 4 of PAAM and \$290,885 in WKST 2, Section II of URRT (cell D28)
- b. Incurred claims are \$1,177,265 in Table 2 of PAAM, \$1,116,318 in WKST 1 of URRT and \$1,138,221 in WKST 2, Section II (cell D30)

Answer 26.

- **a.** WKST 2, Section II of URRT has been corrected and now matches Tables 2 and 4 of PAAM.
- **b.** WKST 2, Section II of URRT has been corrected and now matches Table 2 (net rebates) of PAAM and WKST 1 of URRT.

Question 27. Trend - Please provide the worksheet with all the data used in the development of the trends. Please include all the adjustment factors used such as average age factor, product adjustment factor, average geographic factor, average tobacco factor, average benefit factor and please provide the normalized average PMPM.

Answer 27. Please see Actuarial Memo page 4 for a full description of the process used to determine trend. Future cost is used to determine pricing trend, using CBC's hospital, physician and prescription drug contracting models, as well as utilization projections monitored by CBC's medical director.

While historical data is not used to determine trend, please see Q&A Exhibit 3 for CBC's official trend report as of 201905 by market segment. Small Group allowed trend is running at 9.1%, compared to filed trend of 7.8%. You can also see a year prior, before the migration of PPACA insured groups to Small Business ASO, the trend was 7.6%.

Question 28. Paid-to-Allowed Ratio - Please explain why you believe that the method you have used in the calculation of the Paid-to-Allowed Ratio is more reasonable than the PID recommended calculation as per the formula in cell C28 of Table 5 of PAAM. The formula is auto-calculated from entries made for Plan Pricing AVs, Non-Funding CSR adjustment and Total Covered Mapped Lives as of 2/1/2019. The issuer may over-write the formula and use projected enrollment, if appropriate.

Answer 28. Please see the answer to 12 above. Because of my approach to pricing AV and induced demand, the paid-to-allowed ratio is better reflected by the product of the two variables. The calculated paid-to-allowed ratio is projected incurred claims / projected allowed claims as seen on Exhibit G, Paid-to-Allowed.

Question 29. Age Calibration Factor – Please explain the discrepancy between the List-Billed Adjustment for Max 3 Children of 1.00835 in the PAAM support Tab "Exhibit N_Calibration" and 1.0067 in the workbook "SG_19-47_Initial_KHP_HMO_List-Billed_Supporting_20190521".

Answer 29. With this submission, the List Billed data has been corrected, and the result matches the factor applied in Exhibit N. See "SG_19-47_Revised_KHP_PPO_List-Billed_Supporting_20190625.xlsb"

Question 30. Risk Adjustment – Please provide the calculation of the Projected RA PMPM that will be used in Table 5 of PAAM, starting from the CMS RA amount and billable membermonths, after you replace the current place-holder of (\$16.64). This issue is in anticipation of any further question that PID may ask after you make the change. Please note that this change will impact the rate change.

Answer 30. Please see Answer 13 above and corresponding exhibits for the calculation of the risk adjustment transfer. While \$16.29 is the calculated transfer payable, \$16.64 is used as a placeholder until RA results are finalized.

Question 31. Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2020 relative to the 2019 design for all plans to be offered in 2020. Include Pricing AV columns for 2019 and 2020. Please show the approved 2019 Pricing AVs for all plans in the 2019 column and the proposed 2020 Pricing AVs in the 2020 column.

Answer 31. Please see updated Exhibit B, Benefit Change Summary, that now includes the change in Pricing AVs.

Question 32. Risk Adjustment Data Validation process (RADV) -

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

Answer 32.

- **a.** No adjustment was made for RADV.
- **b.** In 2017, Pennsylvania had a -0.15% Individual Market error rate for Non-Exiting issuers. Small Group and Catastrophic had 0% error rates. While CBC had a 0% error rate in both market segments, the total error rate is applied to statewide average risk scores. Because of the Individual error rate and CBC's zero error rate, we can expect receivable estimates to decrease and payable estimates to increase. Although Small Group had a total 0% error rate in 2017, as the RADV process matures, it is likely that

the Small Group market will see variances closer to Individual. Due to these finding, CBC would likely submit a non-zero estimate for the impact of RADV.

Question 33. Induced Utilization Exhibit – Please provide Exhibit B: Induced Utilization Exhibit as per PA Rate Filing Guidance, Page 15.

- a. Please confirm that the ratio in Column (9) represents the pure induced utilization for each plan.
- b. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the AV and cost sharing factors for each plan. Please note that it is assumed that the AV and cost sharing factor includes the average tobacco factor.
- c. Please provide any additional justification for induced utilization assumptions in the Company's pricing.
- d. Please confirm that each plan's induced utilization factor was normalized by an aggregate factor, and that the resulting sum product (against 2/1/2019 membership or the projected membership distribution) produces
- e. Please quantitatively demonstrate the calculation of the induced calibration factor.
- f. Please quantitatively show and provide a detailed description as to how the induced demand factor shown in Table 7 relates to the induced utilization factors calculated in the "Induced Utilization Exhibit" shown in the Actuarial Memorandum.

Answer 33.

- a. Column (9) represents the pure induced utilization for each plan.
- b. Provided in Table B.
- c. Please see Answer 13 above.
- d. Please see Answer 13 above. Induced demand is normalized so that projected claims are not overstated.
- e. Provided in Table 8 and Answer 13 above.
- f. With this submission, Table 7 is corrected to show the average induced utilization and ties to Table B.

Question 34. 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.

Answer 34. Please see "SG_19-

47_Initial_KHP_HMO_FinancialStatements_Supporting_20190625.xlsx" for the requested data. This is taken directly from CBC's Annual Financial Statements.

Please note that all CBC Small Group financial reporting 2014-2017 applied to groups with 100 or less employees. No separate tracking was done for groups of 50 or less employees. The change was made effective 2018 to define Small Group as groups of 50 or less. The attached reports reflect this.

Question 35. 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.

Answer 35. Small Group broker commissions amounts are expected to be unchanged between 2019 and 2020. The broker PMPM applied in rating is equal to the actual small group broker PMPM as of March 2019, as reported in CBC's financial line of business reports. Current broker agreements were provided with the original submission:

- SG_19-47_Initial_KHP_HMO_PPMABrokerGroupRedacted_Supporting_20190521.pdf
- SG_19-47_Initial_KHP_HMO_SPMABrokerGroupRedacted_Supporting_20190521.pdf

While 2020 agreements are yet to be finalized, CBC does not expect to make changes.

Question 36. We have repurposed row 54 to capture RA User Fees. Please provide the RA User Fee percentage and PMPM amount in cells C54 and D54, respectively.

Answer 36. The changes have been made to our calculations and PAAM Exhibits are updated with this submission.

Question 37. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template and the binder are identical.

Answer 37. I confirm that I have tested to ensure rates in PAAM Exhibits Table 11, PA Plan Design Summary and Rate Tables, Federal Rates Template and the binder are identical.

Question 38. For the expanded Bronze plans, please demonstrate that the copay is less than or equal to 50% coinsurance for that category.

Answer 38. For the expanded bronze test applied to plan 53789PA0090004, I pulled all CBC (regardless of market segment and insurance arrangement) 2018 physician office visit allowed claims and visits. The results are below:

Allowed	Visits	Cost per Visit	Trend	<u>2020 Cost Per</u> <u>Visit</u>	<u>Max Copay</u>	<u>Copay</u> <u>Applied</u>
\$498,142,412	\$4,570,050	\$109.00	3%	\$115.64	\$57.82	\$50

Question 39. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2015 - 2018, as applicable.

Answer 39. Please see Q&A Exhibit 4 for the requested data.

Keystone Health Plan Central Small Group Rates Q&A Exhibit 1 Other Category per Service

URRT - Other Category		<u>Services</u>	<u>Incurred</u>	Allowed	<u>Incurred</u> per Service	<u>Allowed</u> per Service
OP - DME	Outpatient	0	0	0	0	0
Other - DME	Professional	114	21,384	26,033	188	228
Other - Prosthetics	Professional	0	0	0	0	0
OP - Home Health/PDN	Outpatient	0	0	0	0	0
Other - PDN/Home Health	Professional	120	10,669	10,669	89	89
OP - Medical Surgical Supplies	Outpatient	30	1,813	2,894	60	96
Preventive care - Vision Exams	Professional	34	1,191	3,581	35	105
Dental	Professional	12	0	0	0	0
OP - Ambulance	Outpatient	0	0	0	0	0
Other - Ambulance	Professional	12	2,522	3,474	210	290
Other - Glassess/Contacts	Professional	0	0	0	0	0
Other Med		322	37,579	46,651	117	145
Embedded Dental		144	7,518	27,870	52	194
Embedded Vision		31	570	570	18	18

Keystone Health Plan Central Small Group Rates Q&A Exhibit 2 Morbidity Factor Data

From Ib Manual Data Table 2

Earned Premium	Ultimate Incurred Claims	Member Months	Total Prescription Drug Rebates*	Total EHB Capitation	Premiur PMPM
\$ 440,864,801.85	\$ 376,393,003.21	782,036	\$ (16,607,742.51)	\$ 60,947.26	\$ 563.7

Premium PMPM	Incurred Clm PMPM	Loss Ratio*		
\$ 563.74	\$ 460.14	81.6%		

*Loss Ratio gross of risk adjustment

For Small Groups still in PPACA Insured Market as of 201902

Earned Premium	Ultimate Incurred Claims	Member Months	Total Prescription Drug Rebates*	Total EHB Capitation	Premi PMP	l Clm	Loss Ratio*
\$ 298,843,874.09	\$ 267,970,059.55	516,557	\$ (11,651,661.25)	\$ 32,093.49	<mark>\$ 578</mark>	53 \$ 496.27	<mark>85.8%</mark>

*Loss Ratio gross of risk adjustment

Change in Incurred	
Claims	Change in LR
7.9%	4.2%

Keystone Health Plan Central Small Group Rates Q&A Exhibit 3 Capital BlueCross Monthly Medical Trend Report

Individual

For 12 Month Periods Ended

		12 Months	% Change						
Allowed PMPM	201905	201805		201705		2019/2018		2018/2017	
Medical + Pharmacy	\$ 732.49	\$	679.67	\$	563.80		<mark>7.8%</mark>		20.6%

Small Group Insured

For 12 Month Periods Ended

		1	2 Months Ended:	% Change				
Allowed PMPM	201905		201805		'05	2019/2018 2018/2017		
Medical + Pharmacy	\$	587.13 \$	538.31	\$	500.07	9.:	<mark>1%</mark>	7.6%

Keystone Health Plan Central Small Group Rates Q&A Exhibit 4 Claim Cost Projection History

	Paid		Risk Adjustment		Exhange User Fees		Market Adjusted Paid	
Year	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
2015	\$351.25	\$327.42	-\$0.08	\$1.99	\$9.10	\$6.01	\$360.43	\$331.43
2016	\$334.77	\$255.92	-\$0.15	-\$146.85	\$4.39	\$4.56	\$339.32	\$407.34
2017	\$403.76	\$450.91	-\$5.93	-\$3.46	\$0.00	\$0.00	\$409.70	\$455.01
2018	\$315.56	\$280.13	-\$42.86	-\$135.99	\$0.00	\$0.00	\$358.42	\$416.12

Capital BLUE

July 12, 2019

, Director Bureau of Life, Accident and Health Insurance Office of Insurance Product Regulation and Administration Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

> Re: Keystone Health Plan Central Small Group Rates Filing No 19-47 TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense Sub-TOI Code: H15G.003 Small Group Only Filing Type: Rate

Dear

KHPC received an objection letter from the Department dated July 5, 2019. KHPC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Risk adjustment calculation workbook
- Revised Rate Development workbook
- Revised PAAM Exhibits
- Revised URRT
- Revised rates (PA and Federal Templates)
- Revised memos Actuarial, Cover Letter, and Rate Change Summary

Also, as requested, a public filing is being submitted with the objection response.

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Requested rates have changed due to finalized 2018 risk adjustment results released on June 28, 2019, and updated CBC 2019 risk data as of May 2019.

If	f you have any questions regarding this filing, please call me at	(or via email at
) or at	
(). Thank you for your assistance in this	s matter.

Sincerely,



Manager, Actuarial Services Capital BlueCross

Enclosures



, FSA, MAAA, Senior Director, Actuarial Services , ASA, MAAA, Vice President and Chief Actuary, Actuarial Services , Corporate Counsel

KEYSTONE HEALTH PLAN CENTRAL, INC.

Question and Answer Small Group Rates Effective January 1, 2020

With this response, please find corresponding Q&A Exhibits in SG_19-47_Initial_KHP_HMO_Q&AExhibits2_Supporting_20190712.xlsx

Question 1. Follow-up to questions 11, 12 and 19: please provide more information on the model described in the Actuarial Memo, page 8, bullet 6a.

- a. Does this model use actual claims experience?
- b. Is the pricing AV being calculated at the metal level using experience from the metal level?
- c. Please demonstrate that the resulting AV does not reflect morbidity?

Answer 1. CBC uses Milliman, Inc. Health Cost Guidelines Commercial Rating Structures (for active employees) to develop benefit relativities. To help answer questions, I am pulling from Milliman's methodology description. Anything is quotations is directly from Milliman, Inc.

- a. "Milliman utilizes an enrollment and utilization database of full medical and prescription drug claims experience for over 78 million lives, of which approximately 41 million lives were selected and used as the primary source in developing the [model]. Other sources include a database of inpatient admission representing a large percentage of all admissions nationwide, retail pharmacy information, and other reference data sources."
 - I. CBC adjusts nationwide data to CBC's average costs and contracting in our service area.
- b. The pricing AV is not calculated using the experience of that metal level. Instead, CBC uses the actuarial cost model noted above to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
- c. Two points on how the model does not reflect morbidity:
 - I. The model pulls from millions of lives and adjusts relative value by only the value of cost-sharing and differences in utilization (for example, cost barriers to emergency room care such as \$500 copay, will not only reduce ER costs by \$500, but more than \$500 because members will find alternative, less costly care).

II. The actuarial model is intended to produce benefit relativities that are offered to employers with several benefit options. Small Groups are able to select up to five benefit options. If the value of morbidity is priced into lower AV plans, higher morbidity members will begin to choose those plans because the difference in premium outweighs the difference in benefits (members can set premium dollars aside to pay for the extra cost-sharing). That will result in the deterioration of lower AV plans, and pricing would then be modified. For this reason, the model is designed to not reflect morbidity by plan. The same model/methodology is used in the Individual market.

Question 2. Follow-up to question 19: according to the URRT instructions, the induced utilization must be normalized. This adjustment should be made in Table 10 since the induced demand cannot be used to increase or decrease the projected index rates only to adjust between plans. The normalization can be done based on projected membership rather than the default in Table 10.

Answer 2. With this submission, I have changed my methodology described in question 19. The same calculation is performed but the results of 2c are now an interim step in the pricing AV calculation. Factor 2c is applied to the pricing AV previously reported. Induced demand is now 1.0 for all plans.

Question 3. Follow-up to question 22: How were target loss ratios for each region developed and why do they vary by region?

Answer 3. The target loss ratios are described below. The purpose of varying target loss ratios is to incrementally change regional rating factors. For example, if region 7 would be priced based on an average target loss ratio, rates would increase by approximately [requested rate change] + 7% (region 7 projected LR (without GRA rating factor change) – avg target LR). But the incremental approach results in [requested rate change] +4%.

CBC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered incurred claims net Rx rebates, projected risk adjustment, and premium for a 12-month period by region. The loss ratio of each region is then compared to the average loss ratio for the book of business. In theory, the change in regional rating factor is:

[Change in Regional Rating Factor Region A] = [Region ALR] ÷ [BOB LR]

But our preferred approach is to gradually change factors, so not to shock the market, while moving rates in the appropriate direction. In order to do this, the following approach is being proposed:

[Change in Regional Rating Factor Region A] = [Region A LR] ÷ [Target LR]

Where Target LR is in between Region A LR and BOB LR. With this gradual approach, annual rate change by region is shown on Exhibit Q, column G.

Question 4. Follow-up to question 33.e: Why is the average benefit richness in Table 7 0.876 when the benefit richness for the one plan is 1.142. It appears that Table 7 is the inverse and not the average. Please correct Table 7 to be the average benefit richness and use the resulting normalization factor. This should be coordinated with question 2 above.

Answer 4. With this submission, induced demand is 1.0 for all plans.

Question 5. Follow-up to question 34: Your reply did not include the financial information for the 2019 and 2020 projections. Please provide the financial information for 2019 and 2020 projections.

Answer 5. Please see Q&A Exhibit 1 for projected 2019 and 2020 results.

Question 6. The Revised PAAM exhibits is not using the template sent by PID on June 18, 2019. Table 6 does not show the Risk Adjustment User Fee in Row 54. Please upload the corrected version.

Answer 6. With this submission, the correct template is being used.

Question 7. Question 26.b. of June 18, 2019 letter – Please explain why the ultimate incurred claims do not match between Table 2 (\$1,093,204.16) and Table 4 (\$1,154,151.42) of PAAM.

Answer 7. Table 4 ultimate incurred includes capitation, while Table 2 specifies capitation in its own cell. Table 2 Ultimate Incurred + Capitation = Table 4 Ultimate Incurred.

Question 8. Question 38 of June 18, 2019 letter – Your response is in aggregate and not acceptable. For KHPC SG, for each expanded bronze plan, is there any major benefit category to which deductible in not applied. If there is, please demonstrate quantitatively that the proposed cost sharing (copay or coinsurance) for those major categories is less than or equal to 50% of the Projected Average cost to provide the service in your rating area

For example: for the following categories -

For example: for the following categories -

	Copay	Projected Average cost	50% Projected Av cost
Primary care	\$30	\$94	\$47
Specialty care	\$60	\$203	\$101.50

Answer 8. Please see Q&A Exhibit 2 for the requested analysis. I used Milliman, Inc. Health Cost Guidelines (HCG) described in Answer 1 above to get relative cost between PCP and SPC office visits. From HCG, on average, specialist office visits are 15% more costly than PCP

visits. The relative value was applied to CBC 2018 office visit data to split office visits into primary care and specialist, and trended for 2 years at 3%.

Question 9. 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. 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.

Answer 9. With this submission, we have updated all exhibits and memos to reflect actual 2018 risk adjustment results released on June 28, 2019. Also, with this update, we are updating our risk adjustment estimate from -\$16.64 PMPM to -\$9.10 PMPM. The updated risk adjustment calculation is found in

SG_19-47_Initial_CAAC_HMO_RACalc201905_Supporting_CONF_20190712.xlsx.

Question 10. 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.

Answer 10. CBC has not included the impact of RADV and therefore no modification is necessary.

Keystone Health Plan Central Small Group Rates Q&A Exhibit 1 Financial Projection History

Year	Member Months	Total Admin	Total Incurred	Total Premium	Total Taxes & Fees	Total Profit	Annual Underwriting gain/loss	Annual Underwriting gain/loss PMPY
2019*	3,085	\$217,948	\$1,130,425	\$1,645,323	\$21,588	\$275,362	\$275,362	\$1,071.16
2020	1,140	\$79 <i>,</i> 658	\$474,152	\$585,954	\$20,425	\$11,719	\$11,719	\$123.36

*2019 MemberMonths, Incurred and Premium are from CBC's 2019 Corporate Budget. 2019 Admin and Taxes are 2019 filed PMPMs x Budget Membership

Keystone Health Plan Central Small Group Rates Q&A Exhibit 2 Expanded Bronze Data

From Milliman, Inc. Health Cost Guidelines (HCG) Commercial Rating Structures

			Per Member Per
	Utilization Per	Average	Month Claim
<u>Type</u>	<u>1,000 (Visits)</u>	<u>Reimbursement</u>	<u>Cost</u>
Office/Home Visits - PCP	1,895	\$183.15	\$28.92
Office/Home Visits - Specialist	1,612	\$210.79	\$28.32
Total	3,507	\$195.86	\$28.65

CBC 2018 Physician Office Visit Data

Туре	Allowed	<u>Visits</u>	<u>Cost per Visit</u>	Trend	<u>2020 Cost Per</u> <u>Visit</u>	Мах Сорау	<u>Copay</u> Applied
All	\$498,142,412	4,570,050	\$109.00	3%	\$115.64	\$57.82	\$50

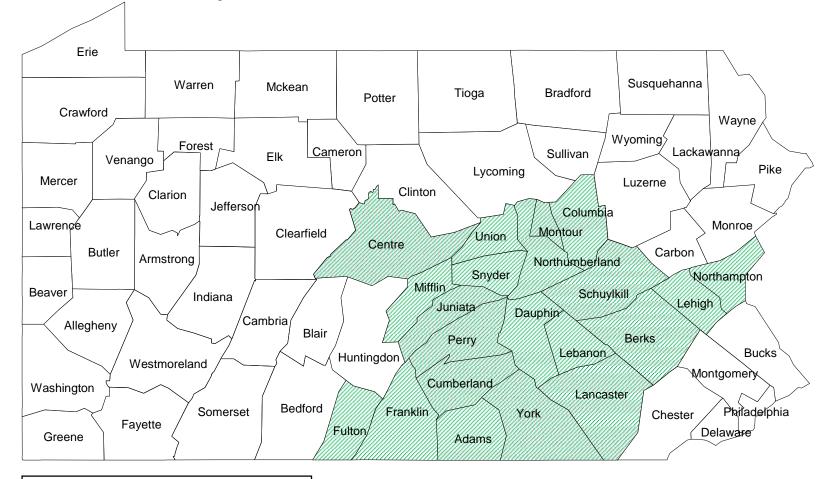
Split PCP/Specialist using Milliman HCG Distribution

Туре	Allowed	<u>Visits</u>	Cost per Visit	Trend	<u>2020 Cost Per</u> <u>Visit</u>	Мах Сорау	<u>Copay</u> Applied*
РСР	\$251,697,831	2,469,325	\$101.93	3%	\$108.14	\$54.07	\$50
SPC	\$246,437,619	2,100,725	\$117.31	3%	\$124.45	\$62.23	N/A

*Deductible is applied to Specialist Visits

2019 Service Area

Issuer: 53789 Market: Small Group



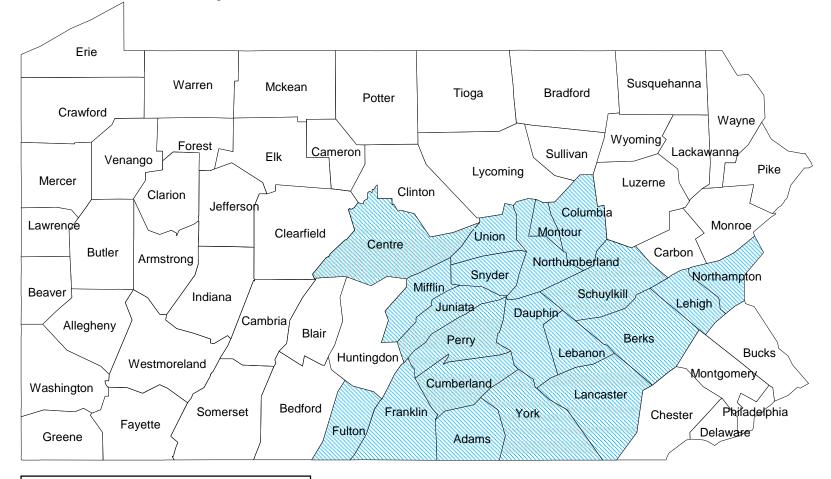
Key (modify as needed)

: 2019 on-exchange service area

2019 off-exchange only service area

2020 Service Area

Issuer: 53789 Market: Small Group



Key (modify as needed)

: 2020 on-exchange service area

2020 off-exchange only service area