SERFF Tracking #:	CECO-131936143	State Tracking #:	CECO-131936143	Company Tracking #:	RATES - 86199
State:	Pennsylvania		Filing Company:	Pennsylvania Hea	Ith & Wellness, Inc.
TOI/Sub-TOI:	H15I Individual He	ealth - Hospital/Surgical/M	edical Expense/H15I.001 Health - Hospita	l/Surgical/Medical Expense	
Product Name:	Ambetter from PA	Health & Wellness			
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	2020_PA_Health_and_Wellness_Inc_Public_Rate_Filing_PDF_20190927.pdf
Item Status:	
Status Date:	

May 13, 2019

Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Actuarial Memorandum – Pennsylvania – Pennsylvania Health & Wellness, Inc. – Individual Rate Filing, Effective January 1, 2020

Ms. Gray,

This filing includes Pennsylvania Health & Wellness, Inc. (PHW)'s Individual Market rates and supporting documentation for rates effective January 1, 2020.

Below you may find the requested company information, in response to the guidance sent to PHW on April 3, 2019.

Requested Company Information

- 1. Company Name & NAIC number: Pennsylvania Health & Wellness, Inc.; NAIC # 16041
- 2. Market (Individual or Small Group): Individual
- 3. On or Off Exchange: On Exchange
- 4. Effective date of coverage: January 1, 2020
- 5. Average rate change requested: -1.5%
- 6. Range of rate change requested: -5.0% to 0.4%
- 7. Total additional annual revenue generated from the proposed rate change: -\$201,039
- 8. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): HMO
- 9. Rating Areas and any changes from 2019: Rating Area 8 (no changes from 2019)
- 10. Metal Levels and Catastrophic Plans: Gold, Silver, Bronze
- 11. Current number of covered lives and of policyholders as of February 1, 2019 as shown in Cell V15 of Table 10: Covered lives 1,869; Policyholders 1,547
- 12. Number of plans offered in 2020 and the change this represents from 2019: **There are 18** plans offered in 2020. There were 5 plans offered in 2019.
- 13. Corresponding contract form number, SERFF and Binder ID numbers: FORM: CECO-131936155; SERFF: CECO-131936143; Binder: CECO-PA20-125092615
- 14. HIOS Issuer ID number and submission tracking number: HIOS Issuer ID number:86199; Submission tracking number: 86199-1488942398695937039

June 24, 2019

Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Actuarial Memorandum – Pennsylvania – Pennsylvania Health & Wellness, Inc. – Individual Rate Filing, Effective January 1, 2020

Ms. Gray,

This filing includes Pennsylvania Health & Wellness, Inc. (PHW)'s Individual Market rates and supporting documentation for rates effective January 1, 2020.

Below you may find the requested company information, in response to the guidance sent to PHW on April 3, 2019.

Requested Company Information

- 1. Company Name & NAIC number: Pennsylvania Health & Wellness, Inc.; NAIC # 16041
- 2. Market (Individual or Small Group): Individual
- 3. On or Off Exchange: On Exchange
- 4. Effective date of coverage: January 1, 2020
- 5. Average rate change requested: -1.36%
- 6. Range of rate change requested: -5.09% to 0.40%
- 7. Total additional annual revenue generated from the proposed rate change: -\$201,039
- 8. Product(s) (Indemnity, HMO, POS (HMOs only), PPO, or EPO): HMO
- 9. Rating Areas and any changes from 2019: Rating Area 8 (no changes from 2019)
- 10. Metal Levels and Catastrophic Plans: Gold, Silver, Bronze
- 11. Current number of covered lives and of policyholders as of February 1, 2019 as shown in Cell V15 of Table 10: Covered lives 1,869; Policyholders 1,547
- 12. Number of plans offered in 2020 and the change this represents from 2019: **There are 18** plans offered in 2020. There were 5 plans offered in 2019.
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- 14. HIOS Issuer ID number and submission tracking number: HIOS Issuer ID number:86199; Submission tracking number: 86199-1488942398695937039

Rate Change Summary

Pennsylvania Health & Wellness, Inc. – Individual Plans

Rate request filing ID # CECO-131936143 - 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: Revised requested average rate change: Range of requested rate change: Effective date: People impacted: Available in: -1.36%¹ -N/A¹ -5.09% to 0.40% January 1, 2020 1,869 Rating Area 8

Key information

Company made (after taxes)

Jan. 2018-Dec. 2018 financial experiencePremiums\$N/AClaims\$N/AAdministrative expenses\$N/ATaxes & fees\$N/A

How it plans to spend your premiumThis is how the insurance company plans to
spend the premium it collects in 2020:Claims:87.16%Administrative:7.86%Taxes & fees:3.23%Profit:1.75%

The company expects its annual medical costs to increase 9.49%.

Explanation of requested rate change

Factors such as cost of care, taxes, utilization of health services, proposed changes in benefits, and anticipated changes in morbidity in relation to the single risk pool, all contribute to the 2020 rate change.

\$N/A

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

Completeness and Redaction Justification Checklist

Issuer Name: Pennsylvania Health & Wellness, Inc. Market: Individual SERFF ID: CECO-131936143

				Redaction J	ustification
TOC #	Description	Completed (Mark with "X")	Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)
Federal Do	ocuments Required to Be Filed with PID				
	RFJ Part I - Unified Rate Review Template	Х			
l.	RFJ Part II – Consumer Friendly Justification	Х			
A.2.	RFJ Part III – Actuarial Memorandum	x	Y	50; 63-65; 77-78; 80; 91; 101; 107; 115	Y
1	Federal Rates Template	X			
Summary	Documents/Confirmation of HIOS & SERFF Submissions				
A.2.B.	HIOS Submission	Х			
A.2.C.	SERFF Submission	X	-		
A.2.D.	SERFF Rate/Rule Schedule Tab	X	-		
А.2.D. В.	Cover Letter & PA Bulletin Information	× X	-		
в. С.		X			
	Rate Change Request Summary ial Memorandum and Rate Exhibits	Α			
		V	N		
D.1.A.	Company Information	X	N		
D.1.B.	Rate History & Proposed Variation in Rate Changes	X	N		
D.1.C.	Average Rate Change	X	N		
D.1.D.	Membership Count	Х	N	_	
	PA Act. Exhibits Table 1	Х	N	_	
D.1.E.	Benefit Changes	Х	N		
D.1.F.	Experience Period Claims & Premium	X	N		
D.1.1.	PA Act. Exhibits Table 2	Х	N		
D.1.G.	Credibility of Data	Х	N		
D. I.G.	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	Х	N		
	Trend Identification	Х	N		
D.1.H.	PA Act. Exhibits Table 3	Х	N		
	Historical Experience	Х	N		
D.1.I.	PA Act. Exhibits Table 4	Х	N		
	Development of PAIR, MAIR and Total Allowed Claims	Х	Y	12-14	Y
D.2.A.	PA Act. Exhibits Table 5	Х	N		
	Retention Items	Х	Y	18	Y
D.2.B.	PA Act. Exhibits Table 6	X	N	10	
	Normalized Market-Adjusted Projected Allowed Total Claims	X	N		
D.2.C.	PA Act. Exhibits Table 7	X	N		
	Components of Rate Change	X	N	-	
D.2.D.	PA Act. Exhibits Table 8	X	N	-	
D.2.D.	PA Act. Exhibits Table 9	X	N	-	
	Plan Rate Development	X	N	-	
D.3.	Plan Rate Development PA Act. Exhibits Table 10	X		-	
			N	-	
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N	-	
	PA Act. Exhibits Table 11	X	N		
D.5.A.	Age and Tobacco Factors	X	N		
	PA Act. Exhibits Table 12	Х	N		
D.5.B.	Geographic Factors	X	N		
	PA Act. Exhibits Table 13	Х	N		
D.5.C.	Network Factors	Х	N		
	PA Act. Exhibits Table 14	Х	N		
D.5.D.	Service Area Composition	X	N		
D.5.E.	Composite Rating	Х	N		
D.6.	Actuarial Certifications	Х	Y	23; 25	Y
Additional	I Exhibits				
E.	Department Plan Design Summary & Rate Tables	Х	N		
		V	N		
	Service Area Map Justification (must be submitted if any information is redacted)	Х	N		

REDACTION JUSTIFICATION

The following is a list of items that will be redacted from Pennsylvania Health and Wellness, Inc.'s rate filing, in accordance with the 2020 ACA-Compliant Health Insurance Rate Filing Guidance, released by the Pennsylvania Insurance Department on April 3, 2019.

Pennsylvania Actuarial Memorandum

- Projected Risk Adjustment Transfers (pages 12, 14) [Statements specifying a company's anticipated risk level in relation to the state average risk level]
- State average premium assumption (page 13) [Statements specifying a company's anticipated risk level in relation to the state average risk level]
- Information on broker commissions (page 18) [Commission schedules]
- Name of opining actuary (pages 23, 25) [Opining actuary's name]

Part III - Federal Actuarial Memorandum

- Company Contact Information (pages 50, 77, 115) [Opining actuary's name]
 Name, Telephone Number, and Email Address
- Projected Risk Adjustment Transfers (pages 63, 65, 91) [Statements specifying a company's anticipated risk level in relation to the state average risk level]
- State average premium assumption (page 64) [Statements specifying a company's anticipated risk level in relation to the state average risk level]
- Name of opining actuary (pages 78, 80) [Opining actuary's name]
- AV Calculator Screenshots (page 101) [AV Screenshots]
- Sample Producer Agreement (page 107) [Specific provider contracting information]

Objection Response sent 6/24/2019

- Relative Morbidity (page 129) [Statements specifying a company's anticipated risk level in relation to the state average risk level]
- Average Commission (page 134) [Commission schedules]

Pennsylvania Actuarial Memorandum [Redacted] Pennsylvania Health and Wellness, Inc. Annual Individual Health Rate Filing

Effective January 1, 2020 Forms: 86199PA001, 86199PA002

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5.	PLAN FACTORS	18
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1. Basic Information and Data

a. Company Information

Please see Table 0, "Identifying Information" for the requested company identifying information.

b. Rate History and Proposed Variation in Rate Changes

The rate projections for 2020 have been updated from the previous year's projections to reflect the most recent information available.

The following provides a narrative description of the significant factors driving the proposed rate change for 2020. Appendix 2.1 provides quantitative support for the proposed rate changes.

· Unit Cost trend

Expected unit cost levels and reimbursement arrangements with providers have changed between 2019 and 2020.

• Utilization trend

The Milliman *Health Cost Guidelines* underlying the rate projections have been updated. The current model reflects the projected utilization trend from 2019 to 2020.

• Prospective changes to benefits covered by the product or successor products

The benefits covered are not expected to change between 2019 and 2020 plan years.

Taxes and fees imposed on the issuer

Premium rates have been adjusted to reflect the schedule of taxes and fees for 2020. For 2019, there was a moratorium on the ACA Insurer Fee. This moratorium is not slated to continue into 2020. This increases rates relative to 2019.

• Anticipated changes in the average morbidity of the single risk pool

The 2020 projection of morbidity reflects a restatement of the 2019 enrollment and morbidity projection based on emerging information plus the projected impact of new enrollment into the risk pool from 2019 to 2020 on the risk pool. • Non-funding of cost-sharing reduction (CSR) subsidies

Premium rates continue to reflect that PHW will not be reimbursed by the U.S. Department of Health and Human Services (HHS) for cost-sharing on CSR Silver plans. Enrollment projections reflect updated expectations regarding member plan selections by metal and CSR level, which in turn affect the required rate load to compensate for CSR non-funding.

The variance in the rate changes across plans does not reflect the incorporation of plan-specific morbidity. When projecting plan rating factors, we have assumed the same demographic and risk characteristics for each plan priced. This pricing method excludes expected differences in the morbidity of members assumed to select the plan.

c. Average Rate Change

Please see Table 10, "Plan Rates" for the average rate change. Please also see Table 11, "Plan Premium Development for 21-Year-Old Non-Tobacco User" for the change in 21-year-old non-tobacco premium PMPM.

d. Membership Count

Please see Table 1, "Number of Members" for the average age, age breakdown, and total number of members for the projection period.

e. Benefit Changes

Please see Appendix 20.5 for details on benefit changes.

f. Experience Period Claims and Premiums

PHW does not have 2018 experience, as it was first offered in 2019. Table 2, "Experience Period Claims and Premiums" has been intentionally left blank.

g. Credibility of Data

PHW does not have 2018 experience, as it was first offered in 2019. The rates in the filing are fully based on manual data.

Manual Experience Basis

The manual rate development is based on the Milliman Managed Care Rating Model (MCRM) and the companion Milliman *Health Cost Guidelines* (*HCGs*), and

consideration of relevant QHP experience in other states. The MCRM includes several adjustments from the HCGs to be consistent with and appropriate for the expected individual population that will be enrolled, including morbidity, geographic area utilization relativities, expected provider reimbursement, and utilization management programs.

The HCGs provide a flexible but consistent basis for the determination of claim costs for a wide variety of health benefit plans. These rating structures are used to anticipate future claim levels, evaluate past experience, and establish interrelationships between different health coverage levels.

The Milliman HCGs are developed as a result of Milliman's continuing research on health care costs. They were first developed in 1954 and have been updated and expanded annually since then. These guidelines are continually monitored as we use them in measuring the experience or evaluating the rates of our clients and as we compare them to other data sources.

The HCGs are a cooperative effort of all Milliman health actuaries and represent a combination of their experience, research, and judgment. An extensive amount of data is used in developing these guidelines including published and unpublished data. In most instances, cost assumptions are based on our evaluation of several data sources and, therefore, are not specifically attributable to a single source. Since these guidelines are a proprietary document of Milliman, they are only available for release to specific clients that lease these guidelines and to Milliman consulting health actuaries.

Market-wide rates were developed based on the adjusted MCRM (see "Adjustments Made to the Data" below for more detail on these adjustments). We used the HCGs to estimate the value of cost-sharing and relative utilization of services for each plan and to inform rating factors.

Manual Morbidity Basis

Composite morbidity factors are used to adjust the Milliman Managed Care Rating Model (MCRM) from the large employer group basis of the HCGs to the projected morbidity of PHW's membership in 2020.

The morbidity for PHW's 2020 membership is assumed to equal the projected morbidity for the Pennsylvania single risk pool times the morbidity of PHW's membership relative to the single risk pool.

We estimated historical single risk pool morbidity by comparing historical risk adjustment results for the Pennsylvania individual market versus the employer group population underlying the HCGs, controlling for risk score differences attributable to non-morbidity factors (e.g. demographics and plan mix). We then projected this historical morbidity snapshot forward to account for expected changes in the risk pool composition over time The relative morbidity assumption used for projecting claims reflects PHW's expectations regarding the morbidity of its 2020 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

Adjustments Made to the Data

The following adjustments were made to calibrate the pricing model to the expected population:

- Expected demographics
- Expected morbidity
- Cost trend and provider reimbursement
- Expected utilization management savings
- Utilization trend
- Consideration of relevant QHP experience
- Benefit plan designs and expected cost-sharing

See Appendix 8.1 for a demonstration of these adjustments. The adjustments, which are discussed above, are appropriate and necessary to reflect the anticipated population, region, provider network, and benefits anticipated for the 2020 single risk pool.

h. Trend Identification

This filing is fully based on manual data, and thus has no experience to trend forward. Table 3 "Trend Components" has been intentionally left blank.

i. Historical Experience

PHW does not have 2018 experience, as it was first offered in 2019. Table 4, "Historical Experience" has been intentionally left blank.

2. Rate Development and Change

a. Development of Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Please see Table 5 for the development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims.

Projected Index Rate

PHW did not offer products in 2018, so the Index Rate for the Experience Period does not apply.

The Index Rate for the Projection Period (\$537.19) (calendar year 2020) is reflected in Worksheet 1, Section II of the URRT. It was developed following the specifications of 45 CFR part 156.80(d)(1). The Index Rate for the Projection Period represents the estimated total combined projected allowed claims PMPM for EHBs for calendar year 2020 and has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees. The total allowed claims include benefits in excess of EHBs (coverage for adult vision and adult dental). Pediatric dental is excluded in the benefit package since this will be offered through a stand-alone plan on the Exchange. The Index Rate for the Projection Period was calculated based on the methodology discussed in above and does not include benefits in excess of the EHBs. The Index Rate for the Projection Period will remain unchanged until a renewal filing effective January 1, 2021.

The development of the Index Rate for the Projection Period is shown in Worksheet 1, Section II. This reflects:

- The projection period of calendar year 2020
- The anticipated claim level of the projection period with respect to trend, benefits, and demographics
- The experience of all policies expected to be in the single risk pool (with necessary adjustments)

Appendix 10.1 demonstrates the calculation of the Projected Index Rate by blending the Experience Period Index Rate with the Credibility Manual Index Rate, as applicable. The next two sections further describe the steps taken to develop the Market-wide Adjusted Index Rate and Plan Adjusted Index Rates.

Market-Adjusted Index Rate

The Index Rate for the Projection Period is adjusted to arrive at the Market-wide Adjusted Index Rate (\$625.19) based on the following two adjustments, as outlined in 45 CFR 156.80(d)(1):

- Adjustment for the Risk Adjustment Program
- · Exchange user fee adjustment

Since the Index Rate is on an allowed claims basis, the market-level adjustments are applied on an allowed basis. Similar to the Index Rate, the Market-wide Adjusted Index Rate reflects the average demographic characteristics of the single risk pool. The Market-wide Adjusted Index Rate is not calibrated. Appendix 11.1 shows the development of the Market-wide Adjusted Index Rate.

Reinsurance

No state or federal reinsurance recoveries are expected in the projection period. As such, no reinsurance was entered in the field for projected reinsurance on URRT Worksheet 1, Section II.

Risk Adjustment Payment/Charge

The Projected Risk Adjustment Transfer PMPM **Construction** is shown on Worksheet 1, Section II. This amount does not include the 2020 Risk Adjustment User Fee of \$0.18 PMPM (0.03% of premium). The Risk Adjustment User Fee is included with Taxes and Fees on Worksheet 2, Field #3.7 Appendix 11.1 shows how the anticipated risk adjustment transfer revenue is applied to the Index Rate in the development of the Market-wide Adjusted Index Rate.

The state transfer calculation portion of the total risk adjustment transfer is based on the risk adjustment transfer formula, as provided in the Federal Register Volume 78 Number 47, and displayed below.

$$T_{i} = \left[\frac{PLRS_{i} \times IDF_{i} \times GCF_{i}}{\sum_{i} (s_{i} \times PLRS_{i} \times IDF_{i} \times GCF_{i})} - \frac{AV_{i} \times ARF_{i} \times IDF_{i} \times GCF_{i}}{\sum_{i} (s_{i} \times AV_{i} \times ARF_{i} \times IDF_{i} \times GCF_{i})}\right] \overline{P}_{s}$$

Where:

 \overline{P}_s = state average premium;

PLRS^{*i*} = plan *i*'s plan liability risk score;

 AV_i = plan *i*'s metal level AV;

 ARF_i = plan *i*'s allowable rating factor;

 IDF_i = plan *i*'s induced demand factor;

GCF^{*i*} = plan *i*'s geographic cost factor;

 s_i = plan *i*'s share of state enrollment as measured in member months;

and the denominator is summed across all plans in the risk pool in the market in the state.

We project the portfolio average for each factor in the risk adjustment transfer formula using a combination of (i) the state's actual historical risk adjustment factors adjusted to the projected population and (ii) adjustments for market and risk adjustment program changes. The resulting aggregate payment or receivable is then proportionally allocated to all plans in the portfolio.

For the purpose of our modeling, each of these factors was approximated as follows.

P: The state average premium was assumed to be approximately **(net of the 14% administrative cost carve out)**.

PLRS: The statewide average risk score is projected based on the average PLRS of the single risk pool in 2017, as reported by the U.S. Department of Health and Human Services (HHS), adjusted for projected changes in the demographics, morbidity, and plan mix of the single risk pool from 2017 to 2020.

The average risk score for PHW's membership is projected by adjusting the projected single risk pool average risk score for risk score differences associated with demographic, plan mix, and morbidity differences between the two populations.

HHS's proposed HCC model and coefficient changes for 2019 and 2020 were considered in the development of the projected risk adjustment transfer. The demographic, plan mix, and morbidity assumptions supporting the projected statewide and PHW risk score projections are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

IDF: The statewide average IDF is projected based on the average IDF of the single risk pool in 2017, as reported by HHS.

The average IDF for PHW is projected by applying the induced demand factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 11 to PHW's projected population. The formula recognizes the following IDF factors by metallic tier: Bronze 1.00, Silver 1.03, Gold 1.08 and Platinum 1.15.

AV: The statewide average actuarial value (AV) is projected based on the average metal level AV of the single risk pool in 2017, as reported by HHS.

The average AV for PHW is projected by applying the metal level AV factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 9 to PHW's projected population. The formula recognizes the following AV values by metallic tier: Bronze 0.60, Silver 0.70, Gold 0.80, and Platinum 0.90.

ARF: As stated in the March 11, 2013 Federal Register, page 15433, the allowable rating factor (ARF) adjustment accounts only for age rating.

The statewide average ARF is projected based on the average ARF of the single risk pool in 2017, as reported by HHS, adjusted for projected changes in the demographics of the single risk pool from 2017 to 2020.

The average ARF for PHW is projected by applying the proposed 2020 HHS age rating factors to PHW's projected population. An equal distribution across ages within each age band was assumed.

GCF: The average GCF for PHW relative to the statewide average was modeled based on historical GCFs by rating area, any anticipated changes in these GCFs over time, and PHW's projected enrollment by rating area.

The total transfer is calculated as the sum of the state transfer calculation described above and a net transfer for 2020 attributable to the high cost risk pooling program. We modeled this as the combination of a receivable, based on the attachment point and coinsurance from the 2020 Notice of Benefit and Payment Parameters (NBPP), and an assessment, based as a percentage of premium.

Outliers were reflected in our calculations to the extent that outliers are reflected in historical risk scores used as the starting point of the 2020 risk transfer projection and via the calculation of the net high cost risk pooling receivable or payment. Otherwise, there were no "potential outlier assumptions" that would have an impact on transfers.

The projected transfer amount assumes no impact under the Risk Adjustment Data Validation (RADV) process.

The risk adjustment transfer amounts **Exercise** shown on Worksheet 1 of the URRT are the actual PMPM amounts expected in the projection period. The risk adjustment transfer amount applied to the Index Rate in the development of the Market Adjusted Index Rate is on an allowed claims basis, as the Index Rate is on an allowed claims basis.

The demographic, plan mix, and morbidity assumptions supporting the risk transfer projection are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

Exchange User Fees

The Exchange user fee adjustment applied to premium rates is 3.00% of premium. This is based on weighting the expected distribution of issuer enrollment sold through the Exchange and sold outside of the Exchange. Per the 2020 final benefit and payment parameters, the Exchange user fee is 3.00% of premium for members purchasing coverage via the Exchange, and there is no Exchange fee for members enrolling in coverage outside of the Exchange. We assumed 100% of members would enroll through the Exchange and 0% would enroll outside of the Exchange. On Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor, and this factor is 1.036.

Plan-Adjusted Index Rate

The Plan Adjusted Index Rates (average Plan Adjusted Index Rate: \$590.41) are included in Worksheet 2, Section III of the URRT. The Plan Adjusted Index Rates are the Market-wide Adjusted Index Rate adjusted for only the following allowable adjustments, where applicable, as outlined in 45 CFR 156.80(d)(2):

- The actuarial value and cost-sharing design of the plan
 - The CMS Actuarial Value Calculator was used to determine the AV metal value for each plan.
 - The actuarial value and cost-sharing pricing adjustment was developed using a combination of the Milliman Managed Care Rating Model (MCRM), calibrated to the expected population, paired with a claims simulation methodology.
 - § Relativities between plans were developed using a 50/50 blend of a claims simulation method and the 2019 manual plan rating factors. The approach balances the results of multiple methodologies and promotes market stability.
 - § Under a claims simulation approach to modeling plan relativities, member-level claims are re-adjudicated using the cost sharing parameters of each plan design, thereby calculating plan versus patient liability.
 - § The claims simulation model used here is based on a nationwide, claim-level dataset of Individual exchange members. Using this

dataset for plan rating factors ensures that a static demographic and risk profile informs the rating factor of each plan, thereby excluding any differences in the morbidity of members assumed to select the plan.

- § The national dataset was calibrated to 2020 projected allowed costs to ensure that member cost shares are applied to the appropriate cost level. Allowed relativities by plan reflect utilization differences originating from benefit richness, based on the Milliman *Health Cost Guidelines*. Relying on a manual model for these induced utilization differences precludes the reflection of morbidity.
- § Rate increases can vary by plan under this methodology without reflecting morbidity differences. For example, rate increases naturally vary by plan over time as the relationship changes between cost sharing levels and the allowed costs to which they are applied (i.e., leveraging).
- The actuarial and cost-sharing pricing adjustment reflects full plan liability for CSR subsidies. CSR costs are reflected as a uniform percentage load applied to each silver ACA-compliant plan (both those sold through the Exchange and those sold outside of the Exchange).
- The plan's provider network, delivery system characteristics, and utilization management adjustment practices.
 - Not applicable. All plans have the same provider network.
- Benefits provided under the plan that are in addition to the EHBs.
 - For a subset of plans, additional benefits include coverage for adult vision and adult dental.
- Administrative costs, excluding the Exchange user fees (which are already accounted for in the Market-wide Adjusted Index Rate).
 - Non-benefit expenses (\$46.51) are discussed in detail below.

There are no catastrophic plans being offered, so there is no eligibility adjustment made for catastrophic plan enrollment.

Administrative costs and other benefits (non-EHB) common to all plans are added to the Market-wide Adjusted Index Rate. Then, factors for actuarial value and cost-sharing and non-EHBs by plan are applied to reach the Plan Adjusted Index Rate for each plan.

The development and values of the Plan Adjusted Index Rates are shown in Appendix 12.1.

The Plan Adjusted Index Rates reflect the average demographic characteristics of the single risk pool and are not calibrated.

The Plan Adjusted Index Rates of the Experience Period are set to zero as there is no reported experience on Worksheet 2, Section II of the URRT.

Total Allowed Claims

Section 1g describes the process for how the Projected Total Allowed Claims were developed.

Inclusion of Capitation Payments

Capitated payments for services are accounted for through a PMPM allocation to claims, where the average capitation amount replaces the projected claims amount.

In 2020, children will be capitated at \$5.22 PMPM for Envolve Vision (Exam & Hardware, Medical & Surgical), Envolve People Care (Health Coaching and NurseLine), Startsmart, and Teledoc – Telehealth. Adults on the base product will be capitated at \$2.36 PMPM. Adults are lower since Envolve Vision (Exam & Hardware) is not included in the base product. Adults with the Vision+Dental buy-up will be capitated an additional \$24.19 PMPM for Envolve Vision (Exam & Hardware) and Envolve Dental. The dates for the contract are CY2020.

b. Retention Items

Please see Table 6, "Retention", for the retention items. Combined with margin and contingency from Table 10, "Plan Rates", this represents the total administrative expenses and taxes and fees. Profit, margin, and administrative expenses do not vary by plan.

Administrative Expense Load

The administrative expense load (\$41.51; 7.03% of Premium) was provided by PHW. This allowance is based on projected enrollment and is estimated to appropriately cover expenses for overhead, operations, sales, and marketing expenses.

There is an additional amount to cover approved quality improvement expenses (\$3.00) and provider incentive payments (\$2.00).

The administrative expenses are allocated proportionally by plan on a constant percentage of premium basis.

Profit (or Contribution to Surplus) & Risk Margin:

This load (\$10.33; 1.75% of Premium) was applied proportionally to all products and plans and can be found in Appendix 12.2.

A breakdown of administrative expenses can be found in Appendix 12.2.

Taxes and Fees

The taxes and fees (\$36.76) which may be subtracted from premiums for purposes of calculating the MLR are listed in Appendix 12.2.

For 2020, the Risk Adjustment User Fee is included as part of Taxes and Fees on Worksheet 2, Field #3.7 of the URRT.

Broker Commissions



A sample producer agreement has been included in Appendix 20.2.

Loss Ratio

The projected medical loss ratio (MLR) is 90.6%. The projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining MLR rebates. There was no credibility adjustment applied to the projected MLR. Including a credibility adjustment would only increase the projected MLR, which already satisfies the MLR requirement. See Appendix 15.1 for the calculation for the projected federal medical loss ratio.

c. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors are shown in Table 7, "Normalized Market-Adjusted Projected Allowed Total Claims". Rates were normalized for age, tobacco usage, and benefit richness.

The development of the average age factor (1.729) may be found in Appendix 13.2.

The development of the average geographic factor (1.000) may be found in Appendix 13.3.

The development of the average tobacco usage factor (1.006) may be found in Appendix 13.4.

The development of the average benefit richness factor (1.014) may be found in Appendix 20.3.

PHW operates in a single network. There are no network differences, and thus the network factor is 1.000.

d. Components of Rate Change

Please see Table 8, "Components of Rate Change", and Table 9, "Year-over-Year Data to Support Table 8" for the buildup of the components of rate change.

3. Plan Rate Development

Table 10, "Plan Rate Development" shows the development of the final 2020 rates by plan.

The buildup of the Induced Utilization shown in column L of Table 10 is shown in Table B below.

			•	Table B vania Health & \ luced Utilization				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9) = (8) / (6 * 7)
		Projected	Projected	Projected	Paid to Allowed	Average	AV & Cost-Sharing	Induced
Plan ID	Metal Level	Membership	Allowed Claims	Paid Claims	Factor	Tobacco Factor	Factor	Utilization
86199PA0010025	Gold	1,344	\$803,834.95	\$708,921.29	0.882	0.994	0.975	1.112
86199PA0010005	Silver	8,856	4,799,423.73	4,276,950.12	0.891	0.994	0.893	1.008
86199PA0010004	Silver	31,591	17,231,597.80	15,072,071.19	0.875	0.994	0.882	1.014
86199PA0010012	Silver	21,953	11,945,259.78	10,334,892.79	0.865	0.994	0.871	1.012
86199PA0010014	Silver	3,446	1,885,246.10	1,780,553.55	0.944	0.994	0.956	1.017
86199PA0010015	Silver	44	24,695.14	22,685.99	0.919	0.994	0.954	1.044
86199PA0010002	Bronze	15,835	8,266,262.26	5,753,914.87	0.696	0.994	0.672	0.971
86199PA0010022	Bronze	12	6,498.50	4,662.92	0.718	0.994	0.719	1.007
86199PA0010024	Bronze	5,972	3,264,277.23	2,364,418.18	0.724	0.994	0.732	1.017
86199PA0010006	Bronze	15,828	8,294,830.68	6,034,964.97	0.728	0.994	0.705	0.975
86199PA0020025	Gold	94	56,220.60	49,582.29	0.882	0.994	0.975	1.112
86199PA0020005	Silver	653	353,887.05	315,362.29	0.891	0.994	0.893	1.008
86199PA0020004	Silver	2,328	1,269,828.74	1,110,689.18	0.875	0.994	0.882	1.014
86199PA0020012	Silver	1,624	883,665.19	764,536.32	0.865	0.994	0.871	1.012
86199PA0020014	Silver	253	138,411.86	130,725.49	0.944	0.994	0.956	1.017
86199PA0020015	Silver	4	2,245.01	2,062.36	0.919	0.994	0.954	1.044
86199PA0020002	Bronze	1,096	572,139.15	398,250.12	0.696	0.994	0.672	0.971
86199PA0020006	Bronze	1,096	574,370.38	417,887.39	0.728	0.994	0.705	0.975
Total		112,029	\$60,372,694.14	\$49,543,131.32	0.821	0.994	0.818	1.002

The buildup of this factor can also be found in Appendix 20.3. Values in column (9) represent the pure induced utilization for each plan. Additional support for the development of the AV and Cost Sharing Factor for each plan can be found in Appendix 20.4.

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

Table 11, "Plan Premium Development for 21-Year-Old Non-Tobacco User" shows the premium development for a 21-year-old non-tobacco user.

5. Plan Factors

a. Age and Tobacco Factors

Age and tobacco factors are shown in Table 12, "Age and Tobacco Factors". Age factors represent the federal standard age curve.

The tobacco factor for 2020 is set to 1.15 for all ages 18+. In lieu of credible data, the factor was selected from a reasonable range of cost impacts based on tobacco cost literature. Specifically, the report "The Business Case for Coverage of Tobacco Cessation, 2012 Update" by Leif Associates, Inc. was considered which suggests that healthcare costs for smokers are greater than those of non-smokers and may be as much as 34% higher than costs for non-smokers.

b. Geographic Factors

The Geographic Areas used are consistent with those defined by the state. Geographic factors are shown in Table 13, "Geographic Factors".

c. Network Factors

Network factors are shown in Table 14, "Network Factors". PHW only has one network, so this factor is shown as 1.0.

d. Service Area Composition

Not Applicable. Rates do not vary by Service Area.

e. Composite Rating

Not Applicable. This is an individual rate filing.

6. Actuarial Certification

I, an a member of the American Academy of Actuaries in good standing and meet its qualification standards for actuaries issuing statements of actuarial opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform the work. This filing is prepared on behalf of Pennsylvania Health & Wellness, Inc. (the "Company") to comply with applicable State and Federal Statutes for individual rate filings.

I am affiliated with Milliman, Inc. ("Milliman"), an independent actuarial consulting firm that is not affiliated with, nor a subsidiary of, nor in any way owned or controlled by a health plan, health insurer, or a trade association of health plans or insurers.

I certify the rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the profession's Code of Professional Conduct. While other ASOPs apply, particular emphasis was placed on the following:

- ASOP No. 5, Incurred Health and Disability Claims
- ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits
- ASOP No. 12, Risk Classification
- · ASOP No. 23, Data Quality
- ASOP No. 25, Credibility Procedures
- ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
- ASOP No. 41, Actuarial Communications
- ASOP No. 42, Health and Disability Actuarial Assets and Liabilities Other Than Liabilities for Incurred Claims
- · ASOP No. 45, The Use of Health Status Based Risk Adjustment Methodologies
- ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

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

- 1. The Index Rate for the Projection Period is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered

- d. Neither excessive nor deficient based on my best estimates of the 2020 individual market.
- 2. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
- 3. The geographic rating factors used reflect only differences in the cost of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
- 4. The CMS Actuarial Value Calculator was used to determine the AV Metal Values shown in Worksheet 2, Section I of the URRT for all plans.
- 5. All factor, benefit, and other changes from the 2019 filing have been disclosed.
- 6. No new plan is a modification of an existing plan.
- 7. 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.

The URRT does not demonstrate the process used to develop proposed premium rates. It is representative of information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

The 2020 plan year premium rates in this actuarial memorandum are contingent upon the status of the ACA statutes and regulations including any regulatory guidance, court decisions, or otherwise. Changes have the potential to greatly impact the 2020 plan year premium rates provided in this Actuarial Memorandum and the alignment of these premium rates with incurred costs. Changes include, but are not limited to, any legislative or regulatory amendment, court decision, 1332 waivers bringing reinsurance or other such programs to a state; or a decision by Congress, the Health and Human Services Secretary, or the Centers for Medicare and Medicaid Services director to fund cost-sharing reduction subsidies, alter advance premium tax credits, or further modify the individual mandate requirement and penalty. In the event that a material provision is impacted, a revision to the rates will be needed. In particular, rates were developed assuming steady funding of Advanced Premium Tax Credits (APTCs) and no funding of cost-sharing reduction (CSR) subsidy payments. The continuity of this funding approach will impact whether rates are sufficient and not excessive. Milliman expresses no opinion with regard to the future funding of CSR payments.

The information provided in this actuarial memorandum is in support of the items illustrated in the URRT and does not provide an actuarial opinion regarding the URRT's process used to

develop proposed premium rates. It does certify that rates were developed in accordance with applicable regulations, as noted.

It is certain that actual experience will not conform exactly to the assumptions used in this analysis.

Signed	J:
Name:	
Title:	Consulting Actuary
Date:	June 24, 2019

PA Rate Template Part I

Data Relevant to the Rate Filing

Table 0. Identifying Information			
Carrier Name:	Pennsylvania Health & Wellness, Inc		
Product(s):	HMO		
Market Segment:	Individual		
Rate Effective Date:	1/1/2020	to	12/31/2020
Base Period Start Date Date of Most Recent Membership	1/1/2018 2/1/2019	to	12/31/2018

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2019)	Projected Rating Period
Average Age		43.3	49.0
l'otal	0	1,869	112,029
<18		30	1.532
18-24		137	7,334
5-29		234	13,659
0-34		208	13,060
15-39		179	10,304
10-44		174	10,604
15-49		166	10,005
60-54		220	13,000
5-59		233	14.078
50-63		216	13,180
54+		72	5.272

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
Experience Period Total Allowed EH	IB Claims + EHB Capitation PMPM (r	et of prescription drug rebates)								\$.
Loss Ratio										0.00

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	

* 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
Jan-15				#DIV/0!		#DIV/01				#DIV/01
Feb-15				#DIV/0!		#DIV/01				#DIV/01
Mar-15				#DIV/0!		#DIV/01				#DIV/01
Apr-15				#DIV/0!		#DIV/01				#DIV/01
May-15				#DIV/0!		#DIV/01				#DIV/01
Jun-15				#DIV/0!		#DIV/01				#DIV/01
Jul-15				#DIV/0!		#DIV/01				#DIV/01
Aug-15				#DIV/0!		#DIV/01				#DIV/01
Sep-15				#DIV/0!		#DIV/01				#DIV/01
Oct-15				#DIV/0!		#DIV/01				#DIV/01
Nov-15				#DIV/0!		#DIV/01				#DIV/01
Dec-15				#DIV/0!		#DIV/01				#DIV/01
Jan-16				#DIV/0!		#DIV/0!				#DIV/01
Feb-16				#DIV/0!		#DIV/01				#DIV/01
Mar-16				#DIV/0!		#DIV/01				#DIV/01
Apr-16				#DIV/0!		#DIV/01				#DIV/01
Mav-16				#DIV/0!		#DIV/01				#DIV/01
Jun-16				#DIV/0!		#DIV/01				#DIV/01
Jul-16				#DIV/0!		#DIV/01				#DIV/01
Aug-16				#DIV/0!		#DIV/01				#DIV/01
Sep-16				#DIV/0!		#DIV/01				#DIV/01
Oct-16				#DIV/0!		#DIV/01				#DIV/01
Nov-16				#DIV/0!		#DIV/01				#DIV/01
Dec-16				#DIV/0!		#DIV/01				#DIV/01
Jan-17				#DIV/0!		#DIV/01				#DIV/01
Feb-17				#DIV/0!		#DIV/01				#DIV/01
Mar-17				#DIV/0!		#DIV/01				#DIV/01
Apr-17				#DIV/0!		#DIV/01				#DIV/01
May-17				#DIV/0!		#DIV/01				#DIV/01
Jun-17				#DIV/0!		#DIV/01				#DIV/01
Jul-17				#DIV/0!		#DIV/01				#DIV/01
Aug-17				#DIV/0!		#DIV/01				#DIV/01
Sep-17				#DIV/0!		#DIV/01				#DIV/01
Oct-17				#DIV/0!		#DIV/01				#DIV/01
Nov-17				#DIV/01		#DIV/01				#DIV/01
Dec-17				#DIV/0!		#DIV/01				#DIV/01
Jan-18				#DIV/0!		#DIV/01				#DIV/01
Feb-18				#DIV/01		#DIV/01				#DIV/01
Mar-18				#DIV/0!		#DIV/01				#DIV/01
Apr-18				#DIV/01		#DIV/01				#DIV/01
May-18	and the second			#DIV/0!		#DIV/01				#DIV/01
Jun-18				#DIV/0!		#DIV/01				#DIV/01
Jul-18				#DIV/0!		#DIV/01				#DIV/01
Aug-18				#DIV/01		#DIV/01				#DIV/01
Sep-18				#DIV/01		#DIV/01				#DIV/01
Oct-18				#DIV/0!		#DIV/01				#DIV/01
Nov-18	and the second			#DIV/0!		#DIV/01				#DIV/01
Dec-18				#DIV/0!		#DIV/01				#DIV/01

* Express Completion Factor as a percentage **Express Prescription Drug Rebates as a negative number

Carrier Name:	Pennsylvania Health & Wellness, Inc.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2020

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	
\$ 3,549,562,536.45	\$ 3,052,623,781.35	\$ 3,052,623,781.35	12,000,000	\$ 1,308,267,334.86	\$ 4,360,891,116.21	\$ -	\$ -	\$ 20,812,606.20	\$ -	s -	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											
Loss Ratio										86.59%	

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite Trend	Weight*
Inpatient Hospital	11.63%	7.94%	-2.56%	17.41%	21.73%
Outpatient Hospital	8.10%	2.24%	-2.79%	7.43%	21.04%
Professional	8.72%	4.36%	-2.79%	10.30%	27.50%
Other Medical	-0.83%	0.37%	-5.63%	-6.07%	2.67%
Capitation				0.00%	0.47%
Prescription Drugs	6.78%	0.68%	-2.27%	5.06%	26.59%
Total Annual Trend				9.49%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.199	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15	1	\$ 229,657,659.48	1.0000	\$ 229,657,659.48	1,000,000			\$ -	\$ 328,082,370.69	\$ 328.08
Feb-15	4	\$ 230,224,057.22	1.0000	\$ 230,224,057.22	1,000,000	\$ 230.22		\$ -		\$ 328.89
Mar-15	4	\$ 230,791,851.86	1.0000		1,000,000			\$ -		
Apr-15	4	\$ 231,361,046.83	1.0000	\$ 231,361,046.83	1,000,000	\$ 231.36		\$ -		
May-15		\$ 231,931,645.58	1.0000	\$ 231,931,645.58	1,000,000	\$ 231.93		\$ -		
Jun-15	2	\$ 232,503,651.59	1.0000	\$ 232,503,651.59	1,000,000	\$ 232.50		\$ -	\$ 332,148,073.70	\$ 332.15
Jul-15		\$ 233,077,068.32	1.0000		1,000,000			\$ -		
Aug-15		\$ 233,651,899.24	1.0000		1,000,000		-	\$ -	\$ 333,788,427.49	
Sep-15		\$ 234,228,147.86	1.0000		1,000,000		-	\$ -		
Oct-15	4	\$ 234,805,817.66	1.0000		1,000,000		-	\$		
Nov-15		\$ 235,384,912.15	1.0000		1,000,000		-	\$ -		
Dec-15 \$	\$ 3,248,352,549.59	\$ 235,965,434.85	1.0000	\$ 235,965,434.85	1,000,000	\$ 235.97		\$ -		\$ 337.09
Jan-16	4	\$ 236,547,389.27	1.0000	\$ 236,547,389.27	1,000,000			\$		\$ 337.92
Feb-16	5	\$ 237,130,778.94	1.0000 5	\$ 237,130,778.94	1,000,000	\$ 237.13	-	<u>\$</u>		\$ 338.76
Mar-16		\$ 237,715,607.41	1.0000	\$ 237,715,607.41	1,000,000		-	<u>\$</u>		\$ 339.59
Apr-16	5	\$ 238,301,878.23	1.0000 5	\$ 238,301,878.23	1,000,000		-	\$ -	5 540,451,254.02	\$ 340.43
May-16		\$ 238,889,594.95	1.0000		1,000,000		-	<u>\$</u>		\$ 341.27
Jun-16		\$ 239,478,761.14	1.0000 \$		1,000,000		-	\$ -		
Jul-16		\$ 240,069,380.37	1.0000	\$ 240,069,380.37			-	<u>\$</u>		\$ 342.96
Aug-16		\$ 240,661,456.22	1.0000 9	\$ 240,661,456.22	1,000,000	\$ 240.66	-	<u>\$</u>	\$ 343,802,080.32 \$ 344,649,989,00	\$ 343.80 \$ 344.65
Sep-16		\$ 241,254,992.30 \$ 241,849,992.19	1.0000	\$ 241,254,992.30	1,000,000	\$ 241.25 \$ 241.85	-	<u> </u>		\$ 344.65 \$ 345.50
Oct-16			1.0000	\$ 241,849,992.19			-	<u>\$</u>		\$ 345.50 \$ 346.35
Nov-16	\$ 3,345,803,126,07	\$ 242,446,459.52 \$ 243,044,397,89	1.0000		1,000,000		¢	\$ <u>-</u>	340,332,003.02	
Dec-16 \$	\$ 3,345,803,126.07	5 243,044,397.89 5 243,643,810,94	1.0000		1,000,000		\$ 1,233,167,437.90	\$ \$		
Jan-17		\$ 243,643,810.94	1.0000		1,000,000		-	s		
Feb-17 Mar-17		\$ 244,244,702.31 \$ 244.847.075.64	1.0000	\$ 244,244,702.31 \$ 244.847.075.64	1,000,000		-	<u>s</u>		\$ 348.92 \$ 349.78
Apr-17		\$ 245,450,934,58	1.0000	\$ 245,450,934,58	1,000,000	\$ 245.45	-	<u>-</u>	\$ 350.644.192.25	\$ 349.78 \$ 350.64
May-17		\$ 245,450,934.58 \$ 246,056,282,80	1.0000		1,000,000		-	s		
Jun-17		\$ 246,663,123,97	1.0000	\$ 246,056,282.80	1,000,000		-	s		\$ 352.38
Jul-17 Jul-17		\$ 246,063,123.97	1.0000		1,000,000		-	s		
Aug-17		\$ 247,881,299,91	1.0000		1,000,000		-	s		
Sep-17		\$ 248,492,642,07	1.0000	247,881,299.91 248.492.642.07	1,000,000		-	s -		\$ 354.12 \$ 354.99
0ct-17		\$ 249,105,491,96	1.0000	\$ 249,492,042.07	1,000,000	\$ 249.11		\$		\$ 355.86
Nov-17	-	\$ 249,719,853,30	1.0000	\$ 249,719,853.30	1,000,000	\$ 249.72		\$	\$ 356,742,647,58	\$ 356.74
Dec-17 \$	\$ 3,446,177,219,86	5 250 335 729 83	1 0000	\$ 250.335.729.83	1,000,000		\$ 1,270,162,461.03	é .	\$ 357,622,471,18	\$ 357.62
Jan-18	3,440,177,213.00	\$ 250,533,725.83	1,0000	\$ 250,953,125,27	1,000,000		1,270,102,401.03	é .	\$ 358,504,464,67	\$ 358.50
Feb-18	-	\$ 251,572,043,38	1.0000	\$ 251,572,043.38	1,000,000	\$ 251.57		s -		
Mar-18		\$ 252,192,487,91	1.0000	\$ 252,192,487,91	1.000.000	\$ 252.19		\$.		\$ 360.27
Apr-18	4	\$ 252,814,462,61	1.0000		1,000,000			s -		
May-18		5 253 437 971 28	1.0000	\$ 253,437,971,28	1.000.000			\$.		
Jun-18		\$ 254.063.017.69	1.0000	\$ 254.063.017.69	1.000.000	\$ 254.06		š -		\$ 362.95
Juli 10 Juli 18		\$ 254,689,605,63	1.0000	\$ 254,689,605.63	1,000,000			\$.	\$ 363,842,293.76	\$ 363.84
Aug-18		\$ 255,317,738,91	1.0000	\$ 255,317,738.91	1.000.000			š -		
Sep-18		\$ 255 947 421 33	1 0000	\$ 255,947,421.33	1.000.000	\$ 255.95		\$.	\$ 365,639,173,33	\$ 365.64
Oct-18		\$ 256.578.656.72	1.0000		1.000.000			š -		
Nov-18	4	\$ 257,211,448,90	1 0000	\$ 257,211,448.90	1,000,000	\$ 257.21		s .	\$ 367,444,927,00	\$ 367.44
Dec-18 \$	\$ 3,549,562,536,45	\$ 257,845,801,72	1.0000	\$ 257,845,801,72	1.000.000		\$ 1,308,267,334,86	s -	\$ 368.351.145.32	

* Express Completion Factor as a percentage **Express Prescription Drug Rebates as a negative number

PA Rate Template Part II	
Rate Development and Change	
Carrier Name: Product(s):	Pennsylvania Health & Wellness, Inc. HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2020

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

Development of the Projected Index Rate	1	Actual Experience	Γ	Manual Data		
		Data				
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$		\$	365.14	<- Actual Experience PMPM should be consistent with the Index Rate for Experience I	Period on URRT
Two year trend projection Factor		1.000		1.199		
Unadjusted Projected Allowed EHB Claims PMPM	\$		\$	437.70		For Informatio
Single Risk Pool Adjustment Factors						
Change in Morbidity		1.000		1.104	<- See URRT Instructions	Blended Base P
Change in Other		1.000		1.112		Blended Earned
Change in Demographics		1.000		1.207	<- See URRT Instructions	Blended Loss R
Change in Network		1.000		0.931		
Change in Benefits		1.000		0.985	<- See URRT Instructions	
Change in Other		1.000		1.004	<- See URRT Instructions	
Total Adjusted Projected Allowed EHB Claims PMPM	\$		s	537.19		
Credibidility Factors		0%		100%	<- See Instructions	
Blended Projected EHB Claims PMPM			\$	537.19	<- Projected Index Rate	
Development of the Market-Adjusted Index Rate and Total Allowed Claims			-			
Adjusted Projected Allowed EHB Claims PMPM	\$	537.19	<-	Index Rate for Projectio	on Period on URRT - Individual or First Quarter Small Group	Table 5A. S
Adjusted Projected Allowed EHB Claims PMPM (will only populate for small group filings)	\$					
Projected Paid to Allowed Ratio		0.821				
Projected Paid EHB Claims PMPM	\$	440.83				# of Member N
Market-wide Adjustments Projected Risk Adjustment PMPM	c	(54.56				Adjusted Project Months of Tree
Projected Risk Adjustment PMPM Projected Paid Exchange User Fees PMPM	s	17.66				Annual Trend
						Single Risk Poo
Market-Adjusted Projected Paid EHB Claims PMPM	\$	513.04				Quarterly Tren
			1			2020 Trend Fac
Market-Adjusted Projected Allowed EHB Claims PMPM	\$	625.19	<-	Market-Adjusted Index	Rate	
Projected Allowed Non-EHB Claims PMPM	s	1.89	1			
		2.05	1			
Market-Adjusted Projected Paid Total Claims PMPM	\$	514.60				
			1			
Market-Adjusted Projected Allowed Total Claims PMPM	\$	627.08				

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

For Informational Purposes only - No input required. Blended Base Period Unadjusted Claims before Normalization Blended Earned Premium Blended Loss Ratio

Effective Date		1/1/2020		4/1/2020	7/1/2020	10/1/2020			al Single Risk Pool
# of Member Months Renewing in Quarter									
Adjusted Projected Allowed EHB Claims PMPM Q1	\$	537.19	\$	537.19	\$ 537.19	\$	537.19	\$	537.19
Months of Trend		-		3	6		9		
Annual Trend		9.49%		9.49%	9.49%		9.49%		
Single Risk Pool Projected Allowed Claims	\$	537.19	\$	549.50	\$ 562.09	\$	574.97	\$	
Quarterly Trend Factor		100.0%		102.3%	104.6%		107.0%		0.0%
2020 Trend Factors by Quarter		#DIV/0!		#DIV/0!	#DIV/0!		#DIV/0!		

\$ 365.14 \$ 3,549,562,536.45 86.59%

Table 6. Retention

Retention Items - Express in percentages	Pe	rcentages	PMPM Amounts
Administrative Expenses		7.86%	\$46.43
General and Claims		6.47%	\$38.17
Agent/Broker Fees and Commissions		0.55%	\$3.26
Quality Improvement Initiatives		0.85%	\$5.00
Taxes and Fees		3.23%	\$19.04
RA User Fee		0.03%	\$0.18
PA Premium Tax (if applicable)		0.00%	\$0.00
Federal Income Tax		0.81%	\$4.77
Health Insurance Providers Fee (Prorated for Small Groups only)		2.39%	\$14.09
Profit/Contingency (after tax)		1.75%	\$10.33
Total Retention		12.84%	\$75.81
Projected Required Revenue PMPM	s	590.41	

Table 8. Components of Rate Change

Rate Components		2019	2020	Di	ference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$	341.04	\$ 336.40		-\$4.63	-1.4%
 Base period allowed claims before normalization 	\$	480.75	365.14		-\$115.61	-33.9%
C. Normalization factor component of change	\$	(212.15)	\$ (155.11)		\$57.03	16.7%
D. Change in Normalized Allowed Claims Adjustment Components						
D1. Base period allowed claims after normalization	\$	268.61	\$ 210.03	\$	(58.58)	-17.2%
D2. URRT Trend	\$	(29.83)	41.73		71.57	21.0%
D3. URRT Morbidity	\$	(13.41)	26.14		39.54	11.6%
D4. URRT Other	\$	34.35	\$ 31.09	\$	(3.26)	-1.0%
D5. Normalized URRT RA/RI on an allowed basis	\$	84.77	\$ 38.24	\$	(46.53)	-13.6%
D6. Normalized Exchange User Fee on an allowed basis	\$	14.45	\$ 12.38	\$	(2.07)	-0.6%
D7. Subtotal - Sum(D1:D6)	\$	358.94	\$ 359.61	\$	0.67	0.2%
E. Change in Allowable Plan Adjusted Level Components						
E1. Network	\$	-	\$ -	\$	-	0.0%
E2. Pricing AV		-54.49139094	\$ (67.06)	\$	(12.57)	-3.7%
E3. Benefit Richness	\$	18.14	\$ -	\$	(18.14)	-5.3%
E4. Catastrophic Eligibility	\$	-	\$ 0.00	\$	0.00	0.0%
E5. Subtotal - Sum(E1:E4)	\$	(36.35)	\$ (67.06)	\$	(30.71)	-9.0%
F. Change in Retention Components						
F1. Administrative Expenses	\$	30.36	\$ 26.46	\$	(3.91)	-1.1%
F2. Taxes and Fees	\$	7.33	\$ 10.85	\$	3.52	1.0%
F3. Profit and/or Contingency	\$	6.82	\$ 5.89	\$	(0.93)	-0.3%
F4. Subtotal - Sum(F1:F3)	\$	44.51	\$ 43.20	\$	(1.32)	-0.4%
G. Change in Miscellaneous Items	S	-	\$ 	\$	-	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$	367.10	\$ 335.75	\$	(31.35)	-9.2%

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors		2019	2020
Average Age Factor		1.731	1.729
Average Geographic Factor		1.000	1.000
Average Tobacco Factor		1.004	1.006
Average Benefit Richness (induced demand)		1.029	1.000
Average Network Factor		1.000	1.000
Market-Adiusted Proiected Allowed Total Claims PMPM	s	642.43	\$ 627.08
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	s	358.94	\$ 360.70

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

	2019	2020	
Paid-to-Allowed	0.840	0.821	
URRT Trend (Total Applied Trend Factor)	0.889		<- URRT W1, S2
URRT Morbidity	0.944	1.104	<- URRT W1, S2
URRT "Other"	1.152	1.112	<- URRT W1, 52
Risk Adjustment	\$ 127.40	\$ 54.56	<- URIT W1. S3
Exchange User Fee	\$ 21.71	\$ 17.66	<- URRT W1. S3
Capitation	\$ 2.44		<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.848	0.814	<- For 2019 in cell J81. please include a factor equal to the product of the average Pricing
Benefit Richness	1.060	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.90%	7.86%	
Taxes and Fees	2.15%	3.23%	
Profit and/or Contingency	2.00%	1.75%	

PA Rate Template Part III Table 10. Plan Rates

 Carrier Name:
 Pennsylvania Health & Wellness, Inc.

 Product(s):
 HMO

 Market Segment:
 Individual

 Rate Effective Date:
 1/1/2020

 Base Period Start Date
 1/1/2018

 Date of Most Recent Membership
 2//2019

 Market Adjusted Index Rate
 \$ 625.19

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2019 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company- determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium
Totals							0.664			0.814	1.000	1.000	1.000	1.000	1.128	\$ 509.75
Transitional Plans TI	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1 8	86199PA0010002	нмо	Ambetter Essential Care 1 (2020)	E		Bronze	0.603225442	Standard AV	On/Off	0.695	0.971	1.000	1.000	1.000	1.000	\$421.55
Plan 2 80	86199PA0010022	нмо		N		Bronze	0.624528019	Standard AV	On/Off	0.716	1.007	1.000	1.000	1.000	1.000	\$450.79
Plan 3 80	86199PA0010006	нмо	Ambetter Essential Care 10 (2020)	N		Bronze	0.637517748	Standard AV	On/Off	0.726	0.975	1.000	1.000	1.000	1.000	\$442.33
Plan 4 80	86199PA0010005	нмо	Ambetter Balanced Care 5 (2020)	E		Silver	0.690407577	Standard AV	On/Off	0.741	1.008	1.000	1.000	1.000	1.200	\$560.27
Plan 5 80	86199PA0010004	нмо	Ambetter Balanced Care 11 (2020)	E		Silver	0.694558394	Standard AV	On/Off	0.727	1.014	1.000	1.000	1.000	1.200	\$553.49
	86199PA0010012	НМО	Ambetter Balanced Care 12 (2020)	N		Silver	0.680326598	Standard AV	On/Off	0.719	1.012	1.000	1.000	1.000	1.200	\$546.15
Plan 7 8	86199PA0010003	НМО	Ambetter Balanced Care 3 (2019)	DM	86199PA0010014	Silver	0.7183	Standard AV	On/Off	0.785	1.017	1.000	1.000	1.000	1.200	\$599.43
Plan 8 8	86199PA0010014	НМО	Ambetter Balanced Care 14 (2020)	N		Silver	0.714850392	Standard AV	On/Off	0.785	1.017	1.000	1.000	1.000	1.200	\$599.43
Plan 9 81	86199PA0010015	НМО	Ambetter Balanced Care 15 (2020)	N		Silver	0.719628373	Standard AV	On/Off	0.764	1.044	1.000	1.000	1.000	1.200	\$598.15
			Ambetter Secure Care 1 (2019) with 3													
Plan 10 8	86199PA0010001	нмо	Free PCP Visits	DM	86199PA0010025	Gold	0.8035	Standard AV	On/Off	0.880	1.112	1.000	1.000	1.000	1.000	\$611.93
Plan 11 8	86199PA0010025	НМО	Ambetter Secure Care 5 (2020)	N		Gold	0.817032699	Standard AV	On/Off	0.880	1.112	1.000	1.000	1.000	1.000	\$611.93
			Ambetter Essential Care 1 (2020) +													
Plan 12 8	86199PA0020002	нмо	Vision + Adult Dental	N		Bronze	0.603225442	Standard AV	On/Off	0.695	0.971	1.047	1.000	1.000	1.000	\$441.34
			Ambetter Essential Care 10 (2020) +													
Plan 13 8	86199PA0020006	нмо	Vision + Adult Dental	N		Bronze	0.637517748	Standard AV	On/Off	0.726	0.975	1.047	1.000	1.000	1.000	\$463.11
			Ambetter Balanced Care 5 (2020) +													
Plan 14 8	86199PA0020005	нмо	Vision + Adult Dental	N		Silver	0.690407577	Standard AV	On/Off	0.741	1.008	1.047	1.000	1.000	1.200	\$586.58
			Ambetter Balanced Care 11 (2020) +													
Plan 15 8	86199PA0020004	нмо	Vision + Adult Dental	N		Silver	0.694558394	Standard AV	On/Off	0.727	1.014	1.047	1.000	1.000	1.200	\$579.49
			Ambetter Balanced Care 14 (2020) +													
Plan 16 8	86199PA0020014	нмо	Vision + Adult Dental	N		Silver	0.714850392	Standard AV	On/Off	0.785	1.017	1.047	1.000	1.000	1.200	\$627.59
			Ambetter Balanced Care 15 (2020) +													
Plan 17 8	86199PA0020015	нмо	Vision + Adult Dental	N		Silver	0.719628373	Standard AV	On/Off	0.764	1.044	1.047	1.000	1.000	1.200	\$626.24
			Ambetter Secure Care 5 (2020) + Vision													,
Plan 18 8	86199PA0020025	нмо	+ Adult Dental	N		Gold	0.817032699	Standard AV	On/Off	0.880	1.112	1.047	1.000	1.000	1.000	\$640.67
Plan 19																\$0.00
Plan 20																\$0.00

45 CER Part 156 8 (d) (2) Allowable Fact

Calibration						
Age Calibration Factor	1.729					
Geographic Calibration Factor	1.000					
Tobacco Calibration Factor	1.006					
Aggregate Calibration Factor	1.739					

Total Covered Lives @ 02-01-2019

1,809

Aggregate Calibration Factor	1

									02-03	L-2019 Numbe	r of Covered	Lives by Rati	ng Area			
	Taxes & Fees (not including Exchange Profit or fees) Contingency		Plan Indexes	Calibrated 2020 Calibrated A djusted Plan Adjusted dex Rate Index Rate MPM PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	1	2	3	4	5 6	7	8	9	Total	2020 Continued/ Discontined Plans Indicator
7.9%	3.2% 1.8%	1,869	l,547 \$	341.04 \$ 336.40	-1.4%		-	-	-	-	-		1,869	-	1,869	
N/A N	N/A N/A	-	- N/A	N/A	N/A	N/A	-	-	-	-	-		-	-	-	0
7.9%	3.2% 1.8%	646	541 \$	293.11 \$ 278.20	-5.1%	34.6%	-	-	-	-	-		646	-	646	1
7.9%	3.2% 1.8% 3.2% 1.8%			\$ 297.50 \$ 291.91	0.0%	0.0%			-	-	-		-		-	1
7.9%	3.2% 1.8%	- 192	158 \$	369.40 \$ 369.74	0.1%	10.3%			-						- 192	1
7.9%	3.2%	990	817 \$	363.82 \$ 365.27	0.4%	53.0%	_	-	_	-				-	990	1
7.9%	3.2% 1.8%	-		\$ 360.43	0.0%	0.0%	-		-		-				-	1
7.9%	3.2% 1.8%	17	15 \$	416.22 \$ 395.59	-5.0%	0.9%	-						17		17	1
7.9%	3.2% 1.8%	-		\$ 395.59	0.0%	0.0%	-		-	-	-		-	-	-	1
7.9%	3.2% 1.8%			\$ 394.74	0.0%	0.0%	-	-	-		-		-	-	-	1
7.9%	3.2% 1.8%	24	16 \$	410.88 \$ 403.83	-1.7%	1.3%							24	_	24	1
7.9%	3.2% 1.8%			\$ 403.83	0.0%	0.0%									- 24	1
7.9%	3.2% 1.8%	_	_	\$ 291.26	0.0%	0.0%	-	-		-	-		-	-	-	1
7.9%	3.2% 1.8%	_	_	\$ 305.62	0.0%	0.0%	-	-	-	-	-		-	-	-	1
7.9%	3.2% 1.8%			\$ 387.11	0.0%	0.0%			-				-	-		1
7.9%	3.2% 1.8%			\$ 382.42	0.0%	0.0%				-	-		-	-	-	1
7.9%	3.2% 1.8%		-	\$ 414.17	0.0%	0.0%	-	-	-				-	-	-	1
7.9%	3.2% 1.8%		-	\$ 413.28	0.0%	0.0%	-	-	-				-	-	-	1
7.9%	3.2% 1.8%			\$ 422.80	0.0%	0.0%	-	-	-	-	-		-	-		1
		-		\$ -	0.0%	0.0%									-	0
		-		\$ -	0.0%	0.0%									-	0

PA Rate Template Part IV A - Individual

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

Carrier Name: Product(s): Market Segment: Rate Effective Date:

Totals

Pennsylvania Health & Wellness, Inc. HMO Individual 1/1/2020

										2019 21-ye
			Discontinued,							
			New, Modified,							
			Existing	1/1/2020 Plan HIOS Plan		Exchange				
	HIOS Plan ID (Standard	1/1/2019 Plan	(D,N,M,E) for	ID (If 1/1/2019 Plan		On/Off or				
Plan Number	Component)	Marketing Name	2020	Discontinued & Mapped)	Metallic Tier	Off	1	2	3	4

				2019 21-ye	ear-old, Non-T	obacco Prem	ium PMPM	
	1	2	3	4	5	6	7	8
Ś	-	Ś -	Ś -	Ś.	Ś.,	Ś.	Ś.	\$ 341.04

Plan 1	86199PA0010002	Ambetter Essential Care 1 (2020)	E		Bronze	On/Off
Plan 2	86199PA0010022	Ambetter Essential Care 2 HSA (2020)	N		Bronze	On/Off
Plan 3	86199PA0010006	Ambetter Essential Care 10 (2020)	N		Bronze	On/Off
Plan 4	86199PA0010005	Ambetter Balanced Care 5 (2020)	E		Silver	On/Off
Plan 5	86199PA0010004	Ambetter Balanced Care 11 (2020)	E		Silver	On/Off
Plan 6	86199PA0010012	Ambetter Balanced Care 12 (2020)	N		Silver	On/Off
Plan 7	86199PA0010003	Ambetter Balanced Care 3 (2019)	DM	86199PA0010014	Silver	On/Off
Plan 8	86199PA0010014	Ambetter Balanced Care 14 (2020)	N		Silver	On/Off
Plan 9	86199PA0010015	Ambetter Balanced Care 15 (2020)	N		Silver	On/Off
Plan 10	86199PA0010001	Ambetter Secure Care 1 (2019) with 3 Free PCP Visits	DM	86199PA0010025	Gold	On/Off
Plan 11	86199PA0010025	Ambetter Secure Care 5 (2020)	N		Gold	On/Off
Plan 12	86199PA0020002	Ambetter Essential Care 1 (2020) + Vision + Adult Dental	N		Bronze	On/Off
Plan 13	86199PA0020006	Ambetter Essential Care 10 (2020) + Vision + Adult Dental	N		Bronze	On/Off
Plan 14	86199PA0020005	Ambetter Balanced Care 5 (2020) + Vision + Adult Dental	N		Silver	On/Off
Plan 15	86199PA0020004	Ambetter Balanced Care 11 (2020) + Vision + Adult Dental	N		Silver	On/Off
Plan 16	86199PA0020014	Ambetter Balanced Care 14 (2020) + Vision + Adult Dental	N		Silver	On/Off
Plan 17	86199PA0020015	Ambetter Balanced Care 15 (2020) + Vision + Adult Dental	N		Silver	On/Off
Plan 18	86199PA0020025	Ambetter Secure Care 5 (2020) + Vision + Adult Dental	N		Gold	On/Off
Plan 19	0	0	0	0	0	0
Plan 20	0	0	0	0	0	0

These cells auto-fill using the data entered in Table 10.

| #VALUE! | \$
293.11 |
|---------|---------|---------|---------|---------|---------|---------|--------------|
| #VALUE! | \$
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	2020 21-year-old, Non-Tobacco Premium PMPM		Change in 21-year-old Non-Tobacco Premium PMPM
Average		Average	Average
(weighted		(weighted	(weighted
by		by	by
enrollment		enrollment	enrollment
by rating		by rating	by rating
9 area)	1 2 3 4 5 6 7	8 9 area)	1 2 3 4 5 6 7 8 9 area)
<u>.</u>			
\$ - #VALUE!	\$ - \$ - \$ - \$ - \$ - \$ -	\$ 336.40 \$ - #VALUE!	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% -1.6% 0.0% #VALUE!
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#VALUE! #VALUE!	#VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE!	\$ 365.27 #VALUE! #VALUE!	#VALUE!
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#VALUE! #VALUE!	#VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE!	\$ 395.59 #VALUE! #VALUE!	#VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! -5.0% #VALUE! #VALUE!
#VALUE! \$ -	#VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE!	\$ 395.59 #VALUE! \$ -	#VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE!
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#VALUE! \$ -	#VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE!	\$ 414.17 #VALUE! \$ -	#VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE!
#VALUE! \$ -	#VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE!	\$ 413.28 #VALUE! \$ -	#VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE!
#VALUE! \$ -	#VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE!	\$ 422.80 #VALUE! \$ -	#VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE!
#VALUE! \$ -	#VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE!	\$ - #VALUE! \$ -	#VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE! #VALUE!
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PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Pennsylvania Health & Wellness, Inc.
Product(s):	нмо
Market Segment:	Individual
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	1.150					
15	0.833			41	1.302	1.150					
16	0.859			42	1.325	1.150					
17	0.885			43	1.357	1.150					
18	0.913	1.150		44	1.397	1.150					
19	0.941	1.150		45	1.444	1.150					
20	0.970	1.150		46	1.500	1.150					
21	1.000	1.150		47	1.563	1.150					
22	1.000	1.150		48	1.635	1.150					
23	1.000	1.150		49	1.706	1.150					
24	1.000	1.150		50	1.786	1.150					
25	1.004	1.150		51	1.865	1.150					
26	1.024	1.150		52	1.952	1.150					
27	1.048	1.150		53	2.040	1.150					
28	1.087	1.150		54	2.135	1.150					
29	1.119	1.150		55	2.230	1.150					
30	1.135	1.150		56	2.333	1.150					
31	1.159	1.150		57	2.437	1.150					
32	1.183	1.150		58	2.548	1.150					
33	1.198	1.150		59	2.603	1.150					
34	1.214	1.150		60	2.714	1.150					
35	1.222	1.150		61	2.810	1.150					
36	1.230	1.150		62	2.873	1.150					
37	1.238	1.150		63	2.952	1.150					
38	1.246	1.150		64+	3.000	1.150					
39	1.262	1.150									

*PA follows the federal default age curve.

Table 13. Geographic Factors

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

Table 14. Network Factors

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

1 1 </th <th>Company Name: Market: Product:</th> <th>Pennsylvania Health & V Individual Ambetter</th> <th>Vellness, Inc.</th> <th></th>	Company Name: Market: Product:	Pennsylvania Health & V Individual Ambetter	Vellness, Inc.													
Image <	-	1/1/2020				Ending date of Rates:		December	31, 2020]						
Indur and 1000 Other branch 2000																
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Instrument of the second of the sec				0%						50%				0%		
Instrume				\$40 Primary Care Visit to Treat an Injury or Illness (exc.						\$45 Primary Care Visit to Treat an Injury or Illness (exc.						
Designed webset Balance webset Designed w												Mental/Behavioral Health and Substance Use Disorder Outpatient Services; \$30 Laboratory Outpatient and		\$20 Generic Drugs		
						Outpatient Services; \$30 Labor	atory Outpatient and	Outpatient Services; \$35 La	aboratory Outpatient and							
Date + Date +<	1															
OPENNOV Diff Diff <thdiff< th=""> Diff Diff</thdiff<>	Copays =>	Brand Drugs		Sittle Blags		Brand Drugs		Brand Drugs		the state of the s		Brand Drugs				
NetwordNotable<	OOP Maximum =>	\$5,900				\$8,100			\$8,150							
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1 133.33 133.24															\$238.97	
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12 13 14044 14044 14040 1															\$319.93	
1 1 <td>22</td> <td>\$403.84</td> <td>\$464.41</td> <td>\$369.75</td> <td>\$425.21</td> <td>\$365.28</td> <td>\$420.07</td> <td>\$360.43</td> <td>\$414.50</td> <td>\$395.59</td> <td>\$454.93</td> <td>\$394.74</td> <td>\$453.95</td> <td>\$278.20</td> <td>\$319.93</td>	22	\$403.84	\$464.41	\$369.75	\$425.21	\$365.28	\$420.07	\$360.43	\$414.50	\$395.59	\$454.93	\$394.74	\$453.95	\$278.20	\$319.93	
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60 51,095 9 51,20.39 51,003.47 51,124.61 51,124.61 51,124.65 51,214.63 51,212.61 51,223.01 5550.75 558.75 61 51,134.76 51,040.84 51,043.87 51,040.84 51,016.21 51,016.21 51,012.03 51,012.03 51,012.03 5570.17 5580.17 62 51,160.20 51,342.83 51,062.26 51,225.40 51,004.21 51,006.20 51,306.09 51,310.40 51,304.18 5793.12 5590.12 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$832.75</td></td<>															\$832.75	
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63 \$1,192.11 \$1,370.92 \$1,091.47 \$1,255.19 \$1,078.27 \$1,240.01 \$1,063.97 \$1,223.56 \$1,167.77 \$1,342.93 \$1,165.26 \$1,340.04 \$821.22 \$544		\$1,134.76	\$1,304.98		\$1,194.81	\$1,026.40		\$1,012.79	\$1,164.71	\$1,111.59		\$1,109.20	\$1,275.58	\$781.72	\$898.98	
															\$919.13	
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HIOS Plan ID (On Exchange)=>	86199PA00		86199PA		86199PA		86199PA		86199PA0		
HIOS Plan ID (Off Exchange)=>	86199PA00		86199PA		86199PA		86199PA		86199PA0		
Plan Marketing Name =>	Ambetter Essential C		Ambetter Essenti		Ambetter Secure Care 5 (20		Ambetter Balanced Care 5 (2		Ambetter Balanced Care 11 (2		
Form # =>	8619 Rating Ar		861		861 Rating		861		8619 Rating A		
Rating Area => Network =>	Ambet		Rating Ambe		Amb		Rating		Ambe		
Metal =>	Bronz		Bro		G		Sih		Silve		
Deductible =>	\$6750		\$7200		\$125		\$735		\$6000		
Coinsurance =>	0%		50		20		0		40%		
					\$15 Primary Care Visit to Tro Preventive, and X-rays); Mental/Behavioral Health a	\$35 Specialist Visit; \$15	\$40 Primary Care Visit to Tr Preventive, and X-rays);		\$30 Primary Care Visit to Treat an Injury or Illness Preventive, and X-rays); \$60 Specialist Visit; \$ Mental/Behavioral Health and Substance Use Dis		
					Outpatient Services; \$15 L Professional Services; \$15 G Brand	aboratory Outpatient and eneric Drugs; \$30 Preferred	Mental/Behavioral Health a Outpatient Services; \$20 Ge Brand	eneric Drugs; \$60 Preferred	Outpatient Services; \$30 La Professional Services; \$20 Ge Brand D	boratory Outpatient and neric Drugs; \$50 Preferred	
Copays =>							4-			8-	
OOP Maximum => Pediatric Dental (Yes/No) =>			\$8,1 N		\$5,5		\$7,: N		\$8,1 No		
Age Band			Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$227.58	\$227.58	\$223.31	\$223.31	\$323.43	\$323.43	\$296.13	\$296.13	\$292.55	\$292.55	
15	\$247.81	\$247.81	\$243.16	\$243.16	\$352.18	\$352.18	\$322.45	\$322.45	\$318.55	\$318.55	
16	\$255.55	\$255.55	\$250.75	\$250.75	\$363.18	\$363.18	\$332.52	\$332.52	\$328.50	\$328.50	
17	\$263.28	\$263.28	\$258.34	\$258.34	\$374.17	\$374.17	\$342.58	\$342.58	\$338.44	\$338.44	
18	\$271.61	\$312.35	\$266.51	\$306.49	\$386.01	\$443.91	\$353.42	\$406.44	\$349.15	\$401.52	
19	\$279.94	\$321.93	\$274.69	\$315.89	\$397.85	\$457.52	\$364.26	\$418.90	\$359.85	\$413.83	
20	\$288.57	\$331.85	\$283.15	\$325.63	\$410.11	\$471.62	\$375.49	\$431.81	\$370.94	\$426.59	
21	\$297.50	\$342.13	\$291.92	\$335.71	\$422.80	\$486.22	\$387.11	\$445.18	\$382.43	\$439.79	
22	\$297.50 \$342.1		\$291.92	\$335.71	\$422.80	\$486.22	\$387.11	\$445.18	\$382.43	\$439.79	
23	\$297.50 \$342.1		\$291.92	\$335.71	\$422.80	\$486.22	\$387.11	\$445.18	\$382.43	\$439.79	
24	\$297.50 \$342.13		\$291.92	\$335.71	\$422.80 \$486.22		\$387.11	\$445.18	\$382.43	\$439.79	
25	\$298.68	\$343.49	\$293.08	\$337.04	\$424.48	\$488.15	\$388.65	\$446.95	\$383.95	\$441.54	
26	\$304.63	\$350.33	\$298.92	\$343.75	\$432.94	\$497.88	\$396.39	\$455.85	\$391.59	\$450.33	
27	\$311.77	\$358.54	\$305.92	\$351.81	\$443.08	\$509.55	\$405.68	\$466.53	\$400.77	\$460.89	
28	\$323.37	\$371.88	\$317.31	\$364.90	\$459.57	\$528.51	\$420.78	\$483.89	\$415.69	\$478.04	
29	\$332.89	\$382.83			\$473.10	\$544.07	\$433.16	\$498.14	\$427.92	\$492.11	
30	\$337.65	\$388.30			\$479.87	\$551.85	\$439.36	\$505.26	\$434.04	\$499.15	
31 32	\$344.79 \$351.93	\$396.51 \$404.72		\$389.07 \$397.13	\$490.01 \$500.16	\$563.52 \$575.19	\$448.65 \$457.94	\$515.95 \$526.63	\$443.22 \$452.40	\$509.70 \$520.26	
32	\$356.40	\$409.86			\$506.50	\$582.48	\$463.75	\$533.31	\$458.13	\$520.26	
34	\$361.16	\$415.33	\$354.38	\$402.16 \$407.54	\$513.27	\$590.26	\$469.94	\$540.43	\$464.25	\$533.89	
35	\$363.54	\$418.07	\$356.71	\$410.22	\$516.65	\$594.15	\$473.04	\$543.99	\$467.31	\$537.41	
36	\$365.92	\$420.80	\$359.05	\$412.91	\$520.03	\$598.04	\$476.13	\$547.55	\$470.37	\$540.93	
37	\$368.30	\$423.54	\$361.38	\$415.59	\$523.41	\$601.93	\$479.23	\$551.11	\$473.43	\$544.45	
38	\$370.68	\$426.28	\$363.72	\$418.28	\$526.80	\$605.82	\$482.33	\$554.68	\$476.49	\$547.96	
39	\$375.44	\$431.75	\$368.39	\$423.65	\$533.56	\$613.60	\$488.52	\$561.80	\$482.61	\$555.00	
40	\$380.20	\$437.23	\$373.06	\$429.02	\$540.33	\$621.38	\$494.71	\$568.92	\$488.73	\$562.04	
41	\$387.34	\$445.44	\$380.07	\$437.08	\$550.47	\$633.04	\$504.00	\$579.60	\$497.91	\$572.59	
42	\$394.18	\$453.30	\$386.78	\$444.80	\$560.20	\$644.23	\$512.91	\$589.84	\$506.70	\$582.71	
43	\$403.70	\$464.25	\$396.12	\$455.54	\$573.73	\$659.79	\$525.29	\$604.09	\$518.94	\$596.78	
44	\$415.60	\$477.94	\$407.80	\$468.97	\$590.64	\$679.23	\$540.78	\$621.90	\$534.24	\$614.37	
45	\$429.58	\$494.02	\$421.52	\$484.75	\$610.51	\$702.09	\$558.97	\$642.82	\$552.21	\$635.04	
46	\$446.24	\$513.18	\$437.86	\$503.54	\$634.19	\$729.31	\$580.65	\$667.75	\$573.62	\$659.67	
47	\$464.98	\$534.73	\$456.25	\$524.69	\$660.82	\$759.94	\$605.04	\$695.79	\$597.72	\$687.37	
48	\$486.40 \$507.52	\$559.36 \$583.65	\$477.27 \$498.00	\$548.86 \$572.70	\$691.26 \$721.28	\$794.95 \$829.47	\$632.91 \$660.39	\$727.84 \$759.45	\$625.25 \$652.40	\$719.04 \$750.26	
49	\$507.52 \$531.32	\$583.65 \$611.02	\$498.00 \$521.35	\$572.70 \$599.55	\$721.28 \$755.10	\$829.47 \$868.37	\$660.39 \$691.36	\$759.45 \$795.06	\$652.40 \$683.00	\$750.26 \$785.44	
50	\$554.82	\$638.05	\$521.35 \$544.41	\$599.55 \$626.07	\$755.10	\$906.78	\$721.94	\$795.06 \$830.23	\$713.21	\$785.44 \$820.19	
52	\$554.82 \$580.71	\$667.81	\$569.81	\$655.28	\$788.50 \$825.29	\$906.78	\$721.94 \$755.62	\$868.96	\$746.48	\$820.19	
52	\$606.89	\$697.92	\$595.50	\$684.82	\$862.49	\$949.08	\$789.68	\$908.14	\$780.13	\$897.15	
55	\$635.15	\$730.42	\$623.23	\$716.71	\$902.66	\$1,038.06	\$789.68	\$950.43	\$816.46	\$938.93	
55	\$663.41	\$762.92	\$650.96	\$748.60	\$942.82	\$1,084.25	\$863.23	\$992.72	\$852.79	\$980.71	
56	\$694.05	\$798.16	\$681.03	\$783.18	\$986.37	\$1,134.33	\$903.10	\$1,038.57	\$892.18	\$1,026.00	
57	\$724.99	\$833.74	\$711.38	\$818.09	\$1,030.34	\$1,184.89	\$943.36	\$1,084.87	\$931.95	\$1,071.74	
58	\$758.01	\$871.71	\$743.79	\$855.35	\$1,077.27	\$1,238.86	\$986.33	\$1,134.28	\$974.40	\$1,120.56	
59	\$774.37	\$890.53	\$759.84	\$873.82	\$1,100.52	\$1,265.60	\$1,007.62	\$1,158.76	\$995.43	\$1,144.74	
60	\$807.40	\$928.50	\$792.24	\$911.08	\$1,147.45	\$1,319.57	\$1,050.59	\$1,208.18	\$1,037.88	\$1,193.56	
61	\$835.95	\$961.35	\$820.27	\$943.31	\$1,188.04	\$1,366.25	\$1,087.75	\$1,250.91	\$1,074.59	\$1,235.78	
62	\$854.70	\$982.90	\$838.66	\$964.46	\$1,214.68	\$1,396.88	\$1,112.14	\$1,278.96	\$1,098.68	\$1,263.48	
63	\$878.20	\$1,009.93	\$861.72	\$990.98	\$1,248.08	\$1,435.29	\$1,142.72	\$1,314.13	\$1,128.89	\$1,298.23	
64+	\$892.47	\$1.026.34	\$875.72	\$1,007.08	\$1,268.36	\$1,458.62	\$1,161.29	\$1,335.49	\$1,147.24	\$1,319.33	

Company Name: Market: Product: Effective Date of Rates:

							86199PA0020006			
HIOS Plan ID (On Exchange)=>	86199PA0		86199PA		86199PA	0020002				
HIOS Plan ID (Off Exchange)=>	86199PA0		86199PA		86199PA		86199PA			
Plan Marketing Name =>	Ambetter Balanced Care 14 (20		Ambetter Balanced Care 15 (2		Ambetter Essential Care 1 (2		Ambetter Essential Care 10 (2			
Form # =>	8619		861		861		861			
Rating Area =>	Rating A		Rating		Rating		Rating			
Network => Metal =>	Ambet		Ambe Silv		Amb		Ambo			
Deductible =>	\$0 IN		\$2950		\$815		\$720			
Coinsurance =>	50 IN 50%		\$2950		\$815		\$720			
consulance =>	307		40	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	0.	A8	50	/8		
	\$45 Primary Care Visit to Trea	t an Injury or Illness (exc.	\$30 Primary Care Visit to Tre							
	Preventive, and X-rays); \$	95 Specialist Visit; \$45	Preventive, and X-rays); Mental/Behavioral Health a							
	Mental/Behavioral Health an	d Substance Use Disorder	Outpatient Services; \$30 La		\$20 Gene	ric Drugs				
	Outpatient Services; \$45 Lab	oratory Outpatient and	Professional Services; \$15 G							
	Professional Services;	\$36 Generic Drugs	Brand							
Copays =>										
OOP Maximum =>	\$8,15	0	\$8,1		\$8,:		\$8,3			
Pediatric Dental (Yes/No) =>	No		N		N		N			
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0 - 14	\$316.83	\$316.83	\$316.15	\$316.15	\$222.81	\$222.81	\$233.80	\$233.8		
15	\$344.99	\$344.99	\$344.25	\$344.25	\$242.61	\$242.61	\$254.58	\$254.5		
16 17	\$355.76	\$355.76 \$366.53	\$355.00 \$365.74	\$355.00 \$365.74	\$250.19 \$257.76	\$250.19 \$257.76	\$262.52 \$270.47	\$262.5		
17 18	\$366.53 \$378.13	\$366.53 \$434.85	\$365.74 \$377.31	\$365.74 \$433.91	\$257.76 \$265.91	\$257.76 \$305.80	\$270.47 \$279.03	\$270.4 \$320.8		
18	\$378.13 \$389.72	\$434.85 \$448.18	\$377.31 \$388.89	\$433.91 \$447.22	\$265.91 \$274.07	\$305.80 \$315.18	\$279.03 \$287.58	\$320.8		
20	\$389.72	\$448.18 \$461.99	\$388.89 \$400.87	\$447.22	\$274.07	\$315.18 \$324.89	\$287.58	\$330.		
20	\$401.73	\$476.29	\$400.87	\$461.00	\$291.26	\$334.95	\$296.45	\$351.4		
22	\$414.17	\$476.29	\$413.28	\$475.27	\$291.26	\$334.95	\$305.63	\$351.4		
23	\$414.17	\$476.29	\$413.28	\$475.27	\$291.26	\$334.95	\$305.63	\$351.4		
24	\$414.17	\$476.29	\$413.28	\$475.27	\$291.26	\$334.95	\$305.63	\$351.4		
25	\$415.81	\$478.19	\$414.92	\$477.16	\$292.42	\$336.28	\$306.84	\$352.8		
26	\$424.10	\$487.71	\$423.19	\$486.66	\$298.24	\$342.98	\$312.95	\$359.8		
27	\$434.04	\$499.14	\$433.10	\$498.07	\$305.23	\$351.02	\$320.28	\$368.3		
28	\$450.19	\$517.72	\$449.22	\$516.61	\$316.59	\$364.08	\$332.20	\$382.0		
29	\$463.44	\$532.96	\$462.45	\$531.81	\$325.91	\$374.80	\$341.98	\$393.2		
30	\$470.07	\$540.58	\$469.06	\$539.42	\$330.57	\$380.16	\$346.87	\$398.9		
31	\$480.01	\$552.01	\$478.98	\$550.82	\$337.56	\$388.20	\$354.21	\$407.3		
32	\$489.95	\$563.44	\$488.90	\$562.23	\$344.55	\$396.24	\$361.54	\$415.7		
33	\$496.16	\$570.59	\$495.10	\$569.36	\$348.92	\$401.26	\$366.13	\$421.		
34	\$502.79	\$578.21	\$501.71	\$576.96	\$353.58	\$406.62	\$371.02	\$426.		
35 36	\$506.10 \$509.41	\$582.02 \$585.83	\$505.01 \$508.32	\$580.77 \$584.57	\$355.91 \$358.24	\$409.30	\$373.46	\$429.		
35	\$512.73	\$589.64	\$508.32	\$588.37	\$358.24 \$360.57	\$411.98 \$414.66	\$375.91 \$378.35	\$432. \$435.		
37	\$512.73	\$593.45	\$511.63	\$588.37 \$592.17	\$362.90	\$414.66	\$378.35	\$435. \$437.		
38	\$522.67	\$601.07	\$521.54	\$599.78	\$367.56	\$417.34	\$385.69	\$443.5		
40	\$529.29	\$608.69	\$528.16	\$607.38	\$372.22	\$428.06	\$390.58	\$449.3		
40	\$539.23	\$620.12	\$538.07	\$618.79	\$379.21	\$436.09	\$397.91	\$457.6		
42	\$548.76	\$631.07	\$547.58	\$629.72	\$385.91	\$443.80	\$404.94	\$465.6		
43	\$562.01	\$646.31	\$560.80	\$644.93	\$395.23	\$454.52	\$414.72	\$476.		
44	\$578.58	\$665.37	\$577.34	\$663.94	\$406.88	\$467.91	\$426.94	\$490.		
45	\$598.04	\$687.75	\$596.76	\$686.27	\$420.57	\$483.66	\$441.31	\$507.		
46	\$621.24	\$714.42	\$619.90	\$712.89	\$436.88	\$502.41	\$458.42	\$527.		
47	\$647.33	\$744.43	\$645.94	\$742.83	\$455.23	\$523.51	\$477.68	\$549.		
48	\$677.15	\$778.72	\$675.69	\$777.05	\$476.20	\$547.63	\$499.68	\$574.		
49	\$706.55	\$812.54	\$705.04	\$810.79	\$496.88	\$571.41	\$521.38	\$599.		
50	\$739.69	\$850.64	\$738.10	\$848.81	\$520.18	\$598.21	\$545.83	\$627.		
51	\$772.41	\$888.27	\$770.74	\$886.36	\$543.19	\$624.67	\$569.97	\$655.4		
52	\$808.44	\$929.70	\$806.70	\$927.70	\$568.53	\$653.81	\$596.56	\$686.		
53	\$844.88	\$971.62	\$843.07	\$969.53	\$594.16	\$683.28	\$623.46	\$716.		
54	\$884.23	\$1,016.86	\$882.33	\$1,014.68	\$621.83	\$715.10	\$652.49	\$750.		
55	\$923.57	\$1,062.11	\$921.59	\$1,059.83	\$649.50	\$746.92	\$681.52	\$783.		
56 57	\$966.23 \$1,009.30	\$1,111.17 \$1,160.70	\$964.15 \$1,007.13	\$1,108.78 \$1,158.20	\$679.50 \$709.79	\$781.42 \$816.25	\$713.00 \$744.78	\$819. \$856.		
57	\$1,055.28	\$1,213.57	\$1,053.01	\$1,158.20	\$742.12	\$853.43	\$778.71	\$895.		
58	\$1,055.28	\$1,213.57 \$1,239.76	\$1,053.01	\$1,210.96	\$742.12	\$853.43 \$871.85	\$795.52	\$895.		
60	\$1,124.03	\$1,235.70	\$1,121.61	\$1,289.85	\$790.46	\$909.03	\$829.44	\$953.		
61	\$1,163.78	\$1,338.35	\$1,161.28	\$1,335.48	\$818.42	\$941.19	\$858.78	\$987.0		
62	\$1,189.88	\$1,368.36	\$1,187.32	\$1,365.42	\$836.77	\$962.29	\$878.03	\$1,009.		
63	\$1,222.60	\$1,405.98	\$1,219.97	\$1,402.96	\$859.78	\$988.75	\$902.18	\$1,037.5		

Company Name: Market: Product: Effective Date of Rates:

Pennsylvania Health & Wellness, Inc. Individual Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
86199PA0010025	Ambetter Secure Care 5 (2020)	HMO	Gold	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia
86199PA0010005	Ambetter Balanced Care 5 (2020)	нмо	Silver	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia
86199PA0010004	Ambetter Balanced Care 11 (2020)	нмо	Silver	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia
86199PA0010012	Ambetter Balanced Care 12 (2020)	нмо	Silver	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia
86199PA0010014	Ambetter Balanced Care 14 (2020)	нмо	Silver	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia
86199PA0010015	Ambetter Balanced Care 15 (2020)	HMO	Silver	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia
86199PA0010002	Ambetter Essential Care 1 (2020)	нмо	Bronze	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia
86199PA0010022	Ambetter Essential Care 2 HSA (2020)	HMO	Bronze	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia
86199PA0010006	Ambetter Essential Care 10 (2020)	нмо	Bronze	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia
86199PA0020025	Ambetter Secure Care 5 (2020) + Vision + Adult Dental	HMO	Gold	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia
86199PA0020005	Ambetter Balanced Care 5 (2020) + Vision + Adult Dental	HMO	Silver	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia
86199PA0020004	Ambetter Balanced Care 11 (2020) + Vision + Adult Dental	нмо	Silver	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia
86199PA0020014	Ambetter Balanced Care 14 (2020) + Vision + Adult Dental	HMO	Silver	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia
86199PA0020015	Ambetter Balanced Care 15 (2020) + Vision + Adult Dental	нмо	Silver	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia
86199PA0020002	Ambetter Essential Care 1 (2020) + Vision + Adult Dental	нмо	Bronze	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia
86199PA0020006	Ambetter Essential Care 10 (2020) + Vision + Adult Dental	нмо	Bronze	On	Ambetter	Rating Area 8	Bucks, Montgomery, Philadelphia

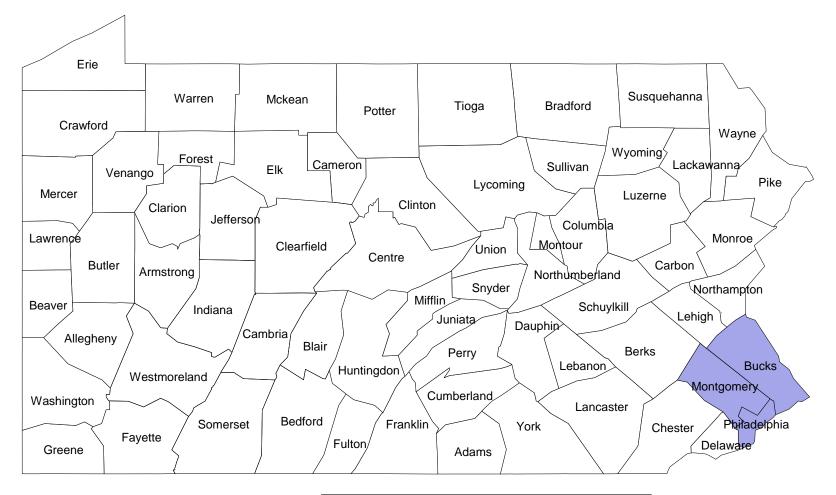
Company Name Pennsylvania Health & Wellness, Inc. Market Individual RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

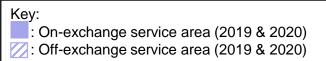
			RATING AR	EA 1							RATING A	AREA 2		RATING ARE	A 3													
	02-01-2019 Number of Covered Live	es by Rating Cou	inty		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
				On/Off																								
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
86199PA0010025	Ambetter Secure Care 5 (2020)	HMO	Gold	On																								
86199PA0010005	Ambetter Balanced Care 5 (2020)	HMO	Silver	On																								
86199PA0010004	Ambetter Balanced Care 11 (2020)	HMO	Silver	On																								
86199PA0010012	Ambetter Balanced Care 12 (2020)	HMO	Silver	On																								
86199PA0010014	Ambetter Balanced Care 14 (2020)	HMO	Silver	On																								
86199PA0010015	Ambetter Balanced Care 15 (2020)	HMO	Silver	On																								
86199PA0010002	Ambetter Essential Care 1 (2020)	HMO	Bronze	On																								
86199PA0010022	Ambetter Essential Care 2 HSA (2020)	HMO	Bronze	On																								
86199PA0010006	Ambetter Essential Care 10 (2020)	HMO	Bronze	On																								
86199PA0020025	Ambetter Secure Care 5 (2020) + Vision + Adult Dental	HMO	Gold	On																								
86199PA0020005	Ambetter Balanced Care 5 (2020) + Vision + Adult Dental	HMO	Silver	On																								
86199PA0020004	Ambetter Balanced Care 11 (2020) + Vision + Adult Dental	HMO	Silver	On																								
86199PA0020014	Ambetter Balanced Care 14 (2020) + Vision + Adult Dental	HMO	Silver	On																								
86199PA0020015	Ambetter Balanced Care 15 (2020) + Vision + Adult Dental	HMO	Silver	On																								
86199PA0020002	Ambetter Essential Care 1 (2020) + Vision + Adult Dental	HMO	Bronze	On																								
86199PA0020006	Ambetter Essential Care 10 (2020) + Vision + Adult Dental	HMO	Bronze	On																								

RATING ARE	A 4									RATING AR	EA 5						RATING A	REA 6								
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
		_		-																						
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

RATING A	REA 7			RATING A	REA 8				R	ATING AREA 9	9					
0	0	0	0	357	0	0	360	1,152		0	0	0	0	0	0	0
Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia		Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
				\$403.84			\$403.84	\$403.84								
				\$369.75			\$369.75	\$369.75								
				\$365.28			\$365.28	\$365.28								
				\$360.43			\$360.43	\$360.43								
				\$395.59			\$395.59									
				\$394.74			\$394.74									
				\$278.20			\$278.20									
				\$297.50			\$297.50									
				\$291.92			\$291.92									
				\$422.80			\$422.80									
				\$387.11			\$387.11	\$387.11								
				\$382.43			\$382.43	\$382.43								
				\$414.17			\$414.17	\$414.17								
				\$413.28			\$413.28	\$413.28								
				\$291.26			\$291.26	\$291.26								
				\$305.63			\$305.63	\$305.63								

Issuer: Pennsylvania Health & Wellness, Inc. Market: Individual





	A B	С	D	E	F	G	Н	Ι	J	K L	M N O	Р	Q R
1	Unified Rate Review v5.0									To add a product to W	/orksheet 2 - Plan Product Info	select the Add F	roduct button or Ctrl
2											, sheet 2 - Plan Product Info, se		
3	Company Legal Name:	Pennsylvania Health & Wellnes	s. Inc.					State:	PA		Validate button or Ctrl + Shift		batton or car i binjt
4	HIOS Issuer ID:	86199	.,					Market:	Individual		Finalize button or Ctrl + Shift +		
4								ividi ket.	maividual	TO Jindilze, select the P	-munze bullon or clri + Snijl +		
5	Effective Date of Rate Change(s):	1/1/2020											
6													
7													
8	Market Level Calculations (Same for all	l Plans)											
9													
10	Contine Is Freedomen Devied Date												
12	Section I: Experience Period Data Experience Period:	I	1/1/2018	to	12/31/2018								
13	Experience renou.	L	1/1/2010	Total	PMPM								
14	Allowed Claims			\$0.00		1							
15	Reinsurance			\$0.00									
16	Incurred Claims in Experience Period			\$0.00	#DIV/0!	1							
17	Risk Adjustment			\$0.00									
18	Experience Period Premium			\$0.00) #DIV/0!								
19	Experience Period Member Months												
20													
21	Section II: Projections			The set		Total							
22		Experience Period Index	Year	L Trend	Year 2	2 Trend	Trended EHB Allowed Claims						
23	Benefit Category	Rate PMPM	Cost	Utilization	Cost	Utilization	РМРМ						
24	Inpatient Hospital	\$0.00	1.000	1.000			\$0.00						
25	Outpatient Hospital	\$0.00	1.000	1.000		1.000	\$0.00						
26	Professional	\$0.00	1.000	1.000			\$0.00						
27	Other Medical	\$0.00	1.000	1.000		1.000	\$0.00						
28	Capitation	\$0.00	1.000	1.000		1.000	\$0.00						
29	Prescription Drug Total	<u>\$0.00</u> \$0.00	1.000	1.000	1.000	1.000	<u>\$0.00</u> \$0.00						
31	1041	Q0.00					\$0.00						
32	Morbidity Adjustment				1.000	1							
33	Demographic Shift				1.000								
34	Plan Design Changes				1.000	1							
35	Other				1.000								
36	Adjusted Trended EHB Allowed Claims F	PMPM for	1/1/2020		\$0.00								
37						1							
38	Manual EHB Allowed Claims PMPM				\$537.19								
39	Applied Credibility %				0.00%	1							
40						Projected Period Totals							
41	Projected Index Rate for		1/1/2020		\$537.19	\$60,180,858.51							
43	Reinsurance		1,1,2020		\$0.00	\$0.00							
44	Risk Adjustment Payment/Charge				-\$66.48	-\$7,447,687.92							
45	Exchange User Fees				3.44%	\$2,409,301.99							
46	Market Adjusted Index Rate				\$625.18	\$70,037,848.42							
47													
48	Projected Member Months				112,029	J							
1 2 3 4 5 6 7 7 8 9 9 10 11 12 13 14 15 16 17 18 19 20 21 13 14 15 16 17 18 19 20 21 22 23 24 25 26 26 27 28 29 30 31 31 33 34 44 5 5 5 6 7 7 8 9 9 10 11 12 22 23 24 25 26 26 27 28 29 20 31 31 33 34 45 5 5 5 6 7 7 8 9 9 10 11 12 22 23 24 25 5 5 6 7 7 8 8 9 9 10 21 27 28 29 20 31 31 34 45 5 5 5 6 7 7 8 8 9 9 10 21 27 28 29 30 31 31 34 45 5 5 5 6 7 7 8 8 9 9 10 21 22 23 23 24 25 5 26 26 7 7 8 8 9 9 9 10 21 27 23 33 33 34 44 5 5 5 5 5 6 7 7 8 8 9 9 10 21 27 23 23 33 34 44 5 5 5 5 5 6 7 7 8 8 8 9 9 10 10 10 10 10 10 10 10 10 10													
	Information Not Releasable to the Pub	lic Unless Authorized by Law:	This information has not been publi	cally disclosed and may be privileged			seminated, distributed, or copied t	o persons n	ot authorized to rece	ive the information. Un	authorized disclosure may res	ult in prosecution	to the full
50					exten	t of the law.							
50 51 52													

| Company Legal Name: | | |
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 | | Product Info, select i
duct Info, select the |
 | tton or Ctrl + Shift + P.
Ctrl + Shift + L. | |
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	Pennsylvania Healti	h & Wellness, Inc.
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 | St | te PA | T | To validate, select th
 | e Validate button or | Ctrl + Shift + I |
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 | |
| | 86199 | |
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 | | uluati Indi | |
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 | |
| HIOS Issuer ID: | | |
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 | M | irket: Indi | ividual 7 | To finalize, select the
 | Finalize button or C | Ctrl + Shift + F. |
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 | |
| Effective Date of Rate Change(s): | 1/1/2020 | |
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| Product/Plan Level Calculations | | |
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| Field # Section I: General Product and Plan Information | in | |
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 | |
| 1.1 Product Name | | |
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 | Ambe | | |
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 | | |
 | Ambetter + Vision - | |
 | |
| 1.2 Product ID | - | |
 | | |

 | 86199 | PA001 | |
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 | | |
 | 86199PA | 4002 |
 | r |
| | | Ambetter
Essential Care 1 |
 | Ambetter
Essential Care 4 | |

 | Ambetter
alanced Care 11 | |
 | | alanced Care 15 Car | | Ambetter Secure
 | Ambetter
Essential Care 1
(2020) + Vision + | Ambetter
Essential Care 10
(2020) + Vision + | Ambetter
Balanced Care 5
(2020) + Vision +
 | (2020) + Vision + | Ambetter
Balanced Care 12
(2020) + Vision + | (2020) + Vision + (2
 | Ambetter
alanced Care 15
2020) + Vision + |
| 1.3 Plan Name | _ | (2020) | HSA (2020)
 | HSA (2020) | (2020) | (2020)

 | (2020) | (2020) | (2019)
 | (2020) | | 8 Free PCP Visits | Care 5 (2020)
 | Adult Dental | Adult Dental | Adult Dental
 | Adult Dental | Adult Dental | Adult Dental
 | Adult Dental |
| 1.4 Plan ID (Standard Component ID) | _ | 86199PA0010002 |
 | 6199PA0010024 | 86199PA0010006 8 |

 | 5199PA0010004 | | |
 | 86199PA0010014 8 | | 199PA0010001 8 |
 | | 86199PA0020006 |
 | | 86199PA0020012 |
 | 199PA0020015 |
| 1.5 Metal | _ | Bronze | Bronze
 | Bronze | Bronze | Silver

 | Silver | Silver | Silver
 | Silver | Silver | Gold | Gold
 | Bronze | Bronze | Silver
 | Silver | Silver | Silver
 | Silver |
| 1.6 AV Metal Value | | 0.603 | 0.625
 | 0.632 | 0.638 | 0.690

 | 0.695 | 0.680 | 0.718
 | 0.715 | 0.720 | 0.804 | 0.817
 | 0.603 | 0.638 | 0.690
 | 0.695 | 0.680 | 0.715
 | 0.720 |
| 1.7 Plan Category | | Renewing | New
 | New | New | Renewing

 | Renewing | New | Terminated
 | New | New | Terminated | New
 | New | New | New
 | New | New | New
 | New |
| 1.8 Plan Type | | HMO | HMO
 | HMO | HMO | HMO

 | HMO | HMO | HMO
 | HMO | HMO | HMO | HMO
 | HMO | HMO | HMO
 | HMO | HMO | HMO
 | HMO |
| | | |
 | | |

 | | | HIWO
 | | | HWIO |
 | | |
 | | |
 | |
| 1.9 Exchange Plan? | | Yes | Yes
 | Yes | Yes | Yes

 | Yes | Yes | No
 | Yes | Yes | No | Yes
 | Yes | Yes | Yes
 | Yes | Yes | Yes
 | Yes |
| 1.10 Effective Date of Proposed Rates | | 1/1/2020 | 1/1/2020
 | 1/1/2020 | 1/1/2020 | 1/1/2020

 | 1/1/2020 | 1/1/2020 | 1/1/2020
 | 1/1/2020 | 1/1/2020 | 1/1/2020 | 1/1/2020
 | 1/1/2020 | 1/1/2020 | 1/1/2020
 | 1/1/2020 | 1/1/2020 | 1/1/2020
 | 1/1/2020 |
| 1.11 Cumulative Rate Change % (over 12 mos prior) | | -5.03% | 0.00%
 | 0.00% | 0.00% | 0.09%

 | 0.39% | 0.00% | 0.00%
 | 0.00% | 0.00% | 0.00% | 0.00%
 | 0.00% | 0.00% | 0.00%
 | 0.00% | 0.00% | 0.00%
 | 0.00% |
| 1 12 Product Rate Increase % | | 3.0374 | 0.00%
 | 0.0070 | 0.0070 | 0.0576

 | -15 | | 0.0076
 | 0.0070 | 0.0070 | 0.0070 | 0.0070
 | 0.00% | 0.0074 | 0.0074
 | 0.00% | | 0.00%
 | 0.00% |
| | | |
 | | |

 | -1.5 | 50% | |
 | | | |
 | | |
 | 0.00% | 76 |
 | |
| 1.13 Submission Level Rate Increase % | | |
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 | | -1.50% | |
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| otals Section II: Experience Period and Current Plan L | level Information | |
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| 2.1 Plan ID (Standard Component ID) | Total | 86199PA0010002 | 9610020010022
 | 610020010024 | 8610020010005 | 861000000000000000000000000000000000000

 | 510020010004 | 86199PA0010012 86 | 100000000000000000000000000000000000000
 | R6100PA0010014 9/ | 100000000000000000000000000000000000000 | 10020010001 | 86100PA0010025
 | 8610020002 | 86199PA0020006 | 861000000000
 | 8610020004 8 | 2610020012 | 8610020014 86
 | 10020015 |
| 2.1 Plan ID (Standard Component ID) | Total | 80199FA0010002 | 80199FA0010022 8
 | 0199FA0010024 | 00199FA0010000 0 | 50155FA0010005 80

 | 3133FA0010004 | 80199FA0010012 80 | 199FA0010005 d
 | 50155FA0010014 80 | 199FA0010015 80. | 0199FA0010001 c | 80155FA0010025
 | 80155FA0020002 | 80199FA0020000 | 80199FA0020003
 | 80199FA0020004 8 | 50133FA0020012 | 80199FA0020014 80
 | 1199FA0020013 |
| \$0. 2.2 Allowed Claims | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0

 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
 | \$0 |
| \$0 2.3 Reinsurance | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0

 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | SO | \$0
 | \$0 | \$0 | \$0
 | \$0 |
| 2.4 Member Cost Sharing | | 10 | 60
 | 10 | 60 | \$0

 | 40 | 60 | 60
 | 60 | \$0 | 60 | \$0
 | \$0
S0 | 10 | 10
 | 60 | 10 | 60
 | 60 |
| | \$0 | \$0 | \$0
 | \$0 | \$0 |

 | \$0 | \$0 | \$0
 | 50 | 50 | \$0 | \$0
 | | \$0 | \$0
 | \$0 | \$0 | 50
 | \$0 |
| 2.5 Cost Sharing Reduction | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0

 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
 | \$0 |
| \$0 2.6 Incurred Claims | \$0 | \$0 | \$0
 | ŝn | \$0. | \$0

 | \$0 | Śn | Śn
 | \$0 | \$0 | ŝn | \$0
 | \$0 | \$0 | ŝn
 | \$0 | \$0 | Śń
 | \$0 |
| \$0 2.7 Risk Adjustment Transfer Amount | 50 | | 0
 | 20 | 20 | \$0

 | 00 | 00 | 00
 | 0.0 | 60 | 00 | \$0
 | \$0 | 00 | 00
 | 0 | 20 | 0
 | 20 |
| | \$0 | \$0 | \$0
 | \$0 | \$0 |

 | \$0 | \$0 | \$0
 | \$U | ŞU | \$0 | \$0
 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
 | \$0 |
| \$0 2.8 Premium | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0

 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
 | \$0 | \$0 | \$0
 | \$0 |
| 0 2.9 Experience Period Member Months | 0 | 0 | 0
 | 0 | 0 | 0

 | 0 | 0 | 0
 | 0 | 0 | 0 | 0
 | 0 | 0 | 0
 | 0 | 0 | 0
 | 0 |
| 2.10 Current Enrollment | 1.869 | 646 | 0
 | 0 | 0 | 192

 | 000 | 0 | 17
 | 0 | 0 | 24 |
 | 0 | |
 | 0 | 0 | 0
 | 0 |
| | | 040 | 0
 | 0 | 0 |

 | 550 | 0 | 17
 | 0 | 0 | 24 | U
 | 0 | 0 | 0
 | 0 | 0 | 0
 | 0 |
| 2.11 Current Premium PMPM | \$599.39 | \$577.83 | \$0.00
 | \$0.00 | \$0.00 | \$637.10

 | \$604.31 | \$0.00 | \$701.97
 | \$0.00 | \$0.00 | \$602.20 | \$0.00
 | \$0.00 | \$0.00 | \$0.00
 | \$0.00 | \$0.00 | \$0.00
 | \$0.00 |
| 2.12 Loss Ratio | #DIV/0! | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/01 | #DIV/01

 | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/01 | #DIV/0!
 | #DIV/01 | #DIV/0! | #DIV/01
 | #DIV/01 |
| Per Member Per Month | | .1 |
 | 7.0. | |

 | 70. | |
 | | | | 70.
 | 70. | | .,
 | | 74. |
 | |
| 2.13 Allowed Claims | #DIV/0! | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/01

 | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/01 | #DIV/01 | #DIV/01
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| 2.14 Reinsurance | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/01 | #DIV/01

 | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/01 | #DIV/0!
 | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/01 |
| 2.15 Member Cost Sharing | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/01 | #DIV/01

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 | #DIV/01 | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/01 | #DIV/0!
 | #DIV/01 | #DIV/0! | #DIV/01
 | #DIV/01 |
| 2.16 Cost Sharing Reduction | #DIV/0! | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/01 | #DIV/01

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 | #DIV/01 | #DIV/01 | #DIV/01 | #DIV/01
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 | #DIV/0! | #DIV/01 | #DIV/01
 | #DIV/01 |
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| 2.17 Incurred Claims | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/01 | #DIV/01

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 | #DIV/01 | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/01 | #DIV/01
 | #DIV/01 |
| 2.18 Risk Adjustment Transfer Amount | #DIV/0! | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/01 | #DIV/01

 | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/01 | #DIV/01 | #DIV/01
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 | #DIV/01 | #DIV/0! | #DIV/01
 | #DIV/01 |
| 2.19 Premium | | |
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| 2.19 Fieliliulii | | | #01//01
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| Section III: Plan Adjustment Factors | | #DIV/01 |
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 | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/01 |
| 3.1 Plan ID (Standard Component ID) | | #DIV/01 |
 | | |

 | | #DIV/01
86199PA0010012 86 |
 | #DIV/01 | #DIV/01 | #DIV/01 | #DIV/01
 | #DIV/01 | #DIV/01 | #DIV/0!
 | #DIV/0! | #DIV/0! | #DIV/0!
 | #DIV/01 |
| 3.1 Plan ID (Standard Component ID)
3.2 Market Adjusted Index Rate | | #DIV/0!
86199PA0010002 | 86199PA0010022 8
 | 6199PA0010024 | 86199PA0010006 8 | 86199PA0010005 86

 | 5199PA0010004 | 86199PA0010012 86 | 199PA0010003 8
 | #DIV/01
86199PA0010014 8 | #DIV/01
199PA0010015 86
\$625.18 | #DIV/01
5199PA0010001 8
8 | #DIV/01
86199PA0010025
 | #DIV/01
86199PA0020002 | #DIV/01
86199PA0020006 | #DIV/0!
86199PA0020005
 | #DIV/01
86199PA0020004 8 | #DIV/0!
86199PA0020012 | #DIV/01
86199PA0020014 86
 | #DIV/01 |
| 3.1 Plan ID (Standard Component ID)
3.2 Market Adjusted Index Rate
3.3 AV and Cost Sharing Design of Plan | | #DIV/0!
86199PA0010002
0.6743 | 86199PA0010022 8
0.7211
 | 6199PA0010024
0.7347 | 86199PA0010006 8 | 0.8962

 | 5199PA0010004
0.8853 | 86199PA0010012 86 | 199PA0010003 8
0.0000
 | #DIV/01
86199PA0010014 84
0.9588 | #DIV/01
199PA0010015 86:
\$625.18
0.9567 | #DIV/01
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 | #DIV/01
86199PA0020002
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 | #DIV/0!
86199PA0020004 8
0.8853 | #DIV/0!
36199PA0020012
0.8736 | #DIV/01
86199PA0020014 86
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 | #DIV/0!
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0.9567 |
| 3.1 Plan ID (Standard Component ID)
3.2 Market Adjusted Index Rate | | #DIV/0!
86199PA0010002 | 86199PA0010022 8
 | 6199PA0010024 | 86199PA0010006 8 | 86199PA0010005 86

 | 5199PA0010004 | 86199PA0010012 86 | 199PA0010003 8
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86199PA0020002 | #DIV/01
86199PA0020006 | #DIV/0!
86199PA0020005
 | #DIV/01
86199PA0020004 8 | #DIV/0!
86199PA0020012 | #DIV/01
86199PA0020014 86
 | #DIV/01 |
| 3.1 Plan ID (Standard Component ID)
3.2 Market Adjusted Index Rate
3.3 AV and Cost Sharing Design of Plan
3.4 Provider Network Adjustment | | #DIV/0!
86199PA0010002
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 | 6199PA0010024
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0.8853 | #DIV/0!
36199PA0020012
0.8736 | #DIV/01
86199PA0020014 86
0.9588
 | #DIV/0!
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0.9567 |
| 3.1 Plan ID (Standard Component ID) 3.2 Market Adjusted Index Rate 3.3 AV and Cost Sharing Design of Plan 3.4 Provider Network Adjustment 3.5 Benefits in Addition to EHB | | #DIV/0!
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| 3.1 Plan ID (Standard Component ID) 3.2 Market Adjusted Index Rate 3.3 AV and Cost Sharing Design of Plan 3.4 Yorovider Network Adjustment 3.5 Benefits in Addition to EHB Administrative Costs | | #DIV/01
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 | 5199PA0010004
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1.0470 |
| 3.1. Plan ID (Standard Component ID) 3.2. Market Adjusted Index Rate 3.3. AV and Cost Sharing Design of Plan 3.4. Provider Network Adjustment 3.5. Benefits in Addition to EHB Administrative Costs 3.6. Administrative Expense | | #DIV/01
86199PA0010002
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7.86% | 86199PA0010005 86
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 | 0.8853
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7.86% | 86199PA0010012 86
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86199PA0020014 86
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7.86% |
| 3.1 Plan ID (Skandrar Component ID) 3.2 Market Adjusted Index Rate 3.3 AV and Cost Sharing Design of Plan 3.4 Provider Network Adjustment 3.5 Benefits in Addition to EHB Administrative Cost 3.6 Administrative Expense 3.7 Taxes and Fees | | #DIV/01
86199PA0010002
0.6743
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7.86%
3.23% | 86199PA0010022 8
0.7211
1.0000
1.0000
7.86%
3.23%
 | 6199PA0010024
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1.0000
7.86%
3.23% | 86199PA0010006 8
0.7075
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3.23% | 36199PA0010005 86
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7.86%
3.23% | 86199PA0010012 86
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3.23% | 199PA0010003 8
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7.86%
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86199PA0010014 88
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7.86%
3.23% | #DIV/01
199PA0010015 86
\$625.18
0.9567
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7.86%
3.23% | #DIV/01
5199PA0010001 8
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Part II: Written Justification of Rate Increase Pennsylvania Health & Wellness, Inc. Individual Rate Filing Effective: January 1, 2020 Forms: 86199PA001, 86199PA002 PHW is filing rates for the individual block of business, effective January 1, 2020. This document is submitted in conjunction with the Part I Unified Rate Review Template and the Part III Actuarial Memorandum.

This information is intended for use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIIO), and health insurance consumers in Pennsylvania to assist in the review of PHW's individual rate filing.

The results are actuarial projections. Actual experience will differ for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

PHW filed rates for the individual block of business in the State of Pennsylvania for the first time in 2019, so there is no experience in 2018. We expect unit costs to increase for 2020. Further, we have updated experience underlying the manual rate for the single risk pool, expected administrative expense, and assumptions for federal risk adjustment. These factors, as well as changes to the assumed morbidity of the single risk pool and medical trend, each contribute to the premium rate change.

There was a moratorium on the ACA Insurer fee for 2019, but this moratorium is not slated to continue into 2020. This increases non-benefit expenses for all plans and rating areas.

Medical trend, or the increase in health care costs over time, is composed of two components: the increase in the unit cost of services and the increase in the utilization of those services. Unit cost increases occur as care providers and their suppliers raise their prices. Utilization increases can occur as people seek more services than before. Additionally, simple services can be replaced with more complex services over time, which is known as service intensity trend. An example of service intensity trend would be the replacement of an X-ray with an MRI scan. Replacing the service with a more intense service causes the total cost of medical services to increase.

Whether the government reimburses cost-sharing amounts for lower income individuals greatly impacts the rates. Both 2019 and 2020 rate levels assume that there will be no funding of cost-sharing reduction subsidies.

The proposed rate change of -1.5% applies to approximately 1,869 individuals. PHW's projected administrative expenses for 2020 are \$41.51 PMPM, or 7.0% of premium.

Administrative expense does not include \$31.98 for taxes and fees. The historical administrative expenses are not available, as this product was new with 1/1/2019. The projected loss ratio is 90.6%, which satisfies the federal minimum loss ratio requirement of 80.0%.

Part III: Actuarial Memorandum [Redacted] Pennsylvania Health & Wellness, Inc. Annual Individual Health Rate Filing Pennsylvania Effective January 1, 2020 Forms: 86199PA001, 86199PA002

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1. General Information

Scope and Purpose

This document contains the Part III Actuarial Memorandum for the individual health rate filing submitted by Pennsylvania Health & Wellness, Inc. (PHW) in the state of Pennsylvania, effective January 1, 2020. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template (URRT) and Part II Written Justification. This is a renewal rate filing.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I URRT, which supports compliance with market rating rules and reasonableness of applicable rates. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of PHW's individual rate filing. However, we recognize that this certification may become a public document. Milliman makes no representations or warranties regarding the contents of this letter to other users. Likewise, other users of this letter should not place reliance upon this actuarial memorandum that would result in the creation of any duty or liability for Milliman or its employees under any theory of law.

Consistent with the October 12, 2017 payment memo from the U.S. Department of Health and Human Services (HHS)¹, the premium rates developed and supported by this Actuarial Memorandum assume that cost-sharing reduction (CSR) subsidies will not be funded. Future modifications in legislation, appropriations, regulation, and/or court decisions regarding the funding of CSR payments may affect the extent to which the premium rates are neither excessive nor deficient.

As instructed by PHW, the premium rates developed and supported by this Actuarial Memorandum are based on legislative and regulatory provisions in effect at the time of submission. Changes to these provisions that impact 2020 may affect the extent to which the premium rates are sufficient and neither excessive nor deficient. PHW reserves the right to file revised rates in the event of changes to the regulatory environment in which they were developed to ensure rates are appropriate.

In addition to CSR payments, material rating impacts could arise from changes to various factors, including but not limited to:

- Advanced Premium Tax Credits
- · Risk adjustment program payments and operation
- · Limit on age rating factors
- Legal challenges to provisions of the Patient Protection and Affordable Care Act (ACA)
- · Open enrollment duration and grace period modifications

¹ https://www.hhs.gov/sites/default/files/csr-payment-memo.pdf

- · Status and implementation of Medicaid Expansion
- Enrollment of other populations (Medicare, Medicaid, high risk pool)
- Non-QHP coverage options (e.g. association health plans, short-term limited-duration insurance)
- Rules for Health Savings Accounts and Health Reimbursement Arrangements
- 1332 Waivers (e.g. state-based reinsurance programs)
- Pharmacy (e.g. rules concerning mid-year formulary changes, pharmacy rebates, and treatment of cost sharing)
- Taxes and fees

If there are material deviations in the state-wide average premium (SWAP) for 2020 – for example, based on changes in the number of carriers in the market or carriers' pricing assumptions for 2020 - we would like to work with the Pennsylvania Insurance Department after the initial submission to update our estimated risk adjustment transfer.

The results are actuarial projections. Actual results will vary from those projected in the filing for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

Company Identifying Information

- · Company Legal Name: Pennsylvania Health & Wellness, Inc.
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 86199
- Market: Individual
- Effective Date: January 1, 2020

Company Contact Information

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

Description of Benefits

These products are issued by PHW as HMO health policies.

The major provisions of this form for each plan design and product can be found in Appendix 1.1.

Rate Guarantees

Rates are guaranteed not to change through December 31, 2020.

Renewability

Each policy is renewable by paying the applicable renewal premiums unless the policy holder no longer meets the eligibility requirements of the policy or the company decides not to renew all the policies in the state.

Applicability

The rates will apply to new and renewing business.

General Marketing Method

This product will be sold through agents, direct mailings, the internet, and the Federallyfacilitated Exchange.

Estimated Average Annual Premium

The estimated average annual premium per policy in calendar year 2020 is \$7,085.

Distribution of Business

See Appendix 1.2 for the expected age and geographic distributions for these products.

Rate Tables

See Appendix 1.3 for allowable rating factors. Appendix 1.4 also includes an example of how rating factors will be applied. For family coverage, rates for children are charged to no more than the three oldest covered children under age 21 consistent with the ACA.

2. Proposed Rate Changes

The rate changes for each product offered in the single risk pool by PHW in the State of Pennsylvania are reflected in Worksheet 2, Section I of the Part I URRT.

Reasons for Rate Increase(s):

The rate projections for 2020 have been updated from the previous year's projections to reflect the most recent information available.

The following provides a narrative description of the significant factors driving the proposed rate change for 2020. Appendix 2.1 provides quantitative support for the proposed rate changes.

· Unit Cost trend

Expected unit cost levels and reimbursement arrangements with providers have changed between 2019 and 2020.

Utilization trend

The Milliman *Health Cost Guidelines* underlying the rate projections have been updated. The current model reflects the projected utilization trend from 2019 to 2020. There is a full description of the *Health Cost Guidelines* in Section 8, "Manual Rate Adjustments".

· Prospective changes to benefits covered by the product or successor products

The benefits covered are not expected to change between 2019 and 2020 plan years.

· Taxes and fees imposed on the issuer

Premium rates have been adjusted to reflect the schedule of taxes and fees for 2020. For 2019, there was a moratorium on the ACA Insurer Fee. This moratorium is not slated to continue into 2020. This increases rates relative to 2019.

• Anticipated changes in the average morbidity of the single risk pool

The 2020 projection of morbidity reflects a restatement of the 2019 enrollment and morbidity projection based on emerging information plus the projected impact of new enrollment into the risk pool from 2019 to 2020 on the risk pool. There is a full description of the morbidity assumption in Section 8, "Manual Rate Adjustments".

· Non-funding of cost-sharing reduction (CSR) subsidies

Premium rates continue to reflect that PHW will not be reimbursed by the U.S. Department of Health and Human Services (HHS) for cost-sharing on CSR Silver plans. Enrollment projections reflect updated expectations regarding member plan selections by metal and CSR level, which in turn affect the required rate load to compensate for CSR non-funding. The variance in the rate changes across plans does not reflect the incorporation of planspecific morbidity. When projecting plan rating factors, we have assumed the same demographic and risk characteristics for each plan priced. This pricing method excludes expected differences in the morbidity of members assumed to select the plan. Additional discussion of how the actuarial value of each plan is determined can be found in Section 12, "Plan Adjusted Index Rate", which further addresses how rate changes can vary by plan under a single risk pool methodology.

3. Single Risk Pool

The 2020 rate development is based on the single risk pool set by the State of Pennsylvania, which was established according to the requirements in 45 CFR Part 156.80. The single risk pool is defined as the non-grandfathered individual business in Pennsylvania.

The single risk pool for the projection period does not include members who are eligible to remain enrolled in transitional plans.

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

Not applicable. This product was first offered in 2019 and, therefore, has no 2018 experience to report.

5. Benefit Categories

The Milliman *Health Cost Guidelines (HCGs)* were used to categorize the projected claims into the benefit categories in Worksheet 1, Section II. The detailed benefit categories from the HCGs were then consolidated into the URRT benefit categories shown on Worksheet 1, Section II of the Part I URRT. See Appendix 5.1 for a description of this mapping.

The algorithm used to assign the experience and manual data utilization and cost information is summarized as follows:

Inpatient Hospital

Inpatient hospital includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.

Outpatient Hospital

Outpatient hospital includes non-capitated facility services for surgery, emergency room, lab, radiology, therapy, observation, and other services provided in an outpatient facility setting and billed by the facility.

Professional

Professional includes non-capitated primary care, specialist, therapy, the professional component of laboratory and radiology, and other professional services other than hospital based professionals whose payments are included in facility fees.

Other Medical

Other medical includes non-capitated ambulance, home health care, DME, prosthetics, supplies, vision exams, dental services, and other services. The measurement units for utilization used in this category are a mix of visits, cases, procedures, etc.

Capitation

Capitation includes all services provided under one or more capitated arrangements.

Prescription Drug

Prescription drug includes drugs dispensed by a pharmacy and is net of rebates.

6. Trend Factors

Not applicable. This is a filing based on manual rate projections. Please see Section 8, "Manual Rate Adjustments", for details regarding the development of the Manual EHB Allowed Claims PMPM, which is on a 2020 calendar year basis.

7. Adjustments to Trended EHB Allowed Claims PMPM

Not applicable. This is a filing based on manual rate projections. Please see Section 8, "Manual Rate Adjustments", for details regarding the development of the Manual EHB Allowed Claims PMPM, which is on a 2020 calendar year basis.

8. Manual Rate Adjustments

Source and Appropriateness of Experience Data Used

Manual Experience Basis

The manual rate development is based on the Milliman Managed Care Rating Model (MCRM) and the companion Milliman *Health Cost Guidelines* (*HCGs*), and consideration of relevant QHP experience in other states. The MCRM includes several adjustments from the HCGs to be consistent with and appropriate for the expected individual population that will be enrolled, including morbidity, geographic area utilization relativities, expected provider reimbursement, and utilization management programs.

The HCGs provide a flexible but consistent basis for the determination of claim costs for a wide variety of health benefit plans. These rating structures are used to anticipate future claim levels, evaluate past experience, and establish interrelationships between different health coverage levels.

The Milliman HCGs are developed as a result of Milliman's continuing research on health care costs. They were first developed in 1954 and have been updated and expanded annually since then. These guidelines are continually monitored as we use them in measuring the experience or evaluating the rates of our clients and as we compare them to other data sources.

The HCGs are a cooperative effort of all Milliman health actuaries and represent a combination of their experience, research, and judgment. An extensive amount of data is used in developing these guidelines including published and unpublished data. In most instances, cost assumptions are based on our evaluation of several data sources and, therefore, are not specifically attributable to a single source. Since these guidelines are a proprietary document of Milliman, they are only available for release to specific clients that lease these guidelines and to Milliman consulting health actuaries.

Market-wide rates were developed based on the adjusted MCRM (see "Adjustments Made to the Data" below for more detail on these adjustments). We used the HCGs to estimate the value of cost-sharing and relative utilization of services for each plan and to inform rating factors.

Manual Morbidity Basis

Composite morbidity factors are used to adjust the Milliman Managed Care Rating Model (MCRM) from the large employer group basis of the HCGs to the projected morbidity of PHW's membership in 2020.

The morbidity for PHW's 2020 membership is assumed to equal the projected morbidity for the Pennsylvania single risk pool times the morbidity of PHW's membership relative to the single risk pool.

We estimated historical single risk pool morbidity by comparing historical risk adjustment results for the Pennsylvania individual market versus the employer group population underlying the HCGs, controlling for risk score differences attributable to non-morbidity factors (e.g. demographics and plan mix). We then projected this historical morbidity snapshot forward to account for expected changes in the risk pool composition over time

The relative morbidity assumption used for projecting claims reflects PHW's expectations regarding the morbidity of its 2020 membership relative to the single risk pool, and is consistent with the relative morbidity assumption used to estimate PHW's risk transfer payment/receivable.

Adjustments Made to the Data

The following adjustments were made to calibrate the pricing model to the expected population:

- Expected demographics
- Expected morbidity
- Cost trend and provider reimbursement
- Expected utilization management savings
- Utilization trend
- Consideration of relevant QHP experience
- Benefit plan designs and expected cost-sharing

See Appendix 8.1 for a demonstration of these adjustments. The adjustments, which are discussed above, are appropriate and necessary to reflect the anticipated population, region, provider network, and benefits anticipated for the 2020 single risk pool.

Inclusion of Capitation Payments

Capitated payments for services are accounted for through a PMPM allocation to claims, where the average capitation amount replaces the projected claims amount.

9. Credibility of Experience

PHW does not have calendar year 2018 experience on which to base rate development. 0% credibility was assigned to experience.

10. Establishing the Index Rate

PHW did not offer products in 2018, so the Index Rate for the Experience Period does not apply.

The Index Rate for the Projection Period (\$537.19) (calendar year 2020) is reflected in Worksheet 1, Section II of the URRT. It was developed following the specifications of 45 CFR part 156.80(d)(1). The Index Rate for the Projection Period represents the estimated total combined projected allowed claims PMPM for EHBs for calendar year 2020 and has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees. The total allowed claims include benefits in excess of EHBs (coverage for adult vision and adult dental). Pediatric dental is excluded in the benefit package since this will be offered through a stand-alone plan on the Exchange. The Index Rate for the Projection Period was calculated based on the methodology discussed in above and does not include benefits in excess of the EHBs. The Index Rate for the Projection Period will remain unchanged until a renewal filing effective January 1, 2021.

The development of the Index Rate for the Projection Period is shown in Worksheet 1, Section II. This reflects:

- The projection period of calendar year 2020
- The anticipated claim level of the projection period with respect to trend, benefits, and demographics
- The experience of all policies expected to be in the single risk pool (with necessary adjustments)

Appendix 10.1 demonstrates the calculation of the Projected Index Rate by blending the Experience Period Index Rate with the Credibility Manual Index Rate, as applicable. The next two sections further describe the steps taken to develop the Market-wide Adjusted Index Rate and Plan Adjusted Index Rates.

11. Development of Market-Wide Adjusted Index Rate

The Index Rate for the Projection Period is adjusted to arrive at the Market-wide Adjusted Index Rate (\$625.19) based on the following two adjustments, as outlined in 45 CFR 156.80(d)(1):

- · Adjustment for the Risk Adjustment Program
- · Exchange user fee adjustment

Since the Index Rate is on an allowed claims basis, the market-level adjustments are applied on an allowed basis. Similar to the Index Rate, the Market-wide Adjusted Index Rate reflects the average demographic characteristics of the single risk pool. The Market-wide Adjusted Index Rate is not calibrated. Appendix 11.1 shows the development of the Market-wide Adjusted Index Rate.

Reinsurance

No state or federal reinsurance recoveries are expected in the projection period. As such, no reinsurance was entered in the field for projected reinsurance on URRT Worksheet 1, Section II.

Risk Adjustment Payment/Charge

The Projected Risk Adjustment Transfer PMPM **Constant** is shown on Worksheet 1, Section II. This amount does not include the 2020 Risk Adjustment User Fee of \$0.18 PMPM (0.03% of premium). The Risk Adjustment User Fee is included with Taxes and Fees on Worksheet 2, Field #3.7. Appendix 11.1 shows how the anticipated risk adjustment transfer revenue is applied to the Index Rate in the development of the Market-wide Adjusted Index Rate.

The state transfer calculation portion of the total risk adjustment transfer is based on the risk adjustment transfer formula, as provided in the Federal Register Volume 78 Number 47, and displayed below.

$$T_{i} = \left[\frac{PLRS_{i} \times IDF_{i} \times GCF_{i}}{\sum_{i} (s_{i} \times PLRS_{i} \times IDF_{i} \times GCF_{i})} - \frac{AV_{i} \times ARF_{i} \times IDF_{i} \times GCF_{i}}{\sum_{i} (s_{i} \times AV_{i} \times ARF_{i} \times IDF_{i} \times GCF_{i})}\right] \bar{P}_{s}$$

Where:

 \overline{P}_s = state average premium;

PLRS^{*i*} = plan *i*'s plan liability risk score;

 AV_i = plan *i*'s metal level AV;

 $ARF_i = plan$ *i*'s allowable rating factor;

 IDF_i = plan *i*'s induced demand factor;

GCF^{*i*} = plan *i*'s geographic cost factor;

 s_i = plan *i*'s share of state enrollment as measured in member months;

and the denominator is summed across all plans in the risk pool in the market in the state.

We project the portfolio average for each factor in the risk adjustment transfer formula using a combination of (i) the state's actual historical risk adjustment factors adjusted to the projected population and (ii) adjustments for market and risk adjustment program changes. The resulting aggregate payment or receivable is then proportionally allocated to all plans in the portfolio.

For the purpose of our modeling, each of these factors was approximated as follows.

P: The state average premium was assumed to be approximately **constant of the 14%** administrative cost carve out).

PLRS: The statewide average risk score is projected based on the average PLRS of the single risk pool in 2017, as reported by the U.S. Department of Health and Human Services (HHS), adjusted for projected changes in the demographics, morbidity, and plan mix of the single risk pool from 2017 to 2020.

The average risk score for PHW's membership is projected by adjusting the projected single risk pool average risk score for risk score differences associated with demographic, plan mix, and morbidity differences between the two populations.

HHS's proposed HCC model and coefficient changes for 2019 and 2020 were considered in the development of the projected risk adjustment transfer. The demographic, plan mix, and morbidity assumptions supporting the projected statewide and PHW risk score projections are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

IDF: The statewide average IDF is projected based on the average IDF of the single risk pool in 2017, as reported by HHS.

The average IDF for PHW is projected by applying the induced demand factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 11 to PHW's projected population. The formula recognizes the following IDF factors by metallic tier: Bronze 1.00, Silver 1.03, Gold 1.08 and Platinum 1.15.

AV: The statewide average actuarial value (AV) is projected based on the average metal level AV of the single risk pool in 2017, as reported by HHS.

The average AV for PHW is projected by applying the metal level AV factors from the market reform rule published in the March 11, 2013 Federal Register, page 15433, Table 9 to PHW's projected population. The formula recognizes the following AV values by metallic tier: Bronze 0.60, Silver 0.70, Gold 0.80, and Platinum 0.90.

ARF: As stated in the March 11, 2013 Federal Register, page 15433, the allowable rating factor (ARF) adjustment accounts only for age rating.

The statewide average ARF is projected based on the average ARF of the single risk pool in 2017, as reported by HHS, adjusted for projected changes in the demographics of the single risk pool from 2017 to 2020.

The average ARF for PHW is projected by applying the proposed 2020 HHS age rating factors to PHW's projected population. An equal distribution across ages within each age band was assumed.

GCF: The average GCF for PHW relative to the statewide average was modeled based on historical GCFs by rating area, any anticipated changes in these GCFs over time, and PHW's projected enrollment by rating area.

The total transfer is calculated as the sum of the state transfer calculation described above and a net transfer for 2020 attributable to the high cost risk pooling program. We modeled this as the combination of a receivable, based on the attachment point and coinsurance from the 2020 Notice of Benefit and Payment Parameters (NBPP), and an assessment, based as a percentage of premium.

Outliers were reflected in our calculations to the extent that outliers are reflected in historical risk scores used as the starting point of the 2020 risk transfer projection and via the calculation of the net high cost risk pooling receivable or payment. Otherwise, there were no "potential outlier assumptions" that would have an impact on transfers.

The projected transfer amount assumes no impact under the Risk Adjustment Data Validation (RADV) process.

The risk adjustment transfer amounts **Sectors** shown on Worksheet 1 of the URRT are the actual PMPM amounts expected in the projection period. The risk adjustment transfer amount applied to the Index Rate in the development of the Market Adjusted Index Rate is on an allowed claims basis, as the Index Rate is on an allowed claims basis.

The demographic, plan mix, and morbidity assumptions supporting the risk transfer projection are consistent with the demographic, plan mix, and morbidity assumptions used to project claims costs.

Exchange User Fees

The Exchange user fee adjustment applied to premium rates is 3.00% of premium. This is based on weighting the expected distribution of issuer enrollment sold through the Exchange and sold outside of the Exchange. Per the 2020 final benefit and payment parameters, the Exchange user fee is 3.00% of premium for members purchasing coverage via the Exchange, and there is no Exchange fee for members enrolling in coverage outside of the Exchange. We assumed 100% of members would enroll through the Exchange and 0% would enroll outside of the Exchange. On Appendix 11.1, the user fee is shown on an allowed basis as a multiplicative factor, and this factor is 1.036.

12. Plan Adjusted Index Rate

The Plan Adjusted Index Rates (average Plan Adjusted Index Rate: \$590.41) are included in Worksheet 2, Section III of the URRT. The Plan Adjusted Index Rates are the Market-wide Adjusted Index Rate adjusted for only the following allowable adjustments, where applicable, as outlined in 45 CFR 156.80(d)(2):

- The actuarial value and cost-sharing design of the plan
 - The CMS Actuarial Value Calculator was used to determine the AV metal value for each plan.
 - The actuarial value and cost-sharing pricing adjustment was developed using a combination of the Milliman Managed Care Rating Model (MCRM), calibrated to the expected population, paired with a claims simulation methodology.
 - § Relativities between plans were developed using a 50/50 blend of a claims simulation method and the 2019 manual plan rating factors. The approach balances the results of multiple methodologies and promotes market stability.
 - § Under a claims simulation approach to modeling plan relativities, memberlevel claims are re-adjudicated using the cost sharing parameters of each plan design, thereby calculating plan versus patient liability.
 - § The claims simulation model used here is based on a nationwide, claimlevel dataset of Individual exchange members. Using this dataset for plan rating factors ensures that a static demographic and risk profile informs the rating factor of each plan, thereby excluding any differences in the morbidity of members assumed to select the plan.
 - § The national dataset was calibrated to 2020 projected allowed costs to ensure that member cost shares are applied to the appropriate cost level. Allowed relativities by plan reflect utilization differences originating from benefit richness, based on the Milliman *Health Cost Guidelines*. Relying on a manual model for these induced utilization differences precludes the reflection of morbidity.
 - § Rate increases can vary by plan under this methodology without reflecting morbidity differences. For example, rate increases naturally vary by plan over time as the relationship changes between cost sharing levels and the allowed costs to which they are applied (i.e., leveraging).
 - The actuarial and cost-sharing pricing adjustment reflects full plan liability for CSR subsidies. CSR costs are reflected as a uniform percentage load applied to each silver ACA-compliant plan (both those sold through the Exchange and those sold outside of the Exchange).

- The plan's provider network, delivery system characteristics, and utilization management adjustment practices.
 - Not applicable. All plans have the same provider network.
- Benefits provided under the plan that are in addition to the EHBs.
 - For a subset of plans, additional benefits include coverage for adult vision and adult dental.
- Administrative costs, excluding the Exchange user fees (which are already accounted for in the Market-wide Adjusted Index Rate).
 - Non-benefit expenses (\$46.51) are discussed in detail below.

There are no catastrophic plans being offered, so there is no eligibility adjustment made for catastrophic plan enrollment.

Administrative costs and other benefits (non-EHB) common to all plans are added to the Market-wide Adjusted Index Rate. Then, factors for actuarial value and cost-sharing and non-EHBs by plan are applied to reach the Plan Adjusted Index Rate for each plan.

The development and values of the Plan Adjusted Index Rates are shown in Appendix 12.1.

The Plan Adjusted Index Rates reflect the average demographic characteristics of the single risk pool and are not calibrated.

The Plan Adjusted Index Rates of the Experience Period are set to zero as there is no reported experience on Worksheet 2, Section II of the URRT.

Administrative Expense Load

The administrative expense load (\$41.51; 7.03% of Premium) was provided by PHW. This allowance is based on projected enrollment and is estimated to appropriately cover expenses for overhead, operations, sales, and marketing expenses.

There is an additional amount to cover approved quality improvement expenses (\$3.00) and provider incentive payments (\$2.00).

The administrative expenses are allocated proportionally by plan on a constant percentage of premium basis.

Profit (or Contribution to Surplus) & Risk Margin:

This load (\$10.33; 1.75% of Premium) was applied proportionally to all products and plans and can be found in Appendix 12.2.

A breakdown of administrative expenses can be found in Appendix 12.2.

Taxes and Fees

The taxes and fees (\$36.76) which may be subtracted from premiums for purposes of calculating the MLR are listed in Appendix 12.2.

For 2020, the Risk Adjustment User Fee is included as part of Taxes and Fees on Worksheet 2, Field #3.7 of the URRT.

See Section 11, "Development of Market-wide Adjusted Index Rate", for discussion on how the Exchange user fee is calculated and applied to the Market-wide Adjusted Index Rate.

13. Calibration

The Plan Adjusted Index Rates are calibrated for plans within the single risk pool to correspond to an age rating factor of 1.0, a geographic rating factor of 1.0, and a tobacco use rating factor of 1.0. The intent of the calibration factors is to reset the Plan Adjusted Index Rates so that applying the age factor, geographic rating area factor, and tobacco use factor will result in the appropriate consumer adjusted premium rate. The calibration factors for each of the age, geographic, and tobacco use factors are shown in Appendix 13.1. Note that each of the calibration factors has one value that is applied uniformly and does not vary by plan.

Age Curve Calibration

The age curve calibration factor (1.729) is applied in Appendix 13.1. The age curve calibration factor is calculated by weighting the prescribed age rating factors with the projected single risk pool membership distribution. This age curve calibration calculation is based on page 9 of the Draft 2020 Unified Rate Review Instructions. The age factor for each age band is the simple average of the factors in that band. The rounded weighted average age corresponding to this age calibration factor is 49 years.

Appendix 13.1 of the Actuarial Memorandum demonstrates the calibration of the Plan Adjusted Index Rates for age. The distribution of members by age is in Appendix 1.2 and the age factors are in Appendix 1.3.

Geographic Factor Calibration

The geographic rating factors are displayed in Appendix 1.3.

Tobacco Use Rating Factor Calibration

The tobacco use calibration factor (1.006) is applied in Appendix 13.1. The tobacco use calibration factor removes the portion of the cost expected to be recouped through the tobacco surcharge. This factor is calculated by weighting the tobacco factors with the single risk pool membership distribution of tobacco and non-tobacco users. The tobacco factors are listed in Appendix 1.3.

Calibration adjustments are applied uniformly to all plans

The calibration adjustment (1.739) does not vary by plan as is evident in Appendix 13.1. The member-level adjustments as described in 45 CFR 147.102 are applied uniformly to all plans in the single risk pool, and these adjustments do not vary by plan.

On Appendix 13.1, the Plan Adjusted Index Rates are calibrated for age, tobacco, and geography to determine the Calibrated Plan Adjusted Index Rates (\$339.60). Multiplying the Calibrated Plan Adjusted Index Rate by the age, tobacco, and area factors produces the Consumer Adjusted Premium Rate. The distribution of members by rating area is in Appendix 1.2. Appendix 1.4 lists the steps to calculate final premium rates and shows the calculation for an example policy with family coverage.

14. Consumer Adjusted Premium Rate Development

Each Plan Adjusted Index Rate is divided by the overall calibration factor to determine the corresponding Calibrated Plan Adjusted Index Rate.

The following allowable rating factors, as specified by 45 CFR Part 147.102, are applied to the Calibrated Plan Adjusted Index Rate to determine the rate that is charged to the health insurance purchaser:

- · Age
 - The prescribed standard age factors were used.
- Rating Area
 - The area factors are listed in Appendix 1.3. The methodology for developing geographic factors is included in Section 13, "Calibration".
- Tobacco status
 - The tobacco factor for 2020 is set to 1.15 for all ages 18+. In lieu of credible data, the factor was selected from a reasonable range of cost impacts based on tobacco cost literature. Specifically, the report "The Business Case for Coverage of Tobacco Cessation, 2012 Update" by Leif Associates, Inc. was considered which suggests that healthcare costs for smokers are greater than those of non-smokers and may be as much as 34% higher than costs for non-smokers.
 - For family coverage, rates for children are charged to no more than the three oldest covered children under age 21.

Appendix 1.3 lists the allowable rating factors and Appendix 1.4 has an example calculation of a family's rates.

15. Projected Loss Ratio

The projected medical loss ratio (MLR) is 90.6%. The projected MLR is based on the prescribed calculation from 45 CFR 158, but solely reflects the projection year single risk pool experience, rather than the three-year combined period that is used for determining MLR rebates. There was no credibility adjustment applied to the projected MLR. Including a credibility adjustment would only increase the projected MLR, which already satisfies the MLR requirement. See Appendix 15.1 for the calculation for the projected federal medical loss ratio.

16. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I URRT were calculated using the Final 2020 Federal AV Calculator released on March 19, 2019. Please refer to Appendix 16.1 for screenshots documenting the outcomes of the AV Calculator for each plan.

17. Membership Projections

PHW developed its membership projections shown on Worksheet 2 of the URRT by starting with its own relevant 2019 QHP open enrollment data and adjusting for expected enrollment changes through 2020.

For Silver plan membership, the membership projections break out enrollment separately for each cost-sharing reduction subsidy level. The detail of the projected membership by subsidy level is shown in Appendix 17.1.

18. Terminated Plans and Products

A list of the plans being terminated and the plans to which these are being mapped is included in the appendices as Appendix 18.1.

19. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I URRT describe PHW's plans exactly.

20. Effective Rate Review Information

The following Pennsylvania state-specific requirements have been included elsewhere in this filing package:

- · 2020_PHW_State_Actuarial_Memo_20190513.pdf
- · 2020_PHW_Actuarial_Memorandum_Rate_Exhibits_20190624.xlsm
- · 2020_PHW_Plan_Design_Summary_and_Rate_Tables_20190624.xlsb
- · 2020_PHW_Completeness_and_Redaction_Checklist_20190513.xlsm
- · 2020_PHW_Pennsylvania_Counties_Map_20190513.ppt
- · 2020_PHW_State_Required_Cover_Letter_20190624.docx
- · 2020_PHW_Rate_Change_Request_Summary_20190513.pdf
- · 2020_PHW_Redaction_Justification_20190513.pdf
- · 2020_PHW_Public_Rate_Filing_PDF_20190513.pdf

21. Reliance

In the preparation of this filing, I relied upon data provided under the direction of **Constant**, Pennsylvania Health & Wellness, Inc.. I performed general reasonableness checks, but I have not audited the data and have relied upon its accuracy. To the extent that the underlying data is inaccurate, this filing may also be inaccurate. Actual results will vary from those projected in the filing. This is due to random fluctuations, unexpected large claims, changes in population, and other such factors.

See Appendix 21.1 for a listing of items received for the rate development.

22. Actuarial Certification

I, **Mathematical**, am a member of the American Academy of Actuaries in good standing and meet its qualification standards for actuaries issuing statements of actuarial opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform the work. This filing is prepared on behalf of Pennsylvania Health & Wellness, Inc. (the "Company") to comply with applicable State and Federal Statutes for individual rate filings.

I am affiliated with Milliman, Inc. ("Milliman"), an independent actuarial consulting firm that is not affiliated with, nor a subsidiary of, nor in any way owned or controlled by a health plan, health insurer, or a trade association of health plans or insurers.

I certify the rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the profession's Code of Professional Conduct. While other ASOPs apply, particular emphasis was placed on the following:

- ASOP No. 5, Incurred Health and Disability Claims
- ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits
- ASOP No. 12, Risk Classification
- ASOP No. 23, Data Quality
- ASOP No. 25, Credibility Procedures
- ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
- ASOP No. 41, Actuarial Communications
- ASOP No. 42, Health and Disability Actuarial Assets and Liabilities Other Than Liabilities for Incurred Claims
- ASOP No. 45, The Use of Health Status Based Risk Adjustment Methodologies
- ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

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

- 1. The Index Rate for the Projection Period is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient based on my best estimates of the 2020 individual market.
- 2. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.

- 3. The geographic rating factors used reflect only differences in the cost of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
- 4. The CMS Actuarial Value Calculator was used to determine the AV Metal Values shown in Worksheet 2, Section I of the URRT for all plans.
- 5. All factor, benefit, and other changes from the 2019 filing have been disclosed.
- 6. No new plan is a modification of an existing plan.
- 7. 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.

The URRT does not demonstrate the process used to develop proposed premium rates. It is representative of information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

The 2020 plan year premium rates in this actuarial memorandum are contingent upon the status of the ACA statutes and regulations including any regulatory guidance, court decisions, or otherwise. Changes have the potential to greatly impact the 2020 plan year premium rates provided in this Actuarial Memorandum and the alignment of these premium rates with incurred costs. Changes include, but are not limited to, any legislative or regulatory amendment, court decision, 1332 waivers bringing reinsurance or other such programs to a state; or a decision by Congress, the Health and Human Services Secretary, or the Centers for Medicare and Medicaid Services director to fund cost-sharing reduction subsidies, alter advance premium tax credits, or further modify the individual mandate requirement and penalty. In the event that a material provision is impacted, a revision to the rates will be needed. In particular, rates were developed assuming steady funding of Advanced Premium Tax Credits (APTCs) and no funding of cost-sharing reduction (CSR) subsidy payments. The continuity of this funding approach will impact whether rates are sufficient and not excessive. Milliman expresses no opinion with regard to the future funding of CSR payments.

The information provided in this actuarial memorandum is in support of the items illustrated in the URRT and does not provide an actuarial opinion regarding the URRT's process used to develop proposed premium rates. It does certify that rates were developed in accordance with applicable regulations, as noted.

It is certain that actual experience will not conform exactly to the assumptions used in this analysis.

Signed:

Name:

Title: Consulting Actuary

Date: June 24, 2019

Appendix 1.1
Pennsylvania Health & Wellness, Inc.
Description of Benefits

										Rx Me	mber Cost-Shari	ng	٦	
Plan Design	Plan ID	Plan Type	Medical Deductible	Member Coinsurance	Rx Deductible	OOP Max	PCP Visit	Specialist Visit	Generic	Preferred Brand	Non-Preferred Brand	Specialty	Includes adult vision coverage?	Includes adult dental coverage?
Ambetter Secure Care 5 (2020)	86199PA0010025	HMO	\$1250 INT	20%	INT	\$5,900	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	30% SD	30% SD	N	N
Ambetter Balanced Care 5 (2020)	86199PA0010005	HMO	\$7350 INT	0%	INT	\$7,350	\$40 NSD	\$80 NSD	\$20 NSD	\$60 NSD	\$0 SD	\$0 SD	N	N
Ambetter Balanced Care 11 (2020)	86199PA0010004	HMO	\$6000 INT	40%	INT	\$8,100	\$30 NSD	\$60 NSD	\$20 NSD	\$50 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 12 (2020)	86199PA0010012	HMO	\$6500 INT	40%	INT	\$8,150	\$35 NSD	\$70 NSD	\$25 NSD	\$60 NSD	50% SD	50% SD	N	N
Ambetter Balanced Care 14 (2020)	86199PA0010014	HMO	\$0 INT	50%	INT	\$8,150	\$45 NSD	\$95 NSD	\$36 NSD	50% NSD	D&C	D&C	N	N
Ambetter Balanced Care 15 (2020)	86199PA0010015	HMO	\$2950 INT	40%	INT	\$8,150	\$30 NSD	\$65 NSD	\$15 NSD	\$60 NSD	50% SD	50% SD	N	N
Ambetter Essential Care 1 (2020)	86199PA0010002	HMO	\$8150 INT	0%	INT	\$8,150	\$0 SD	\$0 SD	\$20 NSD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Essential Care 2 HSA (2020)	86199PA0010022	HMO	\$6750 INT	0%	INT	\$6,750	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	\$0 SD	N	N
Ambetter Essential Care 4 HSA (2020)	86199PA0010024	HMO	\$5400 INT	30%	INT	\$6,750	D&C	D&C	D&C	D&C	40% SD	40% SD	N	N
Ambetter Essential Care 10 (2020)	86199PA0010006	HMO	\$7200 INT	50%	INT	\$8,150	50% NSD	D&C	\$20 NSD	D&C	D&C	D&C	Ν	N
Ambetter Secure Care 5 (2020) + Vision + Adult Dental	86199PA0020025	НМО	\$1250 INT	20%	INT	\$5,900	\$15 NSD	\$35 NSD	\$15 NSD	\$30 NSD	30% SD	30% SD	Y	Y
Ambetter Balanced Care 5 (2020) + Vision + Adult Dental	86199PA0020005	HMO	\$7350 INT	0%	INT	\$7,350	\$40 NSD	\$80 NSD	\$20 NSD	\$60 NSD	\$0 SD	\$0 SD	Y	Y
Ambetter Balanced Care 11 (2020) + Vision + Adult Dental	86199PA0020004	HMO	\$6000 INT	40%	INT	\$8,100	\$30 NSD	\$60 NSD	\$20 NSD	\$50 NSD	50% SD	50% SD	Y	Y
Ambetter Balanced Care 12 (2020) + Vision + Adult Dental	86199PA0020012	HMO	\$6500 INT	40%	INT	\$8,150	\$35 NSD	\$70 NSD	\$25 NSD	\$60 NSD	50% SD	50% SD	Y	Y
Ambetter Balanced Care 14 (2020) + Vision + Adult Dental	86199PA0020014	HMO	\$0 INT	50%	INT	\$8,150	\$45 NSD	\$95 NSD	\$36 NSD	50% NSD	D&C	D&C	Y	Y
Ambetter Balanced Care 15 (2020) + Vision + Adult Dental	86199PA0020015	HMO	\$2950 INT	40%	INT	\$8,150	\$30 NSD	\$65 NSD	\$15 NSD	\$60 NSD	50% SD	50% SD	Y	Y
Ambetter Essential Care 1 (2020) + Vision + Adult Dental	86199PA0020002	HMO	\$8150 INT	0%	INT	\$8,150	\$0 SD	\$0 SD	\$20 NSD	\$0 SD	\$0 SD	\$0 SD	Y	Y
Ambetter Essential Care 10 (2020) + Vision + Adult Dental	86199PA0020006	HMO	\$7200 INT	50%	INT	\$8,150	50% NSD	D&C	\$20 NSD	D&C	D&C	D&C	Y	Y
D&C – Deductible and Coinsurance INT – Integrated Medical and Rx Deductible NSD – Not subject to deductible SD – Subject to deductible Rx Copay – Generic / Preferred Brand / Non-Preferred Brand / S	Specialty													

Appendix 1.2 Pennsylvania Health & Wellness, Inc. Age and Rating Area Distributions

Age	Percent
Band	Distribution
0-14	1.14%
15	0.08%
16	0.08%
17	0.08%
18	0.08%
19	1.08%
20	1.08%
21	1.08%
22	1.08%
23	1.08%
24	1.08%
25	2.44%
26	2.44%
27	2.44%
28	2.44%
29	2.44%
30	2.33%
31	2.33%
32	2.33%
33	2.33%
34	2.33%
35	1.84%
36	1.84%
37	1.84%
38	1.84%
39	1.84%
40	1.89%
41	1.89%
42	1.89%
43	1.89%
44	1.89%
45	1.79%
46	1.79%
47	1.79%
48	1.79%
49	1.79%
50	2.32%
51	2.32%
52	2.32%
53	2.32%
54	2.32%
55	2.51%
56	2.51%
57	2.51%
58	2.51%
59	2.51%
60	2.94%
61	2.94%
62	2.94%
63	2.94%
64 and Over	4.71%
	- + ./ /0

Rating	Percent
Area	Distribution
Rating Area 8	100.0%

		Apper	dix 1.3		
	P	ennsylvania Hea	lth & Wellness, In	nc.	
		Rating	Factors		
Age	Age	Tobacco	Factors	Geographi	Factors
Band	Factor	Smoker	Non-Smoker	Geographi	Rate
0-14	0.765	1.000	1.000	Area	Factor
15	0.833	1.000	1.000	Rating Area 8	1.0000
16	0.859	1.000	1.000		
17	0.885	1.000	1.000		
18	0.913	1.150	1.000		
19	0.941	1.150	1.000		
20	0.970	1.150	1.000		
21	1.000	1.150	1.000		
22	1.000	1.150	1.000		
23	1.000	1.150	1.000		
24	1.000	1.150	1.000		
25	1.004	1.150	1.000		
26	1.024	1.150	1.000		
27	1.048	1.150	1.000		
28	1.087	1.150	1.000		
29	1.119	1.150	1.000		
30 31	1.135	1.150	1.000		
31	1.159	1.150	1.000		
32	1.183 1.198	1.150	1.000 1.000		
33 34	1.198	1.150 1.150	1.000		
34	1.214	1.150	1.000		
36	1.222	1.150	1.000		
30	1.238	1.150	1.000		
38	1.246	1.150	1.000		
39	1.262	1.150	1.000		
40	1.202	1.150	1.000		
41	1.302	1.150	1.000		
42	1.325	1.150	1.000		
43	1.357	1.150	1.000		
44	1.397	1.150	1.000		
45	1.444	1.150	1.000		
46	1.500	1.150	1.000		
47	1.563	1.150	1.000		
48	1.635	1.150	1.000		
49	1.706	1.150	1.000		
50	1.786	1.150	1.000		
51	1.865	1.150	1.000		
52	1.952	1.150	1.000		
53	2.040	1.150	1.000		
54	2.135	1.150	1.000		
55	2.230	1.150	1.000		
56	2.333	1.150	1.000		
57	2.437	1.150	1.000		
58	2.548	1.150	1.000		
59 60	2.603 2.714	1.150 1.150	1.000 1.000		
61	2.714	1.150	1.000		
62	2.873	1.150	1.000		
63	2.952	1.150	1.000		
64 and Over	3.000	1.150	1.000		

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Appendix 1.4 Pennsylvania Health & Wellness, Inc. Rating Example

Family Rating Example

Plan Design:	Ambetter Secure Care 5 (2020)
Product:	86199PA001

								(e) = (a) x (b) x
				(a)	(b)	(c)	(d)	(c) x (d)
				Calibrated Plan Adjust	ted			
Member	Age	Smoking Status	Rating Area	Index Rate	Age Factor	Tobacco	Area	Final Premium
Subscriber	40	Non-Smoker	Rating Area 8	\$403.83	1.278	1.000	1.0000	\$516.09
Spouse	38	Non-Smoker	Rating Area 8	\$403.83	1.246	1.000	1.0000	\$503.17
Child 1	18	Non-Smoker	Rating Area 8	\$403.83	0.913	1.000	1.0000	\$368.70
Child 2	16	Non-Smoker	Rating Area 8	\$403.83	0.859	1.000	1.0000	\$346.89
Child 3	14	Non-Smoker	Rating Area 8	\$403.83	0.765	1.000	1.0000	\$308.93
Child 4	11	Non-Smoker	Rating Area 8	\$403.83	0.000	1.000	1.0000	\$0.00
Total								\$2,043.78

Steps to Calculate Final Premium:

(1) Look up the plan's Calibrated Plan Adjusted Index Rate (a).

(2) Look up the age factors for each member based on age (b).

Note that premiums can only be charged for the first 3 children, so the age factor for all subsequent children will be 0.

(3) Look up the tobacco factor for each member according to smoking status and age (c).

(4) Look up the area factor based on the rating area (d).

(5) Multiply column (a) by the age, tobacco and area factors for each member individually.

(6) Sum the results from (5) for the final premium for the family.

							ndix 2.1 nce Company								
					Significant	Factors Driving Pr	oposed Rate Increase	s by Plan							
														(12) =	(13) =
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		(1) * [1 + (12)]
		Feb. 2019	2019	Risk Adj. &	Util Trend &	Prov. Reimb. &	Benefit Design &	Taxes &		Demog. &	Admin &	,	Current	Total Rate	2020
2020 Plan Name	2020 Plan ID	Members	Premium	SWAP	Single Risk Pool	Unit Cost Trend	CSR Subsidies	Fees	Morbidity	Age Factors	Profit	Other	Enrollment	Change	Premium
Ambetter Secure Care 5 (2020)	86199PA0010025	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ambetter Balanced Care 5 (2020)	86199PA0010005	192	\$637.10	0.994	1.014	1.004	1.034	1.001	0.986	0.988	0.984	0.997	1.000	0.1%	\$637.69
Ambetter Balanced Care 11 (2020)	86199PA0010004	990	\$604.31	0.994	1.014	1.004	1.037	1.001	0.986	0.988	0.984	0.997	1.000	0.4%	\$606.65
Ambetter Balanced Care 12 (2020)	86199PA0010012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ambetter Balanced Care 14 (2020)	86199PA0010014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ambetter Balanced Care 15 (2020)	86199PA0010015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ambetter Essential Care 1 (2020)	86199PA0010002	646	\$577.83	0.994	1.014	1.004	0.980	1.001	0.986	0.988	0.984	0.997	1.001	-5.0%	\$548.75
Ambetter Essential Care 2 HSA (2020)	86199PA0010022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ambetter Essential Care 4 HSA (2020)	86199PA0010024	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ambetter Essential Care 10 (2020)	86199PA0010006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ambetter Secure Care 5 (2020) + Vision + Adult Dental	86199PA0020025	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ambetter Balanced Care 5 (2020) + Vision + Adult Dental	86199PA0020005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ambetter Balanced Care 11 (2020) + Vision + Adult Dental	86199PA0020004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ambetter Balanced Care 12 (2020) + Vision + Adult Dental	86199PA0020012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ambetter Balanced Care 14 (2020) + Vision + Adult Dental	86199PA0020014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ambetter Balanced Care 15 (2020) + Vision + Adult Dental	86199PA0020015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ambetter Essential Care 1 (2020) + Vision + Adult Dental	86199PA0020002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ambetter Essential Care 10 (2020) + Vision + Adult Dental	86199PA0020006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total		1,828	\$598.40											-1.5%	\$589.45

Appendix 5.1 Pennsylvania Health & Wellness, Inc. Benefit Category Mapping

MCRM Benefit Category	URRT Benefit Category
Inpatient Facility - Non-Maternity	
Medical	Inpatient Hospital
Medical - Other Newborn	Inpatient Hospital
Surgical	Inpatient Hospital
	Inpatient Hospital
Psychiatric - Hospital	
Psychiatric - Residential	Inpatient Hospital
Alcohol & Drug Abuse - Hospital	Inpatient Hospital
Alcohol & Drug Abuse - Residential	Inpatient Hospital
Inpatient Facility - Maternity	
Normal Deliveries	Inpatient Hospital
Cesarean Deliveries	Inpatient Hospital
Non-Deliveries	Inpatient Hospital
Skilled Nursing Facility	Inpatient Hospital
Outpatient Facility	
Observation	Outpatient Hospital
Emergency Room	Outpatient Hospital
Surgery	Outpatient Hospital
Radiology	
Radiology - Therapeutic	Outpatient Hospital
Radiology - Diagnostic	Outpatient Hospital
Radiology - CT / MRI / PET	Outpatient Hospital
Pathology/Lab	Outpatient Hospital
67	
Pharmacy	Outpatient Hospital
Cardiovascular	Outpatient Hospital
PT/OT/ST	Outpatient Hospital
Psychiatric	Outpatient Hospital
Alcohol & Drug Abuse	Outpatient Hospital
Preventive	Outpatient Hospital
Other Outpatient Facility	Outpatient Hospital
Professional	
Inpatient Surgery - Non-Maternity	
Surgeon	Professional
Anesthesia	Professional
Allestitesta	Professional
Maternity	
Professional	Professional
Anesthesia	Professional
Outpatient Surgery	
Outpatient Facility	Professional
Office	Professional
Anesthesia	Professional
Inpatient Visits	
Medical	Professional
Psychiatric	Professional
Alcohol & Drug Abuse	Professional
Alcohol & Diug Abuse	Professional
Office Visits & Miscellaneous Services	
Office/Home Visits - PCP	Professional
Office/Home Visits - Specialist	Professional
Urgent Care Visits	Professional
5	
Office Administered Drugs	Professional
Allergy Testing	Professional
Allergy Immunotherapy	Professional

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Appendix 5.1 Pennsylvania Health & Wellness, Inc. Benefit Category Mapping

MCRM Benefit Category	URRT Benefit Category
Miscellaneous Medical	Professional
Preventive Services	
Immunizations	Professional
Well Baby Exams	Professional
Physical Exams	Professional
Other Preventive	Professional
Other Professional Services	
ER Visits and Observation Care	Professional
Vision Exams	Professional
Hearing and Speech Exams	Professional
Physical Therapy	Professional
Cardiovascular	Professional
Radiology	riciccionar
Inpatient	Professional
Outpatient	ricicolonal
Outpatient - Therapeutic	Professional
Outpatient - Diagnostic	Professional
Outpatient - CT / MRI / PET	Professional
Office	TOESSIONAL
Office - Therapeutic	Professional
Office - Diagnostic	Professional
Office - CT / MRI / PET	Professional
Pathology/Lab	Trolessional
Inpatient & Outpatient	Professional
Office	Professional
	Professional
Chiropractor Outpatient Psychiatric	Professional
Outpatient Alcohol & Drug Abuse	Professional
Oulpatient Alconol & Drug Abuse	TOESSIONAL
Other	Dressription Drug
Prescription Drugs	Prescription Drug
Private Duty Nursing/Home Health	Other Medical
	Other Medical
DME and Supplies	Other Medical
Prosthetics	Other Medical
Autism - ABA	Other Medical
IUD Contraceptive	Other Medical
Implantable Rod Contraceptive	Other Medical
Infertility	Other Medical
Envolve Vision - Child - Exam / Hardware	Capitation
Envolve Vision - Child - Med / Surg	Capitation
Envolve Vision - Adult - Med / Surg	Capitation
Envolve PeopleCare - Health Coaching	Capitation
Envolve PeopleCare - Nurseline	Capitation
Start Smart	Capitation
•	
Start Smart	Capitation
Start Smart Teledoc - Telehealth	Capitation

Appendix 8.1		
Pennsylvania Health & Wellnes	s, Inc.	
Manual Rate Buildup		
	Claims	РМРМ
Line Item	Total	Impact
Base Data	\$365.14	
* Cost trend and provider reimbursement	388.14	1.063
* Rating region - Cost	429.33	1.106
* Rating region - Util	483.02	1.125
* Utilization trend	505.43	1.046
* Calibration based on relevant QHP experience	468.88	0.928
* Prior Auth. / DUR / Disease Management	461.87	0.985
* Induced Utilization	437.70	0.948
* Expected morbidity	483.14	1.104
* Expected demographics	583.37	1.207
* Expected utilization management savings	543.17	0.931
* Benefit plan designs	535.04	0.985
* Grace Period	537.19	1.004
Manual EHB Allowed Claims PMPM	\$537.19	

Plan ID Plan Name Months Index Rate (Projected) Index Rate (Projected) Factor Index 86199PA0010025 Ambetter Secure Care 5 (2020) 1,344 N/A \$537.19 0% 86199PA0010005 Ambetter Balanced Care 5 (2020) 8,856 N/A 537.19 0% 86199PA0010012 Ambetter Balanced Care 11 (2020) 31,591 N/A 537.19 0% 86199PA0010014 Ambetter Balanced Care 12 (2020) 21,953 N/A 537.19 0% 86199PA0010015 Ambetter Balanced Care 15 (2020) 3,446 N/A 537.19 0% 86199PA0010015 Ambetter Essential Care 1 (2020) 3,446 N/A 537.19 0% 86199PA001002 Ambetter Essential Care 1 (2020) 15,835 N/A 537.19 0% 86199PA0010024 Ambetter Essential Care 2 HSA (2020) 5,972 N/A 537.19 0% 86199PA0010025 Ambetter Secure Care 5 (2020) + Vision + Adult Dental 653 N/A 537.19 0% 86199PA0020005 Ambetter Secure Care 5 (2020) + Vision + Adult	Appendix 10.1 Pennsylvania Health & Wellness, Inc. Index Rate to Projected Index Rate							
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	537.19							
86199PA0020006 Ambetter Essential Care 10 (2020) + Vision + Adult Dental 1,096 N/A 537.19 0%	537.19							

Appendix 11.1 Pennsylvania Health & Wellness, Inc. Projected Index Rate to Market Adjusted Index Rate					
		(5)	(6)	(7)	(8) = (5) * (6) * (7)
Plan ID	Plan Name	Projected Index Rate	Net Risk Adjustment Transfer Factor	Exchange User Fee Factor	Market Adjusted Index Rate
86199PA0010025	Ambetter Secure Care 5 (2020)	\$537.19	1.124	1.036	\$625.19
86199PA0010005	Ambetter Balanced Care 5 (2020)	537.19	1.124	1.036	625.19
86199PA0010004	Ambetter Balanced Care 11 (2020)	537.19	1.124	1.036	625.19
86199PA0010012	Ambetter Balanced Care 12 (2020)	537.19	1.124	1.036	625.19
86199PA0010014	Ambetter Balanced Care 14 (2020)	537.19	1.124	1.036	625.19
86199PA0010015	Ambetter Balanced Care 15 (2020)	537.19	1.124	1.036	625.19
86199PA0010002	Ambetter Essential Care 1 (2020)	537.19	1.124	1.036	625.19
86199PA0010022	Ambetter Essential Care 2 HSA (2020)	537.19	1.124	1.036	625.19
86199PA0010024	Ambetter Essential Care 4 HSA (2020)	537.19	1.124	1.036	625.19
86199PA0010006	Ambetter Essential Care 10 (2020)	537.19	1.124	1.036	625.19
86199PA0020025	Ambetter Secure Care 5 (2020) + Vision + Adult Dental	537.19	1.124	1.036	625.19
86199PA0020005	Ambetter Balanced Care 5 (2020) + Vision + Adult Dental	537.19	1.124	1.036	625.19
86199PA0020004	Ambetter Balanced Care 11 (2020) + Vision + Adult Dental	537.19	1.124	1.036	625.19
86199PA0020012	Ambetter Balanced Care 12 (2020) + Vision + Adult Dental	537.19	1.124	1.036	625.19
86199PA0020014	Ambetter Balanced Care 14 (2020) + Vision + Adult Dental	537.19	1.124	1.036	625.19
86199PA0020015	Ambetter Balanced Care 15 (2020) + Vision + Adult Dental	537.19	1.124	1.036	625.19
86199PA0020002	Ambetter Essential Care 1 (2020) + Vision + Adult Dental	537.19	1.124	1.036	625.19
86199PA0020006	Ambetter Essential Care 10 (2020) + Vision + Adult Dental	537.19	1.124	1.036	625.19
Total		\$537.19	1.124	1.036	\$625.19

Appendix 11.2
Pennsylvania Health & Wellness, Inc.
Projected Risk Adjustment Transfers for 2020

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Appendix 11.2 has been redacted.

Appendix 11.3 Pennsylvania Health & Wellness, Inc. Development of Appendix 11.1 Values

(b+a/c) / b	Net Risk Adjustment Transfer Factor	1.124
(a)	Risk Adjustment Transfer (App 15.1)	\$54.57
(b)	Projected Index Rate (App 10.1)	\$537.19
(c)	Paid to Allowed Ratio (App 20.3)	0.821
(c+(a+b)/d) / (c+b/d)	Exchange User Fee Factor	1.036
(c+(a+b)/d) / (c+b/d) (a)	Exchange User Fee Factor Pennsylvania Exchange Fee (App 12.2)	1.036 \$17.71
(a)	Pennsylvania Exchange Fee (App 12.2)	\$17.71

Appendix 12.1 Pennsylvania Health & Wellness, Inc. Market Adjusted Index Rate to Plan Adjusted Index Rate									
		(8)	(9)	(10) Provider Network,	(11)	(12) Administrative	(13) Impact of Specific	(14) = (9) **(13)	(15) = (8) * (14)
Plan ID	Plan Name	Market Adjusted Index Rate	Actuarial Value and Cost-Sharing Design of the Plan	Delivery System and Utilization Management	Benefits in Addition to the EHBs	Costs Excluding Exchange User Fees	Eligibility Categories for Catastrophic Plans	AV Pricing Value	Plan Adjusted Index Rate
86199PA0010025	Ambetter Secure Care 5 (2020)	\$625.19	0.979	1.000	1.000	1.147	1.000	1.123	\$702.08
86199PA0010005	Ambetter Balanced Care 5 (2020)	625.19	0.896	1.000	1.000	1.147	1.000	1.028	642.81
86199PA0010004	Ambetter Balanced Care 11 (2020)	625.19	0.885	1.000	1.000	1.147	1.000	1.016	635.03
86199PA0010012	Ambetter Balanced Care 12 (2020)	625.19	0.874	1.000	1.000	1.147	1.000	1.002	626.61
86199PA0010014	Ambetter Balanced Care 14 (2020)	625.19	0.959	1.000	1.000	1.147	1.000	1.100	687.74
86199PA0010015	Ambetter Balanced Care 15 (2020)	625.19	0.957	1.000	1.000	1.147	1.000	1.098	686.26
86199PA0010002	Ambetter Essential Care 1 (2020)	625.19	0.674	1.000	1.000	1.147	1.000	0.774	483.65
86199PA0010022	Ambetter Essential Care 2 HSA (2020)	625.19	0.721	1.000	1.000	1.147	1.000	0.827	517.21
86199PA0010024	Ambetter Essential Care 4 HSA (2020)	625.19	0.735	1.000	1.000	1.147	1.000	0.843	526.98
86199PA0010006	Ambetter Essential Care 10 (2020)	625.19	0.708	1.000	1.000	1.147	1.000	0.812	507.50
86199PA0020025	Ambetter Secure Care 5 (2020) + Vision + Adult Dental	625.19	0.979	1.000	1.047	1.147	1.000	1.176	735.05
86199PA0020005	Ambetter Balanced Care 5 (2020) + Vision + Adult Dental	625.19	0.896	1.000	1.047	1.147	1.000	1.076	673.00
86199PA0020004	Ambetter Balanced Care 11 (2020) + Vision + Adult Dental	625.19	0.885	1.000	1.047	1.147	1.000	1.063	664.86
86199PA0020012	Ambetter Balanced Care 12 (2020) + Vision + Adult Dental	625.19	0.874	1.000	1.047	1.147	1.000	1.049	656.04
86199PA0020014	Ambetter Balanced Care 14 (2020) + Vision + Adult Dental	625.19	0.959	1.000	1.047	1.147	1.000	1.152	720.04
86199PA0020015	Ambetter Balanced Care 15 (2020) + Vision + Adult Dental	625.19	0.957	1.000	1.047	1.147	1.000	1.149	718.49
86199PA0020002	Ambetter Essential Care 1 (2020) + Vision + Adult Dental	625.19	0.674	1.000	1.047	1.147	1.000	0.810	506.36
86199PA0020006	Ambetter Essential Care 10 (2020) + Vision + Adult Dental	625.19	0.708	1.000	1.047	1.147	1.000	0.850	531.33
Total		\$625.19	0.821	1.000	1.003	1.147	1.000	0.944	\$590.41

Appendix 12.2 Pennsylvania Health & Wellness, Inc. Summary of Non-Benefit Expenses

Expense Component	РМРМ	% of Net Revenue	% of Aggregate Premium
Aggregate Premium	\$590.41		100.00%
Net Revenue	\$535.84	100.00%	%
Administrative Expense Load			
General Administrative Expense			
Core CNC Admin	\$34.35		5.82%
Sales Compensation	\$3.26		0.55%
Marketing - Lead Generation	\$2.30		0.39%
Commercial Stop Loss	\$0.72		0.12%
Marketing - Post Enrollment Marketing Costs	\$0.00		0.00%
Risk Adjustment Optimization	\$0.00		0.00%
Premium Billings	\$0.00		0.00%
Connecture Front-End	\$0.00		0.00%
Non-Benefit Portion of Capitation Arrangements	\$0.89		0.15%
Quality Improvement Expense	\$3.00		0.51%
Provider Incentive Payments	\$2.00		0.34%
Total	\$46.51		7.88%
Post-Tax Profit and Contribution to Surplus	\$10.33		1.75%
Taxes and Fees - % of Premium			
State Income Tax	\$1.60		0.27%
Federal Income Tax	\$3.17		0.54%
Federal Transitional Reinsurance Program Fee	\$0.00		0.00%
Patient Centered Outcomes Research Fee	\$0.00		0.00%
Pennsylvania Exchange Fee	\$17.71		3.00%
Total	\$22.48		3.81%
Taxes and Fees - % of Net Revenue	04460	0.000/	
Health Insurance Provider Fee	\$14.09	2.63%	
Assessments	\$0.00	0.00%	
Misc. Taxes and Fees	\$0.00	0.00%	
Pennsylvania Premium Tax Assessments	\$0.00	0.00%	
Risk Adjustment User Fee	\$0.18	0.03%	
Total	\$14.27	2.66%	
Total Non-Benefit Expenses, Risk and Profit	\$93.61	17.47%	15.85%

Appendix 12.3 Pennsylvania Health & Wellness, Inc. Development of Administrative Costs Excluding Exchange User Fees Factor

(c)/(c-a+b)	Administrative Costs Excluding Exchange User Fees	1.147
(a)	Non-Benefit Expenses, Risk and Profit (App 12.2)	\$93.43
(b)	Pennsylvania Exchange Fee (App 12.2)	\$17.71
(c)	Premium (App 15.1)	\$590.41

	Appendix 13.1 Pennsylvania Health & Wellness, Inc. Plan Adjusted Index Rate to Calibrated Plan-Adjusted Index Rate							
(15) (16) (17) (18) $(19) = (20) = (15) / (19)$ (16) * (17) * (18) (16) * (17) * (18)								
Plan ID	Plan Name	Plan Adjusted Index Rate	Geographic Calibration Factor	Age Calibration Factor ¹	Tobacco Use Calibration Factor	Calibration ²	Calibrated Plan-Adjusted Index Rate ³	
86199PA0010025	Ambetter Secure Care 5 (2020)	\$702.08	1.0000	1.729	1.006	1.739	\$403.83	
86199PA0010005	Ambetter Balanced Care 5 (2020)	642.81	1.0000	1.729	1.006	1.739	369.74	
86199PA0010004	Ambetter Balanced Care 11 (2020)	635.03	1.0000	1.729	1.006	1.739	365.27	
86199PA0010012	Ambetter Balanced Care 12 (2020)	626.61	1.0000	1.729	1.006	1.739	360.43	
86199PA0010014	Ambetter Balanced Care 14 (2020)	687.74	1.0000	1.729	1.006	1.739	395.59	
86199PA0010015	Ambetter Balanced Care 15 (2020)	686.26	1.0000	1.729	1.006	1.739	394.74	
86199PA0010002	Ambetter Essential Care 1 (2020)	483.65	1.0000	1.729	1.006	1.739	278.20	
86199PA0010022	Ambetter Essential Care 2 HSA (2020)	517.21	1.0000	1.729	1.006	1.739	297.50	
86199PA0010024	Ambetter Essential Care 4 HSA (2020)	526.98	1.0000	1.729	1.006	1.739	303.12	
86199PA0010006	Ambetter Essential Care 10 (2020)	507.50	1.0000	1.729	1.006	1.739	291.91	
86199PA0020025	Ambetter Secure Care 5 (2020) + Vision + Adult Dental	735.05	1.0000	1.729	1.006	1.739	422.80	
86199PA0020005	Ambetter Balanced Care 5 (2020) + Vision + Adult Dental	673.00	1.0000	1.729	1.006	1.739	387.11	
86199PA0020004	Ambetter Balanced Care 11 (2020) + Vision + Adult Dental	664.86	1.0000	1.729	1.006	1.739	382.42	
86199PA0020012	Ambetter Balanced Care 12 (2020) + Vision + Adult Dental	656.04	1.0000	1.729	1.006	1.739	377.35	
86199PA0020014	Ambetter Balanced Care 14 (2020) + Vision + Adult Dental	720.04	1.0000	1.729	1.006	1.739	414.17	
86199PA0020015	Ambetter Balanced Care 15 (2020) + Vision + Adult Dental	718.49	1.0000	1.729	1.006	1.739	413.28	
86199PA0020002	Ambetter Essential Care 1 (2020) + Vision + Adult Dental	506.36	1.0000	1.729	1.006	1.739	291.26	
86199PA0020006	Ambetter Essential Care 10 (2020) + Vision + Adult Dental	531.33	1.0000	1.729	1.006	1.739	305.62	

Notes:

1) This is the adjustment to go from the true composite average age factor to an age factor 1.0 basis. The rounded weighted average age is 49.

2) The calibration value is the product of the geographic calibration factor (1.000), the age calibration factor (1.729), and the tobacco use calibration factor (1.006).

3) This is calibrated to an age factor of 1.0, a geographic factor of 1.0, and a tobacco use factor of 1.0. It can be multiplied by the appropriate area, age and tobacco use factors from Appendix 1.3 to closely mirror the Consumer Adjusted Premium Rate.

Appendix 13.2								
Pennsylvania Health & Wellness, Inc.								
Age Factor Development								
	Projected							
	Member	Composite CMS						
Age Band	Months	Proposed Relativity						
Under 19	1,618	0.788						
19-24	7,249	0.985						
25-29	13,659	1.056						
30-34	13,060	1.178						
35-39	10,304	1.240						
40-44	10,604	1.332						
45-49	10,005	1.570						
50-54	13,000	1.956						
55-59	14,078	2.430						
60-64	16,475	2.870						
Over 65	Over 65 1,977 3.000							
Total	112,029	1.729						

The rounded weighted average age is 49.

Appendix 13.3	
Pennsylvania Health & Wellness, Inc.	
Area Factor Development	

Regions	Projected Member Months	EHB Paid PMPM	Area Factor
Pennsylvania Rating Area 8	112,029	\$440.83	1.0000
Total	112,029	\$440.83	1.0000

Appendix 13.4 Pennsylvania Health & Wellness, Inc. Smoker Factor Development

	Projected Member	
Premium Rate	Months	Adjustment Factor
Tobacco User	4,214	1.150
Non-Tobacco User	107,815	1.000
Total	112,029	1.006

Appendix 15.1 Pennsylvania Health & Wellness, Inc. Projected MLR Table

a)	Incurred Claims	\$447.23
b)	Risk Adjustment Transfer	\$54.57
C)	Projected Claims for MLR (a+b)	\$501.80
d)	Administrative Expenses	\$41.51
e)	Post-Tax Profit and Contribution to Surplus	\$10.33
f)	Taxes and Fees	\$31.98
g)	Federal Income Tax	\$3.17
h)	State Income Tax	\$1.60
i)	Premium (c+d+e+f+g+h)	\$590.41
j)	Medical Loss Ratio (c/(i-f-g-h))	90.6%

This projected MLR is calculated according to 45 CFR 158. The projected MLR is the projected 2020 calendar year single risk pool experience rather than the three-year period used for determining rebates. No credibility adjustment based on projected enrollment and average deductible was estimated; including a credibility adjustment would increase the projected MLR.

Appendix 16.1 Pennsylvania Health & Wellness, Inc. AV Calculator Results

The AV Calculator Screenshots have been redacted.

Appendix 17.1 Pennsylvania Health & Wellness, Inc. Membership Projections											
Product		– Plan ID	Projected Member Months Silver Plan								
	Plan Name		Gold	70% 73%		87%	94%	Bronze	Total		
		Aggregate	1,438	3,655	6,409	30,374	30,314	39,839	112,02		
Ambetter	Ambetter Secure Care 5 (2020)	86199PA0010025	1,344	-	-	-	-	-	1,34		
Ambetter	Ambetter Balanced Care 5 (2020)	86199PA0010005	-	512	718	3,392	4,234	-	8,85		
Ambetter	Ambetter Balanced Care 11 (2020)	86199PA0010004	-	1,970	3,578	14,196	11,847	-	31,59		
Ambetter	Ambetter Balanced Care 12 (2020)	86199PA0010012	-	410	1,137	8,551	11,855	-	21,95		
Ambetter	Ambetter Balanced Care 14 (2020)	86199PA0010014	-	512	538	2,117	279	-	3,44		
Ambetter	Ambetter Balanced Care 15 (2020)	86199PA0010015	-	11	11	11	11	-	4		
Ambetter	Ambetter Essential Care 1 (2020)	86199PA0010002	-	-	-	-	-	15,835	15,83		
Ambetter	Ambetter Essential Care 2 HSA (2020)	86199PA0010022	-	-	-	-	-	12	1		
Ambetter	Ambetter Essential Care 4 HSA (2020)	86199PA0010024	-	-	-	-	-	5,972	5,97		
Ambetter	Ambetter Essential Care 10 (2020)	86199PA0010006	-	-	-	-	-	15,828	15,82		
Ambetter + Vision + Adult Dental	Ambetter Secure Care 5 (2020) + Vision + Adult Dental	86199PA0020025	94	-	-	-	-	-	9		
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 5 (2020) + Vision + Adult Dental	86199PA0020005	-	36	51	253	313	-	65		
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 11 (2020) + Vision + Adult Dental	86199PA0020004	-	138	256	1,058	876	-	2,32		
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 12 (2020) + Vision + Adult Dental	86199PA0020012	-	29	81	637	877	-	1,62		
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 14 (2020) + Vision + Adult Dental	86199PA0020014	-	36	38	158	21	-	25		
Ambetter + Vision + Adult Dental	Ambetter Balanced Care 15 (2020) + Vision + Adult Dental	86199PA0020015	-	1	1	1	1	-			
Ambetter + Vision + Adult Dental	Ambetter Essential Care 1 (2020) + Vision + Adult Dental	86199PA0020002	-	-	-	-	-	1,096	1,09		
Ambetter + Vision + Adult Dental	Ambetter Essential Care 10 (2020) + Vision + Adult Dental	86199PA0020006	-	-	-	-	-	1,096	1,09		

Appendix 18.1 Pennsylvania Health & Wellness, Inc. Terminated Plans										
Terminated 2019 Plan ID Terminated 2019 Plan Name Mapped 2020 Plan ID Mapped 2020 Plan Name										
Terminated 2019 Plan ID	Terminated 2019 Plan Name	Mapped 2020 Plan ID	Mapped 2020 Plan Name							
Terminated 2019 Plan ID 86199PA0010003	Terminated 2019 Plan Name Ambetter Balanced Care 3 (2019)	Mapped 2020 Plan ID 86199PA0010014	Mapped 2020 Plan Name Ambetter Balanced Care 14 (2020)							

Appendix 20.1 Pennsylvania Health & Wellness, Inc. Development of Single Risk Pool Projection Factors												
	Trend Adjustments Util Trend Adj Induced Util Trend											
	Starting	Rating Region - Total			Rating Region -	Utilization	Calibration	Prior Auth. / DUR / Disease		Induced Util	After Initial	Impact of Trend
	Manual Data	Cost Adj	•	Cost Adj	Util	Trend Adj	Adj	Management Adj	Total Util Adj	Adjustments	Anter Initian Adj	Adjustment
Inpatient Hospital	79.35	1.145	1.088	1.246	1.196	1.051	0.928	1.000	1.165	0.949	109.38	1.378
Outpatient Hospital	76.81	0.993	1.177	1.168	1.073	1.051	0.928	1.000	1.045	0.945	88.66	1.154
Professional	100.41	1.081	1.094	1.182	1.120	1.049	0.927	1.000	1.089	0.945	122.16	1.217
Other Medical	9.76	0.833	1.180	0.983	1.034	1.051	0.928	1.000	1.007	0.891	8.61	0.882
Capitation	1.73	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.73	1.000
Prescription Drug	97.07	1.057	1.078	1.140	1.120	1.037	0.928	0.941	1.014	0.955	107.15	1.104
Total	365.14	1.063	1.106		1.125	1.046	0.928	0.985		0.948	437.70	1.199

	Appendix 20.1 Pennsylvania Health & Wellness, Inc. Development of Single Risk Pool Projection Factors												
		Morbidity	/ Adjustment				Demo Adj						
		Change in	Change in	Change in		Impact of	Change in	Change in		Impact of			
	Claims	Morbidity -	Morbidity -	Morbidity - Util	After	Morbidity	Demographics -	Demographics -	After	Initial Demo			
	Margin	Cost	Util	Indiv Mandate	Morbidity	Adjustments	Cost	Util	Demographics	Adjustments			
Inpatient Hospital	1.000	1.000	1.047	1.060	121.40	1.110	1.013	1.178	144.92	1.194			
Outpatient Hospital	1.000	1.000	1.047	1.060	98.40	1.110	1.040	1.203	123.14	1.251			
Professional	1.000	1.000	1.047	1.060	135.58	1.110	1.005	1.129	153.95	1.135			
Other Medical	1.000	1.000	1.047	1.060	9.56	1.110	0.982	1.186	11.13	1.164			
Capitation	1.000	1.000	1.000	1.000	1.73	1.000	1.000	1.000	1.73	1.000			
Prescription Drug	1.000	1.000	1.025	1.060	116.46	1.087	1.004	1.270	148.50	1.275			
Total					483.14	1.104			583.37	1.207			

		Appendix 20.1 Pennsylvania Health & Wellness, Inc. Development of Single Risk Pool Projection Factors												
		Network Adjustments Benefits Adjustments Other Adjustments												
	Change in Network -	Change in Network -	After	Impact of Network	Change in Benefits -	Change in Benefits -	After Benefit	Impact of Benefit	Grace	Change in		Impact of Other		
	Cost	Util		Adjustments	Cost	Util	Adjustments	Adjustments	Period		After Other	Adjustments		
Inpatient Hospital	1.000	0.903	130.82	0.903	1.000	0.996	130.26	0.996	1.004	1.000	130.79	1.004		
Outpatient Hospital	1.000	0.889	109.50	0.889	1.000	1.003	109.87	1.003	1.004	1.000	110.31	1.004		
Professional	1.000	0.925	142.47	0.925	1.000	0.961	136.85	0.961	1.004	1.000	137.40	1.004		
Other Medical	1.000	0.912	10.15	0.912	1.000	0.771	7.83	0.771	1.004	1.000	7.86	1.004		
Capitation	1.000	1.000	1.73	1.000	1.000	1.000	1.73	1.000	1.000	1.000	1.73	1.000		
Prescription Drug	1.000	1.000	148.50	1.000	1.000	1.000	148.50	1.000	1.004	1.000	149.10	1.004		
Total			543.17	0.931			535.04	0.985			537.19	1.004		

Appendix 20.2 Pennsylvania Health & Wellness, Inc. Sample Producer Agreement

Appendix 20.2 has been redacted.

Appendix 20.3 Pennsylvania Health & Wellness, Inc. Induced Utilization Buildup									
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9) = (8) / (6 * 7)	
Plan ID	Metal Level	Projected Membership	Projected Allowed Claims	Projected Paid Claims	Paid to Allowed Factor	Average Tobacco Factor	AV & Cost-Sharing Factor	Induced Utilization	
86199PA0010025	Gold	1,344	\$803,834.95	\$708,921.29	0.882	0.994	0.975	1.112	
86199PA0010005	Silver	8,856	4,799,423.73	4,276,950.12	0.891	0.994	0.893	1.008	
86199PA0010004	Silver	31,591	17,231,597.80	15,072,071.19	0.875	0.994	0.882	1.014	
86199PA0010012	Silver	21,953	11,945,259.78	10,334,892.79	0.865	0.994	0.871	1.012	
86199PA0010014	Silver	3,446	1,885,246.10	1,780,553.55	0.944	0.994	0.956	1.017	
86199PA0010015	Silver	44	24,695.14	22,685.99	0.919	0.994	0.954	1.044	
86199PA0010002	Bronze	15,835	8,266,262.26	5,753,914.87	0.696	0.994	0.672	0.971	
86199PA0010022	Bronze	12	6,498.50	4,662.92	0.718	0.994	0.719	1.007	
86199PA0010024	Bronze	5,972	3,264,277.23	2,364,418.18	0.724	0.994	0.732	1.017	
86199PA0010006	Bronze	15,828	8,294,830.68	6,034,964.97	0.728	0.994	0.705	0.975	
86199PA0020025	Gold	94	56,220.60	49,582.29	0.882	0.994	0.975	1.112	
86199PA0020005	Silver	653	353,887.05	315,362.29	0.891	0.994	0.893	1.008	
86199PA0020004	Silver	2,328	1,269,828.74	1,110,689.18	0.875	0.994	0.882	1.014	
86199PA0020012	Silver	1,624	883,665.19	764,536.32	0.865	0.994	0.871	1.012	
86199PA0020014	Silver	253	138,411.86	130,725.49	0.944	0.994	0.956	1.017	
86199PA0020015	Silver	4	2,245.01	2,062.36	0.919	0.994	0.954	1.044	
86199PA0020002	Bronze	1,096	572,139.15	398,250.12	0.696	0.994	0.672	0.971	
86199PA0020006	Bronze	1,096	574,370.38	417,887.39	0.728	0.994	0.705	0.975	
Total		112,029	\$60,372,694.14	\$49,543,131.32	0.821	0.994	0.818	1.002	

Appendix 20.4 Pennsylvania Health & Wellness, Inc. AV & Cost Sharing Factor Buildup										
(1)	(2)	(3)	(4)	(5)	(6) = (4) * (5)	(7)	(8)	(9) = (6) / (7 * 8)	(10)	(11) = (6) / (10)
Plan ID	Projected Membership	Current Membership	Aggregate Paid to Allowed Ratio	AV & Cost-Sharing Relativity	Actuarial Value and Cost-Sharing Design of the Plan	Paid to Allowed Ratio	Tobacco Calibration Factor	Induced Utilization	Induced Calibration Factor ⁽¹⁾	AV & Cost-Sharing Factor
86199PA0010025	1.344	24	0.821	1.1927	0.979	0.882	0.994	1.116	1.003	0.97
86199PA0010005	8,856	192	0.821	1.0921	0.896	0.891	0.994	1.011	1.003	0.8
86199PA0010004	31,591	990	0.821	1.0788	0.885	0.875	0.994	1.018	1.003	0.8
86199PA0010012	21,953	-	0.821	1.0645	0.874	0.865	0.994	1.015	1.003	0.8
86199PA0010014	3,446	17	0.821	1.1684	0.959	0.944	0.994	1.021	1.003	0.9
86199PA0010015	44	-	0.821	1.1659	0.957	0.919	0.994	1.047	1.003	0.9
86199PA0010002	15,835	646	0.821	0.8217	0.674	0.696	0.994	0.974	1.003	0.6
86199PA0010022	12		0.821	0.8787	0.721	0.718	0.994	1.011	1.003	0.7
86199PA0010024	5,972		0.821	0.8953	0.735	0.724	0.994	1.020	1.003	0.7
86199PA0010006	15,828		0.821	0.8622	0.708	0.728	0.994	0.978	1.003	0.7
86199PA0020025	94		0.821	1.1927	0.979	0.882	0.994	1.116	1.003	0.9
86199PA0020005	653		0.821	1.0921	0.896	0.891	0.994	1.011	1.003	0.8
86199PA0020004	2,328		0.821	1.0788	0.885	0.875	0.994	1.018	1.003	0.8
86199PA0020012	1,624		0.821	1.0645	0.874	0.865	0.994	1.015	1.003	0.8
86199PA0020014	253		0.821	1.1684	0.959	0.944	0.994	1.021	1.003	0.9
86199PA0020015	4	-	0.821	1.1659	0.957	0.919	0.994	1.047	1.003	0.9
86199PA0020002	1,096	-	0.821	0.8217	0.674	0.696	0.994	0.974	1.003	0.6
86199PA0020006	1,096	-	0.821	0.8622	0.708	0.728	0.994	0.978	1.003	0.7
Total	112,029	1,869	0.821	1.0000	0.821	0.821	0.994	1.003	1.003	0.8

(1) Induced Calibration Factor set to normalize Induced Utilization Value in Table B (Appendix 20.3) to a 1.000 value when weighted by current membership.

Appendix 20.5 Pennsylvania Health & Wellness, Inc. Description of Benefit Changes

Balanced Care 5 (2020) - 73% AV Level Silver Plan

	2020	2019
Combined Deductible	\$5,500	\$5,350
OOP Max	\$5,500	\$5,350

Balanced Care 11 (2020) - Standard Silver On Exchange Plan

	2020	2019
OOP Max	\$8,100	\$7,900

Balanced Care 11 (2020) - 73% AV Level Silver Plan

	2020	2019
Combined Deductible	\$3,250	\$2,625
OOP Max	\$6,500	\$6,300
Specialist Visit Copay	\$50	\$40

Balanced Care 11 (2020) - 87% AV Level Silver Plan

	2020	2019
OOP Max	\$2,700	\$2,600
Primary Care Visit Copay	\$8	\$7
Specialist Visit Copay	\$15	\$10
MH/SA (Excluding IP) Copay	\$8	\$7
Rx - Generics Copay	\$8	\$7

Balanced Care 11 (2020) - 94% AV Level Silver Plan

	2020	2019
OOP Max	\$1,050	\$1,000

Essential Care 1 (2020) - Standard Bronze On Exchange Plan

	2020	2019
Combined Deductible	\$8,150	\$7,900
OOP Max	\$8,150	\$7,900

Appendix 20.6 Pennsylvania Health & Wellness, Inc. Capital, Surplus and RBC

Milliman

Current Year Prior Year 3 1 4 Net Admitted Net Admitted Assets Assets Nonadmitted Assets (Cols. 1 - 2) Assets ..6,896,996 1. Bonds (Schedule D)... ...6.896.996 ...109.554 2. Stocks (Schedule D): 2.1 Preferred stocks .0 .0 .0 2.2 Common stocks0 ...0 .0 3. Mortgage loans on real estate (Schedule B): 3.1 First liens .. 0 0 3.2 Other than first liens .0 .0 4 Real estate (Schedule A): 4.1 Properties occupied by the company (less 0 0 \$ encumbrances) 4.2 Properties held for the production of income (less \$ 0 0 encumbrances) . 4.3 Properties held for sale (less 0 0 \$ encumbrances). Cash (\$1,197,455 , Schedule E-Part 1), cash equivalents 5. investments (\$1,936,896 , Schedule DA)..... .23,748,262 23.748.262 1.500.756 Contract loans (including \$ 0 .0 6. premium notes) 7 Derivatives (Schedule DB). 0 0 0 8. Other invested assets (Schedule BA)0 .0 .0 .0 .0 9. Receivables for securities 10. Securities lending reinvested collateral assets (Schedule DL)... Ο .0 0 0 0 0 11. Aggregate write-ins for invested assets 30.645.257 0 30.645.257 1.610.310 12. Subtotals, cash and invested assets (Lines 1 to 11) ... 13. 0 .0 only).... 56.287 14. Investment income due and accrued ... 56.287 633 15. Premiums and considerations: 15.1 Uncollected premiums and agents' balances in the course of collection 62.267.587 62 267 587 0 15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$earned but unbilled premiums)..... 0 0 .83.976 .83.976 .0 contracts subject to redetermination (\$) 16. Reinsurance: 0 .0 16.1 Amounts recoverable from reinsurers 16.2 Funds held by or deposited with reinsured companies 0 0 0 0 16.3 Other amounts receivable under reinsurance contracts ... 0 .0 17. Amounts receivable relating to uninsured plans ... 18.1 Current federal and foreign income tax recoverable and interest thereon 0 0 .930,290 18.2 Net deferred tax asset... .930,290 .0 0 0 19. Guaranty funds receivable or on deposit 20. Electronic data processing equipment and software.... 0 0 21. Furniture and equipment, including health care delivery assets 0 0 (\$) ... 22 Net adjustment in assets and liabilities due to foreign exchange rates 0 0 23. .30,269,144 .30,269,144 .0 Receivables from parent, subsidiaries and affiliates ... 2 330 633 1 486 2681,486,268) and other amounts receivable... 24 Health care (\$ 844 365 0 25. .2,101,188 1,506,940 .594,248 .0 Aggregate write-ins for other-than-invested assets . 26. Total assets excluding Separate Accounts, Segregated Accounts and 2 351 305 Protected Cell Accounts (Lines 12 to 25)..... 128 684 362 126 333 057 1.610.943 27. From Separate Accounts, Segregated Accounts and Protected 0 0 Cell Accounts Total (Lines 26 and 27) 128,684,362 2,351,305 126,333,057 1,610,943 28. DETAILS OF WRITE-INS 1101 1102. 1103. 1198. Summary of remaining write-ins for Line 11 from overflow page 0 0 0 0 1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above) 0 0 0 0 2501 Prepaid Assets 2 101 188 1 506 940 594 248 0 2502. .0 .0 2503. 2598. Summary of remaining write-ins for Line 25 from overflow page 0 0 0 0

ASSETS

2,101,188

1,506,940

594,248

0

2599.

Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)

LIABILITIES, CAPITAL AND SURPLUS

			Current Year		Prior Year
		1	2	3	4
		Covered	Uncovered	Total	Total
1.	Claims unpaid (less \$ reinsurance ceded)				
2.	Accrued medical incentive pool and bonus amounts				0
3.	Unpaid claims adjustment expenses				0
4.	Aggregate health policy reserves, including the liability of				
	\$	4 500 000		4 500 000	
	Health Service Act				
5.	Aggregate life policy reserves				
6.	Property/casualty unearned premium reserves				0
7.	Aggregate health claim reserves				
8.	Premiums received in advance				
9.	General expenses due or accrued				0
10.1	Current federal and foreign income tax payable and interest thereon (including				
	\$ on realized capital gains (losses))				
	Net deferred tax liability				
	Ceded reinsurance premiums payable				0
12.	Amounts withheld or retained for the account of others				0
13.	Remittances and items not allocated			0	0
14.	Borrowed money (including \$ current) and				
	interest thereon \$ (including				
	\$ current)			0	0
15.	Amounts due to parent, subsidiaries and affiliates	2,341,076		2,341,076	0
16.	Derivatives		0	0	0
17.	Payable for securities				o
18.					0
19.	Funds held under reinsurance treaties (with \$				
	authorized reinsurers, \$ unauthorized				
	reinsurers and \$ certified reinsurers)				0
20.	Reinsurance in unauthorized and certified (\$)				
	companies			0	0
21.	Net adjustments in assets and liabilities due to foreign exchange rates				
22.	Liability for amounts held under uninsured plans				
	Aggregate write-ins for other liabilities (including \$				
20.	current)	14 450 355	0	14 450 355	0
24	Total liabilities (Lines 1 to 23)				0
	Aggregate write-ins for special surplus funds				
25.	Aggregate write-ins for special surplus funds				
26.	-				
27.	Preferred capital stock				
28.	Gross paid in and contributed surplus				
29.	Surplus notes				
30.	Aggregate write-ins for other-than-special surplus funds				
31.		XXX	XXX		
32.	Less treasury stock, at cost:				
	32.1shares common (value included in Line 26				
	\$	XXX	XXX		0
	32.2shares preferred (value included in Line 27				
	\$				0
33.	Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX		1,610,943
34.	Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	126,333,058	1,610,943
1	S OF WRITE-INS				
2301.	State Assessment Payable				
2302.	State Income Tax Payable				0
2303.					
2398.	Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399.	Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)		0	14,450,355	0
2501.			-		
2501.					
2503.					
2598.	Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	XXX	XXX	0	0
3001.			xxx		
3002.					
3003.					
3098.	Summary of remaining write-ins for Line 30 from overflow page				
	Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)			0	0
3099.	Totais (Lines 3001 through 3003 plus 3036) (Line 30 above)	XXX	XXX	U	U

FIVE - YEAR HISTORICAL DATA

		1 2018	2 2017	3 2016	4 2015	5 2014
Balan	ce Sheet (Pages 2 and 3)	2010	2011	2010	2010	LUIT
1.	Total admitted assets (Page 2, Line 28)				0	C
2.	Total liabilities (Page 3, Line 24)			0	0	C
3.	Statutory minimum capital and surplus requirement					C
4.	Total capital and surplus (Page 3, Line 33)					C
Incom	e Statement (Page 4)					
5.	Total revenues (Line 8)		0	0	0	C
6.	Total medical and hospital expenses (Line 18)		0	0	0	
7.				0	0	(
8.	Total administrative expenses (Line 21)		0		0	(
9.	Net underwriting gain (loss) (Line 24)		0	0	0	(
10.	Net investment gain (loss) (Line 27)			0	0	(
11.	Total other income (Lines 28 plus 29)			0	0	(
12.	Net income or (loss) (Line 32)			0	0	
	Flow (Page 6)					
13.	Net cash from operations (Line 11)			0	0	(
	Based Capital Analysis					
14.	Total adjusted capital				0	(
	Authorized control level risk-based capital				0	(
	ment (Exhibit 1)					
16.	Total members at end of period (Column 5, Line 7)		0	0	0	(
	Total members months (Column 6, Line 7)			0	0	(
	ting Percentage (Page 4)					
-	divided by Page 4, sum of Lines 2, 3, and 5) x 100.0					
18.	Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)					
19.	Total hospital and medical plus other non-health (Lines 18 plus Line 19)		0.0 .	0.0	0.0	0.0
20.	Cost containment expenses	0.0	0.0	0.0	0.0	0.0
21.	Other claims adjustment expenses		0.0	0.0	0.0	0.0
22.	Total underwriting deductions (Line 23)		0.0	0.0	0.0	0.0
23.	Total underwriting gain (loss) (Line 24)	0.4	0.0	0.0	0.0	0.0
Unpai	d Claims Analysis					
(U&I E	xhibit, Part 2B)					
24.	Total claims incurred for prior years (Line 13, Col. 5)	0	0	0	0	(
25.	Estimated liability of unpaid claims – [prior year (Line 13, Col. 6)]	0	0	0	0	
Inves	ments In Parent, Subsidiaries and Affiliates					
26.	Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	(
27.	Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	(
28.	Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	(
29.	Affiliated short-term investments (subtotal included in Sch. DA Verification, Col. 5, Line 10)				0	(
30.	Affiliated mortgage loans on real estate		0	0	0	(
31.	All other affiliated	0			0	(
32.	Total of above Lines 26 to 31	0	0	0	0	(
33.	Total investment in parent included in Lines 26 to 31 above					

Appendix 21.1 Pennsylvania Health & Wellness, Inc. Data and Assumption Reliance for 2020 Individual Marketplace Premium Development

Data / Assumption	Source
Relevant 2018 Individual QHP experience from other states	Pennsylvania Health & Wellness, Inc.
2020 Population Morbidity, including the impact of individual mandate repeal	Pennsylvania Health & Wellness, Inc.
Impact of individual mandate repeal	Pennsylvania 2020 ACA-Compliant Health Insurance Rate Filing Guidance
CSR non-funding rate and risk transfer impacts	Pennsylvania 2020 ACA-Compliant Health Insurance Rate Filing Guidance
2020 Statewide Average Premium	Pennsylvania Health & Wellness, Inc.
2020 Individual QHP Membership Projections	Pennsylvania Health & Wellness, Inc.
Relationship between enrollee duration and paid-to-allowed ratio by metal level	Pennsylvania Health & Wellness, Inc.
Pricing and Premium Development Models	Milliman
Basic tables of utilization, cost, claims probability distributions, pricing adjustment factors, and primary	
care/specialty care utilization distribution	Milliman (Health Cost Guidelines)
2020 Individual QHP Benefit Designs	Pennsylvania Health & Wellness, Inc.
	Milliman (Health Cost Guidelines),
Utilization trends	Pennsylvania Health & Wellness, Inc.
Unit Cost trends	Pennsylvania Health & Wellness, Inc.
Administrative Costs, Taxes, and Fees	Pennsylvania Health & Wellness, Inc.
Premium Delinquency Estimates	Pennsylvania Health & Wellness, Inc.
Subcapitated Contracts and Pricing	Pennsylvania Health & Wellness, Inc.
Value Added Benefits	Pennsylvania Health & Wellness, Inc.
Smoking Relativity Factors	Pennsylvania Health & Wellness, Inc.
County Rating Areas	Pennsylvania Health & Wellness, Inc.
Pennsylvania Health & Wellness, Inc. Service Areas	Pennsylvania Health & Wellness, Inc.
Expected Reimbursement by Rating Area and State	Pennsylvania Health & Wellness, Inc.
OON Utilization and Reimbursement	Pennsylvania Health & Wellness, Inc.
Utilization Management	Pennsylvania Health & Wellness, Inc.
3:1 Age Band Factors	HHS
Prescription Drug Assumptions: AWP Discount, Dispensing Fee, Rebates, Retail/Mail Utilization	
percentages, formularies, and Rx Management Assumptions	Envolve
	Pennsylvania Health & Wellness, Inc. and Pennsylvania Department of Human
Documentation of MCO Assessment	Services
Funding Status of CSR Subsidies	Pennsylvania Health & Wellness, Inc.
CSR Silver Loading Methodology	Pennsylvania 2020 ACA-Compliant Health Insurance Rate Filing Guidance

	If you are not in a community rating	e, select Family-Tier Rates under Rating M state, select Age-Based Rates under Ratin bacco Liser, you must nive a rate for Tobac	g Method and provide an Individual Rate	⊧ for every age band.	
HIOS Issuer I	To add a new sheet, press the Add	bacco User, you must give a rate for Tobac Sheet button, or Ctrl + Shift + H. All plans n 19			
Federal TI Rate Effective Dat	N* 47-5340613 e* 1/1/202	20			
Rate Expiration Dat Rating Metho					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
		Required:	-		
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enro on a plan
86199PA00100	25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14	336.39	336.
86199PA00100	25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	357.39	357
86199PA00100	25 Rating Area 8 25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User		380.00	437
86199PA00100	25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	403.84	464
86199PA00100	25 Rating Area 8 25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25	403.84	464
86199PA00100	25 Rating Area 8 25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26	423.21	486
86199PA00100	25 Rating Area 8 25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30	451.89	519
86199PA00100	25 Rating Area 8 25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32 33		549
86199PA00100	25 Rating Area 8 25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	490.25	563
86199PA00100	25 Rating Area 8 25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36	499.94	
86199PA00100	25 Rating Area 8 25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39 40	509.63	586
86199PA00100	25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41		615
86199PA00100 86199PA00100	25 Rating Area 8 25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43 44 45	564.15 583.13	648 670
86199PA00100 86199PA00100	25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46	605.75 631.19	696 725
86199PA00100 86199PA00100	25 Rating Area 8 25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	688.93 721.24	8 792 829
86199PA00100	25 Rating Area 8 25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52 53	788.28	906
86199PA00100 86199PA00100	25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53	862.18	991
86199PA00100	25 Rating Area 8 25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57 58	984.13	1131
86199PA00100	25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59	1051.17	1208 1260
86199PA00100	25 Rating Area 8 25 Rating Area 8 25 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62 63		1334
86199PA00100 86199PA00100	25 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	1211.48 282.85	i 1393 i 282
86199PA00100	05 Rating Area 8 05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17	317.61	317
86199PA00100 86199PA00100	05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18	337.57 347.93	388 400
86199PA00100	05 Rating Area 8 05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21 22	369.75	j 425
86199PA00100 86199PA00100	05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23	369.75 369.75	425 425
86199PA00100	05 Rating Area 8 05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26 27	378.61	435
86199PA00100 86199PA00100	05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28	401.91 413.74	462 475
86199PA00100	05 Rating Area 8 05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31 32	428.53	492
86199PA00100 86199PA00100	05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	442.95	509 516
86199PA00100	05 Rating Area 8 05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36 37	454.78	523
86199PA00100 86199PA00100	05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38	460.70	529 536
86199PA00100	05 Rating Area 8 05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41 42	481.40	553
86199PA00100 86199PA00100	05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	501.74	577 5 594
86199PA00100	05 Rating Area 8 05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47	554.61	637
86199PA00100 86199PA00100	05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48	604.52 630.78	695 725
86199PA00100	05 Rating Area 8 05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51 52	689.57	793
86199PA00100 86199PA00100	05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53	754.27	867 907
86199PA00100	05 Rating Area 8 05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57	862.60	991
86199PA00100 86199PA00100	05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58	942.10 962.43	1083 1106
86199PA00100	05 Rating Area 8 05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61 62	1038.97	1194
86199PA00100 86199PA00100	05 Rating Area 8 05 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	1091.47 1109.21	1255 1275
86199PA00100 86199PA00100	14 Rating Area 8 14 Rating Area 8 14 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14		304
86199PA00100 86199PA00100	14 Rating Area 8 14 Rating Area 8 14 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17	323.26 333.49	i 323 383
86199PA00100 86199PA00100	04 Rating Area 8 04 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20 21	354.31 365.28	407 6 420
86199PA00100 86199PA00100	04 Rating Area 8 04 Rating Area 8 04 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23 24	365.28 365.28	420 420
86199PA00100 86199PA00100	04 Rating Area 8 04 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25	366.73 374.03	421 430
86199PA00100 86199PA00100	04 Rating Area 8 04 Rating Area 8 04 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28 29	397.04	440 456
86199PA00100 86199PA00100	04 Rating Area 8 04 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30	414.58 423.34	476 486
86199PA00100	04 Rating Area 8 04 Rating Area 8 04 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33 34	432.11 437.59	503
86199PA00100 86199PA00100	04 Rating Area 8 04 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35	446.36 449.28	513 516
86199PA00100 86199PA00100	04 Rating Area 8 04 Rating Area 8 04 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38 39	452.20	520 523
86199PA00100 86199PA00100	04 Rating Area 8 04 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40	466.81 475.58	536 546
86199PA00100 86199PA00100	04 Rating Area 8 04 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	483.98 495.67	556 570
86199PA00100 86199PA00100	04 Rating Area 8 04 Rating Area 8 04 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45 46	527.44	606
86199PA00100 86199PA00100	04 Rating Area 8 04 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47	570.91 597.21	656 686
86199PA00100 86199PA00100	04 Rating Area 8 04 Rating Area 8 04 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50 51	652.37 681.22	750 783
86199PA00100 86199PA00100	14 Rating Area 8 14 Rating Area 8 14 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52	713.00 745.14	819 856
86199PA00100	14 Rating Area 8 14 Rating Area 8 14 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55 56	814.54	936
86199PA00100	04 Rating Area 8 04 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57	890.15	1023

		er/Non-Tobacco User		991.33	1140.03
86199PA0010004 Rating 86199PA0010004 Rating 86199PA0010004 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	60 61 62	1026.40 1049.41	1140.03 1180.36 1206.82
86199PA0010004 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User	63	1078.27	1240.01
86199PA0010004 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	64 and over 0-14	1095.79 275.72	1260.16 275.72
86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	15		
86199PA0010012 Rating 86199PA0010012 Rating		er/Non-Tobacco User er/Non-Tobacco User	17		318.97 378.43
86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	19 20	349.61	390.03 402.05
86199PA0010012 Rating 86199PA0010012 Rating		er/Non-Tobacco User er/Non-Tobacco User	21	360.43 360.43	414.50 414.50
86199PA0010012 Rating 86199PA0010012 Rating		er/Non-Tobacco User er/Non-Tobacco User	23	360.43 360.43	414.50 414.50
86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	25	361.86	416.14 424.43
86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	27	377.72	434.38 450.55
86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	29	403.31	463.81
86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User	30	417.73	480.39
86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	32	426.38 431.79	
86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	34	437.55 440.44	503.19 506.50
86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	36	446.20	509.82 513.13
86199PA0010012 Rating 86199PA0010012 Rating		er/Non-Tobacco User er/Non-Tobacco User	38		516.45 523.08
86199PA0010012 Rating 86199PA0010012 Rating		er/Non-Tobacco User er/Non-Tobacco User	40	460.62 469.27	529.71 539.66
86199PA0010012 Rating 86199PA0010012 Rating		er/Non-Tobacco User er/Non-Tobacco User	42	477.56 489.09	549.19 562.46
86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	44	503.51 520.45	579.04 598.52
86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	46		621.73 647.84
86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	48	589.29	677.68
86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User	49 50	643.71	740.27
86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	51	672.19 703.54	773.02 809.08
86199PA0010012 Rating 86199PA0010012 Rating		er/Non-Tobacco User er/Non-Tobacco User	53	735.26	845.55 884.93
86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	55	803.74	924.30 967.00
86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	57	878.35	1010.10 1056.11
86199PA0010012 Rating 86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User	59		
86199PA0010012 Rating 86199PA0010012 Rating 86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User er/Non-Tobacco User	61	978.19 1012.79 1035.49	1164.71
86199PA0010012 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User	62 63	1063.97	1223.56
86199PA0010012 Rating 86199PA0010014 Rating	-	er/Non-Tobacco User er/Non-Tobacco User	64 and over	1081.26 302.62	1243.45 302.62
86199PA0010014 Rating		er/Non-Tobacco User	0-14	329.52	302.02
-	-		15	329.52	329.52
86199PA0010014 Rating	-	er/Non-Tobacco User	16		
86199PA0010014 Rating		er/Non-Tobacco User		350.09	350.09
86199PA0010014 Rating		er/Non-Tobacco User	18		415.34
86199PA0010014 Rating		er/Non-Tobacco User	19		428.08
86199PA0010014 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User	20	383.72	441.27
86199PA0010014 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User	21	395.59	454.93
86199PA0010014 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User	22	395.59	454.93
86199PA0010014 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User	23	395.59	454.93
86199PA0010014 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User	24	395.59	454.93
86199PA0010014 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User	25	397.17	456.74
86199PA0010014 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User	26	405.08	465.84
86199PA0010014 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User	20	414.57	476.76
86199PA0010014 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User		430.00	494.50
				430.00	
86199PA0010014 Rating	g Area 8 Tobacco Use		28	442.66	
86199PA0010014 Rating 86199PA0010014 Rating		er/Non-Tobacco User	29	442.66	509.06
86199PA0010014 Rating	g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User		442.66	509.06 516.34
86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User er/Non-Tobacco User	29	442.66 448.99 458.48	509.06 516.34 527.26
86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User er/Non-Tobacco User er/Non-Tobacco User	29 30	442.66 448.99 458.48 467.98	509.06 516.34 527.26 538.17
86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use g Area 8 Tobacco Use g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User er/Non-Tobacco User er/Non-Tobacco User er/Non-Tobacco User		442.66 448.99 458.48 467.98 473.91	509.06 516.34 527.26 538.17 545.00
86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use g Area 8 Tobacco Use g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User er/Non-Tobacco User er/Non-Tobacco User	29 30 31 32	442.66 448.99 458.48 467.98	509.06 516.34 527.26 538.17
86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use g Area 8 Tobacco Use g Area 8 Tobacco Use g Area 8 Tobacco Use	er/Non-Tobacco User er/Non-Tobacco User er/Non-Tobacco User er/Non-Tobacco User er/Non-Tobacco User	29 30 31 32 33	442.66 448.99 458.48 467.98 473.91	509.06 516.34 527.26 538.17 545.00
86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57	509.06 516.34 527.26 538.17 545.00 552.28
86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73	509.06 516.34 527.26 538.17 545.00 552.28 555.92
86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 489.73	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.55
86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 35 36 36 37	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.73	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.55 563.19
86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 37 38 39	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 555.59 563.19 566.83
86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 35 36 37 38 39 40	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.55 563.19 566.83 574.11
86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 41	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 559.55 563.19 566.83 574.11 581.39
86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 40 41	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 555.55 563.19 566.83 574.11 581.39 592.31
86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 38 39 40 40 41 41 42 43	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 515.05	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33
86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 34 34 35 36 37 38 39 40 40 41 42 43	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 559.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53
86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 38 39 40 40 41 41 42 43	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22	509.06 516.34 527.26 538.17 545.00 555.28 555.92 559.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53
86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 34 34 35 36 37 38 39 40 40 41 42 43	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 656.91 682.38
86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 40 41 41 42 43 43	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 515.05 524.15 536.81 552.63 571.22 593.38	509.06 516.34 527.26 538.17 545.00 552.28 555.92 559.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 655.91 682.38
86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 36 37 37 38 39 40 40 41 41 42 43 44	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 559.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 635.53 635.53 635.53
86199PA0010014 Rating 86199PA0010014 Rating	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 36 37 37 38 39 40 40 41 41 42 43 44 45 46 46	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 533.88 618.30 646.78	509.06 516.34 527.26 538.17 545.00 555.28 555.92 555.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 656.91 682.38 711.04 743.80 776.10
86199PA0010014 Rating 86199PA0010014 Rating	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 36 37 38 39 40 40 41 41 42 42 43 44 44 45 46 46 47	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 552.63 571.22 593.38 618.30 646.78 674.87 706.51	509.06 516.34 527.26 538.17 545.00 555.22 555.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 635.53 656.91 682.38 711.04 743.80 776.10 812.49
86199PA0010014 Rating 86199PA0010014 Rating	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 37 38 39 40 40 41 41 42 43 44 45 45 46 47 48	442.66 448.99 458.48 467.99 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 559.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 656.91 635.53 656.91 635.53 656.91 647.33 635.53 656.91 647.33 635.53 656.91 642.38 7711.04 743.80 776.10 812.49 848.43
86199PA0010014 Rating 86199PA0010014 Rating	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 38 39 40 40 41 41 42 43 44 44 45 46 44 45 46 47 47 48 49 50	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77	509.06 516.34 527.26 538.17 545.00 555.22 555.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 635.53 656.91 682.38 711.04 743.80 776.10 812.49
86199PA0010014 Rating 86199PA0010014 Rating	g Area 8 Tobacco Use g Area 8 Tobacco Use	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 38 39 40 40 41 41 42 43 40 41 41 42 43 44 45 45 46 47 48 49 50 50	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 559.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 635.53 635.53 635.53 635.53 635.53 711.04 743.80 776.10 812.49 848.43 848.43
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 32 33 33 34 34 35 36 37 38 38 39 40 40 41 41 42 42 43 44 45 46 46 47 48 49 50 50 51</td><td>442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77</td><td>509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 559.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 635.53 635.53 635.53 635.53 635.53 711.04 743.80 776.10 812.49 848.43 848.43</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 38 38 39 40 40 41 41 42 42 43 44 45 46 46 47 48 49 50 50 51	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 559.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 635.53 635.53 635.53 635.53 635.53 711.04 743.80 776.10 812.49 848.43 848.43
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 32 33 33 34 34 35 36 36 37 37 38 39 40 40 41 41 42 43 40 41 42 43 44 45 46 46 47 48 49 50 51 51 52</td><td>442.66 448.99 458.48 467.99 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57</td><td>509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 635.53 635.53 635.53 635.53 632.77 617.33 632.77 617.33 635.53 635.53 711.04 743.80 776.10 812.49 848.43 888.01 928.04</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 36 37 37 38 39 40 40 41 41 42 43 40 41 42 43 44 45 46 46 47 48 49 50 51 51 52	442.66 448.99 458.48 467.99 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 635.53 635.53 635.53 635.53 632.77 617.33 632.77 617.33 635.53 635.53 711.04 743.80 776.10 812.49 848.43 888.01 928.04
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 32 33 33 34 34 35 36 37 38 39 40 40 41 41 42 43 44 45 46 46 47 43 44 45 50 50 51 52 53 53</td><td>442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57</td><td>509.06 516.34 527.26 538.17 545.00 552.28 555.92 559.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.55 635.55 635.55 635.55 635.55 635.55 65</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 38 39 40 40 41 41 42 43 44 45 46 46 47 43 44 45 50 50 51 52 53 53	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57	509.06 516.34 527.26 538.17 545.00 552.28 555.92 559.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.55 635.55 635.55 635.55 635.55 635.55 65
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 32 33 33 34 34 35 36 37 38 38 39 40 40 41 41 42 42 43 44 44 45 46 46 47 48 49 50 50 51 51 52 53 53</td><td>442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57</td><td>509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 559.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 656.91 602.77 617.33 635.53 656.91 647.33 635.53 656.91 647.33 771.04 743.80 776.10 812.49 848.43 888.01 928.04 971.26</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 38 38 39 40 40 41 41 42 42 43 44 44 45 46 46 47 48 49 50 50 51 51 52 53 53	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 559.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 656.91 602.77 617.33 635.53 656.91 647.33 635.53 656.91 647.33 771.04 743.80 776.10 812.49 848.43 888.01 928.04 971.26
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 32 33 33 34 34 35 36 37 37 38 39 40 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 55 50 56 56 56</td><td>442.66 448.99 458.48 467.99 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 777.77 772.18 806.99 844.57 882.15 922.90 964.04</td><td>509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 553.19 566.83 554.10 566.83 574.11 581.39 592.31 602.77 617.33 635.53 635.53 635.53 635.53 635.53 635.53 635.53 711.04 743.80 776.10 812.49 848.43 888.01 928.04 971.26 1014.48</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 37 38 39 40 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 55 50 56 56 56	442.66 448.99 458.48 467.99 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 777.77 772.18 806.99 844.57 882.15 922.90 964.04	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 553.19 566.83 554.10 566.83 574.11 581.39 592.31 602.77 617.33 635.53 635.53 635.53 635.53 635.53 635.53 635.53 711.04 743.80 776.10 812.49 848.43 888.01 928.04 971.26 1014.48
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 32 33 33 34 34 35 36 37 37 38 39 40 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 55 50 50 51 52 53 55 56 56 57 57</td><td>442.66 448.99 458.48 467.99 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95</td><td>509.06 516.34 527.26 538.17 545.00 552.28 555.22 555.55 563.19 566.83 574.11 581.39 592.31 602.77 602.77 617.33 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 63</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 37 38 39 40 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 55 50 50 51 52 53 55 56 56 57 57	442.66 448.99 458.48 467.99 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95	509.06 516.34 527.26 538.17 545.00 552.28 555.22 555.55 563.19 566.83 574.11 581.39 592.31 602.77 602.77 617.33 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 63
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 32 33 33 34 34 35 36 37 36 37 38 38 39 40 40 41 41 42 43 44 45 45 46 47 47 48 49 50 51 52 53 53 54 55 56 56 57 58</td><td>442.66 448.99 458.48 467.98 473.91 480.24 483.40 488.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 551.25 524.15 536.81 552.63 618.30 618.30 618.30 646.78 770.651 737.77 772.18 806.99 844.57 882.15 922.90</td><td>509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 559.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 656.91 632.53 635.53 656.91 632.53 656.91 632.53 656.91 632.53 635.53 656.91 632.53 635.53 711.04 713.80 776.10 777.20 77</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 36 37 38 38 39 40 40 41 41 42 43 44 45 45 46 47 47 48 49 50 51 52 53 53 54 55 56 56 57 58	442.66 448.99 458.48 467.98 473.91 480.24 483.40 488.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 551.25 524.15 536.81 552.63 618.30 618.30 618.30 646.78 770.651 737.77 772.18 806.99 844.57 882.15 922.90	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 559.55 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 656.91 632.53 635.53 656.91 632.53 656.91 632.53 656.91 632.53 635.53 656.91 632.53 635.53 711.04 713.80 776.10 777.20 77
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 32 33 33 34 34 35 36 37 37 38 39 40 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 40 40 41 41 42 43 55 56 56 56 56 57 58 59 60</td><td>442.66 448.99 458.48 467.98 473.91 480.24 483.40 488.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95</td><td>509.06 516.34 527.26 538.17 555.22 555.92 555.92 555.92 555.92 556.81 556.83 554.10 566.83 574.11 581.39 592.31 602.77 617.33 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 63</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 37 38 39 40 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 40 40 41 41 42 43 55 56 56 56 56 57 58 59 60	442.66 448.99 458.48 467.98 473.91 480.24 483.40 488.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95	509.06 516.34 527.26 538.17 555.22 555.92 555.92 555.92 555.92 556.81 556.83 554.10 566.83 574.11 581.39 592.31 602.77 617.33 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 635.55 63
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 32 33 33 34 34 35 36 37 36 37 38 38 39 40 40 41 41 42 43 44 45 45 46 47 47 48 49 50 51 52 53 53 54 55 56 56 57 58</td><td>442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 552.63 552.63 552.63 552.63 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95 1029.71</td><td>509.06 516.34 527.26 538.17 545.00 555.22 555.92 555.92 566.83 574.11 581.39 566.83 574.11 581.39 602.77 617.33 635.53 656.91 682.38 711.04 743.80 7776.10 812.49 848.43 888.01 928.04 971.26 1014.48 1061.33 1108.65 11184.16 1234.66 1278.33</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 36 37 38 38 39 40 40 41 41 42 43 44 45 45 46 47 47 48 49 50 51 52 53 53 54 55 56 56 57 58	442.66 448.99 458.48 467.98 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 552.63 552.63 552.63 552.63 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95 1029.71	509.06 516.34 527.26 538.17 545.00 555.22 555.92 555.92 566.83 574.11 581.39 566.83 574.11 581.39 602.77 617.33 635.53 656.91 682.38 711.04 743.80 7776.10 812.49 848.43 888.01 928.04 971.26 1014.48 1061.33 1108.65 11184.16 1234.66 1278.33
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 32 33 33 34 34 35 36 37 37 38 39 40 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 40 40 41 41 42 43 55 56 56 56 56 57 58 59 60</td><td>442.66 448.99 458.48 467.99 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 777.77 772.18 806.99 844.57 822.90 964.04 1007.95 1029.71 1073.62</td><td>509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 563.19 566.83 574.11 581.39 592.31 602.77 617.33 656.91 682.38 711.04 743.80 7776.10 812.49 848.43 928.04 971.26 1014.48 1061.33 1108.65 1159.14 1278.33 1306.99</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 37 38 39 40 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 40 40 41 41 42 43 55 56 56 56 56 57 58 59 60	442.66 448.99 458.48 467.99 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 777.77 772.18 806.99 844.57 822.90 964.04 1007.95 1029.71 1073.62	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 563.19 566.83 574.11 581.39 592.31 602.77 617.33 656.91 682.38 711.04 743.80 7776.10 812.49 848.43 928.04 971.26 1014.48 1061.33 1108.65 1159.14 1278.33 1306.99
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 31 32 33 33 34 34 35 36 37 38 39 40 40 41 41 42 43 40 41 41 42 43 44 45 46 46 47 48 49 50 50 51 52 53 53 54 55 55 56 60 59 60 60 60 60</td><td>442.66 448.99 458.48 467.99 4458.48 467.99 449.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95 1029.71 1029.71 1073.62</td><td>509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 555.93 566.83 574.11 581.39 592.31 602.77 617.33 668.38 711.04 682.38 771.04 848.43 848.43 928.04 971.26 1014.48 1108.65 1159.14 1184.16 1237.63 1306.99 1342.93</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 31 32 33 33 34 34 35 36 37 38 39 40 40 41 41 42 43 40 41 41 42 43 44 45 46 46 47 48 49 50 50 51 52 53 53 54 55 55 56 60 59 60 60 60 60	442.66 448.99 458.48 467.99 4458.48 467.99 449.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95 1029.71 1029.71 1073.62	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 555.93 566.83 574.11 581.39 592.31 602.77 617.33 668.38 711.04 682.38 771.04 848.43 848.43 928.04 971.26 1014.48 1108.65 1159.14 1184.16 1237.63 1306.99 1342.93
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 32 33 33 34 34 35 36 37 36 38 39 40 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 50 46 44 43 55 50 50 50 51 52 53 53 55 56 56 57 57 58 59 60 60 61 62</td><td>442.66 448.99 458.48 467.98 473.91 480.24 483.40 488.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95 1029.71 1073.62 1111.59</td><td>509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 563.19 566.83 574.11 581.39 592.31 602.77 617.33 656.91 682.38 711.04 743.80 7776.10 812.49 848.43 928.04 971.26 1014.48 1061.33 1108.65 1159.14 1278.33 1306.99</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 36 38 39 40 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 40 41 41 42 43 50 46 44 43 55 50 50 50 51 52 53 53 55 56 56 57 57 58 59 60 60 61 62	442.66 448.99 458.48 467.98 473.91 480.24 483.40 488.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95 1029.71 1073.62 1111.59	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 563.19 566.83 574.11 581.39 592.31 602.77 617.33 656.91 682.38 711.04 743.80 7776.10 812.49 848.43 928.04 971.26 1014.48 1061.33 1108.65 1159.14 1278.33 1306.99
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 32 33 33 34 34 35 36 37 36 37 38 38 39 40 40 41 41 42 43 40 41 41 42 43 43 44 45 46 46 47 48 49 50 50 51 51 52 53 53 55 56 56 57 57 58 58 59 60 60 61 62 62 63</td><td>442.66 448.99 458.48 467.99 4458.48 467.99 449.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95 1029.71 1029.71 1073.62</td><td>509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 555.93 566.83 574.11 581.39 592.31 602.77 617.33 668.38 711.04 682.38 771.04 882.01 928.04 971.26 1014.48 1014.48 1159.14 1184.16 1237.63 1306.99 1342.93</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 33 34 34 35 36 37 36 37 38 38 39 40 40 41 41 42 43 40 41 41 42 43 43 44 45 46 46 47 48 49 50 50 51 51 52 53 53 55 56 56 57 57 58 58 59 60 60 61 62 62 63	442.66 448.99 458.48 467.99 4458.48 467.99 449.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95 1029.71 1029.71 1073.62	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 555.93 566.83 574.11 581.39 592.31 602.77 617.33 668.38 711.04 682.38 771.04 882.01 928.04 971.26 1014.48 1014.48 1159.14 1184.16 1237.63 1306.99 1342.93
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 31 32 33 33 34 34 35 36 36 37 37 38 39 40 40 41 41 42 42 43 40 41 41 42 43 44 44 45 46 46 47 46 46 47 48 49 50 50 51 51 52 53 53 56 56 56 57 57 58 59 60 60 61 61 62 64 and over</td><td>442.66 448.99 458.48 467.98 473.91 480.24 483.40 488.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95 1029.71 1073.62 1111.59</td><td>509.06 516.34 527.26 538.17 545.00 555.28 555.92 555.55 566.83 574.11 581.39 562.28 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 656.91 682.38 711.04 743.80 776.10 812.49 848.43 888.01 928.04 971.26 1014.48 1061.33 1108.65 1159.14 1184.16 1234.66 1234.66 1306.99 1364.76</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 31 32 33 33 34 34 35 36 36 37 37 38 39 40 40 41 41 42 42 43 40 41 41 42 43 44 44 45 46 46 47 46 46 47 48 49 50 50 51 51 52 53 53 56 56 56 57 57 58 59 60 60 61 61 62 64 and over	442.66 448.99 458.48 467.98 473.91 480.24 483.40 488.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95 1029.71 1073.62 1111.59	509.06 516.34 527.26 538.17 545.00 555.28 555.92 555.55 566.83 574.11 581.39 562.28 563.19 566.83 574.11 581.39 592.31 602.77 617.33 635.53 656.91 682.38 711.04 743.80 776.10 812.49 848.43 888.01 928.04 971.26 1014.48 1061.33 1108.65 1159.14 1184.16 1234.66 1234.66 1306.99 1364.76
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 31 32 33 33 34 34 35 36 36 37 37 38 38 39 40 40 41 41 42 43 40 41 41 42 43 44 45 46 46 47 43 44 45 50 50 50 50 50 50 50 51 52 53 55 56 55 56 55 56 55 56 56 57 57 58 59 60 60 61 61 62 64 and over</td><td>442.66 448.99 458.48 467.98 4458.48 467.98 4473.91 480.24 483.40 488.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95 1029.71 1029.71 1073.62 1029.71 1073.62</td><td>509.06 516.34 527.26 538.17 545.00 555.92 555.92 555.92 568.31 574.11 588.33 574.11 581.39 592.31 602.77 617.33 635.53 656.91 622.38 7711.04 743.80 7776.10 812.49 848.43 888.01 928.04 971.26 1014.48 1061.33 1184.16 1278.33 1306.99 1342.93 1364.76 301.97</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 31 32 33 33 34 34 35 36 36 37 37 38 38 39 40 40 41 41 42 43 40 41 41 42 43 44 45 46 46 47 43 44 45 50 50 50 50 50 50 50 51 52 53 55 56 55 56 55 56 55 56 56 57 57 58 59 60 60 61 61 62 64 and over	442.66 448.99 458.48 467.98 4458.48 467.98 4473.91 480.24 483.40 488.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95 1029.71 1029.71 1073.62 1029.71 1073.62	509.06 516.34 527.26 538.17 545.00 555.92 555.92 555.92 568.31 574.11 588.33 574.11 581.39 592.31 602.77 617.33 635.53 656.91 622.38 7711.04 743.80 7776.10 812.49 848.43 888.01 928.04 971.26 1014.48 1061.33 1184.16 1278.33 1306.99 1342.93 1364.76 301.97
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 31 32 33 33 34 34 35 36 37 36 37 38 38 39 40 40 41 41 42 43 40 41 41 42 43 43 44 45 45 46 47 47 48 49 50 51 52 53 53 54 55 56 56 57 57 58 56 56 56 57 57 58 58 59 60 60 61 62 64 and over 64 and over</td><td>442.66 448.99 458.48 467.98 4458.48 467.98 4473.91 480.24 483.40 488.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95 1029.71 1029.71 1029.71 1029.71 103.62 1029.71 1029.71 1029.71 103.62 1029.71 1029.71 103.62 1029.71 1029.71 103.62 1029.71 103.62 103.62 103.77 103.62 103.77 103.62 103.77 103.62 103.77 103.62 103.77 1</td><td>509.06 516.34 527.26 538.17 545.00 555.22 555.92 555.92 566.83 574.11 581.39 562.21 563.19 564.83 574.11 581.39 562.31 602.77 617.33 655.53 668.38 711.04 776.10 812.49 848.43 888.01 928.04 971.26 1014.48 1061.33 1108.65 1159.14 1184.16 1234.66 1249.33 1306.99 1342.93 1364.76 301.97</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 31 32 33 33 34 34 35 36 37 36 37 38 38 39 40 40 41 41 42 43 40 41 41 42 43 43 44 45 45 46 47 47 48 49 50 51 52 53 53 54 55 56 56 57 57 58 56 56 56 57 57 58 58 59 60 60 61 62 64 and over 64 and over	442.66 448.99 458.48 467.98 4458.48 467.98 4473.91 480.24 483.40 488.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 737.77 772.18 806.99 844.57 882.15 922.90 964.04 1007.95 1029.71 1029.71 1029.71 1029.71 103.62 1029.71 1029.71 1029.71 103.62 1029.71 1029.71 103.62 1029.71 1029.71 103.62 1029.71 103.62 103.62 103.77 103.62 103.77 103.62 103.77 103.62 103.77 103.62 103.77 1	509.06 516.34 527.26 538.17 545.00 555.22 555.92 555.92 566.83 574.11 581.39 562.21 563.19 564.83 574.11 581.39 562.31 602.77 617.33 655.53 668.38 711.04 776.10 812.49 848.43 888.01 928.04 971.26 1014.48 1061.33 1108.65 1159.14 1184.16 1234.66 1249.33 1306.99 1342.93 1364.76 301.97
86199PA0010014 Rating 86199PA0010014 Rating <t< td=""><td>g Area 8Tobacco Useg Area</td><td>ar/Non-Tobacco User ar/Non-Tobacco User</td><td>29 30 31 32 33 34 34 35 36 36 37 36 38 39 40 40 41 41 42 42 43 44 44 45 45 46 46 47 47 48 49 50 51 51 52 53 53 54 56 55 56 56 57 57 58 58 59 64 and over 64 and over 0.14 55 56 56 57 57 58 58 59 64 and over 0.14 55 59 64 and over 0.14 55 50 51 51 51 51 51 51 51 51 51 51 51 51 51</td><td>442.66 448.99 458.48 467.99 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 777.71 772.18 806.99 844.57 707.72 107.75 102.91 1073.62 102.90 964.04 1007.95 102.91 1073.62 1111.59</td><td>509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 555.93 566.83 574.11 581.39 592.31 602.77 617.33 665.91 635.53 666.91 682.38 771.04 743.80 776.10 812.49 848.43 888.01 928.04 971.26 1014.48 1108.65 1159.14 1184.16 1278.33 1306.99 1342.93 1364.76 301.97 328.81</td></t<>	g Area 8Tobacco Useg Area	ar/Non-Tobacco User ar/Non-Tobacco User	29 30 31 32 33 34 34 35 36 36 37 36 38 39 40 40 41 41 42 42 43 44 44 45 45 46 46 47 47 48 49 50 51 51 52 53 53 54 56 55 56 56 57 57 58 58 59 64 and over 64 and over 0.14 55 56 56 57 57 58 58 59 64 and over 0.14 55 59 64 and over 0.14 55 50 51 51 51 51 51 51 51 51 51 51 51 51 51	442.66 448.99 458.48 467.99 473.91 480.24 483.40 486.57 489.73 492.90 499.23 505.56 515.05 524.15 536.81 552.63 571.22 593.38 618.30 646.78 674.87 706.51 777.71 772.18 806.99 844.57 707.72 107.75 102.91 1073.62 102.90 964.04 1007.95 102.91 1073.62 1111.59	509.06 516.34 527.26 538.17 545.00 552.28 555.92 555.92 555.93 566.83 574.11 581.39 592.31 602.77 617.33 665.91 635.53 666.91 682.38 771.04 743.80 776.10 812.49 848.43 888.01 928.04 971.26 1014.48 1108.65 1159.14 1184.16 1278.33 1306.99 1342.93 1364.76 301.97 328.81

86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	19	371.45	427
		19		
			382.89	440
	Tobacco User/Non-Tobacco User	20		
oorserAddroors Rating Area o	Tobacco User/Non-Tobacco User	21	394.74	453
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	22	394.74	453
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User		394.74	453
96100DA0010015 Deting Area 9	T-h	23	204.74	45
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	24	394.74	453
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	25	396.31	455
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	26	404.21	464
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	26	413.68	475
-	_	27		
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	28	429.08	493
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	20	441.71	50
86199PA0010015 Rating Area 8		29	448.02	515
	Tobacco User/Non-Tobacco User	30		
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	31	457.50	520
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	32	466.97	53
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User		472.89	543
ourse Additions Raing Area o		33		040
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	34	479.21	55
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	35	482.37	554
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User		485.52	55
-	_	36		
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	37	488.68	56
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	38	491.84	56
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	50	498.15	572
-		39		
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	40	504.47	58
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	41	513.94	59
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User		523.02	
		42		
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	43	535.65	616
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	44	551.44	634
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User		570.00	65
		45		
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	46	592.10	68
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	47	616.97	70
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User		645.39	74:
-		48		
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	49	673.42	774
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	50	705.00	810
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User		736.18	844
	_	51		
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	52	770.52	88
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	53	805.26	920
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User		842.76	969
-		54		
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	55	880.26	101:
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	56	920.92	105
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User		961.97	110
		57	1005 70	
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	58	1005.78	115
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	59	1027.49	118
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	60	1071.31	123
86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	00	1109.20	127
	Tobacco Oser/Non-Tobacco Oser	61	1103.20	
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86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	62	1134.07	1304
-	Tobacco User/Non-Tobacco User	62	1134.07 1165.26	
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	62 63	1165.26	134
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62	1165.26 1184.19	130- 134 136
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User	62 63	1165.26	134
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14	1165.26 1184.19	134 136 21:
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15	1165.26 1184.19 212.82	134
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8 86199PA0010002 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14	1165.26 1184.19 212.82 231.73 238.97	134 136 212 23 23
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8 86199PA0010002 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15	1165.26 1184.19 212.82 231.73	134 136 212 23 23
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8 86199PA0010002 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17	1165.26 1184.19 212.82 231.73 238.97	134 136 21 23 23 23 24
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 17 18	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99	134 136 21 23 23 23 24 24 29
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78	134 136 21: 23 23 23 24 24 292 30
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 17 18	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85	134 136 21: 23 23 23 23 24 24 292 30 30 31
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18 19	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78	134 136 21 23 23 23 24 29 29 30 30 31
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18 19 20 21	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85	134 136 212 23 23 23 24 24 29 29 30 30 31 311
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18 19 20	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20	134 136 21. 23 23 24 29 30 30 31. 31. 31.
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18 19 20 21	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20 278.20	134 136 21 23 23 23 24 29 29 30 31 31 31 31 31
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18 19 20 20 21 22	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20	134 136 21: 23 23 23 23 24 24 29 29 30 30 31: 31: 31: 31:
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 22 23 24	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20 278.20	134 136 212 23 23 23 24 24 29 30 30 31 311 311 311 311 311
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td><td>62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 25</td><td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20 278.20 278.20 278.20 278.20</td><td>134 136 21: 23 23 23 24 24 29: 30 30 311 311 311 311 311 311 311 311</td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 25	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20 278.20 278.20 278.20 278.20	134 136 21: 23 23 23 24 24 29: 30 30 311 311 311 311 311 311 311 311
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86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td><td>62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 25</td><td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20 278.20 278.20 278.20 278.20</td><td>134 136 21: 23 23 23 24 29 29 30 30 31(31) 31(31) 31(31) 31(31) 31(31) 32 32</td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 25	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20 278.20 278.20 278.20 278.20	134 136 21: 23 23 23 24 29 29 30 30 31(31) 31(31) 31(31) 31(31) 31(31) 32 32
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86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 22 23 24 24 25 26 27 26 27 28 29 30</td><td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20 278.20 278.20 278.20 278.20 278.20 278.20 278.20 302.40 311.30 315.75 322.42 329.10</td><td>134 136 21: 23 23 23 24 29 30 30 31: 31: 31: 31: 31: 31: 31: 31: 31: 31:</td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 22 23 24 24 25 26 27 26 27 28 29 30</td> <td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20 278.20 278.20 278.20 278.20 278.20 278.20 278.20 302.40 311.30 315.75 322.42 329.10</td> <td>134 136 21: 23 23 23 24 29 30 30 31: 31: 31: 31: 31: 31: 31: 31: 31: 31:</td>	62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 22 23 24 24 25 26 27 26 27 28 29 30	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20 278.20 278.20 278.20 278.20 278.20 278.20 278.20 302.40 311.30 315.75 322.42 329.10	134 136 21: 23 23 23 24 29 30 30 31: 31: 31: 31: 31: 31: 31: 31: 31: 31:
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86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 25 26 26 27 28 29 30 30 31 32</td><td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20 278.20 278.20 278.20 278.20 278.20 278.20 278.20 302.40 311.30 315.75 322.42 329.10</td><td>134 136 21 23 23 24 29 30 30 31 31 31 31 31 31 31 31 31 31 31 31 33 31 33 33</td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 25 26 26 27 28 29 30 30 31 32</td> <td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20 278.20 278.20 278.20 278.20 278.20 278.20 278.20 302.40 311.30 315.75 322.42 329.10</td> <td>134 136 21 23 23 24 29 30 30 31 31 31 31 31 31 31 31 31 31 31 31 33 31 33 33</td>	62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 25 26 26 27 28 29 30 30 31 32	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20 278.20 278.20 278.20 278.20 278.20 278.20 278.20 302.40 311.30 315.75 322.42 329.10	134 136 21 23 23 24 29 30 30 31 31 31 31 31 31 31 31 31 31 31 31 33 31 33 33
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86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 22 23 23 24 25 26 26 27 28 29 30 30 31 32 33 34 34 35 36</td><td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20 278.20 278.20 278.20 278.20 278.20 278.20 302.40 311.30 315.75 322.42 329.10 333.27 337.73 339.95</td><td>134 136 21 23 23 24 29 30 30 31 31 31 31 31 31 31 31 31 31 31 31 31</td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 22 23 23 24 25 26 26 27 28 29 30 30 31 32 33 34 34 35 36</td> <td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20 278.20 278.20 278.20 278.20 278.20 278.20 302.40 311.30 315.75 322.42 329.10 333.27 337.73 339.95</td> <td>134 136 21 23 23 24 29 30 30 31 31 31 31 31 31 31 31 31 31 31 31 31</td>	62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 22 23 23 24 25 26 26 27 28 29 30 30 31 32 33 34 34 35 36	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 278.20 278.20 278.20 278.20 278.20 278.20 278.20 302.40 311.30 315.75 322.42 329.10 333.27 337.73 339.95	134 136 21 23 23 24 29 30 30 31 31 31 31 31 31 31 31 31 31 31 31 31
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86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 24 25 26 26 26 27 28 29 20 23 23 24 24 25 26 26 27 28 29 20 21 23 23 24 24 25 26 26 27 28 29 20 21 23 23 24 24 25 26 26 26 27 28 29 20 21 23 24 24 25 26 26 26 27 28 29 20 21 20 21 20 21 21 22 23 24 24 25 26 26 26 27 28 29 20 20 21 21 20 21 21 22 23 23 24 24 25 26 26 26 27 28 29 20 20 21 20 21 20 21 21 22 23 23 24 24 25 26 26 26 27 28 29 20 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 20 20 21 20 20 20 20 20 20 20 20 20 20 20 20 20</td><td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 279.31 284.87 291.55 302.40 311.30 315.75 322.42 329.10 333.27 333.27 333.27 333.27 333.27 333.27</td><td>134 136 21 23 23 24 29 30 31 32 33 34 35 36 37 38 39 39 39 39 39 39 39 39 39 39 39 39 39 </td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 24 25 26 26 26 27 28 29 20 23 23 24 24 25 26 26 27 28 29 20 21 23 23 24 24 25 26 26 27 28 29 20 21 23 23 24 24 25 26 26 26 27 28 29 20 21 23 24 24 25 26 26 26 27 28 29 20 21 20 21 20 21 21 22 23 24 24 25 26 26 26 27 28 29 20 20 21 21 20 21 21 22 23 23 24 24 25 26 26 26 27 28 29 20 20 21 20 21 20 21 21 22 23 23 24 24 25 26 26 26 27 28 29 20 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 20 20 21 20 20 20 20 20 20 20 20 20 20 20 20 20</td> <td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 279.31 284.87 291.55 302.40 311.30 315.75 322.42 329.10 333.27 333.27 333.27 333.27 333.27 333.27</td> <td>134 136 21 23 23 24 29 30 31 32 33 34 35 36 37 38 39 39 39 39 39 39 39 39 39 39 39 39 39 </td>	62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 24 25 26 26 26 27 28 29 20 23 23 24 24 25 26 26 27 28 29 20 21 23 23 24 24 25 26 26 27 28 29 20 21 23 23 24 24 25 26 26 26 27 28 29 20 21 23 24 24 25 26 26 26 27 28 29 20 21 20 21 20 21 21 22 23 24 24 25 26 26 26 27 28 29 20 20 21 21 20 21 21 22 23 23 24 24 25 26 26 26 27 28 29 20 20 21 20 21 20 21 21 22 23 23 24 24 25 26 26 26 27 28 29 20 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 20 20 21 20 20 20 20 20 20 20 20 20 20 20 20 20	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 279.31 284.87 291.55 302.40 311.30 315.75 322.42 329.10 333.27 333.27 333.27 333.27 333.27 333.27	134 136 21 23 23 24 29 30 31 32 33 34 35 36 37 38 39 39 39 39 39 39 39 39 39 39 39 39 39
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 22 23 23 24 24 25 26 27 28 26 27 28 28 29 30 30 31 31 32 33 33 34 34 35 36 37 33 33 34 34 35 36 37 37 38 39 40 41 41 42 43</td><td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 268.85 278.20 279.31 302.40 311.30 315.75 322.42 323.27</td><td>1344 136 211 23 231 232 244 292 30 311 312 313 314 315 316 31</td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 22 23 23 24 24 25 26 27 28 26 27 28 28 29 30 30 31 31 32 33 33 34 34 35 36 37 33 33 34 34 35 36 37 37 38 39 40 41 41 42 43</td> <td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 268.85 278.20 279.31 302.40 311.30 315.75 322.42 323.27</td> <td>1344 136 211 23 231 232 244 292 30 311 312 313 314 315 316 31</td>	62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 22 23 23 24 24 25 26 27 28 26 27 28 28 29 30 30 31 31 32 33 33 34 34 35 36 37 33 33 34 34 35 36 37 37 38 39 40 41 41 42 43	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 268.85 278.20 279.31 302.40 311.30 315.75 322.42 323.27	1344 136 211 23 231 232 244 292 30 311 312 313 314 315 316 31
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 24 25 26 26 26 27 28 29 20 23 23 24 24 25 26 26 27 28 29 20 21 23 23 24 24 25 26 26 27 28 29 20 21 23 23 24 24 25 26 26 26 27 28 29 20 21 23 24 24 25 26 26 26 27 28 29 20 21 20 21 20 21 21 22 23 24 24 25 26 26 26 27 28 29 20 20 21 21 20 21 21 22 23 23 24 24 25 26 26 26 27 28 29 20 20 21 20 21 20 21 21 22 23 23 24 24 25 26 26 26 27 28 29 20 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 20 20 21 20 20 20 20 20 20 20 20 20 20 20 20 20</td><td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 279.31 284.87 291.55 302.40 311.30 315.75 322.42 329.10 333.27 333.27 333.27 333.27 333.27 333.27</td><td>134 136 21 23 23 24 29 30 31 32 33 34 35 36 37 38 39 39 39 39 39 39 39 39 39 39 39 39 39 39 </td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 24 25 26 26 26 27 28 29 20 23 23 24 24 25 26 26 27 28 29 20 21 23 23 24 24 25 26 26 27 28 29 20 21 23 23 24 24 25 26 26 26 27 28 29 20 21 23 24 24 25 26 26 26 27 28 29 20 21 20 21 20 21 21 22 23 24 24 25 26 26 26 27 28 29 20 20 21 21 20 21 21 22 23 23 24 24 25 26 26 26 27 28 29 20 20 21 20 21 20 21 21 22 23 23 24 24 25 26 26 26 27 28 29 20 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 20 20 21 20 20 20 20 20 20 20 20 20 20 20 20 20</td> <td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 279.31 284.87 291.55 302.40 311.30 315.75 322.42 329.10 333.27 333.27 333.27 333.27 333.27 333.27</td> <td>134 136 21 23 23 24 29 30 31 32 33 34 35 36 37 38 39 39 39 39 39 39 39 39 39 39 39 39 39 39 </td>	62 63 64 and over 0-14 15 16 17 18 19 20 21 20 21 22 23 23 24 24 25 26 26 26 27 28 29 20 23 23 24 24 25 26 26 27 28 29 20 21 23 23 24 24 25 26 26 27 28 29 20 21 23 23 24 24 25 26 26 26 27 28 29 20 21 23 24 24 25 26 26 26 27 28 29 20 21 20 21 20 21 21 22 23 24 24 25 26 26 26 27 28 29 20 20 21 21 20 21 21 22 23 23 24 24 25 26 26 26 27 28 29 20 20 21 20 21 20 21 21 22 23 23 24 24 25 26 26 26 27 28 29 20 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 20 20 21 20 20 20 20 20 20 20 20 20 20 20 20 20	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 269.85 278.20 279.31 284.87 291.55 302.40 311.30 315.75 322.42 329.10 333.27 333.27 333.27 333.27 333.27 333.27	134 136 21 23 23 24 29 30 31 32 33 34 35 36 37 38 39 39 39 39 39 39 39 39 39 39 39 39 39 39
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48</td><td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 268.85 278.20 279.31 302.40 311.30 315.75 322.42 323.27</td><td>134 136 21 23 23 24 29 30 31 32 33 34 35 36 37 38 39 39 39 39 39 39 39 39 39 39 39 39 39 39 39 </td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48</td> <td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 268.85 278.20 279.31 302.40 311.30 315.75 322.42 323.27</td> <td>134 136 21 23 23 24 29 30 31 32 33 34 35 36 37 38 39 39 39 39 39 39 39 39 39 39 39 39 39 39 39 </td>	62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 268.85 278.20 279.31 302.40 311.30 315.75 322.42 323.27	134 136 21 23 23 24 29 30 31 32 33 34 35 36 37 38 39 39 39 39 39 39 39 39 39 39 39 39 39 39 39
86199PA0010015 Rating Area 8 86199PA0010015 Rating Area 8 86199PA0010002 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 22 23 23 24 24 25 26 26 27 28 29 23 23 24 29 23 23 24 29 23 23 24 29 23 23 24 29 23 23 24 25 26 26 27 28 29 30 30 31 31 32 29 30 30 31 31 32 33 30 31 32 33 34 34 35 36 37 38 39 30 31 31 32 33 34 34 35 36 37 38 39 39 30 31 31 32 33 34 34 35 36 36 37 37 38 39 30 31 31 32 33 31 32 33 34 34 35 36 36 37 37 38 39 30 30 31 31 32 33 34 34 35 36 36 37 37 38 39 30 30 31 31 32 33 34 34 35 36 36 37 37 38 39 30 30 31 31 32 33 33 34 34 34 35 36 36 37 37 38 39 39 30 30 31 31 32 33 33 34 34 34 35 36 36 37 37 38 39 39 30 30 31 31 32 33 34 34 34 34 34 35 36 36 37 37 38 39 39 30 30 31 31 32 33 34 34 34 34 35 36 36 37 37 38 39 39 30 30 31 31 32 33 33 34 34 34 34 34 35 36 36 37 37 38 33 34 34 34 34 34 34 35 33 34 34 34 34 34 34 35 36 37 37 37 38 33 34 34 34 33 34 34 33 34 34 33 34 34</td><td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 268.85 278.20 302.40 311.57 322.42 329.10 333.27</td><td>134 136 21: 23</td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 22 23 23 24 24 25 26 26 27 28 29 23 23 24 29 23 23 24 29 23 23 24 29 23 23 24 29 23 23 24 25 26 26 27 28 29 30 30 31 31 32 29 30 30 31 31 32 33 30 31 32 33 34 34 35 36 37 38 39 30 31 31 32 33 34 34 35 36 37 38 39 39 30 31 31 32 33 34 34 35 36 36 37 37 38 39 30 31 31 32 33 31 32 33 34 34 35 36 36 37 37 38 39 30 30 31 31 32 33 34 34 35 36 36 37 37 38 39 30 30 31 31 32 33 34 34 35 36 36 37 37 38 39 30 30 31 31 32 33 33 34 34 34 35 36 36 37 37 38 39 39 30 30 31 31 32 33 33 34 34 34 35 36 36 37 37 38 39 39 30 30 31 31 32 33 34 34 34 34 34 35 36 36 37 37 38 39 39 30 30 31 31 32 33 34 34 34 34 35 36 36 37 37 38 39 39 30 30 31 31 32 33 33 34 34 34 34 34 35 36 36 37 37 38 33 34 34 34 34 34 34 35 33 34 34 34 34 34 34 35 36 37 37 37 38 33 34 34 34 33 34 34 33 34 34 33 34 34</td> <td>1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 268.85 278.20 302.40 311.57 322.42 329.10 333.27</td> <td>134 136 21: 23</td>	62 63 64 and over 0-14 15 16 17 18 19 20 20 21 20 21 22 23 23 24 24 25 26 26 27 28 29 23 23 24 29 23 23 24 29 23 23 24 29 23 23 24 29 23 23 24 25 26 26 27 28 29 30 30 31 31 32 29 30 30 31 31 32 33 30 31 32 33 34 34 35 36 37 38 39 30 31 31 32 33 34 34 35 36 37 38 39 39 30 31 31 32 33 34 34 35 36 36 37 37 38 39 30 31 31 32 33 31 32 33 34 34 35 36 36 37 37 38 39 30 30 31 31 32 33 34 34 35 36 36 37 37 38 39 30 30 31 31 32 33 34 34 35 36 36 37 37 38 39 30 30 31 31 32 33 33 34 34 34 35 36 36 37 37 38 39 39 30 30 31 31 32 33 33 34 34 34 35 36 36 37 37 38 39 39 30 30 31 31 32 33 34 34 34 34 34 35 36 36 37 37 38 39 39 30 30 31 31 32 33 34 34 34 34 35 36 36 37 37 38 39 39 30 30 31 31 32 33 33 34 34 34 34 34 35 36 36 37 37 38 33 34 34 34 34 34 34 35 33 34 34 34 34 34 34 35 36 37 37 37 38 33 34 34 34 33 34 34 33 34 34 33 34 34	1165.26 1184.19 212.82 231.73 238.97 246.20 253.99 261.78 268.85 278.20 302.40 311.57 322.42 329.10 333.27	134 136 21: 23

86199PA00100 86199PA00100					
86199PA0010	02 Rating Area 8	Tobacco User/Non-Tobacco User	50	543.03	624.
001331 A0010		Tobacco User/Non-Tobacco User	52	567.51	652.
	-		53		
86199PA00100	02 Rating Area 8	Tobacco User/Non-Tobacco User	54	593.94	683.
86199PA00100	002 Rating Area 8	Tobacco User/Non-Tobacco User	55	620.37	713.
86199PA0010	02 Rating Area 8	Tobacco User/Non-Tobacco User		649.02	746.
			56	677.05	770
86199PA00100	02 Rating Area 8	Tobacco User/Non-Tobacco User	57	677.95	779.
86199PA00100	02 Rating Area 8	Tobacco User/Non-Tobacco User	58	708.83	815.
86199PA0010	02 Rating Area 8	Tobacco User/Non-Tobacco User		724.13	832.
86400540040	00 Deling Area 0		59	755.04	
00199PA00100	02 Rating Area 8	Tobacco User/Non-Tobacco User	60	755.01	868.
86199PA00100	02 Rating Area 8	Tobacco User/Non-Tobacco User	61	781.72	898.
86199PA0010	02 Rating Area 8	Tobacco User/Non-Tobacco User		799.25	919.
			62		
86199PA00100	02 Rating Area 8	Tobacco User/Non-Tobacco User	63	821.22	944.
86199PA0010	02 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	834.57	959.
86199PA0010	22 Rating Area 8	Tobacco User/Non-Tobacco User		227.58	227.
96100BA0010	122 Poting Aroo 9		0-14	247.91	247
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	15	247.81	247.
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	16	255.55	255.
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	17	263.28	263.
86100PA0010	22 Rating Area 8	Tobacco User/Non-Tobacco User	17	271.61	312.
80199FA00100	22 Rating Area o	Tobacco Oser/Non-Tobacco Oser	18	271.01	312.
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	19	279.94	321.
86199PA0010	22 Rating Area 8	Tobacco User/Non-Tobacco User	20	288.57	331.
96100BA0010	122 Poting Aron 9		20	207.50	242
60199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	21	297.50	342.
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	22	297.50	342.
86199PA0010	22 Rating Area 8	Tobacco User/Non-Tobacco User		297.50	342.
86100PA0010	122 Pating Area 8		23	207.50	342
	22 Rating Area 8	Tobacco User/Non-Tobacco User	24	297.50	342.
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	25	298.68	343.
86199PA0010	22 Rating Area 8	Tobacco User/Non-Tobacco User		304.63	350.
	22 Rating Area 8		26	311.77	358.
		Tobacco User/Non-Tobacco User	27		
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	28	323.37	371
86199PA0010	22 Rating Area 8	Tobacco User/Non-Tobacco User	29	332.89	382.
86100P40040	22 Rating Area 8	Tobacco User/Non-Tobacco User		337.65	388.
	-		30		
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	31	344.79	396.
86199PA0010	22 Rating Area 8	Tobacco User/Non-Tobacco User	32	351.93	404.
86199P40010	22 Rating Area 8	Tobacco User/Non-Tobacco User		356.40	409.
	-		33		
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	34	361.16	415.
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	35	363.54	418.
86199PA0010	22 Rating Area 8	Tobacco User/Non-Tobacco User		365.92	420.
	J. J		36		
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	37	368.30	423.
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	38	370.68	426.
86199PA0010	22 Rating Area 8	Tobacco User/Non-Tobacco User		375.44	431.
	-		39		
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	40	380.20	437.
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	41	387.34	445.
86199PA0010	22 Rating Area 8	Tobacco User/Non-Tobacco User		394.18	453.
			42		
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	43	403.70	464.
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	44	415.60	477.
86199PA0010	22 Rating Area 8	Tobacco User/Non-Tobacco User		429.58	494.
	-		45		
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	46	446.24	513.
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	47	464.98	534.
86199PA0010	22 Rating Area 8	Tobacco User/Non-Tobacco User		486.40	559.
			48		
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	49	507.52	583.
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	50	531.32	611.
86199PA0010	22 Rating Area 8	Tobacco User/Non-Tobacco User		554.82	638.
			51		
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	52	580.71	667.
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User	53	606.89	697.
86199PA0010	22 Rating Area 8	Tobacco User/Non-Tobacco User		635.15	700
			54		730.
86199PA00100	22 Rating Area 8				
		Tobacco User/Non-Tobacco User	55	663.41	730.
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User			
	122 Rating Area 8 122 Rating Area 8		<u> </u>	663.41	762.
86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	663.41 694.05 724.99	762. 798. 833.
86199PA00100		Tobacco User/Non-Tobacco User	<u> </u>	663.41 694.05	762. 798.
86199PA00100 86199PA00100	22 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57	663.41 694.05 724.99	762. 798. 833.
86199PA00100 86199PA00100 86199PA00100	022 Rating Area 8 022 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57 58 58 59	663.41 694.05 724.99 758.01	762. 798. 833. 871. 890.
86199PA00100 86199PA00100 86199PA00100 86199PA00100	22 Rating Area 8 22 Rating Area 8 22 Rating Area 8 22 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57 58	663.41 694.05 724.99 758.01 774.37 807.40	762. 798. 833. 871. 890. 928.
86199PA00100 86199PA00100 86199PA00100 86199PA00100	22 Rating Area 8 22 Rating Area 8 22 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57 58 58 59	663.41 694.05 724.99 758.01 774.37	762. 798. 833. 871. 890.
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	22 Rating Area 8 22 Rating Area 8 22 Rating Area 8 22 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57 58 59 60	663.41 694.05 724.99 758.01 774.37 807.40	762. 798. 833. 871. 890. 928.
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	122 Rating Area 8 122 Rating Area 8 122 Rating Area 8 122 Rating Area 8 122 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57 58 59 60 61 62	663.41 694.05 724.99 758.01 774.37 807.40 835.95	762. 798. 833. 871. 890. 928. 961.
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	22 Rating Area 8 22 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57 58 59 60 61 62 63	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20	762. 798. 833. 871. 890. 928. 961. 982. 982. 1009.
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	 Rating Area 8 	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57 58 59 60 61 62	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 878.20 892.47	762. 798. 833. 871. 890. 928. 961. 982. 1009. 1026.
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	22 Rating Area 8 22 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57 58 59 60 61 62 63	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20	762. 798. 833. 871. 890. 928. 961. 982. 1009. 1026.
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	 Rating Area 8 	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57 58 59 60 61 61 62 63 64 and over	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 878.20 892.47	762. 798. 833. 871. 890. 928. 961. 982. 1009. 1026. 231.
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	22 Rating Area 8 23 Rating Area 8 24 Rating Area 8 24 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57 58 58 59 60 60 61 62 63 64 and over 0-14 15	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49	762 798 833 871 890 928 961 982 1009 1026 231 252
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	 Rating Area 8 	Tobacco User/Non-Tobacco User	55 56 57 58 59 60 61 61 62 63 64 and over 0-14	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 878.20 892.47 231.88 252.49 260.37	762 798 833 871 890 928 961 982 1009 1026 231 252 260
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	22 Rating Area 8 23 Rating Area 8 24 Rating Area 8 24 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57 58 58 59 60 60 61 62 63 64 and over 0-14 15	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49	762 798 833 871 890 928 961 982 1009 1026 231 252 260
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	 Rating Area 8 	Tobacco User/Non-Tobacco User	55 56 57 58 59 60 60 61 61 62 63 64 and over 0-14 15 16 17	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 878.20 892.47 231.88 252.49 260.37	762 798 833 871 880 928 961 982 961 982 1009 1026 231 252 260 268
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	22 Rating Area 8 23 Rating Area 8 24 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	55 56 57 58 59 60 60 61 62 63 64 and over 0-14 15 16 17 18	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74	762 798 833 871 890 928 961 982 1009 1026 231 252 260 268 318
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	22 Rating Area 8 24 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57 58 59 60 60 61 61 62 63 64 and over 0-14 15 16 17	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23	762 788 833 871 890 928 961 982 961 982 1009 1026 231 252 260 268 318 338
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	22 Rating Area 8 23 Rating Area 8 24 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	55 56 57 58 59 60 60 61 62 63 64 and over 0-14 15 16 17 18	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74	762 788 833 871 890 928 961 982 961 982 1009 1026 231 252 260 268 318 338
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	22 Rating Area 8 24 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 56 57 58 59 60 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 17 18 20	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23	762 798 833 871 890 928 961 982 1009 1026 231 252 260 268 318 318 328
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	22 Rating Area 8 23 Rating Area 8 24 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	55 56 57 58 58 59 60 60 61 62 63 64 and over 0.14 15 64 and over 17 17 18	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 878.20 892.47 231.88 252.49 260.37 266.25 276.74 285.23 294.02 294.02	762 798 833 871 890 928 928 961 982 961 982 909 1026 231 252 260 260 268 318 328 338 338
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	122 Rating Area 8 124 Rating Area 8 125 Rating Area 8 126 </td <td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td> <td>55 56 56 57 58 59 60 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 17 18 20</td> <td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02</td> <td>762 788 833 871 890 928 961 982 1009 1026 231 252 260 260 268 318 328 338</td>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	55 56 56 57 58 59 60 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 17 18 20	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02	762 788 833 871 890 928 961 982 1009 1026 231 252 260 260 268 318 328 338
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	22 Rating Area 8 23 Rating Area 8 24 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	55 56 57 58 59 60 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 17 18 19 20	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 878.20 892.47 231.88 252.49 260.37 266.25 276.74 285.23 294.02 294.02	762 798 833 871 890 928 961 982 1009 1026 231 252 260 260 268 318 338 338 338 338
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	22 Rating Area 8 24 Rating Area 8 <td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td> <td>55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0.14 15 64 and over 0.14 15 16 17 17 18 19 20 20 21 21</td> <td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12</td> <td>762 788 833 871 890 928 961 982 961 982 900 900 900 900 900 900 900 900 900 90</td>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0.14 15 64 and over 0.14 15 16 17 17 18 19 20 20 21 21	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12	762 788 833 871 890 928 961 982 961 982 900 900 900 900 900 900 900 900 900 90
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	122 Rating Area 8 124 Rating Area 8 125 Rating Area 8 126 </td <td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td> <td>55 56 57 58 59 60 60 61 61 62 63 64 and over 0.14 15 64 and over 0.14 15 16 17 18 19 20 20 21</td> <td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12</td> <td>762 788 833 871 890 928 961 961 962 961 962 960 1026 260 268 318 328 338 338 338 338 338 338 338 338 33</td>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	55 56 57 58 59 60 60 61 61 62 63 64 and over 0.14 15 64 and over 0.14 15 16 17 18 19 20 20 21	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12	762 788 833 871 890 928 961 961 962 961 962 960 1026 260 268 318 328 338 338 338 338 338 338 338 338 33
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	22 Rating Area 8 24 Rating Area 8 <td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td> <td>55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0.14 15 64 and over 0.14 15 16 17 17 18 19 20 20 21 21</td> <td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12</td> <td>762 788 833 871 890 928 961 961 962 961 962 960 1026 260 268 318 328 338 338 338 338 338 338 338 338 33</td>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0.14 15 64 and over 0.14 15 16 17 17 18 19 20 20 21 21	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12	762 788 833 871 890 928 961 961 962 961 962 960 1026 260 268 318 328 338 338 338 338 338 338 338 338 33
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	122 Rating Area 8 124 Rating Area 8 125 Rating Area 8 126 </td <td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td> <td>55 56 56 57 58 59 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 18 19 20 20 21 21 22 23 23 24</td> <td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12</td> <td>762 788 833 871 890 928 961 962 962 1009 1026 231 252 260 260 268 318 328 338 338 338 338 338 338 338 338 33</td>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	55 56 56 57 58 59 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 18 19 20 20 21 21 22 23 23 24	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12	762 788 833 871 890 928 961 962 962 1009 1026 231 252 260 260 268 318 328 338 338 338 338 338 338 338 338 33
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	122 Rating Area 8 123 Rating Area 8 124 Rating Area 8 124 </td <td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User<td>55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0.14 15 64 and over 0.14 15 16 16 17 17 18 19 20 20 21 21 22 23 24 24 25 26</td><td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 2252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12 303.12 303.12 303.12</td><td>762 798 833 871 890 928 961 982 909 1009 1026 231 252 260 260 268 318 338 338 338 338 338 338 338 338 33</td></td>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User <td>55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0.14 15 64 and over 0.14 15 16 16 17 17 18 19 20 20 21 21 22 23 24 24 25 26</td> <td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 2252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12 303.12 303.12 303.12</td> <td>762 798 833 871 890 928 961 982 909 1009 1026 231 252 260 260 268 318 338 338 338 338 338 338 338 338 33</td>	55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0.14 15 64 and over 0.14 15 16 16 17 17 18 19 20 20 21 21 22 23 24 24 25 26	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 2252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12 303.12 303.12 303.12	762 798 833 871 890 928 961 982 909 1009 1026 231 252 260 260 268 318 338 338 338 338 338 338 338 338 33
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	122 Rating Area 8 123 Rating Area 8 124 Rating Area 8 124 </td <td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User<td>55 56 56 57 58 59 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 18 19 20 20 21 21 22 23 23 24</td><td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12 303.12 303.12 303.12</td><td>762 788 833 871 890 928 961 982 961 982 1009 1026 231 252 260 268 318 328 338 338 338 338 338 338 338 338 33</td></td>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User <td>55 56 56 57 58 59 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 18 19 20 20 21 21 22 23 23 24</td> <td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12 303.12 303.12 303.12</td> <td>762 788 833 871 890 928 961 982 961 982 1009 1026 231 252 260 268 318 328 338 338 338 338 338 338 338 338 33</td>	55 56 56 57 58 59 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 18 19 20 20 21 21 22 23 23 24	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12 303.12 303.12 303.12	762 788 833 871 890 928 961 982 961 982 1009 1026 231 252 260 268 318 328 338 338 338 338 338 338 338 338 33
86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100 86199PA00100	122 Rating Area 8 123 Rating Area 8 124 Rating Area 8 124 </td <td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User<td>55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0.14 15 64 and over 0.14 15 16 16 17 17 18 19 20 20 21 21 22 23 24 24 25 26</td><td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 2252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12 303.12 303.12 303.12</td><td>762 788 833 871 890 928 961 982 961 982 962 962 200 202 200 202 200 202 200 203 202 200 203 203</td></td>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User <td>55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0.14 15 64 and over 0.14 15 16 16 17 17 18 19 20 20 21 21 22 23 24 24 25 26</td> <td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 2252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12 303.12 303.12 303.12</td> <td>762 788 833 871 890 928 961 982 961 982 962 962 200 202 200 202 200 202 200 203 202 200 203 203</td>	55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0.14 15 64 and over 0.14 15 16 16 17 17 18 19 20 20 21 21 22 23 24 24 25 26	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 2252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12 303.12 303.12 303.12	762 788 833 871 890 928 961 982 961 982 962 962 200 202 200 202 200 202 200 203 202 200 203 203
86199PA00100 86199PA00100	122 Rating Area 8 123 Rating Area 8 124 Rating Area 8 124 </td <td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User<td>55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 17 18 19 20 20 21 21 22 23 23 24 22 23 22 24 22 23 22 24 22 23 22 24 22 23 22 24 22 23 22 24 22 22 23 22 24 22 22 23 22 24 22 22 22 23 22 24 22 22 23 22 24 22 22 22 22 22 23 22 24 22 22 23 22 24 22 22 22 22 22 23 22 22 22 22 22 22 22</td><td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12 303.12 303.12 303.12</td><td>762 788 833 871 880 928 928 961 982 961 982 961 982 961 982 982 961 982 983 984 983 984 348 348 348 348 348 348 348 348 348 3</td></td>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User <td>55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 17 18 19 20 20 21 21 22 23 23 24 22 23 22 24 22 23 22 24 22 23 22 24 22 23 22 24 22 23 22 24 22 22 23 22 24 22 22 23 22 24 22 22 22 23 22 24 22 22 23 22 24 22 22 22 22 22 23 22 24 22 22 23 22 24 22 22 22 22 22 23 22 22 22 22 22 22 22</td> <td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12 303.12 303.12 303.12</td> <td>762 788 833 871 880 928 928 961 982 961 982 961 982 961 982 982 961 982 983 984 983 984 348 348 348 348 348 348 348 348 348 3</td>	55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 17 18 19 20 20 21 21 22 23 23 24 22 23 22 24 22 23 22 24 22 23 22 24 22 23 22 24 22 23 22 24 22 22 23 22 24 22 22 23 22 24 22 22 22 23 22 24 22 22 23 22 24 22 22 22 22 22 23 22 24 22 22 23 22 24 22 22 22 22 22 23 22 22 22 22 22 22 22	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12 303.12 303.12 303.12	762 788 833 871 880 928 928 961 982 961 982 961 982 961 982 982 961 982 983 984 983 984 348 348 348 348 348 348 348 348 348 3
86199PA00100 86199PA00100	122 Rating Area 8 123 Rating Area 8 124 Rating Area 8 125 Rating Area 8 126 Rating Area 8 127 Rating Area 8 128 Rating Area 8 129 Rating Area 8 124 Rating Area 8 125 Rating Area 8 126 Rating Area 8 127 Rating Area 8 128 Rating Area 8 129 Rating Area 8 120 Rating Area 8 1214 Rating Area 8 1225 Rating Area 8 1236 Rating Area 8 124 Rating Area 8 125 Rating Area 8 126 Rating Area 8 127 Rating Area 8 12	Tobacco User/Non-Tobacco UserTobacco U	55 56 57 58 59 60 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 18 19 20 20 21 21 22 23 23 22 24 22 23 22 23 22 24 22 22 23 22 23 22 24 22 22 23 22 24 22 22 23 22 22 23 22 23 22 24 22 22 22 23 22 22 23 22 22 23 22 23 22 24 22 22 23 22 22 23 22 22 23 22 22 23 22 22	663.41 694.05 724.99 758.01 774.37 807.40 835.95 8454.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.13 304.33 3117.66 329.48 339.18	762. 798. 833. 871. 890. 928. 981. 982. 1009. 1026. 231. 252. 260. 268. 318. 328. 338. 338. 348. 348. 348. 348. 348. 34
86199PA00100 86199PA00100	122 Rating Area 8 123 Rating Area 8 124 Rating Area 8 125 Rating Area 8 126 Rating Area 8 127 Rating Area 8 128 Rating Area 8 129 Rating Area 8 124 Rating Area 8 124 </td <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 17 18 19 20 20 21 21 22 23 23 24 22 23 22 24 22 23 22 24 22 23 22 24 22 23 22 24 22 23 22 24 22 22 23 22 24 22 22 23 22 24 22 22 22 23 22 24 22 22 23 22 24 22 22 22 22 22 23 22 24 22 22 23 22 24 22 22 22 22 22 23 22 22 22 22 22 22 22</td><td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 2252.49 260.37 268.25 276.74 285.23 294.02 303.13 303.14 310.39 317.66 3</td><td>762. 778. 833. 871. 890. 928. 961. 982. 1009. 1026. 231. 252. 260. 268. 318. 328. 338. 348. 348. 348. 348. 348. 348. 34</td></td>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 17 18 19 20 20 21 21 22 23 23 24 22 23 22 24 22 23 22 24 22 23 22 24 22 23 22 24 22 23 22 24 22 22 23 22 24 22 22 23 22 24 22 22 22 23 22 24 22 22 23 22 24 22 22 22 22 22 23 22 24 22 22 23 22 24 22 22 22 22 22 23 22 22 22 22 22 22 22</td> <td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 2252.49 260.37 268.25 276.74 285.23 294.02 303.13 303.14 310.39 317.66 3</td> <td>762. 778. 833. 871. 890. 928. 961. 982. 1009. 1026. 231. 252. 260. 268. 318. 328. 338. 348. 348. 348. 348. 348. 348. 34</td>	55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 17 18 19 20 20 21 21 22 23 23 24 22 23 22 24 22 23 22 24 22 23 22 24 22 23 22 24 22 23 22 24 22 22 23 22 24 22 22 23 22 24 22 22 22 23 22 24 22 22 23 22 24 22 22 22 22 22 23 22 24 22 22 23 22 24 22 22 22 22 22 23 22 22 22 22 22 22 22	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 2252.49 260.37 268.25 276.74 285.23 294.02 303.13 303.14 310.39 317.66 3	762. 778. 833. 871. 890. 928. 961. 982. 1009. 1026. 231. 252. 260. 268. 318. 328. 338. 348. 348. 348. 348. 348. 348. 34
86199PA00100 86199PA00100	122 Rating Area 8 123 Rating Area 8 124 Rating Area 8 125 Rating Area 8 126 Rating Area 8 127 Rating Area 8 128 Rating Area 8 129 Rating Area 8 124 Rating Area 8 125 Rating Area 8 126 Rating Area 8 127 Rating Area 8 128 Rating Area 8 129 Rating Area 8 120 Rating Area 8 1214 Rating Area 8 1225 Rating Area 8 1236 Rating Area 8 124 Rating Area 8 125 Rating Area 8 126 Rating Area 8 127 Rating Area 8 12	Tobacco User/Non-Tobacco UserTobacco U	55 56 57 58 59 60 60 61 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 17 18 19 20 20 21 21 22 23 23 22 24 22 23 22 23 22 24 22 22 23 22 23 22 24 22 22 23 22 24 22 22 23 22 22 23 22 23 22 24 22 22 22 23 22 22 23 22 22 23 22 23 22 24 22 22 23 22 22 23 22 22 23 22 22 23 22 22	663.41 694.05 724.99 758.01 774.37 807.40 835.95 8454.70 878.20 892.47 231.88 252.49 260.37 268.25 276.74 285.23 294.02 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.12 303.13 304.33 3117.66 329.48 339.18	762. 798. 833. 871. 890. 928. 981. 982. 1009. 1026. 231. 252. 260. 268. 318. 328. 338. 338. 348. 348. 348. 348. 348. 34
86199PA00100 86199PA00100	122 Rating Area 8 123 Rating Area 8 124 Rating Area 8 125 Rating Area 8 126 Rating Area 8 127 Rating Area 8 128 Rating Area 8 129 Rating Area 8 124 Rating Area 8 124 </td <td>Tobacco User/Non-Tobacco UserTobacco U</td> <td>55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0.14 15 64 and over 0.14 15 16 16 17 17 18 18 19 20 20 21 21 22 23 20 21 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 23</td> <td>663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 2252.49 260.37 268.25 276.74 285.23 294.02 303.13 303.14 310.39 317.66 3</td> <td>762. 778. 833. 871. 890. 928. 961. 982. 1009. 1026. 231. 252. 260. 268. 318. 328. 338. 348. 348. 348. 348. 348. 348. 34</td>	Tobacco User/Non-Tobacco UserTobacco U	55 56 57 58 58 59 60 60 61 61 62 63 64 and over 0.14 15 64 and over 0.14 15 16 16 17 17 18 18 19 20 20 21 21 22 23 20 21 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 23	663.41 694.05 724.99 758.01 774.37 807.40 835.95 854.70 878.20 892.47 231.88 2252.49 260.37 268.25 276.74 285.23 294.02 303.13 303.14 310.39 317.66 3	762. 778. 833. 871. 890. 928. 961. 982. 1009. 1026. 231. 252. 260. 268. 318. 328. 338. 348. 348. 348. 348. 348. 348. 34

86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	34	367.98	423.
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	35	370.40	425
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	36	372.83	428.
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	37	375.25	431
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	38	377.68	434
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	39	382.53	439
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User		387.38	445
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	40	394.65	453.
86199PA001002	0	Tobacco User/Non-Tobacco User	41	401.62	461
86199PA001002		Tobacco User/Non-Tobacco User	42	411.32	473.
	-		43		
86199PA001002	-	Tobacco User/Non-Tobacco User	44	423.45	486
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	45	437.69	503
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	46	454.67	522.
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	47	473.77	544
86199PA001002	1 Rating Area 8	Tobacco User/Non-Tobacco User	48	495.59	569.
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	49	517.11	594
86199PA001002	1 Rating Area 8	Tobacco User/Non-Tobacco User	50	541.36	622
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	51	565.31	650
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User		591.68	680
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	52	618.35	711
86199PA001002	-	Tobacco User/Non-Tobacco User	53	647.15	744
86199PA001002	0		54	675.94	777
	-	Tobacco User/Non-Tobacco User	55		
86199PA001002		Tobacco User/Non-Tobacco User	56	707.16	813
86199PA001002		Tobacco User/Non-Tobacco User	57	738.69	849
86199PA001002	-	Tobacco User/Non-Tobacco User	58	772.33	888
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	59	789.00	907
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	60	822.65	946
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	61	851.75	979
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	62	870.84	1001
86199PA001002	4 Rating Area 8	Tobacco User/Non-Tobacco User	63	894.79	1029
86199PA001002		Tobacco User/Non-Tobacco User		909.33	1045
86199PA001000		Tobacco User/Non-Tobacco User	64 and over	223.31	223
86199PA001000	-	Tobacco User/Non-Tobacco User	0-14	243.16	243
86199PA001000		Tobacco User/Non-Tobacco User	15	250.75	250
86199PA001000			16	258.34	258
	-	Tobacco User/Non-Tobacco User	17		
86199PA001000	-	Tobacco User/Non-Tobacco User	18	266.51	306
86199PA001000	-	Tobacco User/Non-Tobacco User	19	274.69	315
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	20	283.15	325
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	21	291.92	335
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	22	291.92	335
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	23	291.92	335
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	24	291.92	335
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	25	293.08	337
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User		298.92	343
86199PA001000	3 Rating Area 8	Tobacco User/Non-Tobacco User	26	305.92	351
86199PA001000		Tobacco User/Non-Tobacco User	27	317.31	364
86199PA001000	-	Tobacco User/Non-Tobacco User	28	326.65	375
86199PA001000	-	Tobacco User/Non-Tobacco User	29	331.32	381
			30		
86199PA001000		Tobacco User/Non-Tobacco User	31	338.32	389
86199PA001000		Tobacco User/Non-Tobacco User	32	345.33	397
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	33	349.71	402
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	34	354.38	407
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	35	356.71	410
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	36	359.05	412
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	37	361.38	415
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	38	363.72	418
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User		368.39	423
86199PA001000	-	Tobacco User/Non-Tobacco User	39	373.06	429
86199PA001000		Tobacco User/Non-Tobacco User	40	380.07	437
			41	386.78	
86199PA001000		Tobacco User/Non-Tobacco User	42		444
86199PA001000	-	Tobacco User/Non-Tobacco User	43	396.12	455
86199PA001000		Tobacco User/Non-Tobacco User	44	407.80	468
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	45	421.52	484
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	46	437.86	503
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	47	456.25	524
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	48	477.27	548
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	49	498.00	572
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	50	521.35	599
86199PA001000		Tobacco User/Non-Tobacco User		544.41	626
86199PA001000	-	Tobacco User/Non-Tobacco User	51	569.81	655
86199PA001000		Tobacco User/Non-Tobacco User	52	595.50	684
	-		53		
86199PA001000		Tobacco User/Non-Tobacco User	54	623.23	716
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	55	650.96	748
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	56	681.03	783
	6 Rating Area 8	Tobacco User/Non-Tobacco User	57	711.38	818
86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User	58	743.79	855
86199PA001000 86199PA001000	Rating Area 8	Tobacco User/Non-Tobacco User	59	759.84	873
	Traing Area o		60	792.24	911
86199PA001000		Tobacco User/Non-Tobacco User			943
86199PA001000 86199PA001000	6 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User		820.27	
86199PA001000 86199PA001000 86199PA001000	5 Rating Area 8 5 Rating Area 8		61	820.27 838.66	
86199PA001000 86199PA001000 86199PA001000 86199PA001000	5 Rating Area 8 5 Rating Area 8 5 Rating Area 8	Tobacco User/Non-Tobacco User	61		964
86199PA001000 86199PA001000 86199PA001000 86199PA001000 86199PA001000 86199PA001000	5 Rating Area 8 5 Rating Area 8 5 Rating Area 8 6 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62 63	838.66 861.72	964
86199PA001000 86199PA001000 86199PA001000 86199PA001000 86199PA001000	5 Rating Area 8 5 Rating Area 8 5 Rating Area 8 5 Rating Area 8 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61	838.66	964 990 1007 323

86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	16	363.18	363.
, and the second s	Tobacco User/Non-Tobacco User		374.17	374.
86199PA0020025 Rating Area 8		17	386.01	443.
-	Tobacco User/Non-Tobacco User	18		
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	19	397.85	457.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	20	410.11	471.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User		422.80	486.
-		21	422.80	
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	22	422.80	486.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	23	422.80	486.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User		422.80	486.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	24	424.48	488.
-		25		
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	26	432.94	497.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	27	443.08	509.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	21	459.57	528.
-		28		
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	29	473.10	544.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	30	479.87	551.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	50	490.01	563.
Ŭ		31		
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	32	500.16	575.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	33	506.50	582
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User		513.27	590
-		34		
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	35	516.65	594.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	36	520.03	598.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User		523.41	601.
-		37		
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	38	526.80	605.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	39	533.56	613.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User		540.33	621.
-		40		
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	41	550.47	633.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	42	560.20	644.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User		573.73	659
-		43		
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	44	590.64	679.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	45	610.51	702.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User		634.19	729.
		46		
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	47	660.82	759.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	48	691.26	794.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User		721.28	829.
-		49		
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	50	755.10	868.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	51	788.50	906.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User		825.29	949.
-		52		
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	53	862.49	991.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	54	902.66	1038.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User		942.82	1084.
		55	986.37	1134.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	56	900.37	1134.
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User		1030.34	1184.
•		57		
86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User		1077.27	1238.
86199PA0020025 Rating Area 8		58		
86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User		1100.52	1265.
86199PA0020025 Rating Area 8		58		1265.
86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User	58	1100.52	1265. 1319.
86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61	1100.52 1147.45	1265. 1319. 1366.
86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 61	1100.52 1147.45 1188.04 1214.68	1265. 1319. 1366. 1396.
86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61	1100.52 1147.45 1188.04 1214.68 1248.08	1265. 1319. 1366. 1396. 1435.
86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 62	1100.52 1147.45 1188.04 1214.68	1265. 1319. 1366. 1396. 1435.
86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over	1100.52 1147.45 1188.04 1214.68 1248.08	1265. 1319. 1366. 1396. 1435. 1458.
86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 62 63	1100.52 1147.45 1188.04 1214.68 1248.08 1268.36 296.13	1265. 1319. 1366. 1396. 1435. 1458. 296.
86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 86199PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over	1100.52 1147.45 1188.04 1214.68 1248.08 1268.36 296.13 322.45	1265. 1319. 1366. 1396. 1435. 1458. 296. 322.
86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 62 63 63 64 and over 0-14	1100.52 1147.45 1188.04 1214.68 1248.08 1268.36 296.13	1265. 1319. 1366. 1396. 1435. 1458. 296. 322.
86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 86199PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	58 59 60 61 62 63 63 64 and over 0-14 15 16	1100.52 1147.45 1188.04 1214.68 1248.08 1268.36 296.13 322.45	1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332.
86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 86199PA0020005 Rating Area 8 86199PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	58 59 60 61 61 62 63 63 64 and over 0-14 15 16 17	1100.52 1147.45 1188.04 1214.68 1248.08 1268.36 296.13 322.45 332.52 342.58	1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 332.
86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	58 59 60 61 62 63 63 64 and over 0-14 15 16	1100.52 1147.45 1188.04 1214.68 1248.08 1268.36 296.13 322.45 332.52 332.52 342.58 353.42	1265. 1319. 1366. 1396. 1435. 1458. 296. 3322. 332. 332. 3342.
86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 86199PA0020005 Rating Area 8 86199PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	58 59 60 61 61 62 63 63 64 and over 0-14 15 16 17	1100.52 1147.45 1188.04 1214.68 1248.08 1268.36 296.13 322.45 332.52 342.58	1265. 1319. 1366. 1396. 1435. 1458. 296. 3322. 332. 332. 3342.
86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	58 59 60 61 62 63 63 64 and over 0-14 15 16 17 18 18	1100.52 1147.45 1188.04 1214.68 1248.08 1268.36 296.13 322.45 332.52 332.52 342.58 353.42	1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 332. 342. 406. 418.
86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	58 59 60 61 62 63 63 64 and over 0-14 15 16 16 17 18 19 20	1100.52 1147.45 1188.04 1214.68 1248.08 1268.36 296.13 322.45 332.52 332.52 342.58 353.42 364.26 375.49	1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 332. 332. 342. 406. 418. 431.
86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>58 59 60 61 62 63 63 64 and over 0-14 15 16 17 18 18</td> <td>1100.52 1147.45 1188.04 1214.68 1214.68 1248.08 1268.36 296.13 322.45 332.52 342.58 353.42 364.26 375.49 387.11</td> <td>1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 332. 342. 406. 418. 431.</td>	Tobacco User/Non-Tobacco User	58 59 60 61 62 63 63 64 and over 0-14 15 16 17 18 18	1100.52 1147.45 1188.04 1214.68 1214.68 1248.08 1268.36 296.13 322.45 332.52 342.58 353.42 364.26 375.49 387.11	1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 332. 342. 406. 418. 431.
86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	58 59 60 61 62 63 63 64 and over 0-14 15 16 16 17 18 19 20	1100.52 1147.45 1188.04 1214.68 1248.08 1268.36 296.13 322.45 332.52 332.52 342.58 353.42 364.26 375.49	1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 332. 342. 406. 418. 431.
86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>58 59 60 61 62 63 63 64 and over 0-14 15 16 16 17 18 19 20 20 21</td> <td>1100.52 1147.45 1188.04 1214.68 1214.68 1248.08 1268.36 296.13 322.45 332.52 342.58 353.42 364.26 375.49 387.11</td> <td>1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 332. 342. 406. 418. 431. 445.</td>	Tobacco User/Non-Tobacco User	58 59 60 61 62 63 63 64 and over 0-14 15 16 16 17 18 19 20 20 21	1100.52 1147.45 1188.04 1214.68 1214.68 1248.08 1268.36 296.13 322.45 332.52 342.58 353.42 364.26 375.49 387.11	1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 332. 342. 406. 418. 431. 445.
86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td><td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23</td><td>1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1268.36 296.13 322.45 332.52 332.52 342.58 353.42 364.26 375.49 387.11 387.11</td><td>1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 406. 418. 445. 445.</td></t<>	Tobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23	1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1268.36 296.13 322.45 332.52 332.52 342.58 353.42 364.26 375.49 387.11 387.11	1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 406. 418. 445. 445.
86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>58 59 60 61 61 62 63 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 21</td><td>1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1268.36 296.13 322.45 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11</td><td>1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 406. 418. 445. 445. 445.</td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>58 59 60 61 61 62 63 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 21</td> <td>1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1268.36 296.13 322.45 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11</td> <td>1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 406. 418. 445. 445. 445.</td>	58 59 60 61 61 62 63 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 21	1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1268.36 296.13 322.45 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11	1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 406. 418. 445. 445. 445.
86199PA0020025 Rating Area 8 86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23	1100.52 1147.45 1188.04 1214.68 1214.68 1248.08 1248.08 1268.36 296.13 332.45 332.52 342.58 353.42 364.26 375.49 387.11 387.11	1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 406. 418. 445. 445. 445.
86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24</td><td>1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1268.36 296.13 322.45 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11</td><td>1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 406. 418. 445. 445. 445. 445. 445. 445.</td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24</td> <td>1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1268.36 296.13 322.45 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11</td> <td>1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 406. 418. 445. 445. 445. 445. 445. 445.</td>	58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24	1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1268.36 296.13 322.45 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11	1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 406. 418. 445. 445. 445. 445. 445. 445.
86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26</td><td>1100.52 1147.45 1188.04 1214.68 1214.68 1248.08 1324.258 1342.58 1342.58 1364.26 1364.26 1375.49 1387.11 1387.11 1387.11 1388.65</td><td>1265. 1319. 1366. 1396. 1435. 1458. 226. 322. 332. 342. 342. 406. 418. 445. 445. 445. 445.</td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26</td> <td>1100.52 1147.45 1188.04 1214.68 1214.68 1248.08 1324.258 1342.58 1342.58 1364.26 1364.26 1375.49 1387.11 1387.11 1387.11 1388.65</td> <td>1265. 1319. 1366. 1396. 1435. 1458. 226. 322. 332. 342. 342. 406. 418. 445. 445. 445. 445.</td>	58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26	1100.52 1147.45 1188.04 1214.68 1214.68 1248.08 1324.258 1342.58 1342.58 1364.26 1364.26 1375.49 1387.11 1387.11 1387.11 1388.65	1265. 1319. 1366. 1396. 1435. 1458. 226. 322. 332. 342. 342. 406. 418. 445. 445. 445. 445.
86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27</td><td>1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1248.08 1248.08 1248.08 12245 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11 388.65 396.39 405.68</td><td>1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 342. 406. 418. 445. 445. 445. 445. 445. 446. 466.</td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27</td> <td>1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1248.08 1248.08 1248.08 12245 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11 388.65 396.39 405.68</td> <td>1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 342. 406. 418. 445. 445. 445. 445. 445. 446. 466.</td>	58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27	1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1248.08 1248.08 1248.08 12245 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11 388.65 396.39 405.68	1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 342. 406. 418. 445. 445. 445. 445. 445. 446. 466.
86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26</td><td>1100.52 1147.45 1188.04 1214.68 1214.68 1248.08 1248.08 1248.08 12296.13 322.45 332.52 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11 388.65 396.39 405.68 420.78</td><td>1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 3406. 445. 445. 445. 445. 445. 445. 445. 445. 445. 446. 445. 446. 483.</td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26</td> <td>1100.52 1147.45 1188.04 1214.68 1214.68 1248.08 1248.08 1248.08 12296.13 322.45 332.52 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11 388.65 396.39 405.68 420.78</td> <td>1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 3406. 445. 445. 445. 445. 445. 445. 445. 445. 445. 446. 445. 446. 483.</td>	58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26	1100.52 1147.45 1188.04 1214.68 1214.68 1248.08 1248.08 1248.08 12296.13 322.45 332.52 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11 388.65 396.39 405.68 420.78	1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 3406. 445. 445. 445. 445. 445. 445. 445. 445. 445. 446. 445. 446. 483.
86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27</td><td>1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1248.08 1248.08 1248.08 12245 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11 388.65 396.39 405.68</td><td>1265 1319 1366 1396 1435 1458 296 322 332 332 332 332 342 406 418 445 445 445 445 445 445 445</td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27</td> <td>1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1248.08 1248.08 1248.08 12245 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11 388.65 396.39 405.68</td> <td>1265 1319 1366 1396 1435 1458 296 322 332 332 332 332 342 406 418 445 445 445 445 445 445 445</td>	58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27	1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1248.08 1248.08 1248.08 12245 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11 388.65 396.39 405.68	1265 1319 1366 1396 1435 1458 296 322 332 332 332 332 342 406 418 445 445 445 445 445 445 445
86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User<!--</td--><td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29</td><td>1100.52 1147.45 1188.04 1214.68 1214.68 1248.08 1248.08 1248.08 12296.13 322.45 332.52 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11 388.65 396.39 405.68 420.78</td><td>1265 1319 1366 1396 1435 1458 296 322 332 332 342 406 418 445 445 445 445 445 445 445 445 445</td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29</td> <td>1100.52 1147.45 1188.04 1214.68 1214.68 1248.08 1248.08 1248.08 12296.13 322.45 332.52 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11 388.65 396.39 405.68 420.78</td> <td>1265 1319 1366 1396 1435 1458 296 322 332 332 342 406 418 445 445 445 445 445 445 445 445 445</td>	58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	1100.52 1147.45 1188.04 1214.68 1214.68 1248.08 1248.08 1248.08 12296.13 322.45 332.52 332.52 342.58 353.42 364.26 375.49 387.11 387.11 387.11 388.65 396.39 405.68 420.78	1265 1319 1366 1396 1435 1458 296 322 332 332 342 406 418 445 445 445 445 445 445 445 445 445
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86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User <td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 </td><td>1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1288.36 296.13 322.45 332.52 342.58 3353.42 353.42 364.26 375.49 387.11 388.65 405.68 440.56 448.65 448.52 448.52 4482.33 4482.33</td><td>1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 406. 418. 445. 446. 455. 555. 556. 556. 557. 556. 556. 557. 558. 558. 558. 558. 558. 558. 558. 568. 579. 589. 604. 621. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 643. 644. 644. 645. 644. 645.</td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User <td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 </td> <td>1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1288.36 296.13 322.45 332.52 342.58 3353.42 353.42 364.26 375.49 387.11 388.65 405.68 440.56 448.65 448.52 448.52 4482.33 4482.33</td> <td>1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 406. 418. 445. 446. 455. 555. 556. 556. 557. 556. 556. 557. 558. 558. 558. 558. 558. 558. 558. 568. 579. 589. 604. 621. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 643. 644. 644. 645. 644. 645.</td>	58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43	1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1288.36 296.13 322.45 332.52 342.58 3353.42 353.42 364.26 375.49 387.11 388.65 405.68 440.56 448.65 448.52 448.52 4482.33 4482.33	1265. 1319. 1366. 1396. 1435. 1458. 296. 322. 332. 342. 406. 418. 445. 446. 455. 555. 556. 556. 557. 556. 556. 557. 558. 558. 558. 558. 558. 558. 558. 568. 579. 589. 604. 621. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 642. 643. 644. 644. 645. 644. 645.
86199PA0020025 Rating Area 8 86199PA0020005 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User <td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44</td><td>1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1288.36 296.13 322.45 332.52 335.342 335.342 335.342 335.342 387.11 387.11 387.11 387.11 387.11 387.11 387.11 387.11 387.11 387.11 387.11 387.11</td><td>1265 1319 1366 1396 1435 1435 1458 296 322 332 342 406 418 431 445 446 455 556 557 558 551 554 561 562 579 589 604 621 622 </td></td></t<>	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User <td>58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44</td> <td>1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1288.36 296.13 322.45 332.52 335.342 335.342 335.342 335.342 387.11 387.11 387.11 387.11 387.11 387.11 387.11 387.11 387.11 387.11 387.11 387.11</td> <td>1265 1319 1366 1396 1435 1435 1458 296 322 332 342 406 418 431 445 446 455 556 557 558 551 554 561 562 579 589 604 621 622 </td>	58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44	1100.52 1147.45 1188.04 1214.68 1248.08 1248.08 1288.36 296.13 322.45 332.52 335.342 335.342 335.342 335.342 387.11 387.11 387.11 387.11 387.11 387.11 387.11 387.11 387.11 387.11 387.11 387.11	1265 1319 1366 1396 1435 1435 1458 296 322 332 342 406 418 431 445 446 455 556 557 558 551 554 561 562 579 589 604 621 622

8619	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	49	660.39	759.
8619	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	50	691.36	795.
8619	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	51	721.94	830.
8619	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	52	755.62	868.
8619	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User		789.68	908.
8619	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	53	826.46	950.
8619	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	54	863.23	992.
	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	55	903.10	1038.
	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	56	943.36	1084.
	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	57	986.33	1134.
			58		
	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	59	1007.62	1158.
	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	60	1050.59	1208.
8619	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	61	1087.75	1250.
8619	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User		1112.14	1278.
8619	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	63	1142.72	1314.
8619	99PA0020005 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1161.29	1335.
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	292.55	292.
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	15	318.55	318.
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	16	328.50	328.
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User		338.44	338.
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	17	349.15	401.
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	18	359.85	413.
	-		19		
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	20	370.94	426.
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	21	382.43	439.
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	22	382.43	439.
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	23	382.43	439.
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	24	382.43	439
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	25	383.95	441
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	26	391.59	450.
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	20	400.77	460.
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User		415.69	478
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	28	427.92	492
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	29	434.04	499
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	30	443.22	509
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	31	452.40	520
	-		32		
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	33	458.13	526.
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	34	464.25	533.
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	35	467.31	537.
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	36	470.37	540.
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	37	473.43	544
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	38	476.49	547
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	39	482.61	555
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	40	488.73	562
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	41	497.91	572
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User		506.70	582
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	42	518.94	596
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	43	534.24	614
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	44	552.21	635
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	45	573.62	659
			46		
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	47	597.72	687
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	48	625.25	719
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	49	652.40	750
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	50	683.00	785
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	51	713.21	820
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	52	746.48	858
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	53	780.13	897
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	54	816.46	938
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	55	852.79	980
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User		892.18	1026
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	56	931.95	
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	57	974.40	1120
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	58	995.43	1120
	99PA0020004 Rating Area 8 99PA0020004 Rating Area 8		59	1037.88	1144
	-	Tobacco User/Non-Tobacco User	60		
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	61	1074.59	1235
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	62	1098.68	
	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	63	1128.89	1298
8619	99PA0020004 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1147.24	1319
8619	99PA0020012 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	288.67	288
8619	99PA0020012 Rating Area 8	Tobacco User/Non-Tobacco User	15	314.33	314
8619	99PA0020012 Rating Area 8	Tobacco User/Non-Tobacco User	16	324.14	324
8619	99PA0020012 Rating Area 8	Tobacco User/Non-Tobacco User	17	333.95	333
8619	99PA0020012 Rating Area 8	Tobacco User/Non-Tobacco User	18	344.52	396
	99PA0020012 Rating Area 8	Tobacco User/Non-Tobacco User		355.08	
	99PA0020012 Rating Area 8	Tobacco User/Non-Tobacco User	19	366.02	420
8610	99PA0020012 Rating Area 8		20	300.02	
	So. A0020012 Italing Area 0	Tobacco User/Non-Tobacco User	21		
8619	00040000000 0-11- 1	Tobacco User/Non-Tobacco User	22	377.36	
8619 8619	99PA0020012 Rating Area 8		23	377.36	433
8619 8619 8619	99PA0020012 Rating Area 8	Tobacco User/Non-Tobacco User		377.36	433
8619 8619 8619	-	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24	311.30	
8619 8619 8619 8619	99PA0020012 Rating Area 8		24	378.85	435
8619 8619 8619 8619 8619	99PA0020012 Rating Area 8 99PA0020012 Rating Area 8	Tobacco User/Non-Tobacco User			435.
8619 8619 8619 8619 8619 8619	99PA0020012 Rating Area 8 99PA0020012 Rating Area 8 99PA0020012 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25	378.85	444
8619 8619 8619 8619 8619 8619 8619	99PA0020012 Rating Area 8 99PA0020012 Rating Area 8 99PA0020012 Rating Area 8 99PA0020012 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26 27	378.85 386.40	444.
8619 8619 8619 8619 8619 8619 8619	99PA0020012 Rating Area 8 99PA0020012 Rating Area 8 99PA0020012 Rating Area 8 99PA0020012 Rating Area 8 99PA0020012 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25	378.85 386.40 395.46	444

86199PA0020012					
	Rating Area 8	Tobacco User/Non-Tobacco User	31	437.34	502.9
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	32	446.40	513.3
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	33	452.06	519.8
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	34	458.10	526.8
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	35	461.12	530.2
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	36	464.13	533.7
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	37	467.15	537.2
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	38	470.17	540.7
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	39	476.21	547.6
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User		482.25	554.5
86199PA0020012	-	Tobacco User/Non-Tobacco User	40	491.30	565.0
	-		41		
86199PA0020012	-	Tobacco User/Non-Tobacco User	42	499.98	574.9
86199PA0020012	-	Tobacco User/Non-Tobacco User	43	512.06	588.6
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	44	527.15	606.2
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	45	544.89	626.6
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	46	566.02	650.9
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	47	589.79	678.2
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	48	616.96	709.5
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	49	643.75	740.3
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	50	673.94	775.0
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User		703.75	809.3
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	51	736.58	847.0
86199PA0020012	-	Tobacco User/Non-Tobacco User	52	769.78	885.2
86199PA0020012	-	Tobacco User/Non-Tobacco User	53	805.63	926.4
			54		
86199PA0020012	-	Tobacco User/Non-Tobacco User	55	841.48	967.7
86199PA0020012	-	Tobacco User/Non-Tobacco User	56	880.35	1012.4
86199PA0020012	-	Tobacco User/Non-Tobacco User	57	919.59	1057.5
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	58	961.48	1105.7
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	59	982.23	1129.5
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	60	1024.11	1177.5
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	61	1060.34	1219.
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	62	1084.11	1246.
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User	63	1113.92	1281.
86199PA0020012	Rating Area 8	Tobacco User/Non-Tobacco User		1132.03	1301.8
86199PA0020014	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	316.83	316.8
86199PA0020014	-	Tobacco User/Non-Tobacco User	0-14	344.99	344.
86199PA0020014	-	Tobacco User/Non-Tobacco User	15	355.76	355.
	-		16		
86199PA0020014	Ū.	Tobacco User/Non-Tobacco User	17	366.53	366.
86199PA0020014		Tobacco User/Non-Tobacco User	18	378.13	434.
86199PA0020014	Rating Area 8	Tobacco User/Non-Tobacco User	19	389.72	448.
86199PA0020014	Rating Area 8	Tobacco User/Non-Tobacco User	20	401.73	461.9
86199PA0020014	Rating Area 8	Tobacco User/Non-Tobacco User	21	414.17	476.:
86199PA0020014	Rating Area 8	Tobacco User/Non-Tobacco User	22	414.17	476.:
86199PA0020014	Rating Area 8	Tobacco User/Non-Tobacco User	23	414.17	476.2
86199PA0020014	Rating Area 8	Tobacco User/Non-Tobacco User	24	414.17	476.2
86199PA0020014	Rating Area 8	Tobacco User/Non-Tobacco User		415.81	478.
86199PA0020014	Rating Area 8	Tobacco User/Non-Tobacco User	25	424.10	487.7
	-		26	434.04	499.7
86199PA0020014	Rating Area 8	Tobacco User/Non-Tobacco User			
86199PA0020014		Tobacco User/Non-Tobacco User	27		517
86199PA0020014	Rating Area 8	Tobacco User/Non-Tobacco User	27	450.19	
86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User		450.19 463.44	532.
86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User	28	450.19	532.
86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28	450.19 463.44	532.
86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30	450.19 463.44 470.07	532. 540. 552.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31	450.19 463.44 470.07 480.01	532. 540. 552. 563.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32	450.19 463.44 470.07 480.01 489.95	532. 540. 552. 563. 570.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33	450.19 463.44 470.07 480.01 489.95 496.16	532. 540. 552. 563. 570. 578.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 34 35	450.19 463.44 470.07 480.01 489.95 496.16 502.79	532. 540. 552. 563. 570. 578. 578.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 35 36	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10	532. 540. 552. 563. 570. 578. 582. 582.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 35 36 36 37	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41	532. 540. 552. 563. 570. 578. 578. 582. 585. 589.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 34 35 36 37 38	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73	532. 540. 552. 563. 570. 578. 582. 582. 582. 585. 589. 589.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 34 35 36 37 37 38 39	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04	532. 540. 552. 563. 570. 578. 582. 582. 585. 589. 589. 589. 593.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 35 36 36 37 38 39 40	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29	532. 540. 552. 563. 570. 578. 582. 585. 589. 589. 593. 601. 608.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 34 35 36 37 37 38 39	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23	532. 540. 552. 563. 570. 578. 582. 585. 589. 589. 593. 601. 608.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 35 36 36 37 38 39 40	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23	532. 540. 552. 563. 570. 578. 582. 582. 585. 589. 589. 601. 603. 603.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 35 36 36 37 38 39 40 41	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 548.76 562.01	532. 540. 552. 563. 570. 578. 582. 585. 589. 589. 601. 608. 620. 631. 646.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 40 41	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 548.76 562.01 578.58	532. 540. 552. 563. 570. 578. 582. 585. 589. 589. 593. 601. 608. 620. 631. 646. 646.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 35 36 36 37 38 39 40 41 41 42 43	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58	532. 540. 552. 563. 570. 578. 582. 585. 589. 589. 589. 601. 608. 620. 631. 646. 635.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 35 36 36 37 38 39 40 40 41 41 42 43	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 548.76 562.01 578.58	532. 540. 552. 563. 570. 578. 582. 585. 589. 589. 589. 601. 608. 620. 631. 646. 665. 687.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 40 41 41 42 43 44	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58	532. 540. 552. 563. 570. 578. 582. 585. 589. 589. 589. 601. 608. 601. 608. 620. 631. 646. 665. 687. 714.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 40 41 41 42 43 44 44	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 548.76 562.01 578.58 598.04 621.24	532. 540. 552. 563. 570. 578. 582. 585. 589. 589. 593. 601. 608. 620. 631. 646. 665. 687. 714.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 41 41 42 43 44 45 46 46 47	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33	532. 540. 552. 563. 570. 578. 582. 585. 589. 593. 601. 608. 603. 604. 665. 687. 714. 774.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 40 41 41 42 43 40 41 42 43 44 45 44 45 46 47 48 49	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 548.76 559.29 539.23 548.76 559.29 539.23 548.76 559.29 539.23 548.76 562.01 578.58 598.04 621.24 647.33	532. 540. 552. 563. 570. 578. 582. 585. 589. 589. 593. 601. 608. 620. 631. 646. 665. 687. 714. 778. 812.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 34 35 36 36 37 38 38 39 40 41 41 42 43 40 41 41 42 43 44 44 45 46 46 47 48 49 50	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55	532. 540. 552. 563. 570. 578. 582. 585. 589. 589. 601. 608. 601. 608. 620. 631. 646. 646. 665. 687. 714. 778. 812.
86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 35 36 37 38 39 40 41 41 42 43 43 44 45 46 44 45 46 47 48 49 50 50	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55	532. 540. 552. 563. 570. 578. 582. 585. 589. 593. 601. 608. 620. 631. 646. 665. 687. 714. 774. 774. 778. 812. 850.
86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 40 41 41 42 43 40 41 41 42 43 44 45 46 47 48 49 50 50 51	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 772.41 808.44	532. 540. 552. 563. 570. 578. 582. 585. 589. 593. 601. 608. 603. 604. 608. 665. 665. 665. 7714. 774. 778. 812. 850. 888.
86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>28 29 30 31 32 33 33 34 35 36 37 38 39 40 41 41 42 43 43 44 45 46 44 45 46 47 48 49 50 50</td> <td>450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69</td> <td>532. 540. 552. 563. 570. 578. 582. 585. 589. 589. 589. 601. 608. 620. 631. 646. 665. 687. 714. 7744. 778. 812. 850. 888. 929. 971.</td>	28 29 30 31 32 33 33 34 35 36 37 38 39 40 41 41 42 43 43 44 45 46 44 45 46 47 48 49 50 50	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69	532. 540. 552. 563. 570. 578. 582. 585. 589. 589. 589. 601. 608. 620. 631. 646. 665. 687. 714. 7744. 778. 812. 850. 888. 929. 971.
86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>28 29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 40 41 41 42 43 40 41 41 42 43 44 45 46 47 48 49 50 50 51</td> <td>450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 772.41 808.44 844.88</td> <td>532. 540. 552. 563. 570. 578. 585. 589. 589. 589. 601. 608. 620. 631. 646. 665. 687. 714. 774. 774. 774. 774. 774. 812. 850. 888. 929. 971.</td>	28 29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 40 41 41 42 43 40 41 41 42 43 44 45 46 47 48 49 50 50 51	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 772.41 808.44 844.88	532. 540. 552. 563. 570. 578. 585. 589. 589. 589. 601. 608. 620. 631. 646. 665. 687. 714. 774. 774. 774. 774. 774. 812. 850. 888. 929. 971.
86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>28 29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 40 41 41 42 43 44 45 46 46 47 48 44 45 5 46 47 49 50 51 51</td> <td>450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 772.41 808.44 844.88</td> <td>532. 540. 552. 563. 570. 578. 582. 585. 589. 593. 601. 608. 620. 631. 646. 665. 687. 714. 7744. 774. 774. 774. 812. 850. 888. 929. 971. 1016.</td>	28 29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 40 41 41 42 43 44 45 46 46 47 48 44 45 5 46 47 49 50 51 51	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 772.41 808.44 844.88	532. 540. 552. 563. 570. 578. 582. 585. 589. 593. 601. 608. 620. 631. 646. 665. 687. 714. 7744. 774. 774. 774. 812. 850. 888. 929. 971. 1016.
86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	28 29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 41 41 42 43 44 44 45 45 46 47 43 44 45 50 46 47 50 50 51 52 53	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 5348.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 772.41 808.44 844.88 884.23 923.57	532.1 540.1 552.1 563.7 570.1 578.1 582.1 585.1 585.1 585.1 585.1 601.1 608.1 774.1 775.1 775.1 775.1 775.1 775.1 775.1 775.1 775.1 775.1 775.17
86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>28 29 30 31 32 33 33 34 34 35 36 37 38 39 40 41 41 42 43 43 44 45 46 47 43 44 45 46 47 43 50 50 51 51 52 53 53</td> <td>450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 772.41 808.44 844.88</td> <td>532. 540. 552. 563. 570. 578. 582. 585. 589. 589. 589. 601. 608. 601. 608. 603. 604. 608. 605. 665. 665. 7714. 774. 774. 7778. 812. 850. 888. 929. 921. 1016.</td>	28 29 30 31 32 33 33 34 34 35 36 37 38 39 40 41 41 42 43 43 44 45 46 47 43 44 45 46 47 43 50 50 51 51 52 53 53	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 772.41 808.44 844.88	532. 540. 552. 563. 570. 578. 582. 585. 589. 589. 589. 601. 608. 601. 608. 603. 604. 608. 605. 665. 665. 7714. 774. 774. 7778. 812. 850. 888. 929. 921. 1016.
86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	28 29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 40 41 41 42 43 40 41 42 43 44 45 46 47 48 49 50 50 51 55 55	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 5348.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 772.41 808.44 844.88 884.23 923.57	532. 540. 552. 563. 570. 578. 582. 585. 589. 589. 601. 608. 601. 608. 620. 631. 608. 620. 631. 646. 665. 687. 714. 774. 774. 774. 774. 774. 774. 77
86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	28 29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 40 41 41 42 43 40 44 45 46 46 47 48 44 45 5 51 52 55 56 56	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 739.69 772.41 808.44 844.88 884.23 923.57 966.23	517.3 532.3 540.4 552.4 563.4 570.3 578.2 585.4 585.4 585.4 585.4 585.4 601.1 608.4 620.4 601.1 608.4 620.4 601.1 608.4 620.4 631.4 608.4 620.4 631.4 608.4 620.4 631.4 608.4 620.4 631.4 646.3 665.3 687.3 714.4 7774.5 774.4 777.7 774.4 777.7 774.4 777.7 774.4 777.7 774.4 777.7 774.7 777.7 7777.7 7777
86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>28 29 30 31 32 33 33 34 34 35 36 37 38 39 40 41 41 42 43 39 40 41 41 42 43 43 44 45 46 46 47 43 44 45 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5</td> <td>450.19 463.44 470.07 480.01 489.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 772.41 808.44 844.88 884.23 923.57 966.23 1009.30</td> <td>532. 540. 552. 563. 570. 578. 582. 585. 589. 593. 601. 608. 620. 631. 608. 620. 631. 646. 665. 687. 714. 774. 774. 774. 774. 774. 774. 77</td>	28 29 30 31 32 33 33 34 34 35 36 37 38 39 40 41 41 42 43 39 40 41 41 42 43 43 44 45 46 46 47 43 44 45 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	450.19 463.44 470.07 480.01 489.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 772.41 808.44 844.88 884.23 923.57 966.23 1009.30	532. 540. 552. 563. 570. 578. 582. 585. 589. 593. 601. 608. 620. 631. 608. 620. 631. 646. 665. 687. 714. 774. 774. 774. 774. 774. 774. 77
86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>28 29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 40 41 41 42 43 40 41 41 42 43 44 45 46 47 43 44 45 5 5 5 5 5 5 5 5 6 5 5 6 5 7 7 5 8 8 5 9 9 6 0 6 0 7 7 7 7 8 8 7 7 8 8 7 7 7 8 8 8 8 8 7 7 7 8 8 8 8 8 8 8 9 8 8 8 8</td> <td>450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 772.41 808.44 884.23 923.57 966.23 1009.30</td> <td>532.9 540.4 552.0 563.4 570.1 578.2 585.0 585.0 585.0 589.0 593.4 601.0 608.0 601.0 608.0 601.0 608.0 601.0 608.0 601.0 608.0 602.0 6331.0 646.2 665.3 687.3 714.4 7744.4 7774.7 77774.7 7774.7 77774.7 77777777</td>	28 29 30 31 32 33 33 34 34 35 36 36 37 38 39 40 40 41 41 42 43 40 41 41 42 43 44 45 46 47 43 44 45 5 5 5 5 5 5 5 5 6 5 5 6 5 7 7 5 8 8 5 9 9 6 0 6 0 7 7 7 7 8 8 7 7 8 8 7 7 7 8 8 8 8 8 7 7 7 8 8 8 8 8 8 8 9 8 8 8 8	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 772.41 808.44 884.23 923.57 966.23 1009.30	532.9 540.4 552.0 563.4 570.1 578.2 585.0 585.0 585.0 589.0 593.4 601.0 608.0 601.0 608.0 601.0 608.0 601.0 608.0 601.0 608.0 602.0 6331.0 646.2 665.3 687.3 714.4 7744.4 7774.7 77774.7 7774.7 77774.7 77777777
86199PA0020014 86199PA0020014	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User </td <td>28 29 30 31 32 33 33 34 34 35 36 37 38 39 40 41 41 42 43 39 40 41 41 42 43 43 44 45 46 46 47 43 44 45 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5</td> <td>450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 739.69 772.41 808.44 884.23 923.57 966.23 1009.30 1055.28</td> <td>532.1 540.1 552.1 563.7 570.1 578.1 582.1 585.1 585.1 585.1 585.1 585.1 601.1 608.1 774.1 7774.1 7774.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775</td>	28 29 30 31 32 33 33 34 34 35 36 37 38 39 40 41 41 42 43 39 40 41 41 42 43 43 44 45 46 46 47 43 44 45 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	450.19 463.44 470.07 480.01 489.95 496.16 502.79 506.10 509.41 512.73 516.04 522.67 529.29 539.23 539.23 548.76 562.01 578.58 598.04 621.24 647.33 677.15 706.55 739.69 739.69 772.41 808.44 884.23 923.57 966.23 1009.30 1055.28	532.1 540.1 552.1 563.7 570.1 578.1 582.1 585.1 585.1 585.1 585.1 585.1 601.1 608.1 774.1 7774.1 7774.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775.1 7775

86199PA0020014 Rating Area 8	Tobacco User/Non-Tobacco User		1242.46	1428.
		64 and over		
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	316.15	316.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	15	344.25	344.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User		355.00	355.
-		16	365.74	365.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	17		
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	18	377.31	433.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	19	388.89	447.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	20	400.87	461.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User		413.28	475.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	21	413.28	475.
-	Tubacco Oser/Non-Tubacco Oser	22		
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	23	413.28	475.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	24	413.28	475.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	25	414.92	477.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User		423.19	486.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	26	433.10	498.
-		27		
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	28	449.22	516.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	29	462.45	531.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	30	469.06	539.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User		478.98	550.
		31	488.00	562.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	32	488.90	
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	33	495.10	569.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	34	501.71	576.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User		505.01	580.
		35		
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	36	508.32	584.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	37	511.63	588.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User		514.93	592.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	38	521.54	599.
		39		
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	40	528.16	607
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	41	538.07	618.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User		547.58	629.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	42	560.80	644.
-		43		
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	44	577.34	663.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	45	596.76	686.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	46	619.90	712.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	40	645.94	742.
-		47		
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	48	675.69	777.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	49	705.04	810.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User		738.10	848.
96100BA0020015 Boting Area 9	Tobacco User/Non-Tobacco User	50	770.74	886.
86199PA0020015 Rating Area 8	Tubacco Oser/Non-Tubacco Oser	51		
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	52	806.70	927.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	53	843.07	969.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User		882.33	1014.
86199PA0020015 Rating Area 8		54	921.59	1059.
-	Tobacco User/Non-Tobacco User	55		
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	56	964.15	1108.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	57	1007.13	1158.
		57		
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	57	1053.01	1210.
		58		
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User		1075.74	1237.
		58		1237.
86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User	<u>58</u> 59	1075.74	1237. 1289.
86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61	1075.74 1121.61	1237. 1289. 1335.
86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 62	1075.74 1121.61 1161.28 1187.32	1237. 1289. 1335. 1365.
86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61	1075.74 1121.61 1161.28 1187.32 1219.97	1237. 1289. 1335. 1365. 1402.
86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 62	1075.74 1121.61 1161.28 1187.32	1237. 1289. 1335. 1365. 1402.
86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 62 63	1075.74 1121.61 1161.28 1187.32 1219.97	1289. 1335. 1365. 1402.
86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8 86199PA0020015 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over 0-14	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79	1237. 1289. 1335. 1365. 1402. 1425. 222.
86199PA0020015 Rating Area 8 86199PA0020016 Rating Area 8 86199PA0020017 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over 0-14 15	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81	1237. 1289. 1335. 1365. 1402. 1425. 222. 242.
86199PA0020015 Rating Area 8 86199PA0020012 Rating Area 8 86199PA0020002 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over 0-14	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 242.61 250.19	1237. 1289. 1335. 1365. 1402. 1425. 222. 242. 250.
86199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020002Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over 0-14 15	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76	1237. 1289. 1335. 1365. 1402. 1425. 222. 242. 242. 250. 257.
86199PA0020015 Rating Area 8 86199PA0020012 Rating Area 8 86199PA0020002 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over 0-14 15 16	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 242.61 250.19	1237. 1289. 1335. 1365. 1402. 1425. 222. 242. 242. 250. 257.
86199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020002Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over 0-14 15 16 16 17 18	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76	1237. 1289. 1335. 1365. 1402. 1425. 222. 2442. 250. 257. 305.
86199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020002Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over 0-14 15 16 16 17 18 19	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91	1237 1289 1335 1365 1402 1425 222 242 242 250 257 305 315
86199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020002Rating Area 8	Tobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over 0-14 15 16 16 17 17 18 19 20	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 242.61 250.19 257.76 265.91 274.07 282.52	1237 1289 1335 1365 1402 1425 222 242 242 250 257 305 315 324
86199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020002Rating Area 8	Tobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over 0-14 15 16 16 17 18 19	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 242.61 250.19 257.76 265.91 274.07 282.52 291.26	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 315 324 334
86199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020002Rating Area 8	Tobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over 0-14 15 16 16 17 17 18 19 20	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 242.61 250.19 257.76 265.91 274.07 282.52	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 315 324 334
86199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020015Rating Area 886199PA0020002Rating Area 8	Tobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over 0-14 15 16 16 17 18 19 20 20 21	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 242.61 250.19 257.76 265.91 274.07 282.52 291.26	1237. 1289. 1335. 1365. 1402. 1425. 242. 242. 250. 257. 305. 315. 324. 334. 334.
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8 <td>Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User</td> <td>58 59 60 61 61 62 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 22 21</td> <td>1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 274.07 282.52 291.26</td> <td>1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334</td>	Tobacco User/Non-Tobacco User	58 59 60 61 61 62 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 22 21	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 274.07 282.52 291.26	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	58 59 60 61 61 62 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 21 22 22 23	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 2774.07 282.52 291.26 291.26	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td><td>58 59 60 61 61 62 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 22 21</td><td>1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26</td><td>1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 334 334 334 334 334</td></t<>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	58 59 60 61 61 62 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 22 21	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 334 334 334 334 334
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	58 59 60 61 61 62 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 21 22 22 23	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8 <t< td=""><td>Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User</td><td>58 59 60 61 62 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 21 22 23 23 24</td><td>1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26</td><td>1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334</td></t<>	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 21 22 23 23 24	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	58 59 60 61 62 63 64 and over 0.14 15 16 16 17 18 19 20 20 20 21 21 22 23 23 24 24 25 26	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334 334 334
86199PA0020015 Rating Area 8 86199PA0020012 Rating Area 8 86199PA002002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	58 59 60 60 61 62 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 21 22 22 23 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 24 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 24 22 23 22 23 22 24 22 22 23 22 24 22 22 23 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 24	1075.74 1121.61 1161.28 1167.32 1219.97 1239.79 222.81 242.61 242.61 250.19 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 293.24	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 334 334 334 334 334 334 334 334 334 33
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User <td>58 59 60 61 62 63 64 and over 0-14 15 16 16 17 18 19 20 20 21 21 22 23 23 22 24 22 23 22 24 22 22</td> <td>1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 274.07 282.52 291.26 291</td> <td>1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334 334 334 334 334 334</td>	58 59 60 61 62 63 64 and over 0-14 15 16 16 17 18 19 20 20 21 21 22 23 23 22 24 22 23 22 24 22 22	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 274.07 282.52 291.26 291	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334 334 334 334 334 334
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User <td>58 59 60 60 61 62 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 21 22 22 23 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 24 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 24 22 23 22 23 22 24 22 22 23 22 24 22 22 23 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 24</td> <td>1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 295.23 305.23 316.59 325.81 330.57</td> <td>1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334 334 334 334 334 334</td>	58 59 60 60 61 62 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 21 22 22 23 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 24 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 24 22 23 22 23 22 24 22 22 23 22 24 22 22 23 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 22 24 24	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 295.23 305.23 316.59 325.81 330.57	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334 334 334 334 334 334
86199PA0020015 Rating Area 8 86199PA0020012 Rating Area 8 86199PA002002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User <td>58 59 60 61 62 63 64 and over 0-14 15 16 16 17 18 19 20 20 21 21 22 23 23 22 24 22 23 22 24 22 22</td> <td>1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 274.07 282.52 291.26 291</td> <td>1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334 334 334 334 334 334</td>	58 59 60 61 62 63 64 and over 0-14 15 16 16 17 18 19 20 20 21 21 22 23 23 22 24 22 23 22 24 22 22	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 274.07 282.52 291.26 291	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334 334 334 334 334 334
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User <td>58 59 60 61 62 63 64 and over 0.14 15 16 16 17 17 18 18 19 20 20 21 21 22 23 23 24 24 22 23 22 23 23 24 24 25 26 26 27 28 28 29 30</td> <td>1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 295.23 305.23 316.59 325.81 330.57</td> <td>1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334 334 334 334 334 334</td>	58 59 60 61 62 63 64 and over 0.14 15 16 16 17 17 18 18 19 20 20 21 21 22 23 23 24 24 22 23 22 23 23 24 24 25 26 26 27 28 28 29 30	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 295.23 305.23 316.59 325.81 330.57	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334 334 334 334 334 334
86199PA0020015 Rating Area 8 86199PA0020012 Rating Area 8 86199PA002002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco User/Non-Tobacco User	58 59 60 60 61 62 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 21 22 23 23 24 22 23 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 23	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 242.61 255.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 295.42 305.23 316.59 335.51	1237. 1289. 1335. 1365. 1402. 1425. 242. 242. 250. 257. 305. 315. 324. 335. 335. 335. 335. 335. 335. 335. 336.
86199PA0020015 Rating Area 8 86199PA0020012 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	58 59 60 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 16 17 18 19 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 20 21 20 20 20 21 20 20 20 20 21 20 20 20 21 20 20 20 21 20 20 20 21 20 20 20 21 22 23 23 20 20 21 22 23 23 22 23 23 22 23 23 22 23 23 22 23 23	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 295.41 305.23 316.59 315.51 335.75 337.56 3348.52	1237. 1289. 1335. 1365. 1402. 1425. 222. 242. 242. 250. 257. 305. 315. 324. 336. 336.
86199PA0020015 Rating Area 8 86199PA0020012 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	58 59 60 60 61 62 63 64 and over 0-14 15 16 16 17 17 18 19 20 20 21 21 22 23 23 24 22 23 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 23	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 2222.81 242.61 255.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 305.23 316.59 335.58	1237. 1289. 1335. 1365. 1402. 1402. 1425. 222. 242. 250. 257. 305. 315. 324. 336. 336. 346. 346. 346.
86199PA0020015 Rating Area 8 86199PA0020012 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	58 59 60 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 16 17 18 19 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 20 21 20 20 20 21 20 20 20 20 21 20 20 20 21 20 20 20 21 20 20 20 21 20 20 20 21 22 23 23 20 20 21 22 23 23 22 23 23 22 23 23 22 23 23 22 23 23	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 295.41 305.23 316.59 315.51 335.75 337.56 3348.52	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334 334 334 334 334 334
86199PA0020015 Rating Area 8 86199PA0020012 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	58 59 60 60 61 61 62 63 64 and over 0.14 15 16 16 17 17 18 18 19 20 20 21 21 22 20 23 20 21 21 22 20 23 20 21 22 23 23 20 21 22 23 23 20 21 22 23 23 22 23 23 22 23 23 22 23 23 22 23 23	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 2222.81 242.61 255.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 305.23 316.59 335.58	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334 334 334 334 334 334
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	58 59 60 60 61 62 63 64 and over 0-14 15 16 16 17 17 18 18 19 20 20 21 21 20 20 21 21 22 23 23 20 20 21 21 20 20 21 21 22 23 23 20 21 21 22 23 23 20 21 21 22 23 23 20 21 21 22 23 23 23 24 24 25 25 26 26 27 27 28 28 29 30 30 31 31 32 33 33 34 34	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 257.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 305.23 316.59 330.57 337.56 344.55 348.92	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334 334 334 334 334 334
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	58 59 60 60 61 61 62 63 64 and over 0.14 15 16 16 17 17 18 18 19 20 20 21 21 22 20 23 20 21 21 22 20 23 20 21 22 23 23 20 21 22 23 23 20 21 22 23 23 22 23 23 22 23 23 22 23 23 22 23 23	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 305.23 316.59 335.58 344.55 344.55 344.55	1237 1289 1335 1365 1402 1425 222 242 250 257 305 315 324 334 334 334 334 334 334 334 334 334
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	58 59 60 60 61 62 63 64 and over 0-14 15 16 16 17 17 18 18 19 20 20 21 21 20 20 21 21 22 23 23 20 20 21 21 20 20 21 21 22 23 23 20 21 21 22 23 23 20 21 21 22 23 23 20 21 21 22 23 23 23 24 24 25 25 26 26 27 27 28 28 29 30 30 31 31 32 33 33 34 34	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 2222.81 242.61 255.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 305.23 316.59 335.53 335.54 344.55 348.92 355.51 355.51 355.51	1237. 1289. 1335. 1365. 1402. 1402. 1425. 222. 242. 250. 257. 305. 315. 324. 336. 336. 342. 336. 342. 336. 342. 336. 342. 336. 342. 336. 342. 336. 342. 336. 342. 351. 364. 364. 374. 380. 388. 396. 396. 396. 396. 396. 397. 396. 397. 307.
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	58 59 60 61 62 63 64 and over 0-14 15 64 and over 0-14 15 16 16 17 18 19 20 20 21 21 20 20 21 20 20 21 20 20 20 21 21 20 20 20 21 20 20 20 21 20 20 20 21 20 20 20 21 20 20 20 20 21 20 20 20 21 20 20 20 21 20 20 20 20 21 20 20 20 21 22 23 23 20 20 20 21 21 22 23 23 20 20 21 21 22 23 23 20 20 21 21 22 23 23 20 20 21 21 22 23 23 20 20 21 21 22 23 23 20 20 21 21 22 23 23 20 20 21 21 22 23 23 20 20 21 21 22 23 23 24 24 22 23 23 24 24 24 25 25 26 26 27 27 27 28 28 29 29 30 20 20 21 21 22 23 23 24 24 24 25 25 26 26 26 27 27 27 28 28 29 29 20 20 21 21 20 20 21 21 22 23 23 24 24 24 25 25 26 26 27 27 27 28 28 29 29 20 20 20 21 21 20 20 21 21 20 20 21 21 22 23 23 23 24 24 24 25 25 26 26 27 27 27 20 27 20 27 20 20 20 21 21 22 23 23 23 24 24 25 25 26 26 27 27 27 28 28 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 305.23 316.59 335.58 344.55 344.55 344.55	1237. 1289. 1335. 1365. 1402. 1402. 1425. 222. 242. 250. 257. 305. 315. 324. 336. 336. 342. 336. 342. 336. 342. 336. 342. 336. 342. 336. 342. 336. 342. 336. 342. 351. 364. 364. 374. 380. 388. 396. 396. 396. 396. 396. 397. 396. 397. 307.
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	58 59 60 60 61 61 62 63 64 and over 0-14 15 16 16 17 17 18 18 19 20 20 21 21 20 20 21 21 22 23 23 20 21 21 22 23 23 20 21 21 22 23 23 20 21 21 22 23 23 20 21 21 22 23 23 20 21 21 22 23 23 24 24 25 26 26 27 28 22 23 23 23 24 24 25 26 26 26 27 27 28 26 26 26 27 28 26 26 26 27 27 28 26 26 26 26 27 27 28 26 26 26 27 27 28 26 26 26 26 27 27 28 26 26 26 27 27 28 26 26 26 26 27 27 28 26 26 26 26 27 27 28 26 26 26 26 26 27 27 28 26 26 26 26 26 26 26 26 27 27 28 26 26 26 26 26 26 27 27 28 26 26 26 26 26 26 26 26 27 27 28 26 26 26 26 26 26 26 26 26 27 27 28 26 26 26 26 26 26 26 27 27 28 26 26 26 26 26 27 27 28 26 26 26 26 26 27 27 28 28 29 29 20 29 20 20 20 20 21 21 20 20 21 21 23 23 24 24 26 26 26 26 26 26 26 26 26 26 26 26 26	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 2222.81 242.61 255.76 265.91 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 305.23 316.59 335.53 335.54 344.55 348.92 355.51 355.51 355.51	1237. 1289. 1335. 1365. 1402. 1402. 1425. 222. 242. 242. 250. 257. 305. 315. 324. 336. 342. 351. 364. 374. 380. 388. 396. 396. 396. 397. 308. 308. 309.
86199PA0020015 Rating Area 8 86199PA0020012 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	58 59 60 60 61 62 63 64 and over 0-14 15 16 16 17 17 18 18 19 20 20 21 21 20 20 21 21 20 20 21 21 20 20 21 20 20 21 21 20 20 20 21 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 21 20 20 20 21 21 22 23 23 23 24 24 25 25 26 26 27 27 28 23 23 24 24 25 25 26 26 27 27 28 23 23 24 24 25 25 26 26 27 27 27 28 23 23 24 24 25 26 26 27 27 27 28 23 23 24 24 25 26 26 27 27 27 28 28 29 20 20 21 21 20 20 21 21 20 20 21 21 20 20 21 21 20 20 21 21 22 23 23 23 24 24 25 25 26 26 27 27 28 23 23 24 24 25 26 26 27 27 27 28 28 29 29 20 20 21 21 20 20 21 21 20 20 21 21 20 20 21 21 20 20 21 21 23 23 23 24 24 25 25 26 26 27 27 27 28 23 29 20 29 20 20 20 21 21 20 20 21 21 23 23 23 23 24 24 25 23 23 24 24 23 23 24 24 25 23 23 24 24 25 25 26 26 27 27 28 28 29 29 30 29 30 30 30 31 31 33 33 34 34 34 34 33 34 34 33 33 34 34	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 305.23 316.59 335.24 330.57 337.56 344.55 344.55 344.55 344.55 355.81 355.81 355.81 355.81 355.81 355.81 355.82 362.90 367.56 362.90 367.56	1237. 1289. 1335. 1365. 1402. 1425. 222. 242. 250. 257. 305. 315. 324. 336. 380. 381.
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	58 59 60 60 61 61 62 63 64 and over 0-14 15 16 16 17 17 18 18 19 20 20 21 21 20 20 21 21 22 23 23 20 21 21 22 23 23 20 21 21 22 23 23 20 21 21 22 23 23 20 21 21 22 23 23 20 21 21 22 23 23 24 24 25 26 26 27 28 22 23 23 23 24 24 25 26 26 26 27 27 28 26 26 26 27 28 26 26 26 27 27 28 26 26 26 26 27 27 28 26 26 26 27 27 28 26 26 26 26 27 27 28 26 26 26 27 27 28 26 26 26 26 27 27 28 26 26 26 26 27 27 28 26 26 26 26 26 27 27 28 26 26 26 26 26 26 26 26 27 27 28 26 26 26 26 26 26 27 27 28 26 26 26 26 26 26 26 26 27 27 28 26 26 26 26 26 26 26 26 26 27 27 28 26 26 26 26 26 26 26 27 27 28 26 26 26 26 26 27 27 28 26 26 26 26 26 27 27 28 28 29 29 20 29 20 20 20 20 21 21 20 20 21 21 23 23 24 24 26 26 26 26 26 26 26 26 26 26 26 26 26	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 305.23 316.59 325.91 330.57 333.56 3344.55 344.55 348.92 335.591 355.91 3	1237. 1289. 1335. 1365. 1402. 1425. 222. 242. 250. 257. 305. 315. 324. 335. 36.
86199PA0020015 Rating Area 8 86199PA0020012 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	58 59 60 60 61 62 63 64 and over 0-14 15 16 16 17 17 18 18 19 20 20 21 21 20 20 21 21 20 20 21 21 20 20 21 20 20 21 21 20 20 20 21 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 20 20 21 21 20 20 20 21 21 22 23 23 23 24 24 25 25 26 26 27 27 28 23 23 24 24 25 25 26 26 27 27 28 23 23 24 24 25 25 26 26 27 27 27 28 23 23 24 24 25 26 26 27 27 27 28 23 23 24 24 25 26 26 27 27 27 28 28 29 20 20 21 21 20 20 21 21 20 20 21 21 20 20 21 21 20 20 21 21 22 23 23 23 24 24 25 25 26 26 27 27 28 23 23 24 24 25 26 26 27 27 27 28 28 29 29 20 20 21 21 20 20 21 21 20 20 21 21 20 20 21 21 20 20 21 21 23 23 23 24 24 25 25 26 26 27 27 27 28 23 29 20 29 20 20 20 21 21 20 20 21 21 23 23 23 23 24 24 25 23 23 24 24 23 23 24 24 25 23 23 24 24 25 25 26 26 27 27 28 28 29 29 30 29 30 30 30 31 31 33 33 34 34 34 34 33 34 34 33 33 34 34	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 305.23 316.59 335.24 330.57 337.56 344.55 344.55 344.55 344.55 355.81 355.81 355.81 355.81 355.81 355.81 355.82 362.90 367.56 362.90 367.56	1237. 1289. 1335. 1365. 1402. 1425. 222. 242. 250. 257. 305. 315. 324. 335. 36.
86199PA0020015 Rating Area 8 86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	58 59 60 60 61 62 63 64 and over 0-14 15 16 16 17 18 19 20 20 20 21 21 22 20 20 21 20 20 20 21 20 20 20 20 21 20 20 20 20 20 20 20 20 20 20 20 20 20	1075.74 1121.61 1161.28 1187.32 1219.97 1239.79 222.81 242.61 250.19 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 305.23 316.59 325.91 330.57 333.56 3344.55 344.55 348.92 335.591 355.91 3	1237. 1289. 1335. 1365. 1402. 1425. 222. 242. 250. 257. 305. 315. 324. 336. 342. 351. 364. 374. 380. 381.
86199PA0020015 Rating Area 8 86199PA0020012 Rating Area 8 86199PA002002 Rating Area 8	Tobacco User/Non-Tobacco UserTobacco U	58 59 60 60 61 62 63 64 and over 0-14 15 16 16 17 17 18 18 19 20 20 20 21 21 20 20 20 21 21 20 20 20 21 21 20 20 20 20 21 21 20 20 20 20 21 21 22 20 20 20 21 21 20 20 20 20 21 21 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 22 23 23	1075.74 1121.61 1161.28 1161.28 1187.32 1219.97 1239.79 222.81 242.61 257.76 265.91 274.07 282.52 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 291.26 305.23 305.23 316.59 325.91 330.57 3330.57 3330.57 3330.57 3330.57 3330.57 3355.91 355.91 356.24 360.57 362.90 367.56 375.22 379.21 379.21	1237. 1289. 1335. 1365. 1402. 1425. 222. 242. 250. 257. 305. 315. 324. 336. 342. 351. 364. 388. 396. 401.

86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	46	436.88	502.4
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	47	455.23	523.5
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	48	476.20	547.0
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	49	496.88	571.4
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	50	520.18	598.2
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	51	543.19	624.6
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	52	568.53	653.
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	53	594.16	683.
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	54	621.83	715.
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	55	649.50	746.
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	56	679.50	781.
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	57	709.79	816.
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	58	742.12	853.
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	59	758.13	871.
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	60	790.46	909.
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	61	818.42	941.
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	62	836.77	962.
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User		859.78	988.
86199PA0020002 Rating Area 8	Tobacco User/Non-Tobacco User	63	873.75	1004.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	233.80	233.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	254.58	254.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	15	262.52	
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	16	270.47	270.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	17	279.03	
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	18	287.58	330.
-		19	296.45	
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	20		
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	21	305.63	
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	22	305.63	351
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	23	305.63	351.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	24	305.63	351
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	25	306.84	352
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	26	312.95	359
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	27	320.28	368.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	28	332.20	382
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	29	341.98	393.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	30	346.87	398.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	31	354.21	407.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	32	361.54	415.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	33	366.13	421.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	34	371.02	426.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	35	373.46	429
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	36	375.91	432
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	37	378.35	435
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	38	380.80	437
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User		385.69	443.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	39	390.58	449
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	40	397.91	457.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	41	404.94	465
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	42	414.72	
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86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	44	441.31	507
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	45	458.42	
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	46	438.42	
-		47		
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	48	499.68	
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86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	50	545.83	
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	51	569.97	655
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	52	596.56	686
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	53	623.46	716.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	54	652.49	750.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	55	681.52	783.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	56	713.00	819.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	57	744.78	856.
86199PA0020006 Rating Area 8	Tobacco User/Non-Tobacco User	58	778.71	895.

86199PA0020006	Rating Area 8 Toba	acco User/Non-Tobacco User	59	795.52	914.84
86199PA0020006	Rating Area 8 Toba	acco User/Non-Tobacco User	60	829.44	953.86
86199PA0020006	Rating Area 8 Toba	acco User/Non-Tobacco User	61	858.78	987.60
86199PA0020006	Rating Area 8 Toba	acco User/Non-Tobacco User	62	878.03	1009.74
86199PA0020006	Rating Area 8 Toba	acco User/Non-Tobacco User	63	902.18	1037.50
86199PA0020006	Rating Area 8 Toba	acco User/Non-Tobacco User	64 and over	916.84	1054.36

June 24, 2019

Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Response to Objections Received 6/18/2019 - Changes Made to Filing Items

Ms. Gray,

As a part of the response to the objections letter from the Pennsylvania Insurance Department, sent on 6/18/2019, below is a list of the changes made to the filing items and the reasons why the changes were made.

- 1) 2020_PHW_Actuarial_Memo_20190624
 - a. Updated the language in the paragraph labeled "Calibration adjustments are applied uniformly to all plans" in Section 13. (Objection #17)
 - b. File name references and signing date updated, to be consistent with the names of the new files being provided.
- 2) 2020_PHW_Actuarial_Memo_20190624_Redacted
 - a. Updated the language in the paragraph labeled "Calibration adjustments are applied uniformly to all plans" in Section 13. (Objection #17)
 - b. File name references and signing date updated, to be consistent with the names of the new files being provided.
- 3) 2020_PHW_State_Actuarial_Memo_20190624
 - a. Updated induced utilization factors in Table B. (Objections #11, #24)
 - b. Updated signing date for the new submission.
- 4) 2020_Indiv_PHW_PAAMExhibits_20190624
 - a. Table 6
 - i. Added row for RA User fee. This amount was previously included with the HIF. (Objection #26)
 - b. Table 7
 - i. Updated Benefit Richness Factor to be consistent with Table 10. (Objection #11)
 - c. Table 10
 - i. Updated Benefit Richness Factors to aggregate to 1.00 and updated Pricing AV Values. (Objection #11)
- 5) 2020_PHW_Rate_Change_Request_Summary_20190624
 - a. Updated to reflect the average rate change and range of rate changes shown in Table 10 of the PAAM. (Objection #18)
- 6) 2020_PHW_State_Appendices_20190624
 - a. Appendix 1.3
 - i. Removed Base Rate, Product Adjustment, and Plan Factors. (Objection #17)
 - b. Appendix 1.4
 - i. Replaced the Base Rate and Plan Factor with the Calibrated Plan Adjusted Index Rate. (Objection #17)
 - c. Appendix 8.1
 - i. Expanded and re-ordered to be consistent with Appendix 20.1. (Objection #3)
 - d. Appendix 13.1
 - i. Removed the Plan Rate Factor and Base Rate. (Objection #17)
 - e. Appendix 20.1
 - i. Expanded to provide support for Appendix 8.1. (Objection #3)
 - ii. Uniformly applied Individual Mandate morbidity adjustment across service categories (Objection #5)
 - f. Appendix 20.3

- i. Normalized induced utilization factors to aggregate to 1.000 on PAAM Table 10. (Objections #11, #24)
- g. Appendix 20.4
 - i. Added current membership, and reflected the induced calibration factor.
 - (Objections #11, #24)
 - ii. Removed Aggregate Plan Factor. (Objection #17)
- 7) 2020_PHW_State_Required_Cover_Letter_20190624
 - a. Updated to reflect the average rate change and range of rate changes shown in Table 10 of the PAAM. (Objection #18)
- 8) Rate/Rule tab in SERFF
 - a. Updated to reflect the average rate change and range of rate changes shown in Table 10 of the PAAM. (Objection #18)

1. Please provide quantitative support for benefit differentials between plans showing the effect of changing benefits from 2019.

Please refer to the [Obj Exh 1] tab in the supporting excel workbook, Objection Exhibits PA_Obj 2_86199_Rate_061819_Due_062519.xlsb for quantitative support showing the effect of changing benefits from 2019 to 2020. The exhibit includes only renewing plans.

2. Please explain how manual rate trends were selected considering they are significantly higher than were included in the prior filing.

The difference in manual rate trends from the 2019 filing to the 2020 filing is driven by the change in reimbursement basis for the starting manual base data. For the 2019 filing, base data was expressed on an estimated commercial market average reimbursement. For the 2020 filing, base data was expressed using a benchmark reimbursement level based on the Milliman Health Cost Guidelines. Note the much lower experience period manual allowed claims PMPM found in PAAM Table 2b for 2020 compared to 2019. The starting assumption has no effect on the final rates, but affects the display of the trends in Table 3b.

3. Please explain the differences between the adjustments applied in Appendix 8.1 and Appendix 20.1. Include the development of factors in Appendix 8.1 from values in Appendix 20.1, as appropriate. Also, provide information on the time period of the Base Data in Appendix 1, whether that reflects nationwide or area adjusted values from the Milliman HCGs, whether the Base Data reflects billed charge levels or discounted allowed, how much of the demographic shift is due to age differences in the underlying population of the base data versus the projected (or if age reflects all of the demographic adjustment), what degree of healthcare management level was assumed, and any other pertinent information that would be helpful in understanding Appendices 8.1 and 20.1 and the development of the manual projected index rate. Please provide quantitative support for each of the factors.

The difference between the factors on Appendix 8.1 and 20.1 is that Appendix 8.1 includes a partial roll-up of some of the factors in Appendix 20.1. Objection Exhibit 3.1 and 3.2 have been provided as quantitative support for each factor in Appendix 8.1 and 20.1. Objection Exhibit 3.1 includes active formulas in the "Impact" column to demonstrate the corresponding column in Objection Exhibit 3.2.

The base data, reflected as \$365.14 PMPM in Appendix 8.1 and PAAM Table 2b, has the following characteristics:

- Incurred dates for calendar year 2018;
- Discounted allowed basis (provider reimbursement level), including nationwide average pharmacy discounts off of AWP;
- Nationwide commercial employer group population characteristics from the Health Cost Guidelines;
- Loosely managed utilization level.

The demographic adjustment made in Appendix 8.1 includes the impact of age and gender. PHW assumes its population is consistent with a moderately managed network.

4. Please provide support for the induced utilization in Table 3b.

Please refer to the [Obj Exh 4] tab in the supporting excel workbook, Objection Exhibits PA_Obj 2_86199_Rate_061819_Due_062519.xlsb for detail on each of the components that contributes to the induced utilization values provided in the template. See the objection #12 response for a description of the calculation (using the Milliman Health Cost Guidelines).

5. We see the PA required 6% morbidity adjustment for the individual mandate was applied in Appendix 20.1, however, it was not applied at the same level for all service categories. Why does the prescription drug category receive the largest impact of the adjustment?

We have revised our Appendix 20.1 to show uniform application of the 6% morbidity across all non-capitated service categories.

6. Was any private reinsurance included?

The rates include commercial stop loss premium, as shown in Appendix 12.2. PHW's book of business is too small to credibly project reinsurance recoveries, and none are reflected in the projected claims.

7. Please explain the grace period adjustment and why it is necessary.

Per the ACA, issuers are required to pay claims incurred during the first month of the grace period for members receiving APTCs who are subsequently terminated for non-payment of premium. The grace period adjustment accounts for the uncollectable premium from these members whose claims PHW will still be liable for.

8. Please explain why the information for the PA single risk pool for 2017 was used instead of the information provided by the PA Department in the RATEE file for the 2018 plan year.

2017 PA single risk pool data was used in order to meet key dates in our rate development timeline due to working with an external consultant in our rate development process. The RATEE data was provided by PID on 5/8/2019, less than two weeks before the filing deadline of 5/21/2019.

9. Considering a morbidity adjustment was made by analyzing the risk adjustment for the PA population compared to the data underlying the manual rate, please explain why you expect a different relative morbidity in 2020.

Relative morbidity for the PHW population relative to the overall PA Individual market was updated from the assumption of the energing relative morbidity data from recent Ambetter first- and second-year states to confirm the assumptions being used are consistent with recent experience. Based on this review,

10. Please provide quantitative support for the AV and cost sharing factors in Appendix 20.3 and please explain why the AV and cost sharing factors for some of the silver plans (i.e., plans 14 and 15) are comparable to the gold amounts.

Please refer to the [Obj Exh 10, 12] tab in the supporting excel workbook, Objection Exhibits PA_Obj 2_86199_Rate_061819_Due_062519.xlsb for quantitative support of plan relativities for all plans,

particularly the specified silver plans (i.e., plans 14 and 15). The relativities are informed by the data supporting manual rating, including AV Calibration, which adjusts for historical national experience.

Please note that the two plans in question (Balanced Care 14 and 15) are richer silver designs which further get pushed up closer to the Gold level due to a uniform 20% load on silver plans to account for the non-funding of CSRs (note in the exhibit this is shown as a 17% decrease in Gold/Bronze rates in order to preserve the 1.000 basis of the Balanced Care 5 design). The Gold plans in Pennsylvania do not receive any load.

11. The benefit richness included in Table 10 must be normalized to an average of 1.0000. Please resubmit to correct.

We have submitted an updated version of PAAM Table 10 where the aggregate benefit richness has been normalized to a weighted average of 1.0000.

12. The gold/bronze induced demand relativities are around 18%, which is significantly higher than the 8% ratio included in the HHS risk adjustment model. Please provide significant narrative and quantitative support for these induced demand factors, and why they vary within metal level.

Please refer to the [Obj Exh 10, 12] tab in the supporting excel workbook, Objection Exhibits PA_Obj 2_86199_Rate_061819_Due_062519.xlsb for quantitative support of the induced utilization.

The induced utilization factors by plan are developed using the Milliman Managed Care Rating Model (MCRM). The MCRM is an automated version of the Health Cost Guidelines (HCGs) and Rating Structures and reflects significant research including the combined experience, data, and actuarial judgment of many sources. The Health Cost Guidelines show more sensitivity in induced utilization (gold vs bronze) than the HHS Induced Utilization factors. We believe the HCGs to be more appropriate for our modeling purposes because they vary by plan design structure, and not by metal level. This captures the cost sharing structure better, and generates more reasonable results. For example, changes in copays on some less elective services such as IP visits can have a significant impact on the AV of the design but not on the induced utilization. On the other hand, changes in copays for Office Visits (generally very elective) can have a significant impact on the induced utilization. The HCGs are able to capture this, whereas the HHS factors are an approximation over all plans within a metal tier. HHS has further stated that they are going to revisit these induced utilization factors.

As shown on the [Obj Exh 10, 12] tab there are two components to our modeled induced utilization: global adjustments to services subject to the deductible and service line adjustments to services subject only to copays and/or coinsurance. The global induced utilization adjustment for services subject to the deductible reflects demand for additional or fewer services due to the global characteristics of the plan design such as overall coinsurance, deductible, and MOOP. The service line induced utilization reflections additional or fewer services due to the copay associated with the service, such as a copay on a PCP office visit.

13. Please provide quantitative support for the 4.7% for the non-EHB adult vision and dental.

Please refer to the [Obj Exh 13] tab in the supporting excel workbook, Objection Exhibits PA_Obj 2_86199_Rate_061819_Due_062519.xlsb.

14. Document your calculation of the 0.27% state income tax factor (and the PMPM amount) with all the factors and assumptions used such as income tax rate.

The 0.27% state income tax factor was calculated as follows, assuming 2.56% pre-tax profit and a tax rate of 10.59% of pre-tax profit:

(0.1059)(2.56%) = 0.27%

The PMPM amount of \$1.60 was calculated by applying this percentage to average premium of \$590.41:

(0.0027)(\$590.41) = \$1.60

15. Please provide quantitative support for the 2.42% (\$14.27 PMPM amount) health insurer fee. Please include all assumptions and data used such as market share. PHW's support Appendix 12.2 shows the PMPM to be \$14.09.

Regarding the difference in PMPM values between PAAM Table 6 (\$14.27) and Appendix 12.2 (\$14.09), the PAAM Table 6 amount also included the risk adjustment user fee of \$0.18 PMPM. Per item #26 in this objection letter, the risk adjustment user fee has been moved to its own new row in PAAM Table 6. With this update, both PAAM Table 6 and Appendix 12.2 reflect the same PMPM value for the HIF, \$14.09.

We used an assumption of 2.63% of total revenue for the HIF in rate development in all Ambetter states. The 2.42% in PAAM Table 6 (now 2.39% due to the relocation of the RA user fee) is because that is expressed as a percentage of premium, while the 2.63% is a percentage of total revenue (i.e., premium minus RA payable).

Please refer to the [Obj Exh 15] tab in the supporting excel workbook, Objection Exhibits PA_Obj 2_86199_Rate_061819_Due_062519.xlsb for quantitative support of the 2.63% used nationally. The tax rates shown in the table are averages of Ambetter states.

16. Please provide the source of information contained in Table 8 and 9, components of rate change. Please explain why row H is not equivalent to row A.

All yellow-shaded 2019 values in Tables 8 and 9 are populated from PHW's prior approved 2019 PA Actuarial Memorandum Rate Exhibits. There was no change in miscellaneous items for 2020. The 2020 capitation amount in Table 9 was determined as the PMPM for capitated services and ties to Appendix 20.1. All other values in Table 8 and Table 9 are hard-coded formulas.

Please note that Table 8 Line H differs from Table 8 Line A as a result of differences in the 2019 values. The 2019 Pricing AV in Table 9 is used in the calculation of several Line E items. In the columns for 2019, consistent with what was shown in last year's approved template, the Pricing AV was calculated as a straight average for 2019 plan-specific factors. This methodology was used because there was no membership available due to 2019 being a new filing. This differs from the methodology used to calculate the Plan Adjusted Index Rate in Line A, which is aggregated based on the current membership distribution by plan.

17. In Appendix 20.4 and on Page 23 of the Part III Actuarial Memorandum, there is an additional step taken that is not allowed in the rating rules, dividing the Calibrated PAIR by the average plan factor. This is not one of the allowable factors. Please correct this.

We have revised our Appendix 20.4 and the Part III Actuarial Memorandum to remove the step of dividing by the average plan factor. Note that the subsequent base rate was multiplied by the plan factor to develop final rates. This was done for illustrative purposes and did not affect the development of the consumer adjusted rates. Appendix 1.3, Appendix 1.4, and Appendix 13.1 have also been revised to remove this additional step for consistency.

18. The Rate Change and the Range of rate change – Table 10 of PAAM shows the average rate change as -1.4% and the range is -5.03% to 0.39%. These do not match the Cover letter, Rate Change Summary and the Rate/Rule TAB in SERFF. Please correct these.

We have updated the Cover Letter, Rate Change Summary, and Rate/Rule Tab in SERFF to reflect the average rate change (-1.36%) and range (-5.09% to 0.40%) shown in Table 10 of the PAAM.

19. URRT versus PAAM Exhibit Tables – Please explain and correct the discrepancy in the Projected Index between URRT, WKST 2, Section II (\$538.90) and URRT, WKST 1 & Table 5 of PAAM (\$537.19).

The \$538.90 in URRT Worksheet 2 Section IV (we are assuming the reference to Section II in the question was a typo) represents all projected allowed claims PMPM, including EHB and non-EHB claims. The \$537.19 in URRT Worksheet 1 and PAAM Table 5 includes only projected EHB Allowed Claims. Since the two values represent different claims per the definitions in the URRT instructions and PA filing guidance, no correction is needed.

20. 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.

The original formula for the Paid-to-Allowed Ratio in Cell 28 of Table 5 links to Cell K15 of Table 10. This Pricing AV value is weighted by current membership. We have overwritten the formula to enter the aggregate Paid-to-Allowed ratio used in our pricing, which is weighted on projected enrollment. We believe this is a more reasonable approach because the paid to allowed ratio reflects projections for all plans, not just renewing plans.

 Federal Tax Factor – Please provide the calculation of the Federal Tax factor of 0.54% in Table 6 of PAAM. Please note that the tax rate is now 21% and applied to 1.75% Profit results in a factor of 0.36%

1.75% represents the after-tax profit. The federal income tax factor of 0.54% is calculated by applying the 21% tax rate to pre-tax profit of 2.56%, as follows:

(0.21)(2.56%) = 0.54%

22. 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.

Please refer to the [Obj Exh 22] tab in the supporting excel workbook, Objection Exhibits PA_Obj 2_86199_Rate_061819_Due_062519.xlsb The Pricing AVs in the table are from PAAM Table 10 column K. Cost sharing changes are highlighted in yellow – the 2020 value appears first, and the 2019 value appear second, in parentheses.

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

As a new issuer in 2019, PHW did not participate in the RADV process for 2017 data, and no adjustments were made in our rate development.

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.

As a new issuer in 2019 in Pennsylvania with no experience or RADV results, we do not have any feedback on including an adjustment in 2020 pricing for this market.

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

Exhibit B is provided in the PA State Actuarial Memorandum, and again as Appendix 20.3. Please note that both the PA State Actuarial Memorandum and Appendices have been resubmitted to capture the adjustments needed to normalize induced utilization to 1.000, per Objection #11.

a) Please confirm that the ratio in Column (9) represents the pure induced utilization for each plan.

We 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.

The derivation of the AV and cost sharing factors for each plan is shown in the updated version of Appendix 20.4.

c) Please provide any additional justification for induced utilization assumptions in the Company's pricing.

The induced utilization build-up may be found across several appendices.

Induced utilization is calculated as the Normalized AV and Cost Sharing factor (developed in Appendix 20.4), divided by the product of the Paid-to-Allowed factor (developed in Appendix 20.3) and the inverse of the average tobacco factor (developed in Appendix 13.4).

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 a factor of 1.

We confirm that each plan's induced utilization factor was normalized by an aggregate factor, resulting in an aggregate induced utilization factor of 1.000.

e) Please quantitatively demonstrate the calculation of the induced calibration factor.

The calculation of the normalization factor used to produce an aggregate induced utilization value of 1.000 is shown in Appendix 20.4.

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.

The 1.000 Benefit Richness factor on Table 7 is equal to the aggregate Benefit Richness factor calculated in Table 10. The plan level Benefit Richness values tie exactly to the values shown in Exhibit B in the State Actuarial Memorandum and also Appendix 20.3.

25. 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.

Average commission is \$2.51 PMPM.

The \$3.26 PMPM shown in PAAM Table 6 and Appendix 12.2 also includes \$0.75 PMPM sales/call center overhead.

A sample producer agreement was included in the HHS Actuarial Memo as Appendix 20.2. This agreement has not changed from 2019 to 2020.

26. 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.

A new version of PAAM Table 6 has been submitted reflecting this update.

27. 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.

Yes, we reviewed the rates to ensure consistency across these files prior to submitting our filing.

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

PHW did not originally set the generic Rx copay with the intention that it would be less than or equal to 50% coinsurance for that category. Based on supporting documentation provided by PID, our current understanding is that CMS suggests a 50% cost-sharing threshold would be reasonable to constitute coverage of a major service before the deductible for the purposes of meeting Expanded Bronze requirements.

The Essential Care 1 plan design does not satisfy the Expanded Bronze requirements including the 50% threshold. However, the metal AV of this plan design is 60.32%, which is within the de minimis range for regular Bronze plans. Therefore, we have updated the Essential Care 1 and Essential Care 1 + Vision + Adult Dental plans to indicate a metal tier of Bronze instead of Expanded Bronze in our AV screenshots. The binder and form filings will also be updated to reflect this change.

The Essential Care 2 HSA and Essential Care 4 HSA plan designs both satisfy the requirements to be considered Expanded Bronze plans because both are qualified high deductible health plans. The Essential Care 10 plan design also satisfies the Expanded Bronze requirements due to the PCP visit cost-sharing. We have not made any updates for these plans.

Objection Exhibit 1 Pennsylvania Health & Wellness, Inc. Paid PMPM Impact from Plan Design Changes

· · · · ·			Paid Impact from
	Estimated Pa	aid PMPM	Change in Benefits
Line Item	2020 Plan Designs	2019 Plan Designs	%
Balanced Care 5 (2020) - Standard Silver On Exchange Plan	375.01	374.73	0.1%
Balanced Care 5 (2020) - 73% AV Level Silver Plan	387.42	390.48	-0.8%
Balanced Care 5 (2020) - 87% AV Level Silver Plan	509.48	509.48	0.0%
Balanced Care 5 (2020) - 94% AV Level Silver Plan	570.65	570.65	0.0%
Balanced Care 11 (2020) - Standard Silver On Exchange Plan	375.00	376.27	-0.3%
Balanced Care 11 (2020) - 73% AV Level Silver Plan	389.63	393.27	-0.9%
Balanced Care 11 (2020) - 87% AV Level Silver Plan	483.67	493.56	-2.0%
Balanced Care 11 (2020) - 94% AV Level Silver Plan	566.44	567.47	-0.2%
Essential Care 1 (2020) - Standard Bronze On Exchange Plan	332.28	337.16	-1.5%

	Obje	ction Exhi	bit 3.1			
Pennsylvania Health & Wellness, Inc. Manual Rate Buildup						
Line Item	Total	Impact	Notes			
Base Data	\$365.14					
* Cost trend and provider reimbursement	388.14	1.063				
* Rating region - Cost	429.33	1.106	Previously combined into one Rating region line			
* Rating region - Util	483.02	1.125	Previously combined into one Rating region line			
* Utilization trend	505.43	1.046				
* Calibration based on relevant QHP experience	468.88	0.928				
* Prior Auth. / DUR / Disease Management	461.87	0.985	Previously included with expected utilization management savings			
* Induced Utilization	437.70	0.948	Previously included with benefit plan designs			
* Expected morbidity	483.14	1.104				
* Expected demographics	583.37	1.207				
* Expected utilization management savings	543.17	0.931				
* Benefit plan designs	535.04	0.985				
* Grace Period	537.19	1.004				
Manual EHB Allowed Claims PMPM	\$537.19		-			

																tion Exhibit 3.2																		
	Pennsylvania Health & Wellness, Inc.																																	
	Development of Single Ride Xool Projuction Factors																																	
			Cost Trend Ad	1			Util Tren	nd Adj		Induced Util Trend				Morbidity	Adjustment:				Demo A	djustments			Network A	djustments			Benefits Ad	justments			Other Ad	Justments		
																		impact of				impact of				impact of				impact of				npact of
			Rating Region		Rating Region -	Utilization		Prior Auth. / DUR / Disease		Induced Util		Impact of		Change in	Change in	Change in		Morbidity	Change in	Change in		Demographic	Change in	Change in		Network	Change in	Change in		Benefit				Other
	Starting	Cost Adj	Cost	Total Cost Adj	Util	Trend Adj	Calibration Adj	Management Adj	Total Util Adj	Adjustments	After Initial	Trend	Claims	Morbidity -	Morbidity -	Morbidity - Util	After	Adjustments	Demographics -	 Demographics - 	After	Adjustments	Network -	Network -	After	Adjustments	Benefits -	Benefits -	After Benefit	Adjustments	Grace (Change in	Adji	ustments
	Manual Data	(App 8.1)	(App 8.1)	(App 20.1)	(App 8.1)	(App 8.1)	(App 8.1)	(App 8.1)	(App 20.1)	(App 8.1)	Adi	Adjustment	Margin	Cost	Util	Indiv Mandate	Morbidity	(App 8.1)	Cost	Util	Demographics	(App 8.1)	Cost	Util	Network	(App 8.1)	Cost	Util	Adjustments	(App 8.1)	Period 0	Other - Util Afte	r Other (A	App 8.1)
Inpatient Hospital	79.35	1.145	1.088	1.246	1.196	1.051	0.928	1.000	1.165	0.949	109.38	1.378	1.000	1.000	1.047	1.060	121.40	1.110	1.013	3 1.178	144.9	2 1.194	1.000	0.903	130.82	0.903	1.000	0.996	130.26	0.996	1.004	1.000	130.79	1.004
Outpatient Hospital	76.81	0.993	1.177	1.168	1.073	1.051	0.928	1.000	1.045	0.945	88.66	1.154	1.000	1.000	1.047	1.060	98.40	1,110	1.040	1.203	123.1	4 1.251	1.000	0.889	109.50	0.889	1.000	1.002	3 109.87	1.003	1.004	1.000	110.31	1.004
Professional	100.41	1.081	1.094	1.182		1.049	0.927	1.000	1.089	0.945	122.16	1.217	1.000	1.000	1.047	1.060	135.58	1.110	1.005		153.9	6 1.135	1.000	0.925	142.47	0.925	1.000	0.961	136.85	0.961	1.004	1.000	137.40	1.004
Other Medical	9.76	0.833	1.180	0.983	1.034	1.051	0.928	1.000	1.007	0.891	8.61	0.882	1.000	1.000	1.047	1.060	9.56	1.110	0.982	1.186	11.1	3 1.164	1.000	0.912	10.15	0.912	1.000	0.771	7.83	0.771	1.004	1.000	7.86	1.004
Capitation	1.73	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.73	1.000	1.000	1.000	1.000	1.000	1.73	1.000	1.000	1.000	1.7	3 1.000	1.000	1.000	1.73	1.000	1.000	1.000	1.73	1.000	1.000	1.000	1.73	1.000
Prescription Drug	97.07	1.057	1.078	1.140	1.120	1.037	0.928	0.941	1.014	0.955	107.15	1.104	1.000	1.000	1.025	1.060	116.46	1.087	1.004	1.270	148.5		1.000	1.000	148.50	1.000	1.000	1.000	148.50	1.000	1.004	1.000	149.10	1.004
Total	365.14	1.063	1.106		1.125	1.046	0.928	0.985		0.948	437.70	1.199					483.14	1.104			583.3	7 1.207			543.17	0.931			535.04	0.985		-	537.19	1.004

Objection Exhibit 4 Pennsylvania Health & Wellness, Inc. Development of Induced Utilization Factors by Service Category

	Induced Utilization	Induced Utilization - Services Subject to	
		Copays/Coinsurance	Total Induced
Service Category	to Deductible	only	Utilization
Inpatient Hospital	0.95	1.00	0.95
Outpatient Hospital	0.95	1.00	0.95
Professional	0.97	0.98	0.95
Other Medical	0.95	0.94	0.89
Capitation	1.00	n/a	1.00
Prescription Drug	0.96	1.00	0.96

Objection Exhibit 10, 12 Pennsylvania Health & Wellness, Inc. Development of AV Pricing and Rating Factor (AV & Cost Sharing) Relativities										
		Developine	nt of AV I ficing at		a cost onaring/ re	siati vities				
	Secure Care 5	Balanced Care 5	Balanced Care 11	Balanced Care 12	Balanced Care 14	Balanced Care 15	Essential Care 1	Essential Care 2	Essential Care 4 E	ssential Care
Member Months	1,438	9,509	33,919	23,577	3,699	48	16,931	12	5,972	16,9
ingle Risk Pool Claims PMPM										
Allowed PMPM (Single Risk Pool)					\$538.					
Paid PMPM (Single Risk Pool)	\$442.23									
duced Utilization (Health Cost Guidelines)										
Allowed PMPM (Single Risk Pool)	\$538.90	\$538.90	\$538.90		\$538.90	\$538.90	\$538.90	\$538.90	\$538.90	\$538.
Induced Utilization - Svcs. Subj only to Copays/Coins	1.004	0.992	0.983		0.955	0.986	0.981	0.981	0.996	0.9
Induced Utilization - Services Subject to Deductible	1.007	0.923	0.937	0.941	0.968	0.962	0.899	0.933	0.928	0.9
Allowed PMPM (Plan)	\$544.62	\$493.49	\$496.70	\$495.49	\$498.18	\$511.08	\$475.36	\$493.13	\$497.73	\$477.
ctuarial Value (Claims Simulation)										
Allowed PMPM (Plan)	\$544.62	\$493.49	\$496.70		\$498.18	\$511.08	\$475.36	\$493.13	\$497.73	\$477
Deductible	-6.9%		-20.2%				-34.4%		-29.8%	-26
Copays/Coinsurance	-17.9%		-26.8%				-1.5%		-20.5%	-32
MOOP	+8.2%		+19.3%				+0.5%		+17.4%	+26
Paid PMPM	\$454.55	\$356.47	\$359.15		\$381.38 1.070	\$380.58	\$306.80	\$328.06	\$334.27	\$321. 0.9
Preliminary 2020 Plan Factor	1.275	1.000	1.008	0.994	1.070	1.068	0.861	0.920	0.938	0.9
tabilization (Prior Rating Factors)										
Preliminary 2020 Plan Factor	1.275	1.000	1.008		1.070	1.068	0.861	0.920	0.938	0.9
2019 Plan Factor, CSR Funded (1)	1.346	1.000	0.968		1.070	1.068	0.945	1.011	1.030	0.9
2019 Factor Blend %	50%		50%				50%		50%	5
2020 Plan Factor, CSR Funded	1.311	1.000	0.988	0.975	1.070	1.068	0.903	0.965	0.984	0.9
SR Non-Funding										
2020 Plan Factor, CSR Funded	1.311	1.000	0.988		1.070	1.068	0.903	0.965	0.984	0.9
2020 CSR non-Funding Rate Load Final 2020 Plan Factor	0.833	1.000	1.000		1.000	1.000	0.833	0.833	0.833	0.8
Final 2020 Plan Factor	1.092	1.000	0.988	0.975	1.070	1.068	0.752	0.805	0.820	0.7
V and Cost Sharing Factor										
AV and Cost Sharing Factor	0.979	0.896	0.885	0.874	0.959	0.957	0.674	0.721	0.735	0.7
Induced Utilization Component	1.110	1.006	1.012		1.015	1.041	0.969	1.005	1.014	0.9
AV Component	0.882	0.891	0.875	0.865	0.944	0.919	0.696	0.718	0.724	0.72
AV Component (1) New plans use 2019 plan factors from the following plans - Secure Care 5 uses Secure Care 1 - Balanced Care 12 uses Balanced Care 11 - Balanced Care 14 and 15 use Balanced Care 5 - Essential Care 2, 4, and 10 use Essential Care 1	0.882 as follows, adjuste	0.891 ad with their 2020 C	0.875 SM relativity:	0.865	0.944	0.919	0.696	0.718	0.724	0

Objection Exhibit 13 Pennsylvania Health & Wellness, Inc. Non-EHB Adjustment

(a)	Base Rate	\$369.74
(b)	Product Adjustment	\$17.36
(c)	Non-EHB Benefits Adjustment = (b) / (a)	4.7%

Objection Exhibit 15 Pennsylvania Health & Wellness, Inc. Development of Health Insurer Fee

2018 HIF Fee	14,300,000,000
% of Premium Growth	16.40%
2020 HIF Fee	16,645,200,000
2019 Projected Market Premium	829,500,000,000
HIF %	2.01%
Income Tax Rate (State/Federal)	22.23%
Income Tax Gross-up	0.57%
Grossed-up Fee % (Income tax only)	2.58%
Premium Tax Rate	1.75%
Gross-up for Premium Tax	0.05%
Total Grossed-up HIF % (Income & Premium Tax)	2.63%

Objection Exhibit 22 Pennsylvania Health & Wellness, Inc. Summary of Cost Sharing and Pricing AV Changes

										Rx Men	nber Cost-Shari	ng	1			
Plan Design	Plan ID	Plan Type	Medical Deductible	Member Coinsurance	Rx Deductible	OOP Max	PCP Visit	Specialist Visit	Generic	Preferred Brand	Non-Preferred Brand	Specialty	Includes adult vision coverage?	Includes adult dental coverage?	2019 Pricing AV	2020 Pricing AV
Ambetter Balanced Care 5	86199PA0010005	HMO	\$7350 INT	0%	INT	\$7,350	\$40 NSD	\$80 NSD	\$20 NSD	\$60 NSD	\$0 SD (D&C)	\$0 SD	N	N	0.743	0.741
Ambetter Balanced Care 11	86199PA0010004	HMO	\$6000 INT	40%	INT	\$8,100 (\$7,900)	\$30 NSD	\$60 NSD	\$20 NSD	\$50 NSD	50% SD (D&C)	50% SD (40% SD)	N	N	0.707	0.727
Ambetter Essential Care 1	86199PA0010002	HMO	\$8150 INT (\$7900 INT)	0%	INT	\$8,150 (\$7,900)	\$0 SD (D&C)	\$0 SD (D&C)	\$20 NSD	\$0 SD (D&C)	\$0 SD (D&C)	\$0 SD	N	N	0.713	0.695
D&C – Deductible and Coinsurance INT – Integrated Medical and Rx Deductible NSD – Not subject to deductible SD – Subject to deductible Rx Copay – Generic / Preferred Brand / Nor		ecialty														

 Follow up to question 10 and 12: Please explain why factors provided in worksheet "Objection Exhibits PA_Obj 2 86199_Rate_061819_Due_062519.xlsb" on tab "Obj Exh 10, 12" do not match values in Table 10 or Appendix 20.3 and 20.4. The AV and Cost Sharing factors provided in tab "Obj Exh 10, 12" do match values in the URRT worksheet 2. For example, for plan Ambetter Balanced Care 11, Table 10 shows an AV of 0.727, and an Induced Utilization factor (Benefit Richness) of 1.014, and the 1.20 factor for non-funding of CSR. Multiplying the AV value of .727 by 1.2 results in an AV adjusted for nonfunding of CSR of .8724. Appendix 20.3 shows an induced utilization factor of 1.014, an AV and Cost Sharing factor of .8823, so dividing would get an AV of 0.8698. Then tab "Obj Exh 10, 12" in the response worksheet shows an AV of .8747 and an induced utilization factor of 1.0122. Please provide qualitative and quantitative support for the induced utilization factors in the response worksheet, tab "Obj Exh 10, 12" rather than hard coded values in row 41, "Induced Utilization Component". In particular, it looks like these values equal the 2 factors from rows 16 and 17 multiplied by 1.0982. Why?

Please refer to the updated version of the [Obj Exh 10, 12] tab in CELT-131936143 Response to 20190705 Objections - Exhibits.xlsb for quantitative support showing the development of the induced utilization factors.

Using the plan Ambetter Balanced Care 11 as an example, the AV & Cost Sharing Design of the plan in row 41 (0.885) can be broken up into three separate components of the tobacco calibration factor (0.994), the induced utilization factor (1.018), and the AV Component, or Paid to Allowed ratio (0.875). The induced utilization and AV component values are provided with formulas in our Excel response and tie to the values provided in Appendix 20.4.

The induced utilization factor is calculated as the Plan Allowed PMPM from row 19 (\$496.70), divided by the product of the weighted average Plan Allowed PMPM (calculated as \$490.73) and the tobacco calibration factor (0.994). The ratio of the Single Risk Pool Allowed PMPM (\$538.90) to the weighted average Plan Allowed PMPM (\$490.73) is equal to the 1.0982 quoted in the objection.

These raw values are then normalized in Appendix 20.4 so that the final induced utilization factor aggregates to 1.000 on Table 10. The induced calibration factor (1.003) is netted out of the Raw AV & Cost-Sharing Factor, resulting in a normalized AV & Cost-Sharing factor (0.882) and normalized induced utilization factor (1.014), which tie to Appendix 20.3. This normalized induced utilization factor ties to Table 10, and the product of the Pricing AV (0.727), Benefit Richness (1.014), and Non-Funding of CSR Adjustment (1.200) from Table 10 equal the original AV & Cost-Sharing Design of the plan (0.885) shown on [Objection Exhibit 10, 12].

 Follow up from question 13: Please provide the qualitative and quantitative support for the development of the \$17.36 PMPM for non-EHB adult vision and dental 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.

Please refer to the updated version of the [Obj Exh 13] tab in CELT-131936143 Response to 20190705 Objections - Exhibits.xlsb for additional quantitative support for the development of the \$17.36 PMPM for non-EHB adult vision and dental. Both adult vision and adult dental are capitated services. Paid and Premium PMPMs are determined by the capitation agreements.

For the second part of this question (regarding PAAM Table 6), we confirmed in a phone call with PID on 7/9/2019 that the revised PAAM exhibit file submitted with our previous objection responses does include the RA user fee in Table 6 Row 54 as requested, and no correction is necessary.

3. Follow up to question 22: Why is the 2020 Pricing AV increasing for plan Ambetter Balanced Care 11 compared to 2019 when benefits seem to be less rich, as seen on tab "Obj Exh 22" on worksheet "Objection Exhibits PA_Obj2_86199_Rate_061819_Due_062519.xlsb"?

The increase in pricing AV for Balanced Care 11 is due to a change in our methodology for developing pricing AVs for 2020. For 2019, pricing AVs were developed using the Milliman MCRM (Managed Care Rating Model). For 2020, pricing AVs were developed using a 50/50 blend of the MCRM and Claims Simulation Model. We chose to use a blend in order to limit the impact of the change in methodology.

The federal AV calculator lends directional support for the change to Balanced Care 11 as well, as the metal AV for this plan increased from 68.32% in 2019 to 69.46% in 2020.

4. Question 18: Please upload the revised cover letter on to SERFF.

The revised cover letter has been uploaded.

5. Question 28 of June 18, 2019 letter – Your response does not demonstrate that the projected Average cost is greater than 50% of the cost sharing as per my email of June 21, 2019. For the Essential Care 10 Expanded Bronze plans, 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. Please follow the example shown in my email.

We respectfully request that you reconsider this objection. In our review of both the 2018 Notice of Benefit & Payment Parameters (NBPP) and the email response to you from CMS, the requirement is that the issuer must pay for at least one major service before the deductible, within reasonable cost sharing. This is outlined on the bottom of page 303 of the NBPP (attached for reference). CMS goes on to state on page 305-306 that any cost sharing rate that requires the enrollee to pay for more than 50 percent of the coinsurance (or the equivalent copay rate) could be considered an unreasonable cost-sharing rate for the major service. The reasonable cost sharing applies to the major service that the issuer chooses to cover before the deductible. It does not apply to all major services- as the requirement outlined in 45 CFR 156.140(c) is that only one major service needs to be covered before deductible. We have highlighted portions of the NBPP which speak to this topic.

On the Essential Care 10 Expanded Bronze Plan, the PCP visit cost sharing is the major service that is covered prior to deductible with a 50% coinsurance, which would meet the definition laid out by CMS. Therefore, EC10 meets the requirements laid out by CMS for an Expanded Bronze Plan.

		Developme	Pennsylva	jection Exhibit 10, 1 ania Health & Welln d Rating Factor (AV	ess, Inc.	elativities				
	Secure Care 5	Balanced Care 5	Balanced Care 11	Balanced Care 12	Balanced Care 14	Balanced Care 15	Essential Care 1	Essential Care 2	Essential Care 4	Essential Care 10
Projected Member Months	1,438	9,509	33,919	23,577	3,699	48		12	5,972	16,924
Current Membership	24	192	990	-	17	-	646	-	-	-
Single Risk Pool Claims PMPM										
Allowed PMPM (Single Risk Pool)					\$538.					
Paid PMPM (Single Risk Pool)	\$442.23									
Induced Utilization (Health Cost Guidelines)										
Allowed PMPM (Single Risk Pool)	\$538.90	\$538.90	\$538.90	\$538.90	\$538.90	\$538.90	\$538.90	\$538.90	\$538.90	\$538.90
Induced Utilization - Svcs. Subj only to Copays/Coins	1.004	0.992	0.983	0.978	0.955	0.986	0.981	0.981	0.996	0.973
Induced Utilization - Services Subject to Deductible	1.007	0.923	0.937	0.941	0.968	0.962	0.899	0.933	0.928	0.910
Allowed PMPM (Plan)	\$544.62	\$493.49	\$496.70	\$495.49	\$498.18	\$511.08	\$475.36	\$493.13	\$497.73	\$477.21
Actuarial Value (Claims Simulation)										
Allowed PMPM (Plan)	\$544.62	\$493.49	\$496.70	\$495.49	\$498.18	\$511.08	\$475.36	\$493.13	\$497.73	\$477.21
Deductible	-6.9%	-23.5%	-20.2%	-21.2%	0.0%	-13.0%	-34.4%	-33.5%	-29.8%	-26.4%
Copays/Coinsurance	-17.9%	-6.4%	-26.8%	-27.2%			-1.5%	0.0%	-20.5%	-32.8%
MOOP	+8.2%	+2.1%	+19.3%				+0.5%	0.0%		
Paid PMPM	\$454.55	\$356.47	\$359.15	\$354.40	\$381.38	\$380.58	\$306.80	\$328.06	\$334.27	\$321.91
Preliminary 2020 Plan Factor	1.275	1.000	1.008	0.994	1.070	1.068	0.861	0.920	0.938	0.903
Stabilization (Prior Rating Factors)										
Preliminary 2020 Plan Factor	1.275	1.000	1.008	0.994	1.070	1.068	0.861	0.920	0.938	0.903
2019 Plan Factor, CSR Funded (1)	1.346	1.000	0.968	0.955	1.070	1.068	0.945	1.011	1.030	0.992
2019 Factor Blend %	50%		50%							
2020 Plan Factor, CSR Funded	1.311	1.000	0.988	0.975	1.070	1.068	0.903	0.965	0.984	0.947
CSR Non-Funding										
2020 Plan Factor, CSR Funded	1.311	1.000	0.988	0.975	1.070	1.068	0.903	0.965	0.984	0.947
2020 CSR non-Funding Rate Load	0.833	1.000	1.000	1.000	1.000	1.000	0.833	0.833	0.833	0.833
Final 2020 Plan Factor	1.092	1.000	0.988	0.975	1.070	1.068	0.752	0.805	0.820	0.790
AV and Cost Sharing Factor										
Raw AV and Cost Sharing Factor	0.979	0.896	0.885	0.874	0.959	0.957	0.674	0.721	0.735	0.708
Tobacco Calibration Component	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994
Induced Utilization Component	1.116	1.011	1.018	1.015	1.021	1.047	0.974	1.011	1.020	0.978
AV Component	0.882	0.891	0.875	0.865	0.944	0.919	0.696	0.718	0.724	0.728
Induced Calibration Factor	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003
AV and Cost Sharing Factor	0.975	0.893	0.882	0.871	0.956	0.954	0.672	0.719	0.732	0.705
Tobacco Calibration Component	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994
Normalized Induced Utilization Component	1.112		1.014	1.012	1.017	1.044	0.971	1.007	1.017	0.975
AV Component	0.882	0.891	0.875	0.865	0.944	0.919	0.696	0.718	0.724	0.728

(1) New plans use 2019 plan factors from the following plans as follows, adjusted with their 2020 CSM relativity:
Secure Care 5 uses Secure Care 1
Balanced Care 12 uses Balanced Care 11
Balanced Care 14 and 15 use Balanced Care 5
Essential Care 2, 4, and 10 use Essential Care 1

Objection Exhibit 13 Pennsylvania Health & Wellness, Inc. Non-EHB Projected Cost Summary

Non-EHB Benefit	Paid Claims PMPM	Premium PMPM	Adult Vision + Dental Calibration ⁽²⁾	Product Adjustment PMPM
Adult Vision ⁽¹⁾	\$4.53	\$5.86	1.606	\$3.65
Adult Dental (1)	\$17.42	\$22.03	1.606	\$13.72
Total	\$21.95	\$27.89	1.606	\$17.36

Base Rate:	\$369.74
Non-EHB Benefits Adjustment:	4.7%

(1) Reflects the PMPM for members who purchase vision and dental coverage.

(2) Adjustment for the geographic, age, tobacco use, and plan distribution of the Adult Vision + Dental population. Note that this is distinct from the Calibration factor shown in Appendix 13.1 EHB for a standard population. Section 1302(d)(1) of the Affordable Care Act requires a bronze plan to have an AV of 60 percent, a silver plan to have an AV of 70 percent; a gold plan to have an AV of 80 percent; and a platinum plan to have an AV of 90 percent. Section 1302(d)(3) further directs the Secretary to establish guidelines for the allowable de minimis variation in AVs in the level of coverage of a plan.

Currently, §156.140(c) permits a de minimis variation of +/- 2 percentage points.⁶⁰ In the proposed rule, we proposed to amend the de minimis range for bronze plans that cover and pay for at least one major service, other than preventive services (for which certain services already are required by Federal law to have zero cost sharing), before the deductible to allow a variance in AV of -2 percentage points and +5 percentage points. We further proposed a list of major services which may be covered and paid for before deductible in order to make a bronze plan eligible for the broader de minimis range. The major services proposed were primary care visits, specialist visits, inpatient hospital services, generic drugs, specialty drugs, preferred branded drugs, or emergency room services. Additionally, we proposed that the major service to ensure that the service is affordably covered. Finally, we proposed that a bronze plan that covers at least three primary care services before the deductible would qualify as having a major service covered before the deductible.

We proposed this amendment because, without a de minimis adjustment, future calibrations of the AV Calculator may limit issuers' flexibility in designing bronze plans. Further, we believe that bronze plans were not intended to be less generous than catastrophic

⁶⁰ Under §156.400, the de minimis variation for a silver plan variation means a single percentage point.

plans, which are required to provide at least three primary care visits before the deductible. We also proposed that bronze plans that are HDHPs be permitted to have the same adjusted de minimis AV range in order to maintain those plans' eligibility to become HDHPs that could be paired with a health savings account while still adhering to the bronze level of AV.

We are finalizing §156.140(c) as proposed, with a technical correction to the regulation text to change "high deductible high plan" to "high deductible health plan." We are also finalizing the 2018 AV Calculator, which provides the option for issuers to calculate AV for a bronze plan with the broader de minimis range.⁶¹

<u>Comment</u>: Many commenters supported our proposal to expand the de minimis range to -2 and +5 percentage points for certain types of bronze plans. These commenters supported the increased flexibility in plan design for issuers. Further, these commenters believed that the proposed changes would generate benefits to consumers by promoting creative plan designs and plans with more generous benefits than catastrophic plans. Other commenters supported the proposed requirement that this policy be limited to plans with at least one major service covered before the deductible in applicable plans and to HDHPs. Finally, some commenters supported allowing plans which cover at least three primary care visits before the deductible to qualify for the broader de minimis range. A few commenters did not support this policy because some of these commenters believed that an expanded de minimis range created the potential of higher premiums for bronze plans. Some of these commenters believed that these higher premiums may

⁶¹ It is the responsibility of the bronze plan issuer to ensure that its bronze plan meets the requirements under this policy at 45 CFR 156.140(c) if the issuer uses the expanded bronze plan de minimis range in the AV Calculator. For more information on the operation of this feature in the 2018 AV Calculator, please refer to the 2018 AV Calculator User Guide and Methodology that are posted at https://www.cms.gov/cciio/resources/regulations-and-guidance/#Plan Management.

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hurt enrollees in zero cost-sharing plans since these enrollees would see no benefit from changes in the cost-sharing structure of these plans. Some commenters also expressed concerns that increasing the de minimis range of bronze plans would make them indistinguishable from silver plans and inhibit plan design innovation.

<u>Response</u>: We are finalizing the policy as proposed. We believe that this policy provides a balanced approach by ensuring that a variety of bronze plans can be offered, including HDHPs, while ensuring that bronze plans can remain at least as generous as catastrophic plans. We are also finalizing our proposal that a bronze plan with at least three primary care services before the deductible would qualify for the expanded de minimis range. Issuers are not required to utilize the expanded bronze de minimis range, and we do not anticipate that this policy will have a significant impact on average bronze plan premiums. We also note that the purpose of the AV Calculator is to calculate AV to determine the level of coverage (metal level) of a plan, and it was not developed for pricing purposes.

<u>Comment</u>: Most commenters supported the list of major services. Some commenters requested the addition of services, such as habilitative services, rehabilitative services, laboratory services, and urgent care services. A commenter also requested that SBEs have flexibility in determining eligible major services. Other comments included a request for assurances that the policy would only require at least one category of services before the deductible and a request that HHS require at least one formulary tier to be provided before the deductible. Some commenters also requested further guidance on our list of major services.

<u>Response</u>: To qualify for the increased de minimis range, the plan must cover at least one major service before the deductible, with reasonable cost sharing, or meet the requirements to be a HDHP. We consider a major service to include the category of benefits within that

service type before the deductible. For example, if a Bronze plan is covering specialist visits before the deductible as the major service to trigger the expanded de minimis range, we would expect that the before deductible cost sharing would apply to the range of specialist visits that the issuer covers. We are finalizing the list of major services as proposed. Therefore, the finalized definition of major services will include primary care visits, specialist visits, inpatient hospital services, generic drugs, preferred brand drugs, specialty drugs, and emergency room services. These major services are applicable to a wide variety of enrollees and could have a significant AV impact. In response to commenters' requests for a wider list of major services, we considered adding services, such as urgent care and laboratory outpatient and professional services to the list of major services. However, these services were omitted due to feasibility concerns. Based on the claims data used in the 2018 AV Calculator, overall utilization of urgent care services is relatively low.⁶² Moreover, given that laboratory services are often accessed in conjunction, or as the result of, access to other services, such as office visits, which may not be covered before the deductible, it is unlikely that the majority of enrollees would access laboratory services before the deductible without having to access other services first. However, we note that nothing in this policy precludes plans (other than HDHPs) from covering additional services before the deductible, subject to applicable AV requirements. Also, nothing is in this policy precludes States from applying other cost-sharing requirements in addition to this policy.

⁶² Additional information on the consideration of urgent care services in the 2018 AV Calculator is discussed in the AV Calculator Methodology under the Section entitled "Consideration of Additional Updates Not Made in the 2018 AV Calculator" that is available at: https://www.cms.gov/cciio/resources/regulations-and-guidance/#Plan Management.

We remind issuers that this policy does not exempt issuers from mental health and substance use disorder parity requirements.⁶³ This includes the rule that a separate deductible cannot be applied to mental health or substance use disorder benefits and that any deductible applied to such benefits be no more restrictive than the predominant level of the deductible applicable to substantially all medical/surgical benefits in a particular category of benefits as described in 45 CFR 146.136. Section 1302(d)(2)(A) of the Affordable Care Act requires that AV be determined based a standard population (and without regard to the population the plan may actually provide benefits to), which is not the population required for mental health and substance use disorder parity testing. Therefore, the AV Calculator is not intended to demonstrate parity.

<u>Comment</u>: Some commenters made recommendations for reasonable cost-sharing rates for services being covered before the deductible. These suggestions included the use of current cost-sharing review tools, tying reasonable cost sharing to the bronze standardized option rates, using no more than 50 percent enrollee coinsurance; and requiring copays on the cost sharing for the major service. Other commenters had recommendations for display and aggregation of these plans on HealthCare.gov and for education to consumers on these types of plans.

<u>Response</u>: We recognize that States are the primary enforcers of AV policy. Further, we recognize that services vary in costs by region and that issuers need flexibility in plan design. However, at a minimum, for the purposes of this bronze plan policy, we believe that any cost-sharing rate that requires the enrollee to pay for more than 50 percent of the coinsurance (or the

⁶³ See 45 CFR 156.115(a)(3).

equivalent copay rate) could be considered an unreasonable cost-sharing rate for the major service.

(4) Application to Stand-alone Dental Plans Inside the Exchange (§156.150)

In the 2017 Payment Notice, HHS finalized §156.150(a), which establishes a formula to increase the annual limitation on cost sharing for stand-alone dental plans. Specifically, HHS finalized that for plan years beginning after 2017, the annual limitation for an SADP for one covered child would be \$350 increased by the percentage increase of the CPI for dental services for the year 2 years prior to the applicable plan year over the CPI for dental services for 2016; and, the annual limitation for an SADP for two or more covered children is twice that.

The formula increases the dollar limit for one covered child (currently set at \$350) by the percentage increase of the CPI for dental services for the year 2 years prior to the applicable plan year over the CPI for 2016. For plan year 2018, the percentage increase of the CPI for dental services for the year 2 years prior to the applicable plan year would be equal to the CPI for 2016, resulting in a zero percent increase. Therefore, for plan year 2018, the dental annual limitation on cost sharing is \$350 for one child and \$700 for two or more children. For plan years after 2018, we may adjust the annual limitation on cost sharing for stand-alone dental plans in guidance based on the formula established by regulations at \$156.150.

We have also received questions on the percentage of premium properly allocable to EHB for plans offered or intended to be offered in the individual market through Exchanges. Under §156.470, issuers of medical and stand-alone dental plan QHPs must provide to Exchanges an allocation of their QHP premiums to EHBs and other services or benefits. Because non-pediatric dental benefits (sometimes referred to as dental benefits for "adults," meaning individuals age 19 and older) are not EHB under §156.115(d), no portion of the

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