State:	*Pennsylvania*	**Filing Company:**	*Aetna HealthAssurance Pennsylvania, Inc.*
TOI/Sub-TOI:	*H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*		
Product Name:	*2020 PA SG AHASPA Filing*		
Project Name/Number:	*2020 PA SG AHASPA Filing /*		

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	2020_SmGrp_AHASPA_Attachment1_062519.pdf AHASPA 2020 Public PDF_initial.pdf
Item Status:	
Status Date:	

Attachment I

Rate Change Summary

Aetna Health Assurance of Pennsylvania – Small Group Plans

Rate request filing ID # AETN-131899743 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at http://www.insurance.pa.gov/Consumers/ACARelatedFilings/

Overview

Initial requested average rate change:	7.1%[1]
Revised requested average rate change:	N/A[1]
Range of requested rate change:	7.1% - 7.1%
Effective date:	January 1, 2020
Mapped Members:	501
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	$10.5 M
Claims	$10.2 M
Administrative expenses	$1.3 M
Taxes & fees	$0.5 M
Company made (after taxes)	**-$1.5 M**

How it plans to spend your premium

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

Claims:	84.3%
Administrative:	9.4%
Taxes & fees:	4.2%
Profit:	2.0%

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

Explanation of requested rate change

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

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

Proprietary

May 21, 2019

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

Re: Aetna Health Assurance of PA

NAIC #:	18527
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2020
Avg rate change requested:	11.0%
Range of rate change requested:	11.0% - 11.0%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	501
Current # policyholders:	311
Number of plans offered vs 2019:	1 in 2019; 1 in 2020
HIOS Issuer ID / Binder #:	18939 / AETN-PA20-125092022
Rate Filing Tracking Number:	AETN-131899743
Policy Form(s):	AHASPA SG HCOC-2020-EPO 04 AHASPA SG-SOB-EPO-14042175 04
Form Filing Tracking Number:	AETN-131928523

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of PA for effective dates of January 1, 2020 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2020.

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

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

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

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

Sincerely,

Attachment I

Rate Change Summary

Aetna Health Assurance of Pennsylvania – Small Group Plans

Rate request filing ID # AETN-131899743 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at http://www.insurance.pa.gov/Consumers/ACARelatedFilings/

Overview

Initial requested average rate change:	7.1%[1]
Revised requested average rate change:	N/A[1]
Range of requested rate change:	7.1% - 7.1%
Effective date:	January 1, 2020
Mapped Members:	501
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

Key information

Jan. 2018-Dec. 2018 financial experience

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Claims	$10.2 M
Administrative expenses	$1.3 M
Taxes & fees	$0.5 M
Company made (after taxes)	**-$1.5 M**

How it plans to spend your premium

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Administrative:	9.4%
Taxes & fees:	4.2%
Profit:	2.0%

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

Explanation of requested rate change

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

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

Proprietary

July 12, 2019

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

Re:	Aetna Health Assurance of PA
NAIC #:	18527
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2020
Avg rate change requested:	7.1%
Range of rate change requested:	7.1% - 7.1%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	501
Current # policyholders:	311
Number of plans offered vs 2019:	1 in 2019; 1 in 2020
2019 Avg rate change:	8.5%
HIOS Issuer ID / Binder #:	18939 / AETN-PA20-125092022
Rate Filing Tracking Number:	AETN-131899743
Policy Form(s):	AHASPA SG HCOC-2020-EPO 04 AHASPA SG-SOB-EPO-14042175 04
Form Filing Tracking Number:	AETN-131928523

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of PA for effective dates of January 1, 2020 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2020.

All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

The following modifications have been made from the original filing:

- The Risk Adjustment User Fee has been added to its own line in Table 6 of the PA Actuarial Memorandum Exhibits and removed from the Health Insurer Fee line
- Table 2 has been revised per Objection 16 on June 18, 2019
- Table 4 has been revised per Objections 20 and 26 on June 18, 2019
- Table 7 has been revised per Objection 37 on June 18, 2019
- The Rate Change Summary has been revised per Objection 42 on June 18, 2019
- The Profit/Contingency (after tax) on Table 6 of the PA Actuarial Memorandum Exhibits has been revised to reflect 2.0%, a decrease from the initial 4.31%, at the request of the DOI.

The initial requested rate change was 11.0% and the revised rate change is 7.1%

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

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

Sincerely,

2020 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name:	Aetna Health Assurance of PA
NAIC #:	18527
Market:	Small Group Off-Exchange
Effective Date:	01/01/2020
Avg rate change requested:	7.1%
Range of rate change requested:	7.1% - 7.1%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	501
Current # policyholders:	311
Number of plans offered:	1
HIOS Issuer ID / Binder #:	18939
Rate Filing Tracking Number:	AETN-131899743
Policy Form(s):	AHASPA SG HCOC-2020-EPO 04
Form Filing Tracking Number:	AETN-131928523

B. Rate History and Proposed Variations in Rate Changes

- April 1, 2016
  - Introduction of legal entity
  - AETN-130242360
- October 1, 2016
  - Increased previously filed 4Q16 rates by 7.4%
  - AETN-130565231
- January 1, 2017
  - Filed a 27.3% rate increase
  - AETN-130533528
- January 1, 2018
  - Filed a 1.7% rate decrease
  - AETN-131033573
- January 1, 2019
  - Filed a 8.5% rate increase
  - AETN-131455851

C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 7.1%. The change in the 21-year-old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 4.4%.

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

E. Benefit Changes
We are continuing to offer one silver plan for each product; the out-of-pocket maximum on this plan has increased from $7,900 to $8,150. The HIOS IDs are as follows:

2019 HIOS Plan ID	2019 Plan Name	2020 HIOS Plan ID	2020 Plan Name
18939PA0040001	PA Silver OAEPO 6000 80% $30/75	18939PA0040001	PA Silver OAEPO 6000 80% AHASPA

F. Experience Period Claims and Premium
The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2018 through December 31, 2018 and paid through February 28, 2019, for AHASPA.

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

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

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2019 (for 2018 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

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

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

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2018 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-

average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 97.3%.

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

The source data for our manual rate is the experience incurred from January 1, 2018 to December 31, 2018 and paid through February 28, 2019 for Aetna community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate.

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

H. Trend Identification
The trend values are:

Service Type	Unit Cost	Utilization
Facility Inpatient	5.5%	1.5%
Facility Outpatient	4.1%	5.5%
Physician	1.7%	5.0%
Capitation	0.0%	-1.3%
Medical	3.9%	4.2%
Pharmacy	10.4%	1.1%
Total (Med + Rx)	6.3%	3.0%

The quarterly trend factors for this filing are:

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

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical

trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

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

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March 2019. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

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

Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2020.

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

2. Rate Development & Change

Please refer to the file titled *PA_SG_18939_Off_1Q2020_Exhibits_v2.xlsx* for any exhibits referenced in the sections below.

A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims
The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

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

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2020. The annual trend for this filing, applied quarterly, is 12.6%. The application of this factor is shown in Table 5A.

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

Single Risk Pool Adjustment Factors:
Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2018 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2020. The factor used is 1.080, which represents two years of morbidity change, from the 2018 experience period to the 2020 projection period

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.032. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

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

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

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

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 82.8%. Paid to allowed ratios are based on 2018 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period =>

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

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2020 Notice of Benefit and Payment Parameters. The 2020 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2015-2018 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of [redacted] PMPM, net of the 2020 user fee of $0.18 PMPM. This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

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

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

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

B. Retention Items

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

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2019 projections, and projected changes in expenses, inflation, and membership for 2020 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of $0.18 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2019 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2020 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2, The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

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

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor and is applied in column F of Exhibit C-1. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

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

D. Components of Rate Change
The overall change in the weighted average Calibrated Plan Adjusted Index Rate is 7.1%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -8.5%
- The change in allowable plan adjusted level components is worth 12.7%
- The change in retention components is worth 3.7%

3. Plan Rate Development

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

Pricing AV / Benefit Richness:
These adjustments are discussed in Section 2C above.

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

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

Catastrophic Eligibility:
This filing does not include catastrophic plans.

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

Admin Costs / Taxes & Fees / Profit or Contingency:
These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *PA_SG_18939_AV Certification_OFF_1Q20_v1.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2019 and 2020 are shown in Columns Z and AA. The 2020 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit E-2 for two reasons: (1) The CPAIR on Exhibit E-2 are 1/1/2020 rates while the rates in Column AA are average 2020 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Exhibit E-1 to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2020 CPAIR is 1.457. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2019.
- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the

2020 CPAIR is 1.015. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2019.

5. Plan Factors

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

B. Geographic Factors
The proposed geographic factors are identical to the current approved factors.

C. Network Factors
There is only one network included in this filing.

D. Service Area Composition
The Service Area composition for this rate filing is the same as the current approved 2019 rate filing.

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

6. Actuarial Certifications

Reliance

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

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

Certification

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

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

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:

    a. ASOP No. 5, Incurred Health and Disability Claims
    b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
    c. ASOP No. 12, Risk Classification
    d. ASOP No. 23, Data Quality
    e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
    f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
    g. ASOP No. 41, Actuarial Communications
    h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

2. The Projected Index Rate is:

a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
b. Developed in compliance with the applicable Actuarial Standards of Practice,
c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
d. Neither excessive, deficient, nor unfairly discriminatory.

3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.

4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

July 12, 2019

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

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

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2019)	Projected Rating Period
Average Age	45.0	46.0	45.0
Total	17,218	501	6,012
<18	3,397	83	1,107
18-24	1,691	35	512
25-29	1,421	41	545
30-34	1,368	39	549
35-39	1,495	46	555
40-44	1,402	46	501
45-49	1,760	56	592
50-54	1,770	40	598
55-59	1,546	58	594
60-63	1,143	49	335
64+	226	7	122

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

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
$ 10,410,825.99	$ 10,294,609.37	$ 10,467,373.17	17,218	$ 1,696,525.16	$ 12,455,101.17	$ -	$ (292,503.79)	$ 1,300.95	$ -	$ 50,371.13
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										**$ 706.46**
Loss Ratio										**97.28%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.54%	2.82%	0.00%	8.51%	18.65%
Outpatient Hospital	4.09%	6.82%	0.00%	11.19%	13.70%
Professional	1.68%	6.32%	0.00%	8.10%	14.97%
Other Medical	4.09%	6.82%	0.00%	11.19%	16.08%
Capitation				0.00%	0.01%
Prescription Drugs	10.42%	2.37%	0.00%	13.03%	36.58%
Total Annual Trend				10.92%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.230	

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

*** Should = URRT Trend*

Proprietary

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		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Feb-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Mar-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Apr-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
May-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jun-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jul-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Aug-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Sep-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Oct-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Nov-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Dec-15	$ -	$ -	0.0000	#DIV/0!	-	#DIV/0!	$ -	$ -	$ -	#DIV/0!
Jan-16		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Feb-16		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Mar-16		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Apr-16		$ 310,126.08	0.9995	$ 310,294.42	1,402	$ 221.32		$ 4,620.59	$ 443,500.68	$ 316.33
May-16		$ 681,842.72	0.9993	$ 682,353.77	2,318	$ 294.37		$ 16,520.86	$ 906,295.75	$ 390.98
Jun-16		$ 888,131.80	0.9991	$ 888,937.68	3,132	$ 283.82		$ 44,086.85	$ 1,159,673.23	$ 370.27
Jul-16		$ 1,621,793.64	0.9994	$ 1,622,777.36	4,425	$ 366.73		$ 44,672.83	$ 1,945,133.94	$ 439.58
Aug-16		$ 1,865,207.98	0.9993	$ 1,866,433.66	5,051	$ 369.52		$ 86,346.99	$ 2,246,528.97	$ 444.77
Sep-16		$ 2,590,476.78	0.9992	$ 2,592,648.99	6,204	$ 417.90		$ 56,784.86	$ 3,070,223.47	$ 494.88
Oct-16		$ 2,652,973.57	0.9987	$ 2,656,509.51	6,760	$ 392.97		$ 117,885.78	$ 3,159,546.73	$ 467.39
Nov-16		$ 2,813,718.47	0.9985	$ 2,817,984.92	7,001	$ 402.51		$ 67,947.00	$ 3,336,191.86	$ 476.53
Dec-16	$ 20,898,652.18	$ 3,376,826.28	0.9977	$ 3,384,607.91	8,978	$ 376.99	$ 3,462,409.50	$ 105,443.20	$ 4,017,863.08	$ 447.52
Jan-17		$ 4,998,866.25	0.9994	$ 5,001,637.75	9,894	$ 505.52		$ (134,915.85)	$ 5,811,111.29	$ 587.34
Feb-17		$ 3,970,017.04	0.9993	$ 3,972,789.49	10,022	$ 396.41		$ (142,152.13)	$ 4,839,244.32	$ 482.86
Mar-17		$ 4,840,542.08	0.9991	$ 4,844,831.95	10,321	$ 469.41		$ (109,485.46)	$ 5,707,723.49	$ 553.02
Apr-17		$ 3,665,801.62	0.9992	$ 3,668,623.82	9,035	$ 406.05		$ (135,976.04)	$ 4,336,752.20	$ 479.99
May-17		$ 4,094,661.47	0.9989	$ 4,099,063.50	8,180	$ 501.11		$ (143,278.55)	$ 4,764,371.42	$ 582.44
Jun-17		$ 3,693,253.53	0.9988	$ 3,697,607.31	7,510	$ 492.36		$ (146,247.46)	$ 4,291,050.68	$ 571.38
Jul-17		$ 3,329,271.92	0.9990	$ 3,332,596.60	6,297	$ 529.24		$ (96,332.90)	$ 3,885,898.91	$ 617.10
Aug-17		$ 3,336,852.40	0.9980	$ 3,343,627.64	5,756	$ 580.89		$ (95,571.47)	$ 3,860,678.80	$ 670.72
Sep-17		$ 2,584,536.75	0.9810	$ 2,634,530.33	4,884	$ 539.42		$ (29,688.15)	$ 3,199,661.55	$ 655.13
Oct-17		$ 3,379,460.45	0.9970	$ 3,389,714.75	4,516	$ 750.60		$ (68,749.62)	$ 3,735,273.50	$ 827.12
Nov-17		$ 2,768,547.16	0.9974	$ 2,775,890.99	4,362	$ 636.38		$ (66,511.58)	$ 3,106,327.30	$ 712.13
Dec-17	$ 41,870,863.71	$ 1,937,564.16	0.9973	$ 1,942,781.28	2,961	$ 656.12	$ 7,028,465.34	$ (70,779.72)	$ 2,194,067.31	$ 740.99
Jan-18		$ 1,492,483.44	0.9868	$ 1,512,521.84	2,228	$ 678.87		$ (74,718.85)	$ 1,758,968.69	$ 789.48
Feb-18		$ 1,187,846.36	0.9880	$ 1,202,222.83	2,008	$ 598.72		$ (96,181.80)	$ 1,443,182.88	$ 718.72
Mar-18		$ 1,688,508.97	0.9890	$ 1,707,208.29	1,816	$ 940.09		$ 60,250.14	$ 1,738,483.29	$ 957.31
Apr-18		$ 1,283,620.02	0.9818	$ 1,307,367.48	1,677	$ 779.59		$ (56,776.54)	$ 1,530,404.75	$ 912.58
May-18		$ 1,355,774.21	0.9871	$ 1,373,522.69	1,589	$ 864.39		$ (78,074.63)	$ 1,574,380.44	$ 990.80
Jun-18		$ 711,617.90	0.9885	$ 719,898.76	1,439	$ 500.28		$ 61,259.55	$ 767,259.35	$ 533.19
Jul-18		$ 489,723.94	0.9852	$ 497,079.27	1,320	$ 376.58		$ (25,912.85)	$ 640,503.10	$ 485.23
Aug-18		$ 405,974.55	0.9792	$ 414,585.03	1,272	$ 325.93		$ (19,173.38)	$ 544,130.10	$ 427.78
Sep-18		$ 578,512.53	0.9670	$ 598,263.25	1,101	$ 543.38		$ (16,163.98)	$ 697,143.85	$ 633.19
Oct-18		$ 591,902.36	0.9770	$ 605,865.45	1,080	$ 560.99		$ (17,795.86)	$ 701,334.85	$ 649.38
Nov-18		$ 306,109.43	0.9730	$ 314,610.64	976	$ 322.35		$ (14,558.74)	$ 411,847.71	$ 421.98
Dec-18	$ 10,410,825.99	$ 202,535.67	0.9454	$ 214,227.65	712	$ 300.88	$ 1,696,525.16	$ (14,656.85)	$ 356,259.33	$ 500.36

** Express Completion Factor as a percentage*

***Express Prescription Drug Rebates as a negative number*

Proprietary

Carrier Name:	**Aetna HealthAssurance Pennsylvania, Inc.**
Product(s):	**EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2020**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
$ 16,733,424.06	$ 13,500,191.44	$ 14,409,795.91	28,239	$ 2,855,599.87	$ 17,703,293.63	$ -	$ (492,233.67)	$ 54,335.82	$ -	$ 15,314.68
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										**$ 611.40**
Loss Ratio										**83.42%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite Trend	Weight*
Inpatient Hospital	5.54%	2.82%	-0.86%	7.57%	17.26%
Outpatient Hospital	4.09%	6.82%	-0.86%	10.23%	12.77%
Professional	1.68%	6.32%	-0.86%	7.17%	14.21%
Other Medical	4.09%	6.82%	-0.86%	10.23%	15.20%
Capitation				0.00%	0.38%
Prescription Drugs	10.42%	2.37%	-0.86%	12.06%	40.18%
Total Annual Trend				10.05%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.211	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15		$ 16,468,928.76	0.9949	$ 16,553,784.87	51,549	$ 321.13		$ (357,168.81)	$ 20,756,112.90	$ 402.65
Feb-15		$ 16,395,108.82	0.9976	$ 16,434,018.29	51,727	$ 317.71		$ (415,832.62)	$ 20,391,620.89	$ 394.22
Mar-15		$ 18,934,467.05	0.9974	$ 18,983,177.15	51,762	$ 366.74		$ (533,894.70)	$ 23,013,076.29	$ 444.59
Apr-15		$ 19,010,679.81	0.9971	$ 19,066,843.24	51,547	$ 369.89		$ (428,050.55)	$ 23,091,750.68	$ 447.98
May-15		$ 17,055,763.40	0.9961	$ 17,121,733.08	51,123	$ 334.92		$ (466,678.10)	$ 20,837,898.60	$ 407.61
Jun-15		$ 17,536,008.76	0.9960	$ 17,606,526.04	50,837	$ 346.34		$ (513,713.37)	$ 21,278,623.33	$ 418.57
Jul-15		$ 18,819,998.44	0.9939	$ 18,934,914.06	50,595	$ 374.24		$ (501,640.75)	$ 22,689,304.87	$ 448.45
Aug-15		$ 18,086,295.60	0.9918	$ 18,235,516.76	50,329	$ 362.33		$ (531,266.58)	$ 21,745,368.06	$ 432.07
Sep-15		$ 16,933,522.85	0.9703	$ 17,451,329.15	50,327	$ 346.76		$ (390,354.27)	$ 20,995,854.55	$ 417.19
Oct-15		$ 17,931,619.00	0.9633	$ 18,614,751.63	49,850	$ 373.42		$ (429,784.79)	$ 22,313,353.97	$ 447.61
Nov-15		$ 16,824,788.92	0.9379	$ 17,938,551.15	49,349	$ 363.51		$ (442,959.10)	$ 21,378,378.28	$ 433.21
Dec-15	$ 251,775,467.96	$ 14,769,039.51	0.8894	$ 16,605,957.20	46,814	$ 354.72	$ 45,630,534.42	$ (434,421.03)	$ 20,686,294.62	$ 441.88
Jan-16		$ 5,761,998.89	1.0287	$ 5,601,409.46	15,991	$ 350.29		$ (175,110.14)	$ 7,084,534.55	$ 443.03
Feb-16		$ 5,183,951.66	1.0241	$ 5,061,995.22	15,630	$ 323.86		$ (201,840.61)	$ 6,513,538.39	$ 416.73
Mar-16		$ 5,846,691.15	0.9388	$ 6,227,613.47	15,598	$ 399.26		$ (216,478.24)	$ 7,823,260.46	$ 501.56
Apr-16		$ 5,001,054.95	0.9527	$ 5,249,273.85	16,638	$ 315.50		$ (185,857.94)	$ 6,679,555.43	$ 401.46
May-16		$ 5,983,616.46	0.9898	$ 6,045,511.94	16,772	$ 360.45		$ (241,987.94)	$ 7,556,324.43	$ 450.53
Jun-16		$ 5,246,655.04	0.9538	$ 5,501,063.21	17,358	$ 316.92		$ (298,378.27)	$ 7,129,104.13	$ 410.71
Jul-16		$ 6,064,969.81	0.9346	$ 6,489,706.59	18,192	$ 356.73		$ (254,655.07)	$ 8,064,045.01	$ 443.27
Aug-16		$ 6,386,965.48	0.9464	$ 6,748,699.89	18,277	$ 369.25		$ (270,683.87)	$ 8,316,365.05	$ 455.02
Sep-16		$ 6,017,314.65	0.8937	$ 6,733,104.38	18,501	$ 363.93		$ (201,216.73)	$ 8,338,427.38	$ 450.70
Oct-16		$ 5,684,575.82	0.8796	$ 6,462,501.47	18,356	$ 352.06		$ (294,000.29)	$ 8,049,415.15	$ 438.52
Nov-16		$ 6,199,953.18	0.8860	$ 6,997,675.61	17,981	$ 389.17		$ (237,079.65)	$ 8,579,699.97	$ 477.15
Dec-16	$ 89,624,888.33	$ 5,833,341.61	0.9052	$ 6,444,031.91	16,610	$ 387.96	$ 15,657,382.79	$ (200,903.87)	$ 7,863,892.47	$ 473.44
Jan-17		$ 7,417,013.44	0.9991	$ 7,423,833.01	16,405	$ 452.53		$ (229,266.53)	$ 8,848,578.03	$ 539.38
Feb-17		$ 6,415,385.39	0.9990	$ 6,421,762.32	15,770	$ 407.21		$ (218,629.96)	$ 7,748,392.89	$ 491.34
Mar-17		$ 6,555,921.38	0.9989	$ 6,563,439.87	15,003	$ 437.48		$ (173,301.22)	$ 7,882,998.85	$ 525.43
Apr-17		$ 4,867,776.23	0.9994	$ 4,870,468.98	13,100	$ 371.79		$ (199,356.65)	$ 5,835,071.60	$ 445.43
May-17		$ 5,405,944.05	0.9988	$ 5,412,377.67	11,924	$ 453.91		$ (200,044.30)	$ 6,402,771.73	$ 536.97
Jun-17		$ 5,141,494.05	0.9986	$ 5,148,724.09	10,846	$ 474.71		$ (185,937.09)	$ 5,962,211.71	$ 549.72
Jul-17		$ 4,455,547.17	0.9986	$ 4,461,835.27	9,387	$ 475.32		$ (134,955.80)	$ 5,216,145.18	$ 555.68
Aug-17		$ 4,819,475.29	0.9979	$ 4,829,445.78	8,709	$ 554.54		$ (165,471.34)	$ 5,538,482.25	$ 635.95
Sep-17		$ 3,701,120.07	0.9800	$ 3,776,549.87	7,337	$ 514.73		$ (89,936.39)	$ 4,532,062.21	$ 617.70
Oct-17		$ 3,981,959.66	0.9970	$ 3,993,813.48	6,752	$ 591.50		$ (100,888.67)	$ 4,543,338.98	$ 672.89
Nov-17		$ 3,685,500.43	0.9975	$ 3,694,781.82	6,429	$ 574.71		$ (130,402.45)	$ 4,197,746.20	$ 652.94
Dec-17	$ 62,828,753.29	$ 2,356,968.23	0.9971	$ 2,363,806.87	4,630	$ 510.54	$ 10,479,926.84	$ (84,157.23)	$ 2,732,966.24	$ 590.27
Jan-18		$ 1,850,081.81	0.9445	$ 1,958,731.60	3,678	$ 532.55		$ (92,093.18)	$ 2,305,703.65	$ 626.89
Feb-18		$ 1,433,972.96	0.9445	$ 1,518,310.27	3,343	$ 454.18		$ (116,539.03)	$ 1,794,340.64	$ 536.75
Mar-18		$ 2,025,790.01	0.9641	$ 2,101,174.49	3,021	$ 695.52		$ 43,642.03	$ 2,320,568.16	$ 768.15
Apr-18		$ 1,693,025.88	0.9479	$ 1,786,053.00	2,725	$ 655.43		$ (69,010.10)	$ 2,189,014.15	$ 803.31
May-18		$ 1,656,414.38	0.9688	$ 1,709,693.55	2,613	$ 654.30		$ (98,032.12)	$ 1,954,774.24	$ 748.10
Jun-18		$ 951,956.12	0.8867	$ 1,073,587.90	2,375	$ 452.04		$ 30,933.91	$ 1,334,296.60	$ 561.81
Jul-18		$ 705,041.42	0.9005	$ 782,926.33	2,144	$ 365.17		$ (48,230.33)	$ 1,008,161.70	$ 470.22
Aug-18		$ 707,481.10	0.9271	$ 763,125.58	2,079	$ 367.06		$ (29,222.15)	$ 971,684.55	$ 467.38
Sep-18		$ 791,989.33	0.9002	$ 879,801.65	1,752	$ 502.17		$ (36,900.55)	$ 1,043,574.60	$ 595.65
Oct-18		$ 809,265.70	0.9385	$ 862,280.31	1,704	$ 506.03		$ (27,625.01)	$ 1,008,209.74	$ 591.67
Nov-18		$ 547,451.80	0.9118	$ 600,398.55	1,593	$ 376.90		$ (24,233.64)	$ 761,398.90	$ 477.97
Dec-18	$ 16,733,424.06	$ 327,720.93	0.8769	$ 373,712.68	1,212	$ 308.34	$ 2,855,599.87	$ (24,923.50)	$ 573,668.85	$ 473.32

** Express Completion Factor as a percentage*

***Express Prescription Drug Rebates as a negative number*

Proprietary

PA Rate Template Part II

Rate Development and Change

Carrier Name:	**Aetna Health Assurance Pennsylvania, Inc.**
Product(s):	**EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2020**

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

Development of the Projected Index Rate	**Actual Experience Data**	**Manual Data**	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 706.46	$ 611.40	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.230	1.211	
Unadjusted Projected Allowed EHB Claims PMPM	$ 869.16	$ 740.47	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.216	1.080	<- See URRT Instructions
Change in Other	1.012	0.871	
Change in Demographics	1.053	1.032	<- See URRT Instructions
Change in Network	1.000	1.012	
Change in Benefits	0.975	1.000	<- See URRT Instructions
Change in Other	0.986	0.835	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 1,069.78	$ 696.56	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		$ 696.56	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 696.56	<- Index Rate for Projection Period on URRT - Individual or First Qua	
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	$ 729.10		
Projected Paid to Allowed Ratio	0.828		
Projected Paid EHB Claims PMPM	$ 603.68		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	$ (1.36)		
Projected Paid Exchange User Fees PMPM	$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 605.04		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 730.74	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ -		
Market-Adjusted Projected Paid Total Claims PMPM	$ 605.04		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 730.74		

For Informational Purposes only - No input required.

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

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

Effective Date	1/1/2020	4/1/2020	7/1/2020	10/1/2020	Total Single Risk Pool
# of Member Months Renewing in Quarter	263	185	269	251	968
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 696.56	$ 696.56	$ 696.56	$ 696.56	$ 696.56
Months of Trend	-	3	6	9	
Annual Trend	12.55%	12.55%	12.55%	12.55%	
Single Risk Pool Projected Allowed Claims	$ 696.56	$ 717.46	$ 738.99	$ 761.17	$ 729.10
Quarterly Trend Factor	100.0%	103.0%	106.1%	109.3%	104.7%
2020 Trend Factors by Quarter	0.9554	0.9840	1.0136	1.0440	

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Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	9.43%	$67.47
General and Claims	6.46%	$46.18
Agent/Broker Fees and Commissions	2.18%	$15.57
Quality Improvement Initiatives	0.80%	$5.72
Taxes and Fees	3.96%	$28.30
RA User Fee	0.03%	$0.19
PA Premium Tax (if applicable)	0.80%	$5.72
Federal Income Tax	0.53%	$3.80
Health Insurance Providers Fee (Prorated for Small Groups only)	2.60%	$18.59
Profit/Contingency (after tax)	2.00%	$14.30
Total Retention	15.39%	$110.07
Projected Required Revenue PMPM	$ 715.12	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.464	1.457
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 796.28	$ 730.74
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 540.59	$ 494.10

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 451.51	$ 483.53	$32.03	7.1%
B. Base period allowed claims before normalization	$ 540.23	$ 611.40	$71.17	15.8%
C. Normalization factor component of change	$ (173.46)	$ (198.00)	-$24.53	-5.4%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 366.77	$ 413.41	$ 46.64	10.3%
D2. URRT Trend	$ 65.66	$ 87.27	$ 21.61	4.8%
D3. URRT Morbidity	$ 43.67	$ 39.96	$ (3.70)	-0.8%
D4. URRT Other	$ 40.84	$ (69.65)	$ (110.49)	-24.5%
D5. Normalized URRT RA/RI on an allowed basis	$ (6.34)	$ 1.11	$ 7.46	1.7%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0.0%
D7. Subtotal - Sum(D1:D6)	$ 510.59	$ 472.10	$ (38.49)	-8.5%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	0.0%
E2. Pricing AV	-138.6206545	$ (81.21)	$ 57.41	12.7%
E3. Benefit Richness	$ -	$ -	$ -	0.0%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (138.62)	$ (81.21)	$ 57.41	12.7%
F. Change in Retention Components				
F1. Administrative Expenses	$ 42.64	$ 45.62	$ 2.98	0.7%
F2. Taxes and Fees	$ 6.01	$ 19.14	$ 13.12	2.9%
F3. Profit and/or Contingency	$ 9.03	$ 9.67	$ 0.64	0.1%
F4. Subtotal - Sum(F1:F3)	$ 57.68	$ 74.43	$ 16.75	3.7%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 429.65	$ 465.32	$ 35.67	7.9%

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

	2019	2020	
Paid-to-Allowed	0.729	0.828	
URRT Trend (Total Applied Trend Factor)	1.179	1.211	<- URRT W1, S2
URRT Morbidity	1.103	1.080	<- URRT W1, S2
URRT "Other"	1.086	0.871	<- URRT W1, S2
Risk Adjustment	$ (6.81)	$ 1.36	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Capitation	$ 2.23	$ -	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.750	0.828	<- For 2019 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	9.44%	9.43%	
Taxes and Fees	1.33%	3.96%	
Profit and/or Contingency	2.00%	2.00%	

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PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Aetna HealthAssurance Pennsylvania, Inc.
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	$ 730.74

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	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium
Totals							**0.701**			**0.828**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**$ 605.04**
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	18939PA0040001	EPO	Aetna Silver OAEPO 6000 80% $30/75	M	0	Silver	0.7014	Approach 2	Off	0.828	1.000	1.000	1.000	1.000	1.000	$605.04
Plan 2																$0.00
Plan 3																$0.00

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Calibration	
Age Calibration Factor	1.457
Geographic Calibration Factor	1.015
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.479

Total Covered Lives @ 02-01-2019
501

Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2020 Plans @ 02-01-2019	Total Policyholders @ 02-01-2019	2019 Calibrated Plan Adjusted Index Rate PMPM	2020 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives
9.4%	**4.0%**	**2.0%**	**501**	**311**	**$ 451.51**	**$ 483.53**	**7.1%**	
N/A	N/A	N/A	-	-	N/A	N/A	N/A	N/A
9.4%	4.0%	2.0%	501	311	$ 451.51	$ 483.53	7.1%	100.0%
			-			$ -	0.0%	0.0%
			-			$ -	0.0%	0.0%

02-01-2019 Number of Covered Lives by Rating Area										
1	2	3	4	5	6	7	8	9	Total	2020 Continued/ Discontined Plans Indicator
0	0	35	0	9	11	129	279	40	**501**	
-	-	-	-	-	-	-	-	-	-	0
0	0	35	0	9	11	129	279	40	501	1
									-	0
									-	0

Proprietary

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	Aetna HealthAssurance Pennsylvania, Inc.
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020

Plan Number	HIOS Plan ID (Standard Component)	1/1/2019 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2020	1/1/2020 Plan HIOS Plan ID (If 1/1/2019 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM										Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM									
							1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	These cells auto-fill using the data entered in Table 10.						$ 344.69	$ 362.59	$ 451.49	$ -	$ 370.47	$ 455.92	$ 478.05	$ 442.64	$ 415.78	$ 449.22	$ 359.74	$ 378.42	$ 471.19	$ -	$ 386.64	$ 475.81	$ 498.91	$ 461.95	$ 433.92	$ 468.83
Plan 1	18939PA0040001	Silver OAEPO 6000 80% $	M	0	Silver	Off	$ 344.69	$ 362.59	$ 451.49	$ -	$ 370.47	$ 455.92	$ 478.05	$ 442.64	$ 415.78	$ 449.22	$ 359.74	$ 378.42	$ 471.19	$ -	$ 386.64	$ 475.81	$ 498.91	$ 461.95	$ 433.92	$ 468.83
Plan 2	0	0	0	0	0	0										$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 3	0	0	0	0	0	0										$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

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Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
4.4%	4.4%	4.4%	0.0%	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%

4.4%	4.4%	4.4%		4.4%	4.4%	4.4%	4.4%	4.4%	4.4%

Quarter 2 2020, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 370.53	$ 389.77	$ 485.33	$ -	$ 398.24	$ 490.09	$ 513.88	$ 475.82	$ 446.94	$ 482.89

$ 370.53	$ 389.77	$ 485.33	$ -	$ 398.24	$ 490.09	$ 513.88	$ 475.82	$ 446.94	$ 482.89
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Proprietary

Quarter 3 2020, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 381.65	$ 401.47	$ 499.90	$ -	$ 410.19	$ 504.80	$ 529.30	$ 490.09	$ 460.35	$ 497.39

$ 381.65	$ 401.47	$ 499.90	$ -	$ 410.19	$ 504.80	$ 529.30	$ 490.09	$ 460.35	$ 497.39
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Quarter 4 2020, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 393.10	$ 413.52	$ 514.90	$ -	$ 422.50	$ 519.95	$ 545.19	$ 504.80	$ 474.17	$ 512.31

$ 393.10	$ 413.52	$ 514.90	$ -	$ 422.50	$ 519.95	$ 545.19	$ 504.80	$ 474.17	$ 512.31
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

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PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Aetna HealthAssurance Pennsylvania, Inc.**
Product(s):	**EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2020**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Clarion, Forest, Mckean, Venango, Warren	0.779	0.779
Rating Area 2	Cameron, Elk, Potter	0.819	0.819
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	1.020	1.020
Rating Area 4			
Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson	0.837	0.837
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	1.030	1.030
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	1.000	1.000
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.939	0.939

Table 14. Network Factors

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

Aetna HealthAssurance Pennsylvania, Inc.
HIOS Issuer ID: 18939
Exhibit A-2

PA Small Group Portfolio | Summary of Benefits

Contents

Aetna Silver OAEPO 6000 80% AHASPA 2

Pennsylvania

Aetna Silver OAEPO 6000 80% AHASPA

Silver

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

Pharmacy	In-Network
Pharmacy Deductible Individual	$0
Generics	$12
Preferred Brand Drugs	$55
Non-Preferred Brand Drugs	$95
Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred	40% up to $500 / 50% up to $750

Unified Rate Review v5.0

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

Company Legal Name:	Aetna HealthAssurance Pennsylvania, Inc.	State:	PA
HIOS Issuer ID:	18939	Market:	Small Group
Effective Date of Rate Change(s):	1/1/2020		

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

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

	Total	PMPM
Allowed Claims	$12,163,898.33	$706.46
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$10,467,373.17	$607.93
Risk Adjustment	$50,371.13	$2.93
Experience Period Premium	$10,410,825.99	$604.65
Experience Period Member Months	17,218	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$131.76	1.055	1.028	1.055	1.028	$154.98
Outpatient Hospital	$96.77	1.041	1.068	1.041	1.068	$119.61
Professional	$105.77	1.017	1.063	1.017	1.063	$123.61
Other Medical	$113.63	1.041	1.068	1.041	1.068	$140.45
Capitation	$0.08	1.000	1.000	1.000	1.000	$0.08
Prescription Drug	$258.46	1.104	1.024	1.104	1.024	$330.32
Total	$706.47					**$869.06**

Morbidity Adjustment		1.216
Demographic Shift		1.053
Plan Design Changes		0.975
Other		0.986
Adjusted Trended EHB Allowed Claims PMPM for	**1/1/2020**	**$1,069.78**

Manual EHB Allowed Claims PMPM	$696.56
Applied Credibility %	0.00%

			Projected Period Totals
Projected Index Rate for	**1/1/2020**	**$696.56**	$4,187,718.72
Reinsurance		$0.00	$0.00
Risk Adjustment Payment/Charge		-$1.57	-$9,438.84
Exchange User Fees		0.00%	$0.00
Market Adjusted Index Rate		**$698.13**	**$4,197,157.56**

Projected Member Months	**6,012**

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Product-Plan Data Collection

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

Company Legal Name: **Aetna HealthAssurance Pennsylvania, Inc.**
HIOS Issuer ID: **18939**
Effective Date of Rate Change(s): **1/1/2020**

State: **PA**
Market: **Small Group**

Product/Plan Level Calculations

Field #	**Section I: General Product and Plan Information**			
1.1	Product Name	PPO		PPO
1.2	Product ID	18939PA001		18939PA004
1.3	Plan Name	Terminated Plans	Aetna Silver PPO 5000 80/50	Aetna Silver OAEPO 6000 80% AHASPA
1.4	Plan ID (Standard Component ID)	18939PA0010000	18939PA0010025	18939PA0040001
1.5	Metal	Not Applicable	Silver	Silver
1.6	AV Metal Value	0.000	0.702	0.710
1.7	Plan Category	Terminated	Terminated	Renewing
1.8	Plan Type	PPO	PPO	EPO
1.9	Exchange Plan?	No	No	No
1.10	Effective Date of Proposed Rates	1/1/2020	1/1/2020	1/1/2020
1.11	Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	7.23%
1.12	Product Rate Increase %	0.00%		7.23%
1.13	Submission Level Rate Increase %	7.23%		

Worksheet 1 Totals		**Section II: Experience Period and Current Plan Level Information**				
	2.1	Plan ID (Standard Component ID)	Total	18939PA0010000	18939PA0010025	18939PA0040001
$12,163,898	2.2	Allowed Claims	$12,163,898	$32,787	$6,504	$12,124,607
$0	2.3	Reinsurance	$0	$0	$0	$0
	2.4	Member Cost Sharing	$1,696,525	$4,799	$3,152	$1,688,574
	2.5	Cost Sharing Reduction	$0	$0	$0	$0
$10,467,373	2.6	Incurred Claims	$10,467,373	$27,988	$3,352	$10,436,033
$50,371	2.7	Risk Adjustment Transfer Amount	$50,371	-$1,397	-$224	$51,992
$10,410,826	2.8	Premium	$10,410,826	$90,260	$8,707	$10,311,859
17,218	2.9	Experience Period Member Months	17,218	190	22	17,006
	2.10	Current Enrollment	501	0	0	501
	2.11	Current Premium PMPM	$743.52	$0.00	$0.00	$743.52
	2.12	Loss Ratio	100.06%	31.50%	39.51%	100.70%
		Per Member Per Month				
	2.13	Allowed Claims	$706.46	$172.57	$295.61	$712.96
	2.14	Reinsurance	$0.00	$0.00	$0.00	$0.00
	2.15	Member Cost Sharing	$98.53	$25.26	$143.27	$99.29
	2.16	Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00
	2.17	Incurred Claims	$607.93	$147.31	$152.34	$613.67
	2.18	Risk Adjustment Transfer Amount	$2.93	-$7.35	-$10.18	$3.06
	2.19	Premium	$604.65	$475.05	$395.77	$606.37

	Section III: Plan Adjustment Factors				
3.1	Plan ID (Standard Component ID)		18939PA0010000	18939PA0010025	18939PA0040001
3.2	Market Adjusted Index Rate		$698.13		
3.3	AV and Cost Sharing Design of Plan		0.0000	0.0000	0.8280
3.4	Provider Network Adjustment		0.0000	0.0000	1.0000
3.5	Benefits in Addition to EHB		1.0000	1.0000	1.0000
	Administrative Costs				
3.6	Administrative Expense		9.43%	9.43%	9.43%
3.7	Taxes and Fees		3.96%	3.96%	3.96%
3.8	Profit & Risk Load		2.00%	2.00%	2.00%
3.9	Catastrophic Adjustment		1.0000	1.0000	1.0000
3.10	**Plan Adjusted Index Rate**		$0.00	$0.00	$683.20
3.11	Age Calibration Factor	0.6862	0.6862		
3.12	Geographic Calibration Factor	0.9853	0.9853		
3.13	Tobacco Calibration Factor	1.0000	1.0000		
3.14	**Calibrated Plan Adjusted Index Rate**		$0.00	$0.00	$461.92

	Section IV: Projected Plan Level Information				
4.1	Plan ID (Standard Component ID)	Total	18939PA0010000	18939PA0010025	18939PA0040001
4.2	Allowed Claims	$4,187,703	$0	$0	$4,187,703
4.3	Reinsurance	$0	$0	$0	$0
4.4	Member Cost Sharing	$720,344	$0	$0	$720,344
4.5	Cost Sharing Reduction	$0	$0	$0	$0
4.6	Incurred Claims	$3,467,359	$0	$0	$3,467,359
4.7	Risk Adjustment Transfer Amount	-$7,831	$0	$0	-$7,831
4.8	Premium	$4,107,405	$0	$0	$4,107,405
4.9	Projected Member Months	6,012	0	0	6,012
4.10	Loss Ratio	84.58%	#DIV/0!	#DIV/0!	84.58%
	Per Member Per Month				
4.11	Allowed Claims	$696.56	#DIV/0!	#DIV/0!	$696.56
4.12	Reinsurance	$0.00	#DIV/0!	#DIV/0!	$0.00
4.13	Member Cost Sharing	$119.82	#DIV/0!	#DIV/0!	$119.82
4.14	Cost Sharing Reduction	$0.00	#DIV/0!	#DIV/0!	$0.00
4.15	Incurred Claims	$576.74	#DIV/0!	#DIV/0!	$576.74
4.16	Risk Adjustment Transfer Amount	-$1.30	#DIV/0!	#DIV/0!	-$1.30
4.17	Premium	$683.20	#DIV/0!	#DIV/0!	$683.20

Proprietary

Rating Area Data Collection

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

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

Proprietary

Aetna Health Assurance of PA
Pennsylvania Small Group
EPO Products

Summary

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

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

Product Name	# Members as of February 2018	Range of Increases
PA Silver OAEPO 6000 80% AHASPA	501	7.1% - 7.1%

Why We Need to Increase Premiums

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

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

What Else Affects Our Request to Increase Premiums

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

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

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

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

Will Premiums for All Small Groups Increase 7.1%?

No, increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

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

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

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

What is Aetna doing to keep premiums affordable?

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

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

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

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name:	**Aetna Health Assurance of PA**
State:	**PA**
HIOS Issuer ID:	**18939**
Market:	**Small Group**
Effective Date:	**01/01/2020**
Rate Filing Tracking Number:	**AETN-131899743**
Policy Form(s):	**AHASPA SG HCOC-2020-EPO 04**
Form Filing Tracking Number:	**AETN-131928523**

Company Contact Information:

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

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

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

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation. These rates are for plans issued in conjunction with our Qualified Health Plan (QHP) application in Pennsylvania beginning January 1, 2020. The rates comply with all rating guidelines under federal and state regulations. This memorandum covers plans that will be available on and off the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2020 through December 31, 2020.

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

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

- Changes in provider networks and contracts.

B. Variation in Rate Changes by Plan/Product:

Rate changes do not differ by plan.

3. Single Risk Pool

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

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

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2018 through December 31, 2018 and paid through February 28, 2019.

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

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

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

5. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2019. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

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

6. Projection Factors

A. Trend Factors (Cost/Utilization):

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

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

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

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

B. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2018
- Medically underwritten policies renewed under the Transitional Policy.

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2020. Exhibit 3 discusses the assumptions used to project the change in population morbidity and illustrates the resulting projection factor.

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

D. Plan Design Changes:
The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2020 State Benchmark EHBs, and newly mandated benefits.

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

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

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

7. Manual Rate Adjustments
A. Source and Appropriateness of Experience Data Used:
The source data for our manual rate is the experience incurred from January 1, 2018 to December 31, 2018 and paid through February 2019 for Aetna community-rated policies in the Pennsylvania Small Group market. The Small Group market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The similar dynamics include: no individual medical underwriting and rating by gender, limits on age-rating, and caps for rating on the number of dependents, as well as plans benefits and cost-sharing.

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

C. Inclusion of Capitation Payments:
The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2020.

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

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

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

Small Group Market Trend Adjustments: Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2020.

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

11. Reinsurance

There are no expected reinsurance recoveries.

12. Risk Adjustment

A. Risk Adjustment – Experience Period
Risk Adjustment transfer is accrued at the issuer and market level based on 2018 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level.

B. Risk Adjustment – Projection Period

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

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2020 Notice of Benefit and Payment Parameters. The 2020 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. To that transfer, we subtracted 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2015-2018 claims as a percent of premium for Silver Off-Exchange plans.

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

13. Exchange User Fees
Exchange User Fees are not applied in this filing.

14. Plan-Adjusted Index Rates
Exhibit E-2 illustrates the development of the Plan Adjusted Index Rates and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The 2020 Plan Adjusted Index Rates are displayed in Column 7. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:
The factors in Column 2 are the product of two adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. We also reviewed the projected experience and the projected membership by plan to estimate an overall paid-to-allowed ratio. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2020 membership.

B. Distribution and Administrative Costs:
Exhibit E-2, Column 3, reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed below in the 'Non-Benefit Expenses and Profit & Risk'

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

C. Non-Benefit Expenses and Profit & Risk
The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2019 projections, and projected changes in expenses, inflation, and membership for 2020 for our National book of Small Group business.

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

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

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

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

F. Catastrophic Plan Eligibility:
This filing does not include catastrophic plans.

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

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

A. Age Curve Calibration:
The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2019 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2020 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2, The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted Index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

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

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

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

16. Consumer-Adjusted Premium Rate Development

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

The premium for each billable member is calculated as:
Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Tobacco Factor * Trend Factor

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

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

17. Projected Loss Ratio

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

18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2020 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screenshots provide detail on the modified entries and adjustments to AV, as applicable.

19. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through January 2019, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. We assume that total enrollment will be similar to our current enrollment.

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2018 to 2020. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2019 and 2020.

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

20. Plan Type

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

21. Composite Premiums

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

22. Benefit Design

This filing includes one Silver plan.

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

23. Marketing

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

24. Underwriting

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

25. Renewability

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

26. Company Financial Condition

As of December 31, 2018, the capital and surplus held by Aetna Health Assurance of PA (Pennsylvania) was approximately $52 million. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2018. The Company issues commercial and Medicare Advantage coverage in various states for multiple business segments, including to large employer, small employer, and individual purchasers.

Reliance

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

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

- Experience Period Data – Small Group

Certification

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

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

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:

    a. ASOP No. 5, Incurred Health and Disability Claims
    b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
    c. ASOP No. 12, Risk Classification
    d. ASOP No. 23, Data Quality
    e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
    f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
    g. ASOP No. 41, Actuarial Communications
    h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

2. The Projected Index Rate is:
    a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
    b. Developed in compliance with the applicable Actuarial Standards of Practice,
    c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
    d. Neither excessive, deficient, nor unfairly discriminatory.

3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.

4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

[redacted]

[redacted], ASA, MAAA
Aetna Health Assurance of PA

06/25/2019
_____
Date

2020 Rates Table Template v9.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	18939
Federal TIN*	47-4352768
Rate Effective Date*	1/1/2020
Rate Expiration Date*	3/31/2020
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	275.20	275.20
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	299.66	299.66
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	309.01	309.01
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	318.37	318.37
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	328.44	328.44
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	338.51	338.51
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	348.94	348.94
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	359.74	359.74
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	359.74	359.74
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	359.74	359.74
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	359.74	359.74
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	361.17	361.17
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	368.37	368.37
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	377.00	377.00
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	391.03	391.03
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	402.54	402.54
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	408.30	408.30
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	416.93	416.93
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	425.57	425.57
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	430.96	430.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	436.72	436.72
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	439.60	439.60
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	442.47	442.47
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	445.35	445.35
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	449.23	449.23
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	453.99	453.99
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	459.74	459.74
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	468.38	468.38
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	476.65	476.65
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	488.16	488.16
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	502.55	502.55
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	519.46	519.46
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	539.60	539.60
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	562.27	562.27
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	586.17	586.17
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	613.71	613.71
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	642.49	642.49
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	670.91	670.91
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	702.20	702.20
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	733.86	733.86
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	768.03	768.03
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	802.21	802.21
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	839.26	839.26
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	876.67	876.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	916.60	916.60
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	936.39	936.39
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	976.32	976.32
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1010.86	1010.86
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	1033.52	1033.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1061.94	1061.94
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1078.85	1078.85
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	289.49	289.49
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	315.22	315.22
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	325.06	325.06
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	334.90	334.90
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	345.49	345.49
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	356.09	356.09
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	367.06	367.06
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	378.42	378.42
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	378.42	378.42
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	378.42	378.42
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	378.42	378.42
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	379.93	379.93
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	387.50	387.50
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	396.58	396.58
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	411.34	411.34
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	423.45	423.45
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	429.50	429.50
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	438.58	438.58
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	447.67	447.67
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	453.34	453.34
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	459.40	459.40
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	462.42	462.42
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	465.45	465.45
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	468.48	468.48
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	471.51	471.51
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	477.56	477.56
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	483.62	483.62
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	492.70	492.70
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	501.40	501.40
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	513.51	513.51
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	528.65	528.65
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	546.43	546.43
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	567.62	567.62
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	591.46	591.46
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	618.71	618.71
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	645.58	645.58
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	675.85	675.85
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	705.75	705.75
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	738.67	738.67
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	771.97	771.97
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	807.92	807.92
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	843.87	843.87
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	882.84	882.84
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	922.20	922.20
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	964.20	964.20
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	985.02	985.02
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	1027.02	1027.02
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	1063.35	1063.35
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1087.19	1087.19
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1117.08	1117.08
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1134.87	1134.87
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	360.46	360.46
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	392.50	392.50
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	404.75	404.75
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	417.01	417.01
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	430.20	430.20
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	443.39	443.39
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	457.06	457.06
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	471.19	471.19
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	471.19	471.19
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	471.19	471.19
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	471.19	471.19
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	473.08	473.08
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	482.50	482.50
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	493.81	493.81
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	512.19	512.19
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	527.26	527.26
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	534.80	534.80
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	546.11	546.11
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	557.42	557.42
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	564.49	564.49
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	572.03	572.03
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	575.80	575.80
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	579.57	579.57
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	583.34	583.34
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	587.11	587.11
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	594.64	594.64
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	602.18	602.18
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	613.49	613.49
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	624.33	624.33
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	639.41	639.41
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	658.26	658.26
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	680.40	680.40
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	706.79	706.79
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	736.47	736.47
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	770.40	770.40
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	803.85	803.85
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	841.55	841.55
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	878.77	878.77
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	919.77	919.77
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	961.23	961.23
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1006.00	1006.00
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1050.76	1050.76
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1099.29	1099.29
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1148.30	1148.30
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1200.60	1200.60
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1226.51	1226.51
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1278.82	1278.82
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1324.05	1324.05
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1353.74	1353.74
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1390.96	1390.96
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1413.11	1413.11
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	295.78	295.78
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	322.07	322.07
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	332.12	332.12
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	342.17	342.17
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	353.00	353.00
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	363.82	363.82
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	375.04	375.04
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	386.64	386.64
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	386.64	386.64
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	386.64	386.64
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	386.64	386.64
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	388.18	388.18
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	395.91	395.91
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	405.19	405.19
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	420.27	420.27
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	432.64	432.64
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	438.83	438.83
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	448.11	448.11
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	457.39	457.39
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	463.19	463.19
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	469.37	469.37
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	472.47	472.47
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	475.56	475.56
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	478.65	478.65
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	481.75	481.75
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	487.93	487.93
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	494.12	494.12
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	503.40	503.40
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	512.29	512.29
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	524.66	524.66
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	540.13	540.13
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	558.30	558.30
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	579.95	579.95
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	604.31	604.31
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	632.15	632.15
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	659.60	659.60
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	690.53	690.53
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	721.07	721.07
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	754.71	754.71
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	788.74	788.74
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	825.47	825.47
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	862.20	862.20
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	902.02	902.02
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	942.23	942.23
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	985.15	985.15
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	1006.41	1006.41
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1049.33	1049.33
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1086.44	1086.44
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1110.80	1110.80
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1141.35	1141.35
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1159.52	1159.52
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	364.00	364.00
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	396.35	396.35
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	408.72	408.72
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	421.09	421.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	434.42	434.42
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	447.74	447.74
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	461.54	461.54
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	475.81	475.81
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	475.81	475.81
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	475.81	475.81
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	475.81	475.81
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	477.72	477.72
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	487.23	487.23
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	498.65	498.65
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	517.21	517.21
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	532.43	532.43
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	540.05	540.05
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	551.47	551.47
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	562.89	562.89
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	570.02	570.02
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	577.64	577.64
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	581.44	581.44
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	585.25	585.25
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	589.06	589.06
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	592.86	592.86
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	600.47	600.47
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	608.09	608.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	619.51	619.51
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	630.45	630.45
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	645.68	645.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	664.71	664.71
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	687.07	687.07
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	713.72	713.72
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	743.69	743.69
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	777.95	777.95
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	811.74	811.74
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	849.80	849.80
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	887.39	887.39
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	928.78	928.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	970.66	970.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1015.86	1015.86
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1061.06	1061.06
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1110.07	1110.07
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1159.55	1159.55
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1212.37	1212.37
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1238.54	1238.54
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1291.35	1291.35
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1337.03	1337.03
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1367.01	1367.01
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1404.60	1404.60
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1426.96	1426.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	381.67	381.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	415.59	415.59
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	428.56	428.56
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	441.53	441.53
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	455.50	455.50
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	469.47	469.47
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	483.94	483.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	498.91	498.91
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	498.91	498.91
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	498.91	498.91
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	498.91	498.91
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	500.91	500.91
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	510.88	510.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	522.86	522.86
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	542.31	542.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	558.28	558.28
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	566.26	566.26
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	578.24	578.24
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	590.21	590.21
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	597.69	597.69
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	605.68	605.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	609.67	609.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	613.66	613.66
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	617.65	617.65
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	621.64	621.64
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	629.62	629.62
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	637.61	637.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	649.58	649.58
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	661.06	661.06
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	677.02	677.02
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	696.98	696.98
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	720.43	720.43
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	748.36	748.36
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	779.80	779.80
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	815.72	815.72
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	851.14	851.14
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	891.05	891.05
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	930.47	930.47
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	973.87	973.87
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	1017.78	1017.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1065.17	1065.17
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1112.57	1112.57
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1163.96	1163.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1215.84	1215.84
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1271.22	1271.22
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1298.66	1298.66
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1354.04	1354.04
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1401.94	1401.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1433.37	1433.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1472.78	1472.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1496.23	1496.23
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	353.39	353.39
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	384.81	384.81
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	396.82	396.82
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	408.83	408.83
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	421.76	421.76
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	434.70	434.70
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	448.09	448.09
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	461.95	461.95
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	461.95	461.95
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	461.95	461.95
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	461.95	461.95
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	463.80	463.80
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	473.04	473.04
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	484.13	484.13
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	502.14	502.14
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	516.93	516.93
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	524.32	524.32
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	535.40	535.40
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	546.49	546.49
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	553.42	553.42
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	560.81	560.81
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	564.51	564.51
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	568.20	568.20
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	571.90	571.90
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	575.59	575.59
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	582.99	582.99
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	590.38	590.38
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	601.46	601.46
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	612.09	612.09
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	626.87	626.87
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	44	645.35	645.35
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	45	667.06	667.06
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	692.93	692.93
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	722.03	722.03
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	48	755.29	755.29
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	788.09	788.09
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	50	825.05	825.05
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	51	861.54	861.54
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	52	901.73	901.73
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	53	942.38	942.38
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	54	986.27	986.27
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1030.16	1030.16
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1077.74	1077.74
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1125.78	1125.78

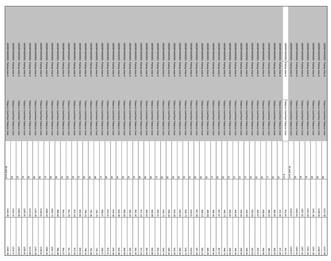
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1177.06	1177.06
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1202.46	1202.46
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1253.74	1253.74
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1298.09	1298.09
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1327.19	1327.19
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1363.69	1363.69
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1385.40	1385.40
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	331.95	331.95
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	15	361.46	361.46
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	16	372.74	372.74
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	17	384.02	384.02
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	18	396.17	396.17
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	19	408.32	408.32
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	20	420.90	420.90
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	21	433.92	433.92
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	22	433.92	433.92
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	23	433.92	433.92
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	24	433.92	433.92
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	25	435.66	435.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	26	444.34	444.34
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	27	454.75	454.75
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	28	471.67	471.67
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	485.56	485.56
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	492.50	492.50
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	502.91	502.91
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	513.33	513.33
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	519.84	519.84
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	526.78	526.78
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	530.25	530.25
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	533.72	533.72
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	537.19	537.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	540.67	540.67
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	547.61	547.61
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	554.55	554.55
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	564.97	564.97
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	574.95	574.95
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	588.83	588.83
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	606.19	606.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	626.58	626.58
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	650.88	650.88
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	678.22	678.22
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	709.46	709.46
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	740.27	740.27
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	774.98	774.98
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	809.26	809.26
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	847.01	847.01
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	885.20	885.20
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	926.42	926.42
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	967.64	967.64
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	1012.34	1012.34
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	1057.47	1057.47
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1105.63	1105.63
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1129.50	1129.50
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1177.66	1177.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1219.32	1219.32
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1246.66	1246.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1280.93	1280.93
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1301.33	1301.33

2020 Rates Table Template v9.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	18939
Federal TIN*	47-4352768
Rate Effective Date*	4/1/2020
Rate Expiration Date*	6/30/2020
Rating Method*	Age-Based Rates

Plan ID* Required: Enter the 14-character Plan ID	Rating Area ID* Required: Select the Rating Area ID	Tobacco* Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Age* Required: Select the age of a subscriber eligible for the rate	Individual Rate* Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Individual Tobacco Rate* Required: Enter the rate of an Individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	283.46	283.46
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	308.65	308.65
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	318.29	318.29
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	327.92	327.92
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	338.29	338.29
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	348.67	348.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	359.41	359.41
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	370.53	370.53
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	370.53	370.53
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	370.53	370.53
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	370.53	370.53
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	372.01	372.01
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	379.42	379.42
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	388.32	388.32
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	402.77	402.77
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	414.62	414.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	420.55	420.55
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	429.44	429.44
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	438.34	438.34
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	443.89	443.89
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	449.82	449.82
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	452.79	452.79
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	455.75	455.75
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	458.72	458.72
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	461.68	461.68
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	467.61	467.61
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	473.54	473.54
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	482.43	482.43
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	490.95	490.95
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	502.81	502.81
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	517.63	517.63
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	535.05	535.05
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	555.79	555.79
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	579.14	579.14
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	605.82	605.82
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	632.12	632.12
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	661.77	661.77
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	691.04	691.04
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	723.27	723.27
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	755.88	755.88
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	791.08	791.08
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	826.28	826.28
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	864.45	864.45
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	902.98	902.98
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	944.11	944.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	964.49	964.49
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	1005.62	1005.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1041.19	1041.19
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	1064.53	1064.53
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1093.80	1093.80
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1111.22	1111.22
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	298.18	298.18
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	324.68	324.68
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	334.81	334.81
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	344.95	344.95
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	355.86	355.86
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	366.77	366.77
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	378.08	378.08
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	389.77	389.77
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	389.77	389.77
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	389.77	389.77
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	389.77	389.77
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	391.33	391.33
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	399.13	399.13
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	408.48	408.48
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	423.68	423.68
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	436.15	436.15
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	442.39	442.39
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	451.75	451.75
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	461.10	461.10
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	466.95	466.95
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	473.18	473.18
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	476.30	476.30
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	479.42	479.42
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	482.54	482.54
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	485.66	485.66
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	491.89	491.89
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	498.13	498.13
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	507.48	507.48
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	516.45	516.45
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	528.92	528.92
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	544.51	544.51
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	562.83	562.83
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	584.66	584.66
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	609.21	609.21
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	637.28	637.28
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	664.95	664.95
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	696.13	696.13
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	726.92	726.92
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	760.83	760.83
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	795.13	795.13
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	832.16	832.16
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	869.19	869.19
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	909.34	909.34
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	949.87	949.87
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	993.14	993.14
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	1014.58	1014.58
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	1057.84	1057.84
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	1095.26	1095.26
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1119.81	1119.81
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1150.61	1150.61
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1168.92	1168.92
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	371.28	371.28
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	404.28	404.28
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	416.90	416.90
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	429.52	429.52
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	443.11	443.11
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	456.70	456.70
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	470.77	470.77
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	485.33	485.33
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	485.33	485.33
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	485.33	485.33
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	485.33	485.33
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	487.27	487.27
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	496.98	496.98
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	508.63	508.63
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	527.56	527.56
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	543.09	543.09
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	550.85	550.85
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	562.50	562.50
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	574.15	574.15
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	581.43	581.43
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	589.19	589.19
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	593.08	593.08
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	596.96	596.96
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	600.84	600.84
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	604.72	604.72
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	612.49	612.49
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	620.25	620.25
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	631.90	631.90
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	643.06	643.06
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	658.60	658.60
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	678.01	678.01
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	700.82	700.82
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	728.00	728.00
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	758.57	758.57
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	793.52	793.52
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	827.98	827.98
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	866.80	866.80
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	905.14	905.14
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	947.37	947.37
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	990.08	990.08
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1036.18	1036.18
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1082.29	1082.29
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1132.28	1132.28
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1182.75	1182.75
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1236.63	1236.63
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1263.32	1263.32
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1317.19	1317.19
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1363.78	1363.78
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1394.36	1394.36
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1432.70	1432.70
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1455.51	1455.51
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	304.65	304.65
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	331.73	331.73
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	342.09	342.09
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	352.44	352.44
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	363.59	363.59
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	374.74	374.74
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	386.29	386.29
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	398.24	398.24
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	398.24	398.24
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	398.24	398.24
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	398.24	398.24
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	399.83	399.83
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	407.79	407.79
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	417.35	417.35
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	432.88	432.88
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	445.63	445.63
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	452.00	452.00
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	461.56	461.56
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	471.11	471.11
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	477.09	477.09
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	483.46	483.46
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	486.65	486.65
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	489.83	489.83
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	493.02	493.02
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	496.20	496.20
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	502.58	502.58
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	508.95	508.95
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	518.50	518.50
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	527.66	527.66
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	540.41	540.41
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	556.34	556.34
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	575.05	575.05
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	597.36	597.36
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	622.44	622.44
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	651.12	651.12
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	679.39	679.39
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	711.25	711.25
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	742.71	742.71
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	777.36	777.36
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	812.40	812.40
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	850.24	850.24
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	888.07	888.07
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	929.09	929.09
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	970.50	970.50
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	1014.71	1014.71
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	1036.61	1036.61
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1080.82	1080.82
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1119.05	1119.05
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1144.14	1144.14
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1175.60	1175.60
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1194.31	1194.31
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	374.92	374.92
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	408.25	408.25
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	420.99	420.99
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	433.73	433.73
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	447.45	447.45
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	461.17	461.17
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	475.39	475.39
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	490.09	490.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	490.09	490.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	490.09	490.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	490.09	490.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	492.05	492.05
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	501.85	501.85
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	513.61	513.61
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	532.73	532.73
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	548.41	548.41
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	556.25	556.25
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	568.01	568.01
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	579.78	579.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	587.13	587.13
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	594.97	594.97
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	598.89	598.89
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	602.81	602.81
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	606.73	606.73
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	610.65	610.65
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	618.49	618.49
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	626.34	626.34
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	638.10	638.10
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	649.37	649.37
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	665.05	665.05
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	684.66	684.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	707.69	707.69
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	735.14	735.14
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	766.01	766.01
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	801.30	801.30
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	836.09	836.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	875.30	875.30
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	914.02	914.02
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	956.66	956.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	999.78	999.78
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1046.34	1046.34
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1092.90	1092.90
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1143.38	1143.38
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1194.35	1194.35
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1248.75	1248.75
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1275.70	1275.70
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1330.10	1330.10
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1377.15	1377.15
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1408.03	1408.03
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1446.75	1446.75
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1469.78	1469.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	393.12	393.12
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	428.06	428.06
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	441.42	441.42
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	454.78	454.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	469.17	469.17
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	483.56	483.56
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	498.46	498.46
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	513.88	513.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	513.88	513.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	513.88	513.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	513.88	513.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	515.94	515.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	526.21	526.21
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	538.55	538.55
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	558.59	558.59
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	575.03	575.03
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	583.25	583.25
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	595.59	595.59
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	607.92	607.92
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	615.63	615.63
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	623.85	623.85
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	627.96	627.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	632.07	632.07
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	636.18	636.18
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	640.30	640.30
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	648.52	648.52
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	656.74	656.74
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	669.07	669.07
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	680.89	680.89
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	697.34	697.34
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	717.89	717.89
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	742.04	742.04
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	770.82	770.82
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	803.20	803.20
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	840.20	840.20
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	876.68	876.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	917.79	917.79
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	958.39	958.39
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	1003.10	1003.10
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	1048.32	1048.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1097.14	1097.14
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1145.95	1145.95
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1198.88	1198.88
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1252.33	1252.33
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1309.37	1309.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1337.63	1337.63
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1394.67	1394.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1444.01	1444.01
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1476.38	1476.38
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1516.98	1516.98
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1541.13	1541.13
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	364.00	364.00
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	396.35	396.35
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	408.73	408.73
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	421.10	421.10
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	434.42	434.42
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	447.74	447.74
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	461.54	461.54
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	475.82	475.82
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	475.82	475.82
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	475.82	475.82
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	475.82	475.82
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	477.72	477.72
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	487.24	487.24
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	498.65	498.65
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	517.21	517.21
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	532.44	532.44
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	540.05	540.05
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	551.47	551.47
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	562.89	562.89
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	570.03	570.03
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	577.64	577.64
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	581.45	581.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	585.25	585.25
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	589.06	589.06
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	592.87	592.87
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	600.48	600.48
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	608.09	608.09
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	619.51	619.51
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	630.46	630.46
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	645.68	645.68
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	44	664.71	664.71
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	45	687.08	687.08
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	713.72	713.72
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	743.70	743.70
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	48	777.96	777.96
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	811.74	811.74
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	50	849.81	849.81
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	51	887.40	887.40
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	52	928.79	928.79
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	53	970.66	970.66
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1015.87	1015.87
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1061.07	1061.07
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1110.08	1110.08
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1159.56	1159.56



2020 Rates Table Template v9.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	18939
Federal TIN*	47-4352768
Rate Effective Date*	7/1/2020
Rate Expiration Date*	9/30/2020
Rating Method*	Age-Based Rates

Plan ID* Required: Enter the 14-character Plan ID	Rating Area ID* Required: Select the Rating Area ID	Tobacco* Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Age* Required: Select the age of a subscriber eligible for the rate	Individual Rate* Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Individual Tobacco Rate* Required: Enter the rate of an Individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	291.96	291.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	317.91	317.91
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	327.84	327.84
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	337.76	337.76
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	348.45	348.45
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	359.13	359.13
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	370.20	370.20
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	381.65	381.65
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	381.65	381.65
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	381.65	381.65
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	381.65	381.65
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	383.18	383.18
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	390.81	390.81
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	399.97	399.97
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	414.85	414.85
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	427.07	427.07
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	433.17	433.17
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	442.33	442.33
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	451.49	451.49
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	457.22	457.22
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	463.32	463.32
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	466.38	466.38
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	469.43	469.43
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	472.48	472.48
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	475.53	475.53
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	481.64	481.64
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	487.75	487.75
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	496.91	496.91
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	505.68	505.68
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	517.90	517.90
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	533.16	533.16
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	551.10	551.10
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	572.47	572.47
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	596.52	596.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	624.00	624.00
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	651.09	651.09
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	681.63	681.63
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	711.78	711.78
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	744.98	744.98
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	778.56	778.56
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	814.82	814.82
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	851.08	851.08
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	890.39	890.39
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	930.08	930.08
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	972.44	972.44
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	993.43	993.43
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	1035.80	1035.80
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1072.43	1072.43
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	1096.48	1096.48
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1126.63	1126.63
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1144.57	1144.57
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	307.12	307.12
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	334.42	334.42
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	344.86	344.86
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	355.30	355.30
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	366.54	366.54
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	377.78	377.78
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	389.42	389.42
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	401.47	401.47
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	401.47	401.47
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	401.47	401.47
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	401.47	401.47
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	403.07	403.07
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	411.10	411.10
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	420.74	420.74
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	436.40	436.40
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	449.24	449.24
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	455.67	455.67
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	465.30	465.30
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	474.94	474.94
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	480.96	480.96
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	487.38	487.38
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	490.59	490.59
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	493.81	493.81
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	497.02	497.02
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	500.23	500.23
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	506.65	506.65
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	513.08	513.08
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	522.71	522.71
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	531.95	531.95
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	544.79	544.79
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	560.85	560.85
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	579.72	579.72
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	602.20	602.20
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	627.49	627.49
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	656.40	656.40
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	684.90	684.90
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	717.02	717.02
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	748.74	748.74
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	783.67	783.67
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	818.99	818.99
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	857.13	857.13
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	895.27	895.27
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	936.62	936.62
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	978.38	978.38
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	1022.94	1022.94
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	1045.02	1045.02
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	1089.58	1089.58
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	1128.12	1128.12
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1153.42	1153.42
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1185.13	1185.13
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1204.00	1204.00
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	382.42	382.42
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	416.41	416.41
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	429.41	429.41
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	442.41	442.41
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	456.41	456.41
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	470.40	470.40
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	484.90	484.90
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	499.90	499.90
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	499.90	499.90
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	499.90	499.90
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	499.90	499.90
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	501.90	501.90
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	511.89	511.89
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	523.89	523.89
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	543.39	543.39
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	559.38	559.38
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	567.38	567.38
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	579.38	579.38
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	591.38	591.38
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	598.88	598.88
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	606.87	606.87
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	610.87	610.87
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	614.87	614.87
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	618.87	618.87
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	622.87	622.87
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	630.87	630.87
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	638.87	638.87
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	650.86	650.86
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	662.36	662.36
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	678.36	678.36
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	698.35	698.35
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	721.85	721.85
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	749.84	749.84
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	781.34	781.34
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	817.33	817.33
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	852.82	852.82
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	892.81	892.81
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	932.31	932.31
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	975.80	975.80
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1019.79	1019.79
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1067.28	1067.28
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1114.77	1114.77
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1166.26	1166.26
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1218.25	1218.25
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1273.73	1273.73
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1301.23	1301.23
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1356.72	1356.72
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1404.71	1404.71
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1436.20	1436.20
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1475.69	1475.69
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1499.19	1499.19
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	313.79	313.79
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	341.69	341.69
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	352.35	352.35
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	363.02	363.02
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	374.50	374.50
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	385.99	385.99
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	397.88	397.88
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	410.19	410.19
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	410.19	410.19
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	410.19	410.19
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	410.19	410.19
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	411.83	411.83
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	420.03	420.03
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	429.88	429.88
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	445.87	445.87
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	459.00	459.00
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	465.56	465.56
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	475.41	475.41
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	485.25	485.25
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	491.40	491.40
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	497.97	497.97
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	501.25	501.25
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	504.53	504.53
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	507.81	507.81
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	511.09	511.09
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	517.66	517.66
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	524.22	524.22
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	534.06	534.06
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	543.50	543.50
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	556.62	556.62
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	573.03	573.03
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	592.31	592.31
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	615.28	615.28
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	641.12	641.12
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	670.66	670.66
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	699.78	699.78
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	732.60	732.60
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	765.00	765.00
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	800.69	800.69
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	836.78	836.78
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	875.75	875.75
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	914.72	914.72
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	956.97	956.97
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	999.63	999.63
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	1045.16	1045.16
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	1067.72	1067.72
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1113.25	1113.25
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1152.63	1152.63
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1178.47	1178.47
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1210.87	1210.87
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1230.15	1230.15
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	386.17	386.17
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	420.50	420.50
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	433.62	433.62
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	446.75	446.75
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	460.88	460.88
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	475.01	475.01
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	489.65	489.65
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	504.80	504.80
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	504.80	504.80
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	504.80	504.80
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	504.80	504.80
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	506.82	506.82
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	516.91	516.91
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	529.03	529.03
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	548.71	548.71
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	564.87	564.87
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	572.94	572.94
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	585.06	585.06
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	597.17	597.17
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	604.75	604.75
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	612.82	612.82
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	616.86	616.86
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	620.90	620.90
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	624.94	624.94
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	628.98	628.98
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	637.05	637.05
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	645.13	645.13
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	657.25	657.25
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	668.86	668.86
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	685.01	685.01
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	705.20	705.20
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	728.93	728.93
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	757.20	757.20
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	789.00	789.00
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	825.34	825.34
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	861.18	861.18
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	901.57	901.57
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	941.45	941.45
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	985.36	985.36
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	1029.79	1029.79
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1077.74	1077.74
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1125.70	1125.70
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1177.69	1177.69
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1230.19	1230.19
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1286.22	1286.22
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1313.99	1313.99
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1370.02	1370.02
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1418.48	1418.48
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1450.28	1450.28
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1490.16	1490.16
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1513.89	1513.89
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	404.92	404.92
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	440.91	440.91
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	454.67	454.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	468.43	468.43
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	483.25	483.25
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	498.07	498.07
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	513.42	513.42
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	529.30	529.30
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	529.30	529.30
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	529.30	529.30
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	529.30	529.30
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	531.42	531.42
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	542.00	542.00
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	554.71	554.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	575.35	575.35
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	592.29	592.29
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	600.76	600.76
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	613.46	613.46
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	626.16	626.16
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	634.10	634.10
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	642.57	642.57
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	646.81	646.81
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	651.04	651.04
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	655.28	655.28
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	659.51	659.51
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	667.98	667.98
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	676.45	676.45
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	689.15	689.15
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	701.32	701.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	718.26	718.26
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	739.43	739.43
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	764.31	764.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	793.95	793.95
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	827.30	827.30
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	865.41	865.41
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	902.99	902.99
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	945.33	945.33
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	987.15	987.15
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	1033.20	1033.20
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	1079.78	1079.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1130.06	1130.06
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1180.34	1180.34
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1234.86	1234.86
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1289.91	1289.91
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1348.66	1348.66
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1377.77	1377.77
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1436.52	1436.52
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1487.34	1487.34
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1520.68	1520.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1562.50	1562.50
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1587.38	1587.38
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	374.92	374.92
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	408.25	408.25
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	420.99	420.99
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	433.73	433.73
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	447.46	447.46
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	461.18	461.18
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	475.39	475.39
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	490.09	490.09
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	490.09	490.09
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	490.09	490.09
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	490.09	490.09
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	492.05	492.05
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	501.86	501.86
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	513.62	513.62
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	532.73	532.73
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	548.42	548.42
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	556.26	556.26
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	568.02	568.02
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	579.78	579.78
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	587.13	587.13
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	594.97	594.97
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	598.89	598.89
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	602.82	602.82
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	606.74	606.74
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	610.66	610.66
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	618.50	618.50
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	626.34	626.34
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	638.10	638.10
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	649.37	649.37
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	665.06	665.06
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	44	684.66	684.66
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	45	707.70	707.70
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	735.14	735.14
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	766.02	766.02
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	48	801.30	801.30
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	836.10	836.10
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	50	875.31	875.31
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	51	914.03	914.03
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	52	956.66	956.66
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	53	999.79	999.79
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1046.35	1046.35
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1092.91	1092.91
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1143.39	1143.39
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1194.36	1194.36

1000P0000001	Tuning Area 0	Tableau Usertiles Tableau User	1	1.04	1.04
1000P0000002	Tuning Area 0	Tableau Usertiles Tableau User	1	0.74	0.74
1000P0000003	Tuning Area 0	Tableau Usertiles Tableau User	1	1.04	1.04
1000P0000004	Tuning Area 0	Tableau Usertiles Tableau User	1	0.74	0.74
1000P0000005	Tuning Area 0	Tableau Usertiles Tableau User	1	1.04	1.04
1000P0000006	Tuning Area 0	Tableau Usertiles Tableau User	1	0.74	0.74
1000P0000007	Tuning Area 0	Tableau Usertiles Tableau User	1	1.04	1.04
1000P0000008	Tuning Area 0	Tableau Usertiles Tableau User	1	0.74	0.74
1000P0000009	Tuning Area 0	Tableau Usertiles Tableau User	10,400,000	0.04	416,000
1000P0000010	Tuning Area 0	Tableau Usertiles Tableau User	1,111	0.11	122.21
1000P0000011	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000012	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000013	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000014	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000015	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000016	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000017	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000018	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000019	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000020	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000021	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000022	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000023	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000024	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000025	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000026	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000027	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000028	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000029	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000030	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000031	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000032	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000033	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000034	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000035	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000036	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000037	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000038	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000039	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000040	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000041	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000042	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000043	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000044	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
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1000P0000046	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
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1000P0000050	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000051	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000052	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
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1000P0000054	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000055	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000056	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000057	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000058	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
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1000P0000060	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000061	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000062	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000063	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000064	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
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1000P0000066	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
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1000P0000069	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000070	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000071	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000072	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000073	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000074	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000075	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000076	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000077	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000078	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000079	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000080	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000081	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000082	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000083	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000084	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000085	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000086	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000087	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000088	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000089	Tuning Area 0	Tableau Usertiles Tableau User	1	0.11	0.11
1000P0000090	Tuning Area 0	Tableau Usertiles Tableau User	1,200,000	0.04	48,000

2020 Rates Table Template v9.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	18939
Federal TIN*	47-4352768
Rate Effective Date*	10/1/2020
Rate Expiration Date*	12/31/2020
Rating Method*	Age-Based Rates

Plan ID* Required Enter the 14-character Plan ID	Rating Area ID* Required Select the Rating Area ID	Tobacco* Required Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Age* Required Select the age of a subscriber eligible for the rate	Individual Rate* Required Enter the rate of an individual Non-Tobacco or No Preference enrollee on a plan	Individual Tobacco Rate* Required Enter the rate of an individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	300.72	300.72
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	327.45	327.45
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	337.67	337.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	347.89	347.89
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	358.90	358.90
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	369.91	369.91
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	381.31	381.31
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	393.10	393.10
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	393.10	393.10
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	393.10	393.10
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	393.10	393.10
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	394.67	394.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	402.54	402.54
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	411.97	411.97
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	427.30	427.30
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	439.88	439.88
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	446.17	446.17
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	455.60	455.60
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	465.04	465.04
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	470.94	470.94
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	477.23	477.23
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	480.37	480.37
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	483.51	483.51
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	486.66	486.66
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	489.80	489.80
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	496.09	496.09
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	502.38	502.38
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	511.82	511.82
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	520.86	520.86
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	533.44	533.44
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	549.16	549.16
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	567.64	567.64
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	589.65	589.65
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	614.42	614.42
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	642.72	642.72
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	670.63	670.63
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	702.08	702.08
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	733.13	733.13
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	767.33	767.33
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	801.93	801.93
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	839.27	839.27
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	876.62	876.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	917.11	917.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	957.99	957.99
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	1001.62	1001.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	1023.24	1023.24
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	1066.88	1066.88
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1104.62	1104.62
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	1129.38	1129.38
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1160.44	1160.44
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1178.91	1178.91
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	316.34	316.34
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	344.46	344.46
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	355.21	355.21
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	365.96	365.96
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	377.54	377.54
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	389.12	389.12
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	401.11	401.11
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	413.52	413.52
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	413.52	413.52
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	413.52	413.52
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	413.52	413.52
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	415.17	415.17
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	423.44	423.44
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	433.36	433.36
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	449.49	449.49
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	462.72	462.72
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	469.34	469.34
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	479.26	479.26
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	489.19	489.19
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	495.39	495.39
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	502.01	502.01
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	505.32	505.32
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	508.62	508.62
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	511.93	511.93
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	515.24	515.24
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	521.86	521.86
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	528.47	528.47
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	538.40	538.40
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	547.91	547.91
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	561.14	561.14
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	577.68	577.68
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	597.12	597.12
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	620.27	620.27
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	646.32	646.32
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	676.10	676.10
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	705.46	705.46
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	738.54	738.54
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	771.21	771.21
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	807.18	807.18
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	843.57	843.57
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	882.85	882.85
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	922.14	922.14
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	964.73	964.73
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	1007.74	1007.74
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	1053.64	1053.64
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	1076.38	1076.38
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	1122.28	1122.28
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	1161.98	1161.98
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1188.03	1188.03
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1220.70	1220.70
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1240.13	1240.13
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	393.90	393.90
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	428.91	428.91
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	442.30	442.30
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	455.68	455.68
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	470.10	470.10
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	484.52	484.52
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	499.45	499.45
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	514.90	514.90
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	514.90	514.90
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	514.90	514.90
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	514.90	514.90
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	516.96	516.96
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	527.25	527.25
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	539.61	539.61
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	559.69	559.69
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	576.17	576.17
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	584.41	584.41
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	596.77	596.77
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	609.12	609.12
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	616.85	616.85
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	625.08	625.08
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	629.20	629.20
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	633.32	633.32
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	637.44	637.44
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	641.56	641.56
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	649.80	649.80
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	658.04	658.04
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	670.40	670.40
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	682.24	682.24
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	698.72	698.72
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	719.31	719.31
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	743.51	743.51
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	772.35	772.35
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	804.78	804.78
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	841.86	841.86
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	878.41	878.41
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	919.61	919.61
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	960.28	960.28
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	1005.08	1005.08
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1050.39	1050.39
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1099.30	1099.30
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1148.22	1148.22
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1201.25	1201.25
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1254.80	1254.80
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1311.96	1311.96
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1340.28	1340.28
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1397.43	1397.43
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1446.86	1446.86
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1479.30	1479.30
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1519.98	1519.98
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1544.18	1544.18
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	323.21	323.21
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	351.94	351.94
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	362.92	362.92
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	373.91	373.91
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	385.74	385.74
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	397.57	397.57
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	409.82	409.82
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	422.50	422.50
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	422.50	422.50
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	422.50	422.50
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	422.50	422.50
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	424.19	424.19
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	432.64	432.64
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	442.78	442.78
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	459.25	459.25
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	472.77	472.77
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	479.53	479.53
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	489.67	489.67
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	499.81	499.81
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	506.15	506.15
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	512.91	512.91
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	516.29	516.29
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	519.67	519.67
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	523.05	523.05
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	526.43	526.43
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	533.19	533.19
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	539.95	539.95
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	550.09	550.09
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	559.81	559.81
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	573.33	573.33
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	590.23	590.23
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	610.09	610.09
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	633.74	633.74
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	660.36	660.36
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	690.78	690.78
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	720.78	720.78
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	754.58	754.58
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	787.96	787.96
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	824.71	824.71
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	861.89	861.89
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	902.03	902.03
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	942.17	942.17
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	985.68	985.68
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	1029.62	1029.62
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	1076.52	1076.52
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	1099.76	1099.76
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1146.66	1146.66
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1187.22	1187.22
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1213.83	1213.83
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1247.21	1247.21
18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1267.07	1267.07
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	397.76	397.76
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	433.11	433.11
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	446.63	446.63
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	460.15	460.15
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	474.71	474.71
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	489.27	489.27
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	504.35	504.35
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	519.94	519.94
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	519.94	519.94
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	519.94	519.94
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	519.94	519.94
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	522.02	522.02
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	532.42	532.42
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	544.90	544.90
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	565.18	565.18
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	581.82	581.82
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	590.14	590.14
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	602.62	602.62
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	615.09	615.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	622.89	622.89
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	631.21	631.21
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	635.37	635.37
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	639.53	639.53
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	643.69	643.69
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	647.85	647.85
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	656.17	656.17
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	664.49	664.49
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	676.97	676.97
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	688.93	688.93
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	705.57	705.57
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	726.36	726.36
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	750.80	750.80
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	779.92	779.92
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	812.67	812.67
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	850.11	850.11
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	887.03	887.03
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	50	928.62	928.62
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	51	969.70	969.70
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	52	1014.93	1014.93
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	53	1060.69	1060.69
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1110.08	1110.08
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1159.48	1159.48
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1213.03	1213.03
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1267.11	1267.11
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1324.82	1324.82
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1353.42	1353.42
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1411.13	1411.13
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1461.05	1461.05
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1493.80	1493.80
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1534.88	1534.88
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1559.31	1559.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	417.07	417.07
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	454.14	454.14
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	16	468.31	468.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	17	482.49	482.49
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	18	497.75	497.75
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	19	513.02	513.02
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	20	528.83	528.83
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	21	545.18	545.18
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	545.18	545.18
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	545.18	545.18
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	545.18	545.18
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	547.37	547.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	558.27	558.27
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	571.35	571.35
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	592.62	592.62
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	610.06	610.06
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	618.78	618.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	631.87	631.87
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	644.95	644.95
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	653.13	653.13
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	661.85	661.85
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	666.22	666.22
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	670.58	670.58
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	674.94	674.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	679.30	679.30
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	688.02	688.02
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	696.75	696.75
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	709.83	709.83
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	722.37	722.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	739.82	739.82
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	761.62	761.62
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	787.25	787.25
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	817.78	817.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	47	852.12	852.12
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	48	891.38	891.38
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	49	930.09	930.09
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	50	973.70	973.70
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	51	1016.77	1016.77
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	52	1064.20	1064.20
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	53	1112.18	1112.18
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1163.97	1163.97
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1215.76	1215.76
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1271.92	1271.92
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1328.62	1328.62
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1389.13	1389.13
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1419.12	1419.12
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1479.63	1479.63
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1531.97	1531.97
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1566.32	1566.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1609.39	1609.39
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1635.01	1635.01
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	386.17	386.17
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	420.50	420.50
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	16	433.62	433.62
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	17	446.75	446.75
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	18	460.88	460.88
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	475.02	475.02
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	489.66	489.66
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	504.80	504.80
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	504.80	504.80
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	504.80	504.80
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	504.80	504.80
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	506.82	506.82
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	516.92	516.92
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	529.03	529.03
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	548.72	548.72
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	564.87	564.87
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	572.95	572.95
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	585.06	585.06
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	597.18	597.18
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	604.75	604.75
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	612.83	612.83
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	616.87	616.87
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	620.91	620.91
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	624.94	624.94
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	628.98	628.98
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	637.06	637.06
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	645.14	645.14
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	657.25	657.25
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	668.86	668.86
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	685.01	685.01
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	44	705.21	705.21
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	45	728.93	728.93
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	46	757.20	757.20
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	47	789.00	789.00
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	48	825.35	825.35
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	49	861.19	861.19
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	50	901.57	901.57
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	51	941.45	941.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	52	985.37	985.37
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	53	1029.79	1029.79
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1077.75	1077.75
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1125.71	1125.71
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1177.70	1177.70
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1230.20	1230.20

1000P0000001	Tuning Area 0	Tableau Usertiles Tableau User	28	1484.42	1484.42
1000P0000002	Tuning Area 0	Tableau Usertiles Tableau User	29	1514.08	1514.08
1000P0000003	Tuning Area 0	Tableau Usertiles Tableau User	30	1574.40	1574.40
1000P0000004	Tuning Area 0	Tableau Usertiles Tableau User	31	1605.88	1605.88
1000P0000005	Tuning Area 0	Tableau Usertiles Tableau User	32	1638.00	1638.00
1000P0000006	Tuning Area 0	Tableau Usertiles Tableau User	33	1671.00	1671.00
1000P0000007	Tuning Area 0	Tableau Usertiles Tableau User	34	1704.42	1704.42
1000P0000008	Tuning Area 0	Tableau Usertiles Tableau User	35,000,000	1514.08	1514.08
1000P0000009	Tuning Area 0	Tableau Usertiles Tableau User	1.12	56.70	63.72
1000P0000010	Tuning Area 0	Tableau Usertiles Tableau User	2	101.25	202.50
1000P0000011	Tuning Area 0	Tableau Usertiles Tableau User	3	151.75	455.25
1000P0000012	Tuning Area 0	Tableau Usertiles Tableau User	4	202.50	810.00
1000P0000013	Tuning Area 0	Tableau Usertiles Tableau User	5	253.25	1266.25
1000P0000014	Tuning Area 0	Tableau Usertiles Tableau User	6	304.00	1824.00
1000P0000015	Tuning Area 0	Tableau Usertiles Tableau User	7	354.75	2482.25
1000P0000016	Tuning Area 0	Tableau Usertiles Tableau User	8	405.50	3244.00
1000P0000017	Tuning Area 0	Tableau Usertiles Tableau User	9	456.25	4106.25
1000P0000018	Tuning Area 0	Tableau Usertiles Tableau User	10	507.00	5070.00
1000P0000019	Tuning Area 0	Tableau Usertiles Tableau User	11	557.75	6135.25
1000P0000020	Tuning Area 0	Tableau Usertiles Tableau User	12	608.50	7302.00
1000P0000021	Tuning Area 0	Tableau Usertiles Tableau User	13	659.25	8570.25
1000P0000022	Tuning Area 0	Tableau Usertiles Tableau User	14	710.00	9940.00
1000P0000023	Tuning Area 0	Tableau Usertiles Tableau User	15	760.75	11410.25
1000P0000024	Tuning Area 0	Tableau Usertiles Tableau User	16	811.50	12980.00
1000P0000025	Tuning Area 0	Tableau Usertiles Tableau User	17	862.25	14650.25
1000P0000026	Tuning Area 0	Tableau Usertiles Tableau User	18	913.00	16420.00
1000P0000027	Tuning Area 0	Tableau Usertiles Tableau User	19	963.75	18289.25
1000P0000028	Tuning Area 0	Tableau Usertiles Tableau User	20	1014.50	20258.00
1000P0000029	Tuning Area 0	Tableau Usertiles Tableau User	21	1065.25	22326.25
1000P0000030	Tuning Area 0	Tableau Usertiles Tableau User	22	1116.00	24494.00
1000P0000031	Tuning Area 0	Tableau Usertiles Tableau User	23	1166.75	26761.25
1000P0000032	Tuning Area 0	Tableau Usertiles Tableau User	24	1217.50	29128.00
1000P0000033	Tuning Area 0	Tableau Usertiles Tableau User	25	1268.25	31594.25
1000P0000034	Tuning Area 0	Tableau Usertiles Tableau User	26	1319.00	34160.00
1000P0000035	Tuning Area 0	Tableau Usertiles Tableau User	27	1369.75	36825.25
1000P0000036	Tuning Area 0	Tableau Usertiles Tableau User	28	1420.50	39590.00
1000P0000037	Tuning Area 0	Tableau Usertiles Tableau User	29	1471.25	42454.25
1000P0000038	Tuning Area 0	Tableau Usertiles Tableau User	30	1522.00	45418.00
1000P0000039	Tuning Area 0	Tableau Usertiles Tableau User	31	1572.75	48481.25
1000P0000040	Tuning Area 0	Tableau Usertiles Tableau User	32	1623.50	51644.00
1000P0000041	Tuning Area 0	Tableau Usertiles Tableau User	33	1674.25	54906.25
1000P0000042	Tuning Area 0	Tableau Usertiles Tableau User	34	1725.00	58268.00
1000P0000043	Tuning Area 0	Tableau Usertiles Tableau User	35	1775.75	61729.25
1000P0000044	Tuning Area 0	Tableau Usertiles Tableau User	36	1826.50	65290.00
1000P0000045	Tuning Area 0	Tableau Usertiles Tableau User	37	1877.25	68950.25
1000P0000046	Tuning Area 0	Tableau Usertiles Tableau User	38	1928.00	72710.00
1000P0000047	Tuning Area 0	Tableau Usertiles Tableau User	39	1978.75	76569.25
1000P0000048	Tuning Area 0	Tableau Usertiles Tableau User	40	2029.50	80528.00
1000P0000049	Tuning Area 0	Tableau Usertiles Tableau User	41	2080.25	84586.25
1000P0000050	Tuning Area 0	Tableau Usertiles Tableau User	42	2131.00	88744.00
1000P0000051	Tuning Area 0	Tableau Usertiles Tableau User	43	2181.75	93000.25
1000P0000052	Tuning Area 0	Tableau Usertiles Tableau User	44	2232.50	97356.00
1000P0000053	Tuning Area 0	Tableau Usertiles Tableau User	45	2283.25	101810.25
1000P0000054	Tuning Area 0	Tableau Usertiles Tableau User	46	2334.00	106364.00
1000P0000055	Tuning Area 0	Tableau Usertiles Tableau User	47	2384.75	111016.25
1000P0000056	Tuning Area 0	Tableau Usertiles Tableau User	48	2435.50	115768.00
1000P0000057	Tuning Area 0	Tableau Usertiles Tableau User	49	2486.25	120618.25
1000P0000058	Tuning Area 0	Tableau Usertiles Tableau User	50	2537.00	125568.00
1000P0000059	Tuning Area 0	Tableau Usertiles Tableau User	51	2587.75	130616.25
1000P0000060	Tuning Area 0	Tableau Usertiles Tableau User	52	2638.50	135764.00
1000P0000061	Tuning Area 0	Tableau Usertiles Tableau User	53	2689.25	141010.25
1000P0000062	Tuning Area 0	Tableau Usertiles Tableau User	54	2740.00	146356.00
1000P0000063	Tuning Area 0	Tableau Usertiles Tableau User	55	2790.75	151800.25
1000P0000064	Tuning Area 0	Tableau Usertiles Tableau User	56	2841.50	157344.00
1000P0000065	Tuning Area 0	Tableau Usertiles Tableau User	57	2892.25	162986.25
1000P0000066	Tuning Area 0	Tableau Usertiles Tableau User	58	2943.00	168728.00
1000P0000067	Tuning Area 0	Tableau Usertiles Tableau User	59	2993.75	174568.25
1000P0000068	Tuning Area 0	Tableau Usertiles Tableau User	60	3044.50	180508.00
1000P0000069	Tuning Area 0	Tableau Usertiles Tableau User	61,000,000	2484.75	151616.25

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Exhibit C-1
Calibrated Plan Adjusted Index Rates

		(A) Member Months	(B) Pre-Calibrated Plan Adjusted Index Rate	(C) Plan-Level Average Age Factor	(D) Age- Calibrated Plan Adjusted Index Rate	(E) Average Rating Area Factor	(F) Age&Geog.Calib Plan Adjusted Index Rate	(G) Average Tobacco Factor	(H) Consumer Adjusted Index Rates	(I) Calibrated Plan Adjusted Index Rates
Silver Plan	18939PA0040001	6,012	$715.12	1.457	$715.12	1.015	$715.12	1.000	$715.12	$483.53
⋮	⋮	⋮	⋮		⋮		⋮		⋮	⋮
	Total Premium	-	$0.00		$0.00		$0.00		$0.00	$0.00
	Total Premium Check				(B) = (D) : TRUE		(B) = (F) : TRUE		(B) = (H) : TRUE	(B) = (I) : TRUE
⋮	⋮			⋮		⋮		⋮		
All Plans Aggregate	Calibration Factors:			Age 1.457 = Σ((A)x(B)x(C))/Σ((A)x(B))		Geographic 1.015 = Σ((D)x(E)x(A))/Σ((D)x(A))		Tobacco 1.000 = Σ((F)x(G)x(A))/Σ((F)x(A))		

Notes:
(A) Development of Pre-Calibrated Plan Adjusted Index Rates is shown in Exhibit **E-2**
(B) Plan Level Average Age Factor, See Exhibit C-2 for Example
(C) Premium Paying Members, See Exhibit C-2 for Example
(D) Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (A) x Plan Specific Average Age Factor (B) /Age Calibration Factor
Total Premium = Σ (D) x (C)
(E) Plan Level Average Rating Area Factor, See Exhibit C-2 for Example
(F) Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) /Geographic Calibration Factor
Total Premium = Σ (F) x (C)
(G) Average Tobacco Factor, See Exhibit C-2 for Example
(H) Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration Faction
(I) Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (A) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)
Total Premium = Σ (I) x (C) x (B) x (E) x (G)

Proprietary

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

E Silver Plan 18939PA0040001

Average Age Factor - Silver Plan 18939PA0040001		
Age	% by Age	Age Factor
0-20	0.9%	-
1-14	14.2%	0.765
15	1.2%	0.833
16	1.3%	0.859
17	1.0%	0.885
18	1.3%	0.913
19	1.1%	0.941
20	1.3%	0.970
21	1.1%	1.000
22	1.1%	1.000
23	1.3%	1.000
24	1.1%	1.000
25	1.2%	1.004
26	1.8%	1.024
27	2.2%	1.048
28	2.1%	1.087
29	1.9%	1.119
30	1.9%	1.135
31	1.8%	1.159
32	2.0%	1.183
33	1.8%	1.198
34	1.5%	1.214
35	2.1%	1.222
36	1.7%	1.230
37	1.8%	1.238
38	1.9%	1.246
39	1.8%	1.262
40	1.9%	1.278
41	1.4%	1.302
42	1.6%	1.325
43	1.8%	1.357
44	1.6%	1.397
45	1.8%	1.444
46	1.8%	1.500
47	2.2%	1.563
48	2.0%	1.635
49	2.1%	1.706
50	2.1%	1.786
51	2.1%	1.865
52	1.9%	1.952
53	1.8%	2.040
54	2.1%	2.135
55	2.1%	2.230
56	2.0%	2.333
57	2.1%	2.437
58	2.0%	2.548
59	1.8%	2.603
60	1.3%	2.714
61	1.6%	2.810
62	1.8%	2.873
63	0.9%	2.952
64	1.1%	3.000
65+	0.9%	3.000
Total	100.0%	1.457

Average Tobacco User Factor - Silver Plan 18939PA0040001			
Tobacco No	Tobacco Yes	Avg. Rate	Rate Factor
0.8%	0.1%	1.000	1.000
12.7%	1.4%	1.000	1.000
1.1%	0.1%	1.000	1.000
1.2%	0.1%	1.000	1.000
0.9%	0.1%	1.000	1.000
1.2%	0.1%	1.000	1.000
1.0%	0.1%	1.000	1.000
1.2%	0.1%	1.000	1.000
1.0%	0.1%	1.000	1.000
1.0%	0.1%	1.000	1.000
1.1%	0.1%	1.000	1.000
1.0%	0.1%	1.000	1.000
1.0%	0.1%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.9%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
0.8%	0.1%	1.000	1.000
1.0%	0.1%	1.000	1.000
0.8%	0.1%	1.000	1.000
89.8%	10.2%	1.000	

Average Rating Area Factor - Silver Plan 18939PA0040001			
Rating Area	Rating Area Names	Rating Area	Rating Area Factors
1	Erie	0.0%	0.779
2	Elk/Cameron/Potter	0.0%	0.819
3	NEPA	6.9%	1.020
4	Pittsburgh	0.0%	0.855
5	Altoona	1.8%	0.837
6	Mid Central plus Lehigh Valley	2.1%	1.030
7	York/Lancaster	25.7%	1.080
8	Greater Philadelphia	55.6%	1.000
9	Harrisburg	7.9%	0.939
Total	-	100.0%	1.015

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Exhibit E-1
Calculation of Market Adjusted Index Rate

Projected Index Rate:	$729.10
Net Risk Adjustment:	1.002
Exchange User Fees:	1.000
Total Impact:	0.002
Market Adjusted Index Rate:	$730.74

Proprietary

Aetna HealthAssurance Pennsylvania, Inc.

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

HIOS ID	Plan Name	Metal Tier	Membership	(1) Market Adjusted Index Rate	(2) AV & Cost Sharing	(3) Distribution & Admin	(4) Network & UM	(5) Benefits in addition to EHBs	(6) Impact of Eligibility (CAT)	(7) = Product (Columns 1-6) Plan Adjusted Index Rate	(8) Tobacco Calibration Factor	(9) Age Calibration Factor	(10) Geography Calibration Factor	(11) Trend Factor	(12) = Product (Columns 8-11) Calibration Factor	(13) = (7) x (12) Calibrated Plan Adjusted Index Rate	(14) = (7) / (1) AV Pricing Value
18939PA0040001	PA Silver OAEPO 6000 80% AHASPA	Silver	100.00%	$730.74	0.828	1.182	1.000	1.000	1.000	715.12	1.000	0.686	0.985	0.955	0.646	461.95	0.979

Company Legal Name:
HIOS ISSUER ID: 18939

Exhibit 3
Population Morbidity Assumptions and Projection Factor

Manual Experience

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

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

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

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

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Exhibit 4
Benefit/Induced Demand Change

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
Benefit Change	0.677	0.669	0.644	0.952	0.963
Induced Utilization	1.029	1.023	1.000	0.972	0.978

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Exhibit 5
Claim Impact due to Demographic Changes

	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
Age	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
0	0.63%	0.54%	1.117	1.114	0.54%	0.45%	1.117	1.114
1	0.36%	0.38%	1.117	1.114	0.33%	0.45%	1.117	1.114
2	0.40%	0.46%	0.511	0.511	0.41%	0.49%	0.511	0.511
3	0.30%	0.42%	0.511	0.511	0.30%	0.41%	0.511	0.511
4	0.70%	0.40%	0.511	0.511	0.62%	0.24%	0.511	0.511
5	0.48%	0.54%	0.379	0.379	0.47%	0.49%	0.379	0.379
6	0.31%	0.43%	0.379	0.379	0.36%	0.43%	0.379	0.379
7	0.44%	0.33%	0.379	0.379	0.33%	0.39%	0.379	0.379
8	0.40%	0.45%	0.379	0.379	0.41%	0.29%	0.379	0.379
9	0.49%	0.48%	0.379	0.379	0.56%	0.43%	0.379	0.379
10	0.53%	0.77%	0.412	0.380	0.58%	0.67%	0.412	0.380
11	0.71%	0.69%	0.412	0.380	0.62%	0.54%	0.412	0.380
12	0.61%	0.68%	0.412	0.380	0.62%	0.67%	0.412	0.380
13	0.85%	0.63%	0.412	0.380	0.86%	0.60%	0.412	0.380
14	0.77%	0.48%	0.412	0.380	0.64%	0.61%	0.412	0.380
1	0.97%	0.55%	0.532	0.591	0.66%	0.63%	0.532	0.591
16	0.59%	0.70%	0.532	0.591	0.72%	0.63%	0.532	0.591
17	0.70%	0.48%	0.532	0.591	0.60%	0.41%	0.532	0.591
18	0.68%	0.72%	0.532	0.591	0.64%	0.74%	0.532	0.591
19	0.78%	0.80%	0.532	0.591	0.60%	0.57%	0.532	0.591
20	0.77%	0.66%	0.479	0.787	0.72%	0.64%	0.479	0.787
21	0.95%	0.56%	0.479	0.787	0.79%	0.35%	0.479	0.787
22	0.54%	0.75%	0.479	0.787	0.56%	0.58%	0.479	0.787
23	0.73%	0.67%	0.479	0.787	0.61%	0.65%	0.479	0.787
24	0.69%	0.51%	0.479	0.787	0.67%	0.41%	0.479	0.787
25	0.60%	0.62%	0.489	1.176	0.60%	0.57%	0.489	1.176
26	1.14%	0.70%	0.489	1.176	0.94%	0.86%	0.489	1.176
27	0.94%	0.59%	0.489	1.176	1.12%	1.03%	0.489	1.176
28	1.09%	0.75%	0.489	1.176	1.19%	0.86%	0.489	1.176
29	1.13%	0.71%	0.489	1.176	1.02%	0.88%	0.489	1.176
30	0.95%	0.73%	0.552	1.393	1.00%	0.90%	0.552	1.393
31	0.86%	0.66%	0.552	1.393	1.05%	0.79%	0.552	1.393
32	1.06%	0.78%	0.552	1.393	1.02%	1.02%	0.552	1.393
33	0.72%	0.78%	0.552	1.393	0.99%	0.85%	0.552	1.393
34	0.67%	0.74%	0.552	1.393	0.66%	0.86%	0.552	1.393
35	1.03%	0.96%	0.670	1.303	1.01%	1.05%	0.670	1.303
36	0.87%	0.72%	0.670	1.303	0.86%	0.82%	0.670	1.303
37	1.09%	0.59%	0.670	1.303	1.08%	0.73%	0.670	1.303
38	0.84%	0.97%	0.670	1.303	0.95%	0.92%	0.670	1.303
39	0.95%	0.66%	0.670	1.303	0.97%	0.85%	0.670	1.303
40	0.78%	0.89%	0.839	1.224	0.98%	0.90%	0.839	1.224
41	0.65%	0.74%	0.839	1.224	0.63%	0.81%	0.839	1.224
42	0.85%	0.70%	0.839	1.224	0.83%	0.76%	0.839	1.224
43	0.91%	0.89%	0.839	1.224	0.94%	0.86%	0.839	1.224
44	0.90%	0.82%	0.839	1.224	0.85%	0.77%	0.839	1.224
45	0.94%	0.92%	1.063	1.314	0.91%	0.86%	1.063	1.314
46	0.89%	0.73%	1.063	1.314	0.86%	0.96%	1.063	1.314
47	1.31%	1.01%	1.063	1.314	1.10%	1.05%	1.063	1.314
48	1.05%	1.07%	1.063	1.314	0.93%	1.03%	1.063	1.314
49	1.24%	1.09%	1.063	1.314	1.06%	1.08%	1.063	1.314
50	0.92%	0.88%	1.456	1.565	1.18%	0.87%	1.456	1.565
51	1.07%	1.09%	1.456	1.565	0.99%	1.08%	1.456	1.565
52	1.21%	0.69%	1.456	1.565	1.14%	0.78%	1.456	1.565
53	1.11%	0.95%	1.456	1.565	1.06%	0.77%	1.456	1.565
54	1.27%	1.09%	1.456	1.565	1.07%	1.02%	1.456	1.565
55	1.01%	0.85%	1.868	1.810	1.09%	0.96%	1.868	1.810
56	0.95%	0.87%	1.868	1.810	0.98%	0.97%	1.868	1.810
57	1.16%	0.78%	1.868	1.810	1.28%	0.84%	1.868	1.810
58	0.95%	0.86%	1.868	1.810	1.05%	0.91%	1.868	1.810
59	0.87%	0.70%	1.868	1.810	0.92%	0.89%	1.868	1.810
60	0.65%	0.54%	2.358	2.227	0.68%	0.58%	2.358	2.227
61	0.66%	0.71%	2.358	2.227	0.73%	0.84%	2.358	2.227
62	0.99%	0.89%	2.358	2.227	1.00%	0.82%	2.358	2.227
63	0.58%	0.54%	2.358	2.227	0.47%	0.46%	2.358	2.227
64	0.45%	0.64%	2.358	2.227	0.56%	0.53%	2.358	2.227
65+	0.79%	0.53%	2.358	2.227	0.52%	0.42%	2.358	2.227

Experience Period Demographic Factor	1.0890

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

Projected Demographic Factor	1.1046

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

Demographic Change	1.0143

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

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Exhibit 6
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	0%	0.785	0%	0.779
1	Crawford	0%	0.785	0%	0.779
1	Erie	0%	0.785	0%	0.779
1	Forest	0%	0.785	0%	0.779
1	Mckean	0%	0.785	0%	0.779
1	Mercer	0%	0.785	0%	0.779
1	Venango	0%	0.785	0%	0.779
1	Warren	0%	0.785	0%	0.779
2	Cameron	0%	0.792	0%	0.819
2	Elk	1%	0.792	0%	0.819
2	Potter	0%	0.792	0%	0.819
3	Bradford	0%	0.998	0%	1.020
3	Carbon	0%	0.998	0%	1.020
3	Clinton	0%	0.998	0%	1.020
3	Lackawanna	1%	0.998	0%	1.020
3	Luzerne	1%	0.998	1%	1.020
3	Lycoming	1%	0.998	3%	1.020
3	Monroe	1%	0.998	2%	1.020
3	Pike	0%	0.998	0%	1.020
3	Sullivan	0%	0.998	0%	1.020
3	Susquehanna	0%	0.998	0%	1.020
3	Tioga	0%	0.998	0%	1.020
3	Wayne	0%	0.998	0%	1.020
3	Wyoming	0%	0.998	0%	1.020
4	Allegheny	0%	0.810	0%	0.855
4	Armstrong	0%	0.810	0%	0.855
4	Beaver	0%	0.810	0%	0.855
4	Butler	0%	0.810	0%	0.855
4	Fayette	0%	0.810	0%	0.855
4	Greene	0%	0.810	0%	0.855
4	Indiana	0%	0.810	0%	0.855
4	Lawrence	0%	0.810	0%	0.855
4	Washington	0%	0.810	0%	0.855
4	Westmoreland	0%	0.810	0%	0.855
5	Bedford	0%	0.780	0%	0.837
5	Blair	0%	0.780	0%	0.837
5	Cambria	0%	0.780	0%	0.837
5	Clearfield	1%	0.780	0%	0.837
5	Huntingdon	1%	0.780	1%	0.837
5	Jefferson	0%	0.780	0%	0.837
5	Somerset	0%	0.780	0%	0.837
6	Centre	0%	0.983	0%	1.030
6	Columbia	0%	0.983	0%	1.030
6	Lehigh	2%	0.983	1%	1.030
6	Mifflin	0%	0.983	0%	1.030
6	Montour	0%	0.983	0%	1.030
6	Northampton	1%	0.983	0%	1.030
6	Northumberland	0%	0.983	0%	1.030
6	Schuylkill	1%	0.983	0%	1.030
6	Snyder	0%	0.983	0%	1.030
6	Union	0%	0.983	0%	1.030
7	Adams	1%	0.984	2%	1.080
7	Berks	4%	0.984	5%	1.080
7	Lancaster	18%	0.984	17%	1.080
7	York	3%	0.984	1%	1.080
8	Bucks	8%	1.000	6%	1.000
8	Chester	9%	1.000	13%	1.000
8	Delaware	9%	1.000	9%	1.000
8	Montgomery	9%	1.000	16%	1.000
8	Philadelphia	13%	1.000	10%	1.000
9	Cumberland	6%	0.933	2%	0.939
9	Dauphin	4%	0.933	4%	0.939
9	Franklin	1%	0.933	0%	0.939
9	Fulton	0%	0.933	0%	0.939
9	Juniata	1%	0.933	0%	0.939
9	Lebanon	4%	0.933	3%	0.939
9	Perry	0%	0.933	0%	0.939

Average Experience Period Area Factor	0.9775

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

Average Projected Area Factor	1.0149

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

Area Shift Factor	1.0078

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

Area Factor Change	1.0301

Note:
Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience
Factor represents:
The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

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Exhibit 7
Network Projection Factor Shift

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

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

Average Experience Period Network Factor	1.0000

Average Projected Network Factor	1.0000

Network Shift Factor	1.0000

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Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	5.5%	1.5%
Facility Outpatient	4.1%	5.5%
Physician	1.7%	5.0%
Capitation	0.0%	-1.3%
Medical	3.9%	4.2%
Pharmacy	10.4%	1.1%
Total (Med + Rx)	6.3%	3.0%

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Exhibit 9
Projected Membership and Paid to Allowed by Metal Tier

Metallic Tier	Projected Membership	Projected Paid to Allowed Ratio
Platinum	0	N/A
Gold	0	N/A
Silver	6,012	83%
Bronze	0	N/A
Catastrophic	0	N/A
Total	6,012	83%

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Exhibit 10
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	9.43%	$64.46
Profit & Risk Load	2.00%	$13.66
Premium Tax	0.80%	$5.47
User Exchange Fee	0.00%	$0.00
State Based Exchange Fee	0.00%	$0.00
HIF	2.60%	$17.76
Risk Adjustment User Fee	0.03%	$0.18
Federal Income Tax	0.53%	$3.63
Total Taxes and Fees	3.96%	$27.04

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Exhibit 11
MLR Projection

			Formula
(a)	Premium (pmpm)	$683.20	
(b)	Medical Cost (pmpm)	$574.63	
(c)	Medical Benefit Ratio (MBR)	84.1%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	$5.47	= (a) x 0.80%
(e)	Taxes and Fees (pmpm)	$30.46	
(f)	Adjusted Premium (pmpm)	$652.75	=(a) - (e)
(g)	Adjusted Claims (pmpm)	$580.09	= (b) + (d)
	Medical Loss Ratio (MLR)	**88.9%**	=(g) / (f)

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

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

This projection applies to the products included in this filing and is a standalone calculation for the 2020 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

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Exhibit 12
Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2020	27.2%	1.000	$696.56
2Q 2020	19.1%	1.030	$717.46
3Q 2020	27.8%	1.061	$738.99
4Q 2020	25.9%	1.093	$761.17
Total	100.0%	1.047	$729.10

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Exhibit 14

Sample Rate Calculation

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

Sample Small Group Information:

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

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

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

Proprietary

Calculation of Monthly Premium

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

Market Base Rate =	$557.92
x Rating Area Factor (Rating Area 9)	0.9393
x Plan Factor	0.8280
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	$433.92

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

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

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

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Exhibit 15
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
18939PA0040001	OAEPO	PA Silver OAEPO 6000 80% AHASPA	Silver	71.01%	No	100.00%

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Exhibit 16
Plan Mapping

2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name	2020 HIOS Plan ID	2020 Plan Name
18939PA0010000	Terminated AHASPA Plans				
18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% $30/75	18939PA0040001	PA Silver OAEPO 6000 80% AHASPA

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Company Name: a HealthAssurance Pennsylvania
Market: Small Group
Product: EPO
Effective Date of Rates: January 1, 2020
Ending date of Rates: March 31, 2020

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA	
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	$30/$75		$30/$75		$30/$75		$30/$75		$30/$75		$30/$75		$30/$75		$30/$75	
OOP Maximum =>	$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$275.20	$275.20	$289.49	$289.49	$360.46	$360.46	$295.78	$295.78	$364.00	$364.00	$381.67	$381.67	$353.39	$353.39	$331.95	$331.95
15	$299.66	$299.66	$315.22	$315.22	$392.50	$392.50	$322.07	$322.07	$396.35	$396.35	$415.59	$415.59	$384.81	$384.81	$361.46	$361.46
16	$309.01	$309.01	$325.06	$325.06	$404.75	$404.75	$332.12	$332.12	$408.72	$408.72	$428.56	$428.56	$396.82	$396.82	$372.74	$372.74
17	$318.37	$318.37	$334.90	$334.90	$417.01	$417.01	$342.17	$342.17	$421.09	$421.09	$441.53	$441.53	$408.83	$408.83	$384.02	$384.02
18	$328.44	$328.44	$345.49	$345.49	$430.20	$430.20	$353.00	$353.00	$434.42	$434.42	$455.50	$455.50	$421.76	$421.76	$396.17	$396.17
19	$338.51	$338.51	$356.09	$356.09	$443.39	$443.39	$363.82	$363.82	$447.74	$447.74	$469.47	$469.47	$434.70	$434.70	$408.32	$408.32
20	$348.94	$348.94	$367.06	$367.06	$457.06	$457.06	$375.04	$375.04	$461.54	$461.54	$483.94	$483.94	$448.09	$448.09	$420.90	$420.90
21	$359.74	$359.74	$378.42	$378.42	$471.19	$471.19	$386.64	$386.64	$475.81	$475.81	$498.91	$498.91	$461.95	$461.95	$433.92	$433.92
22	$359.74	$359.74	$378.42	$378.42	$471.19	$471.19	$386.64	$386.64	$475.81	$475.81	$498.91	$498.91	$461.95	$461.95	$433.92	$433.92
23	$359.74	$359.74	$378.42	$378.42	$471.19	$471.19	$386.64	$386.64	$475.81	$475.81	$498.91	$498.91	$461.95	$461.95	$433.92	$433.92
24	$359.74	$359.74	$378.42	$378.42	$471.19	$471.19	$386.64	$386.64	$475.81	$475.81	$498.91	$498.91	$461.95	$461.95	$433.92	$433.92
25	$361.17	$361.17	$379.93	$379.93	$473.08	$473.08	$388.18	$388.18	$477.72	$477.72	$500.91	$500.91	$463.80	$463.80	$435.66	$435.66
26	$368.37	$368.37	$387.50	$387.50	$482.50	$482.50	$395.91	$395.91	$487.23	$487.23	$510.88	$510.88	$473.04	$473.04	$444.34	$444.34
27	$377.00	$377.00	$396.58	$396.58	$493.81	$493.81	$405.19	$405.19	$498.65	$498.65	$522.86	$522.86	$484.13	$484.13	$454.75	$454.75
28	$391.03	$391.03	$411.34	$411.34	$512.19	$512.19	$420.27	$420.27	$517.21	$517.21	$542.31	$542.31	$502.14	$502.14	$471.67	$471.67
29	$402.54	$402.54	$423.45	$423.45	$527.26	$527.26	$432.64	$432.64	$532.43	$532.43	$558.28	$558.28	$516.93	$516.93	$485.56	$485.56
30	$408.30	$408.30	$429.50	$429.50	$534.80	$534.80	$438.83	$438.83	$540.05	$540.05	$566.26	$566.26	$524.32	$524.32	$492.50	$492.50
31	$416.93	$416.93	$438.58	$438.58	$546.11	$546.11	$448.11	$448.11	$551.47	$551.47	$578.24	$578.24	$535.40	$535.40	$502.91	$502.91
32	$425.57	$425.57	$447.67	$447.67	$557.42	$557.42	$457.39	$457.39	$562.89	$562.89	$590.21	$590.21	$546.49	$546.49	$513.33	$513.33
33	$430.96	$430.96	$453.34	$453.34	$564.49	$564.49	$463.19	$463.19	$570.02	$570.02	$597.69	$597.69	$553.42	$553.42	$519.84	$519.84
34	$436.72	$436.72	$459.40	$459.40	$572.03	$572.03	$469.37	$469.37	$577.64	$577.64	$605.68	$605.68	$560.81	$560.81	$526.78	$526.78
35	$439.60	$439.60	$462.42	$462.42	$575.80	$575.80	$472.47	$472.47	$581.44	$581.44	$609.67	$609.67	$564.51	$564.51	$530.25	$530.25
36	$442.47	$442.47	$465.45	$465.45	$579.57	$579.57	$475.56	$475.56	$585.25	$585.25	$613.66	$613.66	$568.20	$568.20	$533.72	$533.72
37	$445.35	$445.35	$468.48	$468.48	$583.34	$583.34	$478.65	$478.65	$589.06	$589.06	$617.65	$617.65	$571.90	$571.90	$537.19	$537.19
38	$448.23	$448.23	$471.51	$471.51	$587.11	$587.11	$481.75	$481.75	$592.86	$592.86	$621.64	$621.64	$575.59	$575.59	$540.67	$540.67
39	$453.99	$453.99	$477.56	$477.56	$594.64	$594.64	$487.93	$487.93	$600.47	$600.47	$629.62	$629.62	$582.99	$582.99	$547.61	$547.61
40	$459.74	$459.74	$483.62	$483.62	$602.18	$602.18	$494.12	$494.12	$608.09	$608.09	$637.61	$637.61	$590.38	$590.38	$554.55	$554.55
41	$468.38	$468.38	$492.70	$492.70	$613.49	$613.49	$503.40	$503.40	$619.51	$619.51	$649.58	$649.58	$601.46	$601.46	$564.97	$564.97
42	$476.65	$476.65	$501.40	$501.40	$624.33	$624.33	$512.29	$512.29	$630.45	$630.45	$661.06	$661.06	$612.09	$612.09	$574.95	$574.95
43	$488.16	$488.16	$513.51	$513.51	$639.41	$639.41	$524.66	$524.66	$645.68	$645.68	$677.02	$677.02	$626.87	$626.87	$588.83	$588.83
44	$502.55	$502.55	$528.65	$528.65	$658.26	$658.26	$540.13	$540.13	$664.71	$664.71	$696.98	$696.98	$645.35	$645.35	$606.19	$606.19
45	$519.46	$519.46	$546.43	$546.43	$680.40	$680.40	$558.30	$558.30	$687.07	$687.07	$720.43	$720.43	$667.06	$667.06	$626.58	$626.58
46	$539.60	$539.60	$567.62	$567.62	$706.79	$706.79	$579.95	$579.95	$713.72	$713.72	$748.36	$748.36	$692.93	$692.93	$650.88	$650.88
47	$562.27	$562.27	$591.46	$591.46	$736.47	$736.47	$604.31	$604.31	$743.69	$743.69	$779.80	$779.80	$722.03	$722.03	$678.22	$678.22
48	$588.17	$588.17	$618.71	$618.71	$770.40	$770.40	$632.15	$632.15	$777.95	$777.95	$815.72	$815.72	$755.29	$755.29	$709.46	$709.46
49	$613.71	$613.71	$645.58	$645.58	$803.85	$803.85	$659.60	$659.60	$811.74	$811.74	$851.14	$851.14	$788.09	$788.09	$740.27	$740.27
50	$642.49	$642.49	$675.85	$675.85	$841.55	$841.55	$690.53	$690.53	$849.80	$849.80	$891.05	$891.05	$825.05	$825.05	$774.98	$774.98
51	$670.91	$670.91	$705.75	$705.75	$878.77	$878.77	$721.07	$721.07	$887.39	$887.39	$930.47	$930.47	$861.54	$861.54	$809.26	$809.26
52	$702.20	$702.20	$738.67	$738.67	$919.77	$919.77	$754.71	$754.71	$928.78	$928.78	$973.87	$973.87	$901.73	$901.73	$847.01	$847.01
53	$733.86	$733.86	$771.97	$771.97	$961.23	$961.23	$788.74	$788.74	$970.66	$970.66	$1,017.78	$1,017.78	$942.38	$942.38	$885.20	$885.20
54	$768.03	$768.03	$807.92	$807.92	$1,006.00	$1,006.00	$825.47	$825.47	$1,015.86	$1,015.86	$1,065.17	$1,065.17	$986.27	$986.27	$926.42	$926.42
55	$802.21	$802.21	$843.87	$843.87	$1,050.76	$1,050.76	$862.20	$862.20	$1,061.06	$1,061.06	$1,112.57	$1,112.57	$1,030.16	$1,030.16	$967.64	$967.64
56	$839.26	$839.26	$882.84	$882.84	$1,099.29	$1,099.29	$902.02	$902.02	$1,110.07	$1,110.07	$1,163.96	$1,163.96	$1,077.74	$1,077.74	$1,012.34	$1,012.34
57	$876.67	$876.67	$922.20	$922.20	$1,148.30	$1,148.30	$942.23	$942.23	$1,159.55	$1,159.55	$1,215.84	$1,215.84	$1,125.78	$1,125.78	$1,057.47	$1,057.47
58	$916.60	$916.60	$964.20	$964.20	$1,200.60	$1,200.60	$985.15	$985.15	$1,212.37	$1,212.37	$1,271.22	$1,271.22	$1,177.06	$1,177.06	$1,105.63	$1,105.63
59	$936.39	$936.39	$985.02	$985.02	$1,226.51	$1,226.51	$1,006.41	$1,006.41	$1,238.54	$1,238.54	$1,298.66	$1,298.66	$1,202.46	$1,202.46	$1,129.50	$1,129.50
60	$976.32	$976.32	$1,027.02	$1,027.02	$1,278.82	$1,278.82	$1,049.33	$1,049.33	$1,291.35	$1,291.35	$1,354.04	$1,354.04	$1,253.74	$1,253.74	$1,177.66	$1,177.66
61	$1,010.86	$1,010.86	$1,063.35	$1,063.35	$1,324.05	$1,324.05	$1,086.44	$1,086.44	$1,337.03	$1,337.03	$1,401.94	$1,401.94	$1,298.09	$1,298.09	$1,219.32	$1,219.32
62	$1,033.52	$1,033.52	$1,087.19	$1,087.19	$1,353.74	$1,353.74	$1,110.80	$1,110.80	$1,367.01	$1,367.01	$1,433.37	$1,433.37	$1,327.19	$1,327.19	$1,246.66	$1,246.66
63	$1,061.94	$1,061.94	$1,117.08	$1,117.08	$1,390.96	$1,390.96	$1,141.35	$1,141.35	$1,404.60	$1,404.60	$1,472.78	$1,472.78	$1,363.69	$1,363.69	$1,280.93	$1,280.93
64+	$1,078.85	$1,078.85	$1,134.87	$1,134.87	$1,413.11	$1,413.11	$1,159.52	$1,159.52	$1,426.96	$1,426.96	$1,496.23	$1,496.23	$1,385.40	$1,385.40	$1,301.33	$1,301.33

Aetna HealthAssurance Pennsylvania, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna HealthAssurance Pennsylvania, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

| | | | | | RATING AREA 1 | | | | | | | RATING AREA 2 | | | RATING AREA 3 | | | | | | |

Company Name: a HealthAssurance Pennsylvania
Market: Small Group
Product: EPO
Effective Date of Rates: April 1, 2020
Ending date of Rates: June 30, 2020

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA	
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	$30/$75		$30/$75		$30/$75		$30/$75		$30/$75		$30/$75		$30/$75		$30/$75	
OOP Maximum =>	$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$283.46	$283.46	$298.18	$298.18	$371.28	$371.28	$304.65	$304.65	$374.92	$374.92	$393.12	$393.12	$364.00	$364.00	$341.91	$341.91
15	$308.65	$308.65	$324.68	$324.68	$404.28	$404.28	$331.73	$331.73	$408.25	$408.25	$428.06	$428.06	$396.35	$396.35	$372.30	$372.30
16	$318.29	$318.29	$334.81	$334.81	$416.90	$416.90	$342.09	$342.09	$420.99	$420.99	$441.42	$441.42	$408.73	$408.73	$383.92	$383.92
17	$327.92	$327.92	$344.95	$344.95	$429.52	$429.52	$352.44	$352.44	$433.73	$433.73	$454.78	$454.78	$421.10	$421.10	$395.54	$395.54
18	$338.29	$338.29	$355.86	$355.86	$443.11	$443.11	$363.59	$363.59	$447.45	$447.45	$469.17	$469.17	$434.42	$434.42	$408.06	$408.06
19	$348.67	$348.67	$366.77	$366.77	$456.70	$456.70	$374.74	$374.74	$461.17	$461.17	$483.56	$483.56	$447.74	$447.74	$420.57	$420.57
20	$359.41	$359.41	$378.08	$378.08	$470.77	$470.77	$386.29	$386.29	$475.39	$475.39	$498.46	$498.46	$461.54	$461.54	$433.53	$433.53
21	$370.53	$370.53	$389.77	$389.77	$485.33	$485.33	$398.24	$398.24	$490.09	$490.09	$513.88	$513.88	$475.82	$475.82	$446.94	$446.94
22	$370.53	$370.53	$389.77	$389.77	$485.33	$485.33	$398.24	$398.24	$490.09	$490.09	$513.88	$513.88	$475.82	$475.82	$446.94	$446.94
23	$370.53	$370.53	$389.77	$389.77	$485.33	$485.33	$398.24	$398.24	$490.09	$490.09	$513.88	$513.88	$475.82	$475.82	$446.94	$446.94
24	$370.53	$370.53	$389.77	$389.77	$485.33	$485.33	$398.24	$398.24	$490.09	$490.09	$513.88	$513.88	$475.82	$475.82	$446.94	$446.94
25	$372.01	$372.01	$391.33	$391.33	$487.27	$487.27	$399.83	$399.83	$492.05	$492.05	$515.94	$515.94	$477.72	$477.72	$448.73	$448.73
26	$379.42	$379.42	$399.13	$399.13	$496.98	$496.98	$407.79	$407.79	$501.85	$501.85	$526.21	$526.21	$487.24	$487.24	$457.67	$457.67
27	$388.32	$388.32	$408.48	$408.48	$508.63	$508.63	$417.35	$417.35	$513.61	$513.61	$538.55	$538.55	$498.65	$498.65	$468.40	$468.40
28	$402.77	$402.77	$423.68	$423.68	$527.56	$527.56	$432.88	$432.88	$532.73	$532.73	$558.59	$558.59	$517.21	$517.21	$485.83	$485.83
29	$414.62	$414.62	$436.15	$436.15	$543.09	$543.09	$445.63	$445.63	$548.41	$548.41	$575.03	$575.03	$532.44	$532.44	$500.13	$500.13
30	$420.55	$420.55	$442.39	$442.39	$550.85	$550.85	$452.00	$452.00	$556.25	$556.25	$583.25	$583.25	$540.05	$540.05	$507.28	$507.28
31	$429.44	$429.44	$451.75	$451.75	$562.50	$562.50	$461.56	$461.56	$568.01	$568.01	$595.59	$595.59	$551.47	$551.47	$518.01	$518.01
32	$438.34	$438.34	$461.10	$461.10	$574.15	$574.15	$471.11	$471.11	$579.78	$579.78	$607.92	$607.92	$562.89	$562.89	$528.73	$528.73
33	$443.89	$443.89	$466.95	$466.95	$581.43	$581.43	$477.09	$477.09	$587.13	$587.13	$615.63	$615.63	$570.03	$570.03	$535.44	$535.44
34	$449.82	$449.82	$473.18	$473.18	$589.19	$589.19	$483.46	$483.46	$594.97	$594.97	$623.85	$623.85	$577.64	$577.64	$542.59	$542.59
35	$452.79	$452.79	$476.30	$476.30	$593.08	$593.08	$486.65	$486.65	$598.89	$598.89	$627.96	$627.96	$581.45	$581.45	$546.16	$546.16
36	$455.75	$455.75	$479.42	$479.42	$596.96	$596.96	$489.83	$489.83	$602.81	$602.81	$632.07	$632.07	$585.25	$585.25	$549.74	$549.74
37	$458.72	$458.72	$482.54	$482.54	$600.84	$600.84	$493.02	$493.02	$606.73	$606.73	$636.18	$636.18	$589.06	$589.06	$553.31	$553.31
38	$461.68	$461.68	$485.66	$485.66	$604.72	$604.72	$496.20	$496.20	$610.65	$610.65	$640.30	$640.30	$592.87	$592.87	$556.89	$556.89
39	$467.61	$467.61	$491.89	$491.89	$612.49	$612.49	$502.58	$502.58	$618.49	$618.49	$648.52	$648.52	$600.48	$600.48	$564.04	$564.04
40	$473.54	$473.54	$498.13	$498.13	$620.25	$620.25	$508.95	$508.95	$626.34	$626.34	$656.74	$656.74	$608.09	$608.09	$571.19	$571.19
41	$482.43	$482.43	$507.48	$507.48	$631.90	$631.90	$518.50	$518.50	$638.10	$638.10	$669.07	$669.07	$619.51	$619.51	$581.92	$581.92
42	$490.95	$490.95	$516.45	$516.45	$643.06	$643.06	$527.66	$527.66	$649.37	$649.37	$680.89	$680.89	$630.46	$630.46	$592.20	$592.20
43	$502.81	$502.81	$528.92	$528.92	$658.60	$658.60	$540.41	$540.41	$665.05	$665.05	$697.34	$697.34	$645.68	$645.68	$606.50	$606.50
44	$517.63	$517.63	$544.51	$544.51	$678.01	$678.01	$556.34	$556.34	$684.66	$684.66	$717.89	$717.89	$664.71	$664.71	$624.38	$624.38
45	$535.05	$535.05	$562.83	$562.83	$700.82	$700.82	$575.05	$575.05	$707.69	$707.69	$742.04	$742.04	$687.08	$687.08	$645.38	$645.38
46	$555.79	$555.79	$584.66	$584.66	$728.00	$728.00	$597.36	$597.36	$735.14	$735.14	$770.82	$770.82	$713.72	$713.72	$670.41	$670.41
47	$579.14	$579.14	$609.21	$609.21	$758.57	$758.57	$622.44	$622.44	$766.01	$766.01	$803.20	$803.20	$743.70	$743.70	$698.57	$698.57
48	$605.82	$605.82	$637.28	$637.28	$793.52	$793.52	$651.12	$651.12	$801.30	$801.30	$840.20	$840.20	$777.96	$777.96	$730.75	$730.75
49	$632.12	$632.12	$664.95	$664.95	$827.98	$827.98	$679.39	$679.39	$836.09	$836.09	$876.68	$876.68	$811.74	$811.74	$762.48	$762.48
50	$661.77	$661.77	$696.13	$696.13	$866.80	$866.80	$711.25	$711.25	$875.30	$875.30	$917.79	$917.79	$849.81	$849.81	$798.24	$798.24
51	$691.04	$691.04	$726.92	$726.92	$905.14	$905.14	$742.71	$742.71	$914.02	$914.02	$958.39	$958.39	$887.40	$887.40	$833.55	$833.55
52	$723.27	$723.27	$760.83	$760.83	$947.37	$947.37	$777.36	$777.36	$956.66	$956.66	$1,003.10	$1,003.10	$928.79	$928.79	$872.43	$872.43
53	$755.88	$755.88	$795.13	$795.13	$990.08	$990.08	$812.40	$812.40	$999.78	$999.78	$1,048.32	$1,048.32	$970.66	$970.66	$911.76	$911.76
54	$791.08	$791.08	$832.16	$832.16	$1,036.18	$1,036.18	$850.24	$850.24	$1,046.34	$1,046.34	$1,097.14	$1,097.14	$1,015.87	$1,015.87	$954.22	$954.22
55	$826.28	$826.28	$869.19	$869.19	$1,082.29	$1,082.29	$888.07	$888.07	$1,092.90	$1,092.90	$1,145.95	$1,145.95	$1,061.07	$1,061.07	$996.68	$996.68
56	$864.45	$864.45	$909.34	$909.34	$1,132.28	$1,132.28	$929.09	$929.09	$1,143.38	$1,143.38	$1,198.88	$1,198.88	$1,110.08	$1,110.08	$1,042.72	$1,042.72
57	$902.98	$902.98	$949.87	$949.87	$1,182.75	$1,182.75	$970.50	$970.50	$1,194.35	$1,194.35	$1,252.33	$1,252.33	$1,159.56	$1,159.56	$1,089.20	$1,089.20
58	$944.11	$944.11	$993.14	$993.14	$1,236.63	$1,236.63	$1,014.71	$1,014.71	$1,248.75	$1,248.75	$1,309.37	$1,309.37	$1,212.38	$1,212.38	$1,138.81	$1,138.81
59	$964.49	$964.49	$1,014.58	$1,014.58	$1,263.32	$1,263.32	$1,036.61	$1,036.61	$1,275.70	$1,275.70	$1,337.63	$1,337.63	$1,238.55	$1,238.55	$1,163.39	$1,163.39
60	$1,005.62	$1,005.62	$1,057.84	$1,057.84	$1,317.19	$1,317.19	$1,080.82	$1,080.82	$1,330.10	$1,330.10	$1,394.67	$1,394.67	$1,291.36	$1,291.36	$1,213.00	$1,213.00
61	$1,041.19	$1,041.19	$1,095.26	$1,095.26	$1,363.78	$1,363.78	$1,119.05	$1,119.05	$1,377.15	$1,377.15	$1,444.01	$1,444.01	$1,337.04	$1,337.04	$1,255.91	$1,255.91
62	$1,064.53	$1,064.53	$1,119.81	$1,119.81	$1,394.36	$1,394.36	$1,144.14	$1,144.14	$1,408.03	$1,408.03	$1,476.38	$1,476.38	$1,367.02	$1,367.02	$1,284.06	$1,284.06
63	$1,093.80	$1,093.80	$1,150.61	$1,150.61	$1,432.70	$1,432.70	$1,175.60	$1,175.60	$1,446.75	$1,446.75	$1,516.98	$1,516.98	$1,404.61	$1,404.61	$1,319.37	$1,319.37
64+	$1,111.22	$1,111.22	$1,168.92	$1,168.92	$1,455.51	$1,455.51	$1,194.31	$1,194.31	$1,469.78	$1,469.78	$1,541.13	$1,541.13	$1,426.97	$1,426.97	$1,340.38	$1,340.38

Aetna HealthAssurance Pennsylvania, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna HealthAssurance Pennsylvania, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

| | | | | 05-01-2019 Number of Covered Lives by Rating County | | | |

Company Name: a HealthAssurance Pennsylvania
Market: Small Group
Product: EPO
Effective Date of Rates: July 1, 2020
Ending date of Rates: September 30, 2020

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA	
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	$30/$75		$30/$75		$30/$75		$30/$75		$30/$75		$30/$75		$30/$75		$30/$75	
OOP Maximum =>	$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$291.96	$291.96	$307.12	$307.12	$382.42	$382.42	$313.79	$313.79	$386.17	$386.17	$404.92	$404.92	$374.92	$374.92	$352.17	$352.17
15	$317.91	$317.91	$334.42	$334.42	$416.41	$416.41	$341.69	$341.69	$420.50	$420.50	$440.91	$440.91	$408.25	$408.25	$383.48	$383.48
16	$327.84	$327.84	$344.86	$344.86	$429.41	$429.41	$352.35	$352.35	$433.62	$433.62	$454.67	$454.67	$420.99	$420.99	$395.44	$395.44
17	$337.76	$337.76	$355.30	$355.30	$442.41	$442.41	$363.02	$363.02	$446.75	$446.75	$468.43	$468.43	$433.73	$433.73	$407.41	$407.41
18	$348.45	$348.45	$366.54	$366.54	$456.41	$456.41	$374.50	$374.50	$460.88	$460.88	$483.25	$483.25	$447.46	$447.46	$420.30	$420.30
19	$359.13	$359.13	$377.78	$377.78	$470.40	$470.40	$385.99	$385.99	$475.01	$475.01	$498.07	$498.07	$461.18	$461.18	$433.19	$433.19
20	$370.20	$370.20	$389.42	$389.42	$484.90	$484.90	$397.88	$397.88	$489.65	$489.65	$513.42	$513.42	$475.39	$475.39	$446.54	$446.54
21	$381.65	$381.65	$401.47	$401.47	$499.90	$499.90	$410.19	$410.19	$504.80	$504.80	$529.30	$529.30	$490.09	$490.09	$460.35	$460.35
22	$381.65	$381.65	$401.47	$401.47	$499.90	$499.90	$410.19	$410.19	$504.80	$504.80	$529.30	$529.30	$490.09	$490.09	$460.35	$460.35
23	$381.65	$381.65	$401.47	$401.47	$499.90	$499.90	$410.19	$410.19	$504.80	$504.80	$529.30	$529.30	$490.09	$490.09	$460.35	$460.35
24	$381.65	$381.65	$401.47	$401.47	$499.90	$499.90	$410.19	$410.19	$504.80	$504.80	$529.30	$529.30	$490.09	$490.09	$460.35	$460.35
25	$383.18	$383.18	$403.07	$403.07	$501.90	$501.90	$411.83	$411.83	$506.82	$506.82	$531.42	$531.42	$492.05	$492.05	$462.20	$462.20
26	$390.81	$390.81	$411.10	$411.10	$511.89	$511.89	$420.03	$420.03	$516.91	$516.91	$542.00	$542.00	$501.86	$501.86	$471.40	$471.40
27	$399.97	$399.97	$420.74	$420.74	$523.89	$523.89	$429.88	$429.88	$529.03	$529.03	$554.71	$554.71	$513.62	$513.62	$482.45	$482.45
28	$414.85	$414.85	$436.40	$436.40	$543.39	$543.39	$445.87	$445.87	$548.71	$548.71	$575.35	$575.35	$532.73	$532.73	$500.41	$500.41
29	$427.07	$427.07	$449.24	$449.24	$559.38	$559.38	$459.00	$459.00	$564.87	$564.87	$592.29	$592.29	$548.42	$548.42	$515.14	$515.14
30	$433.17	$433.17	$455.67	$455.67	$567.38	$567.38	$465.56	$465.56	$572.94	$572.94	$600.76	$600.76	$556.26	$556.26	$522.50	$522.50
31	$442.33	$442.33	$465.30	$465.30	$579.38	$579.38	$475.41	$475.41	$585.06	$585.06	$613.46	$613.46	$568.02	$568.02	$533.55	$533.55
32	$451.49	$451.49	$474.94	$474.94	$591.38	$591.38	$485.25	$485.25	$597.17	$597.17	$626.16	$626.16	$579.78	$579.78	$544.60	$544.60
33	$457.22	$457.22	$480.96	$480.96	$598.88	$598.88	$491.40	$491.40	$604.75	$604.75	$634.10	$634.10	$587.13	$587.13	$551.50	$551.50
34	$463.32	$463.32	$487.38	$487.38	$606.87	$606.87	$497.97	$497.97	$612.82	$612.82	$642.57	$642.57	$594.97	$594.97	$558.87	$558.87
35	$466.38	$466.38	$490.59	$490.59	$610.87	$610.87	$501.25	$501.25	$616.86	$616.86	$646.81	$646.81	$598.89	$598.89	$562.55	$562.55
36	$469.43	$469.43	$493.81	$493.81	$614.87	$614.87	$504.53	$504.53	$620.90	$620.90	$651.04	$651.04	$602.82	$602.82	$566.24	$566.24
37	$472.48	$472.48	$497.02	$497.02	$618.87	$618.87	$507.81	$507.81	$624.94	$624.94	$655.28	$655.28	$606.74	$606.74	$569.92	$569.92
38	$475.53	$475.53	$500.23	$500.23	$622.87	$622.87	$511.09	$511.09	$628.98	$628.98	$659.51	$659.51	$610.66	$610.66	$573.60	$573.60
39	$481.64	$481.64	$506.65	$506.65	$630.87	$630.87	$517.66	$517.66	$637.05	$637.05	$667.98	$667.98	$618.50	$618.50	$580.97	$580.97
40	$487.75	$487.75	$513.08	$513.08	$638.87	$638.87	$524.22	$524.22	$645.13	$645.13	$676.45	$676.45	$626.34	$626.34	$588.33	$588.33
41	$496.91	$496.91	$522.71	$522.71	$650.86	$650.86	$534.06	$534.06	$657.25	$657.25	$689.15	$689.15	$638.10	$638.10	$599.38	$599.38
42	$505.68	$505.68	$531.95	$531.95	$662.36	$662.36	$543.50	$543.50	$668.86	$668.86	$701.32	$701.32	$649.37	$649.37	$609.97	$609.97
43	$517.90	$517.90	$544.79	$544.79	$678.36	$678.36	$556.62	$556.62	$685.01	$685.01	$718.26	$718.26	$665.06	$665.06	$624.70	$624.70
44	$533.16	$533.16	$560.85	$560.85	$698.35	$698.35	$573.03	$573.03	$705.20	$705.20	$739.43	$739.43	$684.66	$684.66	$643.11	$643.11
45	$551.10	$551.10	$579.72	$579.72	$721.85	$721.85	$592.31	$592.31	$728.93	$728.93	$764.31	$764.31	$707.70	$707.70	$664.75	$664.75
46	$572.47	$572.47	$602.20	$602.20	$749.84	$749.84	$615.28	$615.28	$757.20	$757.20	$793.95	$793.95	$735.14	$735.14	$690.53	$690.53
47	$596.52	$596.52	$627.49	$627.49	$781.34	$781.34	$641.12	$641.12	$789.00	$789.00	$827.30	$827.30	$766.02	$766.02	$719.53	$719.53
48	$624.00	$624.00	$656.40	$656.40	$817.33	$817.33	$670.66	$670.66	$825.34	$825.34	$865.41	$865.41	$801.30	$801.30	$752.68	$752.68
49	$651.09	$651.09	$684.90	$684.90	$852.82	$852.82	$699.78	$699.78	$861.18	$861.18	$902.99	$902.99	$836.10	$836.10	$785.36	$785.36
50	$681.63	$681.63	$717.02	$717.02	$892.81	$892.81	$732.60	$732.60	$901.57	$901.57	$945.33	$945.33	$875.31	$875.31	$822.19	$822.19
51	$711.78	$711.78	$748.74	$748.74	$932.31	$932.31	$765.00	$765.00	$941.45	$941.45	$987.15	$987.15	$914.03	$914.03	$858.56	$858.56
52	$744.98	$744.98	$783.67	$783.67	$975.80	$975.80	$800.69	$800.69	$985.36	$985.36	$1,033.20	$1,033.20	$956.66	$956.66	$898.61	$898.61
53	$778.56	$778.56	$818.99	$818.99	$1,019.79	$1,019.79	$836.78	$836.78	$1,029.79	$1,029.79	$1,079.78	$1,079.78	$999.79	$999.79	$939.12	$939.12
54	$814.82	$814.82	$857.13	$857.13	$1,067.28	$1,067.28	$875.75	$875.75	$1,077.74	$1,077.74	$1,130.06	$1,130.06	$1,046.35	$1,046.35	$982.86	$982.86
55	$851.08	$851.08	$895.27	$895.27	$1,114.77	$1,114.77	$914.72	$914.72	$1,125.70	$1,125.70	$1,180.34	$1,180.34	$1,092.91	$1,092.91	$1,026.59	$1,026.59
56	$890.39	$890.39	$936.62	$936.62	$1,166.26	$1,166.26	$956.97	$956.97	$1,177.69	$1,177.69	$1,234.86	$1,234.86	$1,143.39	$1,143.39	$1,074.01	$1,074.01
57	$930.08	$930.08	$978.38	$978.38	$1,218.25	$1,218.25	$999.63	$999.63	$1,230.19	$1,230.19	$1,289.91	$1,289.91	$1,194.36	$1,194.36	$1,121.88	$1,121.88
58	$972.44	$972.44	$1,022.94	$1,022.94	$1,273.73	$1,273.73	$1,045.16	$1,045.16	$1,286.22	$1,286.22	$1,348.66	$1,348.66	$1,248.76	$1,248.76	$1,172.98	$1,172.98
59	$993.43	$993.43	$1,045.02	$1,045.02	$1,301.23	$1,301.23	$1,067.72	$1,067.72	$1,313.99	$1,313.99	$1,377.77	$1,377.77	$1,275.71	$1,275.71	$1,198.30	$1,198.30
60	$1,035.80	$1,035.80	$1,089.58	$1,089.58	$1,356.72	$1,356.72	$1,113.25	$1,113.25	$1,370.02	$1,370.02	$1,436.52	$1,436.52	$1,330.12	$1,330.12	$1,249.40	$1,249.40
61	$1,072.43	$1,072.43	$1,128.12	$1,128.12	$1,404.71	$1,404.71	$1,152.63	$1,152.63	$1,418.48	$1,418.48	$1,487.34	$1,487.34	$1,377.16	$1,377.16	$1,293.60	$1,293.60
62	$1,096.48	$1,096.48	$1,153.42	$1,153.42	$1,436.20	$1,436.20	$1,178.47	$1,178.47	$1,450.28	$1,450.28	$1,520.68	$1,520.68	$1,408.04	$1,408.04	$1,322.60	$1,322.60
63	$1,126.63	$1,126.63	$1,185.13	$1,185.13	$1,475.69	$1,475.69	$1,210.87	$1,210.87	$1,490.16	$1,490.16	$1,562.50	$1,562.50	$1,446.76	$1,446.76	$1,358.97	$1,358.97
64+	$1,144.57	$1,144.57	$1,204.00	$1,204.00	$1,499.19	$1,499.19	$1,230.15	$1,230.15	$1,513.89	$1,513.89	$1,587.38	$1,587.38	$1,469.79	$1,469.79	$1,380.60	$1,380.60

Aetna HealthAssurance Pennsylvania, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna HealthAssurance Pennsylvania, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

| | | | | 08-01-2019 Number of Covered Lives by Rating County | | | |

Company Name: a HealthAssurance Pennsylvania
Market: Small Group
Product: EPO
Effective Date of Rates: October 1, 2020
Ending date of Rates: December 31, 2020

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA	
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	$30/$75		$30/$75		$30/$75		$30/$75		$30/$75		$30/$75		$30/$75		$30/$75	
OOP Maximum =>	$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300		$8,150/$16,300	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$300.72	$300.72	$316.34	$316.34	$393.90	$393.90	$323.21	$323.21	$397.76	$397.76	$417.07	$417.07	$386.17	$386.17	$362.74	$362.74
15	$327.45	$327.45	$344.46	$344.46	$428.91	$428.91	$351.94	$351.94	$433.11	$433.11	$454.14	$454.14	$420.50	$420.50	$394.98	$394.98
16	$337.67	$337.67	$355.21	$355.21	$442.30	$442.30	$362.92	$362.92	$446.63	$446.63	$468.31	$468.31	$433.62	$433.62	$407.31	$407.31
17	$347.89	$347.89	$365.96	$365.96	$455.68	$455.68	$373.91	$373.91	$460.15	$460.15	$482.49	$482.49	$446.75	$446.75	$419.64	$419.64
18	$358.90	$358.90	$377.54	$377.54	$470.10	$470.10	$385.74	$385.74	$474.71	$474.71	$497.75	$497.75	$460.88	$460.88	$432.92	$432.92
19	$369.91	$369.91	$389.12	$389.12	$484.52	$484.52	$397.57	$397.57	$489.27	$489.27	$513.02	$513.02	$475.02	$475.02	$446.19	$446.19
20	$381.31	$381.31	$401.11	$401.11	$499.45	$499.45	$409.82	$409.82	$504.35	$504.35	$528.83	$528.83	$489.66	$489.66	$459.94	$459.94
21	$393.10	$393.10	$413.52	$413.52	$514.90	$514.90	$422.50	$422.50	$519.94	$519.94	$545.18	$545.18	$504.80	$504.80	$474.17	$474.17
22	$393.10	$393.10	$413.52	$413.52	$514.90	$514.90	$422.50	$422.50	$519.94	$519.94	$545.18	$545.18	$504.80	$504.80	$474.17	$474.17
23	$393.10	$393.10	$413.52	$413.52	$514.90	$514.90	$422.50	$422.50	$519.94	$519.94	$545.18	$545.18	$504.80	$504.80	$474.17	$474.17
24	$393.10	$393.10	$413.52	$413.52	$514.90	$514.90	$422.50	$422.50	$519.94	$519.94	$545.18	$545.18	$504.80	$504.80	$474.17	$474.17
25	$394.67	$394.67	$415.17	$415.17	$516.96	$516.96	$424.19	$424.19	$522.02	$522.02	$547.37	$547.37	$506.82	$506.82	$476.07	$476.07
26	$402.54	$402.54	$423.44	$423.44	$527.25	$527.25	$432.64	$432.64	$532.42	$532.42	$558.27	$558.27	$516.92	$516.92	$485.55	$485.55
27	$411.97	$411.97	$433.36	$433.36	$539.61	$539.61	$442.78	$442.78	$544.90	$544.90	$571.35	$571.35	$529.03	$529.03	$496.93	$496.93
28	$427.30	$427.30	$449.49	$449.49	$559.69	$559.69	$459.25	$459.25	$565.18	$565.18	$592.62	$592.62	$548.72	$548.72	$515.42	$515.42
29	$439.88	$439.88	$462.72	$462.72	$576.17	$576.17	$472.77	$472.77	$581.82	$581.82	$610.06	$610.06	$564.87	$564.87	$530.59	$530.59
30	$446.17	$446.17	$469.34	$469.34	$584.41	$584.41	$479.53	$479.53	$590.14	$590.14	$618.78	$618.78	$572.95	$572.95	$538.18	$538.18
31	$455.60	$455.60	$479.26	$479.26	$596.77	$596.77	$489.67	$489.67	$602.62	$602.62	$631.87	$631.87	$585.06	$585.06	$549.56	$549.56
32	$465.04	$465.04	$489.19	$489.19	$609.12	$609.12	$499.81	$499.81	$615.09	$615.09	$644.95	$644.95	$597.18	$597.18	$560.94	$560.94
33	$470.94	$470.94	$495.39	$495.39	$616.85	$616.85	$506.15	$506.15	$622.89	$622.89	$653.13	$653.13	$604.75	$604.75	$568.05	$568.05
34	$477.23	$477.23	$502.01	$502.01	$625.08	$625.08	$512.91	$512.91	$631.21	$631.21	$661.85	$661.85	$612.83	$612.83	$575.64	$575.64
35	$480.37	$480.37	$505.32	$505.32	$629.20	$629.20	$516.29	$516.29	$635.37	$635.37	$666.22	$666.22	$616.87	$616.87	$579.43	$579.43
36	$483.51	$483.51	$508.62	$508.62	$633.32	$633.32	$519.67	$519.67	$639.53	$639.53	$670.58	$670.58	$620.91	$620.91	$583.23	$583.23
37	$486.66	$486.66	$511.93	$511.93	$637.44	$637.44	$523.05	$523.05	$643.69	$643.69	$674.94	$674.94	$624.94	$624.94	$587.02	$587.02
38	$489.80	$489.80	$515.24	$515.24	$641.56	$641.56	$526.43	$526.43	$647.85	$647.85	$679.30	$679.30	$628.98	$628.98	$590.81	$590.81
39	$496.09	$496.09	$521.86	$521.86	$649.80	$649.80	$533.19	$533.19	$656.17	$656.17	$688.02	$688.02	$637.06	$637.06	$598.40	$598.40
40	$502.38	$502.38	$528.47	$528.47	$658.04	$658.04	$539.95	$539.95	$664.49	$664.49	$696.75	$696.75	$645.14	$645.14	$605.99	$605.99
41	$511.82	$511.82	$538.40	$538.40	$670.40	$670.40	$550.09	$550.09	$676.97	$676.97	$709.83	$709.83	$657.25	$657.25	$617.37	$617.37
42	$520.86	$520.86	$547.91	$547.91	$682.24	$682.24	$559.81	$559.81	$688.93	$688.93	$722.37	$722.37	$668.86	$668.86	$628.27	$628.27
43	$533.44	$533.44	$561.14	$561.14	$698.72	$698.72	$573.33	$573.33	$705.57	$705.57	$739.82	$739.82	$685.01	$685.01	$643.45	$643.45
44	$549.16	$549.16	$577.68	$577.68	$719.31	$719.31	$590.23	$590.23	$726.36	$726.36	$761.62	$761.62	$705.21	$705.21	$662.41	$662.41
45	$567.64	$567.64	$597.12	$597.12	$743.51	$743.51	$610.09	$610.09	$750.80	$750.80	$787.25	$787.25	$728.93	$728.93	$684.70	$684.70
46	$589.65	$589.65	$620.27	$620.27	$772.35	$772.35	$633.74	$633.74	$779.92	$779.92	$817.78	$817.78	$757.20	$757.20	$711.25	$711.25
47	$614.42	$614.42	$646.32	$646.32	$804.78	$804.78	$660.36	$660.36	$812.67	$812.67	$852.12	$852.12	$789.00	$789.00	$741.13	$741.13
48	$642.72	$642.72	$676.10	$676.10	$841.86	$841.86	$690.78	$690.78	$850.11	$850.11	$891.38	$891.38	$825.35	$825.35	$775.27	$775.27
49	$670.63	$670.63	$705.46	$705.46	$878.41	$878.41	$720.78	$720.78	$887.03	$887.03	$930.09	$930.09	$861.19	$861.19	$808.93	$808.93
50	$702.08	$702.08	$738.54	$738.54	$919.61	$919.61	$754.58	$754.58	$928.62	$928.62	$973.70	$973.70	$901.57	$901.57	$846.86	$846.86
51	$733.13	$733.13	$771.21	$771.21	$960.28	$960.28	$787.96	$787.96	$969.70	$969.70	$1,016.77	$1,016.77	$941.45	$941.45	$884.32	$884.32
52	$767.33	$767.33	$807.18	$807.18	$1,005.08	$1,005.08	$824.71	$824.71	$1,014.93	$1,014.93	$1,064.20	$1,064.20	$985.37	$985.37	$925.58	$925.58
53	$801.93	$801.93	$843.57	$843.57	$1,050.39	$1,050.39	$861.89	$861.89	$1,060.69	$1,060.69	$1,112.18	$1,112.18	$1,029.79	$1,029.79	$967.30	$967.30
54	$839.27	$839.27	$882.85	$882.85	$1,099.30	$1,099.30	$902.03	$902.03	$1,110.08	$1,110.08	$1,163.97	$1,163.97	$1,077.75	$1,077.75	$1,012.35	$1,012.35
55	$876.62	$876.62	$922.14	$922.14	$1,148.22	$1,148.22	$942.17	$942.17	$1,159.48	$1,159.48	$1,215.76	$1,215.76	$1,125.71	$1,125.71	$1,057.40	$1,057.40
56	$917.11	$917.11	$964.73	$964.73	$1,201.25	$1,201.25	$985.68	$985.68	$1,213.03	$1,213.03	$1,271.92	$1,271.92	$1,177.70	$1,177.70	$1,106.24	$1,106.24
57	$957.99	$957.99	$1,007.74	$1,007.74	$1,254.80	$1,254.80	$1,029.62	$1,029.62	$1,267.11	$1,267.11	$1,328.62	$1,328.62	$1,230.20	$1,230.20	$1,155.55	$1,155.55
58	$1,001.62	$1,001.62	$1,053.64	$1,053.64	$1,311.96	$1,311.96	$1,076.52	$1,076.52	$1,324.82	$1,324.82	$1,389.13	$1,389.13	$1,286.23	$1,286.23	$1,208.18	$1,208.18
59	$1,023.24	$1,023.24	$1,076.38	$1,076.38	$1,340.28	$1,340.28	$1,099.76	$1,099.76	$1,353.42	$1,353.42	$1,419.12	$1,419.12	$1,314.00	$1,314.00	$1,234.26	$1,234.26
60	$1,066.88	$1,066.88	$1,122.28	$1,122.28	$1,397.43	$1,397.43	$1,146.66	$1,146.66	$1,411.13	$1,411.13	$1,479.63	$1,479.63	$1,370.03	$1,370.03	$1,286.89	$1,286.89
61	$1,104.62	$1,104.62	$1,161.98	$1,161.98	$1,446.86	$1,446.86	$1,187.22	$1,187.22	$1,461.05	$1,461.05	$1,531.97	$1,531.97	$1,418.49	$1,418.49	$1,332.41	$1,332.41
62	$1,129.38	$1,129.38	$1,188.03	$1,188.03	$1,479.30	$1,479.30	$1,213.83	$1,213.83	$1,493.80	$1,493.80	$1,566.32	$1,566.32	$1,450.29	$1,450.29	$1,362.29	$1,362.29
63	$1,160.44	$1,160.44	$1,220.70	$1,220.70	$1,519.98	$1,519.98	$1,247.21	$1,247.21	$1,534.88	$1,534.88	$1,609.39	$1,609.39	$1,490.17	$1,490.17	$1,399.75	$1,399.75
64+	$1,178.91	$1,178.91	$1,240.13	$1,240.13	$1,544.18	$1,544.18	$1,267.07	$1,267.07	$1,559.31	$1,559.31	$1,635.01	$1,635.01	$1,513.90	$1,513.90	$1,422.03	$1,422.03

Aetna HealthAssurance Pennsylvania, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

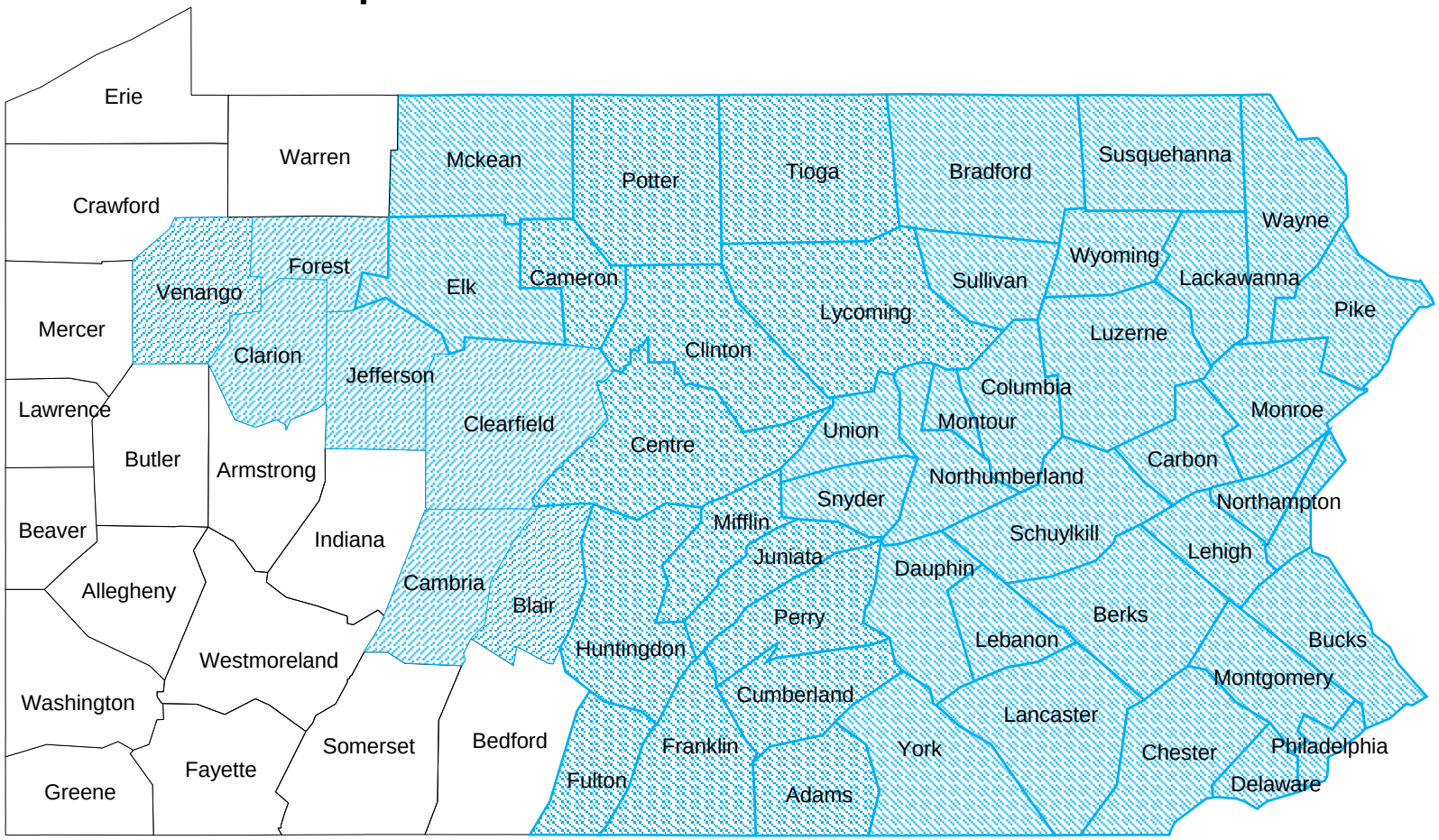
Company Name Aetna HealthAssurance Pennsylvania, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

| | | | | 11-01-2019 Number of Covered Lives by Rating County | | | |

01/01/2020 Service Area

Issuer: Aetna HealthAssurance Pennsylvania, Inc.

Market: Small Group



Key *(modify as needed)*

: 2020 on-exchange service area

: 2020 off-exchange only service area

Proprietary

aetna[SM]

June 25, 2019

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

Subject: Aetna HealthAssurance Pennsylvania, Inc.
Small Group Rate Filing
SERFF # AETN-131899743

Dear Mrs. Cherri Sanders-Jones:

1. Please modify the cover letter to include the rate history information for January 1, 2019.
The cover letter has been modified to include the rate history information for January 1, 2019.

2. Please confirm that the Tables in the 'I Data' tab is populated with unadjusted data specific to the AHASPA small group market for ACA-compliant plans only.
The Tables in the 'I Data' tab are populated with unadjusted data specific to the AHASPA small group market for ACA-compliant plans only since AHASPA does not have any transitional plans.

3. Please clarify the data source and markets used in populating the 'I.b.Manual' Tab.
The 'I.b.Manual' Tab is populated with unadjusted data specific to the small group market for ACA-compliant plans only on all the AHI/AHIC, AHASPA and ALIC legal entities combined.

4. Page 3 of the PA AM indicates that, "the small group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend."

a. Please provide the unadjusted base period incurred claims data
Please see table 4b on the 'I.b. Manual Data' tab of the PA AM exhibits file for the unadjusted base period incurred claims data for the manual rate.

b. Show each adjustment and justification for the adjustment.
The base period was reported unadjusted and the adjustments were made when projecting to the projection period. Please see the 'Response #4' tab in AHASPA Objection Response Tables 1.xlsx for each adjustment. See tabs 'Response #4a' through 'Response #4d' for the justification of each adjustment

5. The experience period estimated risk adjustment in Table 2 is $50,371.13. Based on the CMS RATEE Report, the amount was $733,547. Please explain this discrepancy.
As detailed below in response 29, the Wakely estimate was used in the rate development, and was included in Table 2 for consistency.

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6. The allowed claims included in Table 2 is consistent with the amount shown in Worksheet I section I but these amounts differ from the sum of the monthly allowed claims shown in Table 4 for the experience period. Please explain and correct.
Table 2 asks for allowed claims that are non-capitated in cell G36, so it differs from Worksheet 1 and Table 4 in that Worksheet 1 and Table 4 both include capitated services. Cell G36 in Table 2 also needs to exclude the Prescription Drug Rebates for the value in cell L37 to tie to our experience period total Allowed QHB claims + EHB capitation, net of Prescription Drug Rebates. Worksheet 1 and Table 4 are net of Prescription Drug Rebates. The total value in cell L37 in Table 2 is consistent with the amount shown in Worksheet I, cell C30.

7. The updated URR instructions require quantitative impact of rate increase drivers. Please indicate the quantitative impact of the drivers discussed on page 1 of the Part III Memorandum.
Please see the 'Response #7' tab in AHASPA Objection Response Tables 1.xlsx for the quantitative impact of rate increase drivers discussed on page 1 of the Part III Memorandum.

8. What was the proposed and approved rate increase for 2019?
The final proposed and approved rate increase for 2019 was 8.5%.

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

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

Table 4b is populated with AHASPA, AHI, ALIC and AHIC combined small group ACA-compliant data only. Please see the 'Response #9' tab in AHASPA Objection Response Tables 1.xlsx for the additional items requested in a-e. Due to the limitations of our data system, we cannot provide the detail for a-e prior to January 2017. The average factors are based on the factors in place during the period indicated.

10. Please provide missing documentation for Exhibits 1-4, 7, 13 and E-2 in the file PA_SG_18939_Off_1Q2020_Exhibits_v1.xls.
Exhibits 3, 4, 7, and E-2 have been added to the file PA_SG_18939_Off_1Q2020_Exhibits_v2.xls. Exhibits 1, 2, and 13 are not referenced in the submission and have not been produced.

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

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

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

Allowed Trend = 10.0%
Average Deductible = $2,000

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

*Leveraging Trend = (1 + Allowed Trend * Deductible Lookup)/(1+Allowed Trend) – 1*
*Leveraging Trend = (1 + 0.1*1.15)/(1+ 0.1) – 1 = 1.3%*
*Paid Trend = (1 + Allowed Trend) * (1 + Leveraging Trend) – 1*
*Paid Trend = (1 + 10%) * (1 + 1.3%) – 1 = 11.5%*

The leveraging factor assumed by medical cost component is:

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

13. Please explain why the annual trend of 12.55% for 2020 quarterly rates (3.0% per quarter) is much higher than the historical trend rates used for the manual and experience.
The annual paid trend used for quarterly rates is reflective of the following adjustments from the allowed trend used in the historical rate development: leveraging, explained in response #12, and the removal of induced utilization from the forward-looking trend.

14. Please provide documentation of the weights used in Table 3b of the PAAM, Medical Trend Components, and explain why these do not match the weights of the Experience Period Index Rate PMPM in the URRT.
Table 3b of the PAAM uses the paid % of expenses for the AHASPA, AHI, ALIC and AHIC combined small group ACA-compliant data that makes up the manual data. The weights of the Experience Period Index Rate PMPM in the URRT are the allowed % of expenses for AHASPA small group ACA-compliant and transitional plans.

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

16. Please explain why the ultimate incurred claims in Table 2 of the PAAM, $10,759,849, does not match the ultimate incurred claims in Table 4 of the PAAM, $10,464,404 or the incurred claims in the experience period on the URRT, $10,467,373.
The $10,464,404 was the total from data paid through January 2019 and has been updated to reflect the correct total from data paid through February 2019 of $10,467,373. The $10,759,849 inadvertently

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excluded Rx rebates. $10,467,373 includes Rx rebates. All three figures have been corrected and now reflect $10,467,373. Cell D9 on the 'I.b. Manual Data' tab has been corrected in the same manner to include Rx rebates.

17. Table 2 includes capitation payments. Are capitations expected for the rating period? Please list the services that are capitated and the expected 2020 pmpms.
We have a small number of lab and mental health providers that were paid on a capitated basis in the experience. Any capitation that remains in place for 2020 is expected to be minimal.

18. Please explain the discrepancy between the premiums reported on Worksheet 1 of the URRT and Table 2 of the PAAM ($10,410,826) and Table 4 of the PAAM ($10,415,952 million)?
Like the issue in question #16, Table 4 was using the total from data paid through January 2019 and has been updated to reflect the correct total from data paid through February 2019. Both figures now reflect $10,410,826.

19. For calendar years 2016, 2017 and 2018, please provide the actual unit cost and utilization trends by benefit category.
Please see the 'Response #19' tab in AHASPA Objection Response Tables 1.xlsx for the actual unit cost and utilization trends by benefit category.

20. Please provide quantitative support for the -1.3% induced demand applied to the trend on the PAMM.
The -1.3% induced demand was erroneously entered on that table. We have removed the values entered on the induced demand column from Table 4 in the PAAM Exhibits.

21. Please explain why the utilization trend applied to the Facility Outpatient and Physician benefit categories are so much higher than for Facility Inpatient and Pharmacy.
Utilization trends reflect the best estimate of our medical economics unit to project service patterns going forward. In addition, the difference reflects the expectation that more services in the future will be performed in an outpatient or a physician setting than an inpatient setting compared to historical patterns.

22. Page 3 of the Part III Memorandum indicates Exhibit 3 discusses the assumptions to project morbidity, however, we cannot find that exhibit. The Exhibits workbook begins at exhibit 5. Also, the PA Actuarial Memorandum only indicates an 8% morbidity adjustment while the URRT shows 21.6%. Please direct us to or provide narrative and quantitative support for the 21.6% morbidity adjustment applied to the experience and quantitative support for the 8% applied to the manual rate.
Please see the 'Response #4a' tab in AHASPA Objection Response Tables 1.xlsx for the assumptions to project morbidity. Cell C25 illustrates the 21.6% morbidity adjustment applied to the base experience and cell C47 illustrates the 8% morbidity adjustment applied to the manual experience. The difference between the two calculations are the starting risk scores. The URRT reflects the adjustment corresponding to the base experience and the PAAM reflects the adjustment corresponding to the manual experience.

23. Please provide the mix of the underwritten Transitional policies and the community rated policies in the manual.
There are no underwritten Transitional policies in the manual. The manual consists of all community rated policies.

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a. Also, provide information on the assumed morbidity adjustment factors by duration for the transitional policies and the documentation of the projection of the 1.08 for the morbidity change to 2020.
Please see the 'Response #4a' tab in AHASPA Objection Response Tables 1.xlsx for the assumptions to project morbidity.

b. Clarify the source of the data (market, entity, state, etc.)
The manual consists of data specific to the Pennsylvania small group market for ACA-compliant plans only on all the AHI/AHIC, AHASPA and ALIC legal entities.

24. Please provide quantitative support of the 5.3% demographic adjustment applied to the experience period and the 3.2% applied to the manual rate.
Please see the 'Response #24' tab in AHASPA Objection Response Tables 1.xlsx, row 13 for the support of the 5.3% demographic adjustment applied to the base experience and the 3.2% demographic adjustment applied to the manual rate and the demographic adjustment applied to the base experience.

a. What is the source data used in developing the demographic factor of 1.032?
The source data uses the manual experience which is specific to the small group market for ACA-compliant plans only on all the AHI/AHIC, AHASPA and ALIC legal entities combined.

b. On page 5 you indicate that the change in the demographic factor of 1.032 is due to the changes in geographic factors, discussed in section 5B. Section 5B indicates no change in geographic factors. Please explain.
There was a change in geographic factors from 2018 to 2019. Since the experience period is 2018 which is then projected to 2020, there is an adjustment for the change in geographic factors that occurred. Section 5B indicates no change in geographic factors between 2019 and 2020.

25. The part III memorandum references plan design changes and support in Exhibit 4, which we cannot find. However, the URRT and the PAAM show no plan design changes. Please confirm there were no plan design changes or provide narrative and quantitative support.
There was a plan design change for the out-of-pocket maximum, changing from $7,900 in 2019 to $8,150 for 2020.

26. Regarding 'Other' adjustments, the URRT indicates -1.4%, while the PAAM shows -0.0% for network and -1.5% for Other. The Part III memorandum references exhibit 7, which we cannot find. Please provide narrative and quantitative support for all 'Other' adjustments applied to the experience AND manual data and explain why the URRT and PAAM adjustments are not consistent.
Please see the 'Response #4' tab, rows 24-31 in AHASPA Objection Response Tables 1.xlsx, for the buildup of the -1.4% 'Other' adjustment on the PAAM. Removing the values from the induced demand column in Table 4 of the PAAM Exhibits has updated the 'Other' adjustments to match the -1.4%. The change in Other on the manual rate reflects the impact of pooling pharmacy claims. We pooled all pharmacy claims at an annual level of $250k. This resulted in the removal of $2,473,458 in claims and a pooling charge of $74,379.

27. Please explain why the manual rate trend is different than the experience trend.
The service category weights vary between the manual rate trend and the experience trend. In attrition, the manual rate trend also includes induced utilization, whereas the experience trend does not.

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28. Please explain why the projected paid to allowed ratio in Exhibit 9 (and the PA AM Table 10) of 83% is so much higher than the plans 71% AV. We note the prior filing included a 73% paid-to-allowed factor.
The projected paid to allowed ratio is higher than the AV because historically we pay more than the AV calculator says. The projected paid to allowed ratio is higher in this filing than the 2019 filing because it represents a more accurate expectation based on our experience. In the 2019 filing we were estimating changes to our paid to allowed ratio due to significant changes in plans offered between experience and projected. In the 2020 filing we have one plan, mostly consistent with the projection so there is a less significant change between the experience and projection.

29. Please explain why Wakely data was used instead of PA's estimate of 2018 risk adjustment or the SHCE financial statement estimate of $746,005.
In conjunction with the pooling of pharmacy claims mentioned in response #26, we felt it was necessary to look at multiple views of risk adjustment in the rate development process. As the decision was made to mitigate the impact of high pharmacy claims on the overall projected rate, the Wakely data seemed the most reasonable as a balance between full recognition of the risk adjustment impact and no recognition for the high claim pharmacy members.

30. The projected risk adjustment on the PAAM of -$1.43 PMPM divided by the paid-to-allowed ratio of 0.828 results in -$1.73 PMPM, while the URRT shows -$1.65 PMPM. Please explain this discrepancy.
The Projected Risk Adjustment PMPM in the URRT is only trended to the first quarter of the projection period while the Projected Risk Adjustment PMPM in PA Rate Template Table 5 is trended to the midpoint of the projection period (accounting for all policies with an effective date in 2020). Please see the 'Response #30' tab in AHASPA Objection Response Tables 1.xlsx, row 13 for the buildup of both the -$1.65 and -$1.73. Please also see the new buildups based on the updated rates, revised for the profit reduction.

31. The projected incurred claims on WS2 of the URRT are $576.74. Subtracting the $1.43 risk adjustment payment (on a paid basis from the PAAM) equals $575.31. However, the loss ratio exhibit 11 indicates $574.58. Please explain this discrepancy.
The $574.58 on Exhibit 11 is based on the projected incurred claims of $576.74, adjusted for the risk adjustment transfer of -$.61 before fees. We then adjust for the high-risk pool recoveries and high-risk pool premium which is displayed on Exhibit 11. Please see the 'Response #31' tab in AHASPA Objection Response Tables 1.xlsx for this buildup. Please also see the new buildups based on the updated rates, revised for the profit reduction.

32. Please explain why the taxes and fees in Exhibit 10, $32.23 PMPM differ from the $35.76 for taxes and fees that were applied in the MLR calculation in Exhibit 11.
In Exhibit 11's 'Taxes and Fees' we included a high-risk pool premium of $3.53. This value can be seen in cell B11 on the 'Response #31' tab in AHASPA Objection Response Tables 1.xlsx.

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

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

- *The latest market premium figure we have is $713.0 billion that the IRS published in August 2018. This represents the market as of 2017, and it was used to determine the 2018 HIF allocation.*
- *The 2018 HIF Market premium data will not be available, since there is no HIF filing in 2019 (Form 8963) due to 2019 HIF suspension.*
- *HIF was suspended again for one year, in calendar year 2019. Prior one year suspension was in calendar year 2017.*
- *HIF liability is scheduled to return in 2020.*
- *The 2018 Industry-wide HIF liability was $14.3 billion*
- *Unlike in prior years, the 2020 industry-wide HIF liability to be collected is not determined at this point. It will be allocated to insurers based on their 2019 market share.*
- *For the 2018 HIF, Aetna's HIF expense rate was 2.0% before gross up for taxes.*
- *The HIF assessment is paid with after-tax dollars. Each company has its own tax rate, Aetna's tax rate is approximately 23% when factoring in federal and state level taxes. This generates a gross up factor of 1.30 (1/1-.23).*
- *Applying this gross up factor to the HIF expense rate we get 2.60% calculated as a premium load.*
- *This 2.60% factor may be modified based on projected industry growth, as well as Aetna's projected growth and expected market share. These factors are not currently known with certainty and, as such, represent pricing risk to Aetna.*

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

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

36. If the data provided in Exhibit C-2 is projected, please provide the experience period and current distribution for AHASPA members as of 2/1/19. Using this distribution, please show the age and geographic calibration factors.
Please see the 'Response #36a' and 'Response #36b' tabs in AHASPA Objection Response Tables 1.xlsx, for the experience period and current distributions for AHASPA members as of 2/1/19, along with the projection member months distribution used to show the age and geographic calibration factors.

37. In Table 7, the Market Adjusted Projected Total Allowed Claims in cell J55 ($547.96) and the Normalized Market Adjusted Projected Total Allowed Claims in cell J57 ($372.02) reported for 2019 is inconsistent with the amounts ($796.22 and $540.59, respectively) included in the approved filing. Please review and revise.
Cell J55 and J57 were inadvertently referencing 2018 figures. They have been updated to reflect the 2019 figures of $796.22 and $540.59, respectively.

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38. The approved 2019 Plan Adjusted Calibrated Index Rate for the one Plan offered in 2019 (HIOS ID 18939PA0040001) was $451.51 as shown in Table 10 cell AA15 of that filing. The current 2020 filing indicates that the approved 2019 Plan Adjusted Calibrated Index Rate was 449.68. Please review and revise or explain.
The $451.51 approved in the 2019 is based on an aggregate calibration factor of 1.473. The 2020 filing indicated a plan adjusted calibrated index rate of $449.68 due to the current calibration factor of 1.479. This has been revised.

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

a. Please describe any adjustments or considerations made due to the Risk Adjustment Data Validation process (RADV).
There are no adjustments made due to the RADV process.

b. As you know CMS is performing a risk adjustment validation starting with 2017 risk adjustment data. We are considering allowing an estimate of the impact of risk adjustment modifications in rate filings as an adjustment to the projected risk adjustment. Before implementation, we are soliciting feedback from our issuers on the pros and cons of the inclusion of this adjustment. If allowed, all issuers would be required to submit an estimate. The estimate may be $0. Please provide any feedback that you would like us to consider.
We do not feel that an adjustment is necessary. We have included our best estimate of the projected risk adjustment for the plan year in question, and feel that any errors uncovered in the RADV process should be minimal.

40. The Projected Index Rate in Section I of Worksheet I (cell H30) of the URRT should tie to Table 5 cell (C13) of the Department PA AM Exhibits. Please review and revise.
The base experience trend has been revised to remove the values from the induced utilization column and utilize the benefit weights from the URRT. Table 5, cell C13 of the PAAM Exhibits differs slightly from the Projected Index Rate on Worksheet 1 due to rounding employed in the URRT. Please see the 'Response #40' tab in AHASPA Objection Response Tables 1.xlsx for the rounded buildup in the URRT, along with the unrounded buildup that produces that matches Table 5.

41. The total administrative expense percentage in the Worksheet II of the URRT is consistent with the percentage in Table 6 but is not consistent with the percent shown in the Rate Change Summary exhibit. Please review and revise as necessary.
The Rate Change Summary (Attachment 1) includes the Risk Adj - High Risk Pool. This value is not included in the total administrative expense percentage in Table 6 because it is built into the Projected Risk Adjustment pmpm in Table 5.

42. The Rate Change Summary shows an average rate change of 10.7% while Table 10 shows 10.99%. Please review and revise to ensure these exhibits are consistent.
The Rate Change Summary has been updated to reflect the correct average rate change which has been revised to reflect the reduction to profit.

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

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

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

44. Please show the development of the average commission as shown in Table 6. Additionally, the current and 2020 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated pmpm cost.
Please see the 'Response 44' tab in AHASPA Objection Response Tables 1.xlsx for the development of the average commission as shown in Table 6.

45. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost pmpms for calendar years 2015 – 2018, as applicable.
Please see the 'Response 45' tab in AHASPA Objection Response Tables 1.xlsx for the comparison of the actual projected claim cost to project claim cost pmpm for the calendar years 2015-2018.

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

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

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

49. Please show the development of the FIT in Table 6.
Please see the 'Response #49' tab in AHASPA Objection Response Tables 1.xlsx for the development of the FIT in Table 6.

Please let us know if you have any further questions

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Pennsylvania
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1Q20 Small Group Rates

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

			Values from PAAM Exhibits	
	Experience	Manual	Experience	Manual
Experience Period	0.917	1.033		
Projection Period	1.116	1.116		
Change in Morbidity	**1.216**	**1.080**	1.216	1.080

	Experience	Manual		
Experience Area Factor	0.978	0.984		
Experience Age/Gender Factor	1.089	1.105		
Projection Area Factor	1.015	1.015		
Projection Age/Gender Factor	1.105	1.105		
Change in Area	1.038	1.032	1.038	1.032
Change in Age and Gender	1.014	1.000	1.014	1.000
Change in Demographics	**1.053**	**1.032**	1.053	1.032

	Experience	Manual		
Change in Network and Benefits	**1.000**	**1.012**	1.000	1.012

Other*	Experience	Manual		
Change in New Cap	1.000	1.000		
Change in Pooling Impact	0.995	0.840		
Change in Deductible Suppression	0.992	0.997		
Change in Rx Other Trend	0.999	0.999		
Rounding between URRT and PAAM	1.000			
Remove Leveraging from Trend, Apply Induced Util		0.998		
Change in Other	**0.986**	**0.835**	0.986	0.835

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

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

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

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

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

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1Q20 Small Group Rates

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

Base Experience

	CY 2018 Data (Experience)	
	MMOS	Average Risk
SG KWYH	**206,476**	**0.902**
SG ACA	**28,321**	**1.033**
Combined Base Experience	**234,797**	**0.917**

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

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

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

Manual Experience

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

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

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

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

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1Q20 Small Group Rates

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

Rating Area	County	Base Member Months	Manual Member Months	Projection Member Months	Experience Area Factor	Projection Area Factor
Rating Area 1	Clarion	18	18	0	0.785	0.779
Rating Area 1	Crawford	0	0	0	0.785	0.779
Rating Area 1	Erie	0	0	0	0.785	0.779
Rating Area 1	Forest	0	0	0	0.785	0.779
Rating Area 1	Mckean	0	0	0	0.785	0.779
Rating Area 1	Mercer	0	0	0	0.785	0.779
Rating Area 1	Venango	0	0	0	0.785	0.779
Rating Area 1	Warren	0	0	0	0.785	0.779
Rating Area 2	Cameron	0	0	0	0.792	0.819
Rating Area 2	Elk	96	96	0	0.792	0.819
Rating Area 2	Potter	0	0	0	0.792	0.819
Rating Area 3	Bradford	12	12	0	0.998	1.020
Rating Area 3	Carbon	12	18	6	0.998	1.020
Rating Area 3	Clinton	8	8	0	0.998	1.020
Rating Area 3	Lackawanna	165	165	0	0.998	1.020
Rating Area 3	Luzerne	103	148	60	0.998	1.020
Rating Area 3	Lycoming	158	158	156	0.998	1.020
Rating Area 3	Monroe	198	230	144	0.998	1.020
Rating Area 3	Pike	32	56	24	0.998	1.020
Rating Area 3	Sullivan	0	0	0	0.998	1.020
Rating Area 3	Susquehanna	8	93	24	0.998	1.020
Rating Area 3	Tioga	0	0	0	0.998	1.020
Rating Area 3	Wayne	15	15	0	0.998	1.020
Rating Area 3	Wyoming	0	0	0	0.998	1.020
Rating Area 4	Allegheny	22	26	0	0.810	0.855
Rating Area 4	Armstrong	0	0	0	0.810	0.855
Rating Area 4	Beaver	0	0	0	0.810	0.855
Rating Area 4	Butler	0	0	0	0.810	0.855
Rating Area 4	Fayette	0	0	0	0.810	0.855
Rating Area 4	Greene	0	0	0	0.810	0.855
Rating Area 4	Indiana	0	0	0	0.810	0.855
Rating Area 4	Lawrence	0	0	0	0.810	0.855
Rating Area 4	Washington	0	0	0	0.810	0.855
Rating Area 4	Westmoreland	0	0	0	0.810	0.855
Rating Area 5	Bedford	0	0	0	0.780	0.837
Rating Area 5	Blair	54	54	24	0.780	0.837
Rating Area 5	Cambria	30	30	12	0.780	0.837
Rating Area 5	Clearfield	145	145	0	0.780	0.837
Rating Area 5	Huntingdon	162	162	72	0.780	0.837
Rating Area 5	Jefferson	0	38	0	0.780	0.837
Rating Area 5	Somerset	0	0	0	0.780	0.837
Rating Area 6	Centre	84	186	0	0.983	1.030
Rating Area 6	Columbia	0	0	0	0.983	1.030
Rating Area 6	Lehigh	289	865	78	0.983	1.030
Rating Area 6	Mifflin	0	0	0	0.983	1.030
Rating Area 6	Montour	0	0	0	0.983	1.030
Rating Area 6	Northampton	202	463	24	0.983	1.030
Rating Area 6	Northumberland	0	0	0	0.983	1.030
Rating Area 6	Schuylkill	108	108	24	0.983	1.030
Rating Area 6	Snyder	0	0	0	0.983	1.030
Rating Area 6	Union	0	0	0	0.983	1.030
Rating Area 7	Adams	195	199	144	0.984	1.080
Rating Area 7	Berks	608	789	294	0.984	1.080
Rating Area 7	Lancaster	3,023	3,470	1,050	0.984	1.080
Rating Area 7	York	502	848	60	0.984	1.080
Rating Area 8	Bucks	1,353	2,607	384	1.000	1.000
Rating Area 8	Chester	1,477	2,312	792	1.000	1.000
Rating Area 8	Delaware	1,518	3,717	570	1.000	1.000
Rating Area 8	Montgomery	1,623	3,406	972	1.000	1.000
Rating Area 8	Philadelphia	2,158	4,549	624	1.000	1.000
Rating Area 9	Cumberland	1,044	1,151	96	0.933	0.939
Rating Area 9	Dauphin	638	788	222	0.933	0.939
Rating Area 9	Franklin	220	244	0	0.933	0.939
Rating Area 9	Fulton	61	61	0	0.933	0.939
Rating Area 9	Juniata	95	185	0	0.933	0.939
Rating Area 9	Lebanon	720	757	156	0.933	0.939
Rating Area 9	Perry	62	62	0	0.933	0.939

	Base	Manual
Exp Membership, Projected Area Factor	1.007	1.007
Projected Membership, Projected Area Factor	1.015	1.015
Mix Change	1.008	1.008
Exp Membership, Projected Area Factor	1.007	1.007
Exp Membership, Experience Area Factor	0.978	0.984
Factor Change	1.030	1.024
Change in Demo Factor	1.038	1.032

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Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q20 Small Group Rates
Response to question 4, from June 18, 2019 objection letter.

Age	Gender	Base Member Months	Manual Member Months	Projection Member Months	Experience Age Claim Costs Factor	Projection Age Claim Costs Factor
0	M	171	152	32	1.117	1.117
1	M	97	93	20	1.117	1.117
2	M	110	115	24	0.511	0.511
3	M	82	85	18	0.511	0.511
4	M	191	176	37	0.511	0.511
5	M	130	134	29	0.379	0.379
6	M	85	101	22	0.379	0.379
7	M	121	92	20	0.379	0.379
8	M	109	115	24	0.379	0.379
9	M	134	157	33	0.379	0.379
10	M	145	164	35	0.412	0.412
11	M	193	174	37	0.412	0.412
12	M	167	175	37	0.412	0.412
13	M	232	242	52	0.412	0.412
14	M	211	180	38	0.412	0.412
15	M	264	187	40	0.532	0.532
16	M	162	202	43	0.532	0.532
17	M	190	169	36	0.532	0.532
18	M	186	181	39	0.532	0.532
19	M	213	168	36	0.532	0.532
20	M	211	202	43	0.479	0.479
21	M	260	224	48	0.479	0.479
22	M	147	159	34	0.479	0.479
23	M	198	171	36	0.479	0.479
24	M	188	188	40	0.479	0.479
25	M	164	169	36	0.489	0.489
26	M	312	265	56	0.489	0.489
27	M	255	317	68	0.489	0.489
28	M	296	336	72	0.489	0.489
29	M	307	287	61	0.489	0.489
30	M	258	281	60	0.552	0.552
31	M	234	295	63	0.552	0.552
32	M	289	287	61	0.552	0.552
33	M	195	280	60	0.552	0.552
34	M	183	187	40	0.552	0.552
35	M	282	284	60	0.670	0.670
36	M	236	243	52	0.670	0.670
37	M	296	304	65	0.670	0.670
38	M	230	267	57	0.670	0.670
39	M	260	274	58	0.670	0.670
40	M	212	278	59	0.839	0.839
41	M	178	177	38	0.839	0.839
42	M	233	235	50	0.839	0.839
43	M	249	266	57	0.839	0.839
44	M	245	240	51	0.839	0.839
45	M	255	258	55	1.063	1.063
46	M	242	242	52	1.063	1.063
47	M	356	310	66	1.063	1.063
48	M	286	263	56	1.063	1.063
49	M	338	299	64	1.063	1.063
50	M	251	334	71	1.456	1.456
51	M	292	280	60	1.456	1.456
52	M	329	321	68	1.456	1.456
53	M	304	298	63	1.456	1.456
54	M	345	303	65	1.456	1.456
55	M	276	309	66	1.868	1.868
56	M	258	278	59	1.868	1.868
57	M	316	360	77	1.868	1.868
58	M	259	295	63	1.868	1.868
59	M	236	260	55	1.868	1.868
60	M	176	191	41	2.358	2.358
61	M	181	206	44	2.358	2.358
62	M	270	283	60	2.358	2.358
63	M	159	133	28	2.358	2.358
64	M	122	159	34	2.358	2.358
65	M	215	147	31	2.358	2.358
0	F	147	127	27	1.114	1.114
1	F	104	127	27	1.114	1.114
2	F	125	137	29	0.511	0.511
3	F	114	115	24	0.511	0.511
4	F	108	67	14	0.511	0.511
5	F	147	137	29	0.379	0.379
6	F	118	120	26	0.379	0.379
7	F	90	109	23	0.379	0.379
8	F	124	82	17	0.379	0.379
9	F	132	122	26	0.379	0.379
10	F	211	188	40	0.380	0.380
11	F	188	152	32	0.380	0.380
12	F	185	188	40	0.380	0.380
13	F	173	169	36	0.380	0.380
14	F	131	172	37	0.380	0.380
15	F	151	177	38	0.591	0.591
16	F	190	178	38	0.591	0.591
17	F	131	117	25	0.591	0.591
18	F	195	208	44	0.591	0.591
19	F	219	160	34	0.591	0.591
20	F	181	182	39	0.787	0.787
21	F	154	98	21	0.787	0.787
22	F	204	163	35	0.787	0.787
23	F	184	184	39	0.787	0.787
24	F	140	117	25	0.787	0.787
25	F	169	160	34	1.176	1.176
26	F	192	244	52	1.176	1.176
27	F	160	291	62	1.176	1.176
28	F	204	244	52	1.176	1.176
29	F	193	248	53	1.176	1.176
30	F	199	254	54	1.393	1.393
31	F	180	223	47	1.393	1.393
32	F	214	288	61	1.393	1.393
33	F	214	241	51	1.393	1.393
34	F	202	242	52	1.393	1.393
35	F	263	295	63	1.303	1.303
36	F	196	232	49	1.303	1.303
37	F	160	207	44	1.303	1.303
38	F	265	260	55	1.303	1.303
39	F	181	241	51	1.303	1.303
40	F	244	253	54	1.224	1.224
41	F	202	229	49	1.224	1.224
42	F	192	214	46	1.224	1.224
43	F	244	243	52	1.224	1.224
44	F	223	217	46	1.224	1.224
45	F	251	244	52	1.314	1.314
46	F	198	272	58	1.314	1.314
47	F	276	297	63	1.314	1.314
48	F	291	290	62	1.314	1.314
49	F	296	306	65	1.314	1.314
50	F	241	245	52	1.565	1.565
51	F	298	304	65	1.565	1.565
52	F	188	219	47	1.565	1.565
53	F	260	216	46	1.565	1.565
54	F	298	288	61	1.565	1.565
55	F	231	270	58	1.810	1.810
56	F	237	273	58	1.810	1.810
57	F	213	238	51	1.810	1.810
58	F	234	258	55	1.810	1.810
59	F	190	250	53	1.810	1.810
60	F	146	165	35	2.227	2.227
61	F	193	236	50	2.227	2.227
62	F	242	231	49	2.227	2.227
63	F	148	130	28	2.227	2.227
64	F	175	149	32	2.227	2.227
65	F	144	119	25	2.227	2.227

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

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q20 Small Group Rates

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

Plan Name	Network Name	Base Member Months	Manual Member Months	Projection Member Months	Experience Network Factor	Experience Induced Util Factor	Experience Benefit Factor	Projection Network Factor	Projection Induced Util Factor	Projection Benefit Factor
Terminated AHASPA Plans	PPO	190			1.000	1.000	0.864	1.000	1.000	0.864
PA Silver PPO 5000 80/50	PPO	17,028			1.000	1.027	0.675	1.000	1.027	0.675
Base Average					1.000	1.026	0.677	1.000	1.026	0.677
Terminated AHASPA PPO Plans	PPO		190		1.000	1.182	0.864	1.000	1.182	0.864
PA Silver PPO 5000 80/50	PPO		17,028		1.000	1.027	0.675	1.000	1.027	0.675
Terminated ALIC PPO Plans	PPO		49		1.000	1.066	0.700	1.000	1.066	0.700
PA Silver PPO 5000 80/50 OOS	PPO		1,971		1.000	1.027	0.675	1.000	1.027	0.675
Terminated QPOS Plans	QPOS		286		0.970	1.179	0.813	0.970	1.179	0.813
PA Silver QPOS 6000 80/50 $30/75	QPOS		4,831		0.970	1.000	0.646	0.970	1.000	0.646
Terminated HMO Plans	HMO		119		0.950	1.204	0.853	0.950	1.204	0.853
PA Silver HMO 6000 80% $30/75	HMO		3,765		0.950	1.000	0.646	0.950	1.000	0.646
Manual Average					0.988	1.022	0.669	0.988	1.022	0.669
PA Silver OAEPO 6000 80% AHASPA	OAEPO			6,012				1.000	1.000	0.644
Projection Average					-	-	-	1.000	1.000	0.644

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

Proprietary

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

Response to question 7, from June 18, 2019 objection letter.

Driver of Rate Increase	Increase
Update to maual experience	-3.6%
Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend	12.6%
Revisions to our assumptions about market-wide population morbidity and the projected population distribution	-4.0%
Re-instatement of the Health Insurers Fee after a 1-year hiatus in 2019	2.7%
Revisions to administrative expense projections	0.0%
Revisions to taxes and fees	0.0%
Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements	0.2%
Updates to our pricing models used to determine the impact of cost sharing designs	-0.1%
Changes in provider networks and contracts.	0.0%
Total:	7.1%
PAAM:	7.1%

Proprietary

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

Response to question 9, from June 18, 2019 objection letter.

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

Proprietary

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q20 Small Group Rates

Response to question 19 from June 18, 2019 objection letter.

2016 Trend

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

2017 Trend

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

2018 Trend

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

Proprietary

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q20 Small Group Rates

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

	Base	Manual
Area Mix Change	1.008	1.008
Area Factor Change	1.030	1.024
Age Mix Change	1.014	1.000
Age Factor Change	1.000	1.000
Demographic Adjustment	1.053	1.032

Proprietary

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
2020 Small Group Rates

PA AM Method

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.5%	2.8%	0.0%	8.5%	18.7%
Outpatient Hospital	4.1%	6.8%	0.0%	11.2%	13.7%
Professional	1.7%	6.3%	0.0%	8.1%	15.0%
Other Medical	4.1%	6.8%	0.0%	11.2%	16.1%
Capitation					0.0%
Prescription Drugs	10.4%	2.4%	0.0%	13.0%	36.6%
Total Annual Trend				10.9%	100.00%
Months of Trend				24	
Total Applied Trend				1.230	

URRT Method

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend Cost	Year 1 Trend Utilization	Year 2 Trend Cost	Year 2 Trend Utilization	Trended EHB Allowed Claims PMPM
Inpatient Hospital	$131.76	1.055	1.028	1.055	1.028	$154.98
Outpatient Hospital	$96.77	1.041	1.068	1.041	1.068	$119.61
Professional	$105.77	1.017	1.063	1.017	1.063	$123.61
Other Medical	$113.63	1.041	1.068	1.041	1.068	$140.45
Capitation	$0.08	1.000	1.000	1.000	1.000	$0.08
Prescription Drug	$258.46	1.104	1.024	1.104	1.024	$330.32
Total	**$706.47**					**$869.06**

Development of the Projected Index Rate	Actual Experience Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) P	$706.46
Two year trend projection Factor	1.230
Unadjusted Projected Allowed EHB Claims PMPM	$869.16
Single Risk Pool Adjustment Factors	
Change in Morbidity	1.216
Change in Other	1.012
Change in Demographics	1.053
Change in Network	1.000
Change in Benefits	0.975
Change in Other from URRT	0.986
Add'l Adj to Offset URRT Rounding	0.9999
Total Adjusted Projected Allowed EHB Claims PMPM	$1,069.90
… Adjusted to Correct for Rounding Differences	$1,069.78

Morbidity Adjustment	1.216
Demographic Shift	1.053
Plan Design Changes	0.975
Other	0.986
Adjusted EHB Allowed Claims PMPM **1/1/2020**	**$1,069.78**

Total Change in Other on PAAM
0.986

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Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q20 Small Group Rates

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

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

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

Projected Risk Adjustments PMPM	($1.30)
Paid-to-Allowed Ratio	0.828
Calculated Risk Adjustment Payment/Charge	($1.57)
Value from URRT:	($1.57)
SG Premium Trend Factor	1.047
Value from PAAM	($1.36)
	($1.65)

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Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q20 Small Group Rates

Response to question 31 from June 18, 2019 objection letter, based on intial filing:

Projected Incurred Claims, before RA	$576.74
Risk Adj Transfer PMPM (no fees)	($0.61)
	$576.13
High Risk Pool Recoveries	$1.97
High Risk Pool Premium	($3.53)
Calculated Medical Cost	$574.58
Exhibit 11 Medical Cost	$574.58

Revised response to question 31 from June 18, 2019 objection letter, based on revised profit:

Projected Incurred Claims, before RA	$576.74
Risk Adj Transfer PMPM (no fees)	($0.61)
	$576.13
High Risk Pool Recoveries	$1.91
High Risk Pool Premium	($3.42)
Calculated Medical Cost	$574.63
Exhibit 11 Medical Cost	$574.63

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1Q20 Small Group Rates

Response to question 36, from June 18, 2019 objection letter.

Rating Area	Base Member Months Distribution	Manual Member Months Distribution	2/1/19 Distribution	Projection Member Months Distribution	Projection Area Factor
Rating Area 1	0%	0%	0%	0%	0.779
Rating Area 2	1%	0%	0%	0%	0.819
Rating Area 3	4%	3%	7%	7%	1.020
Rating Area 4	0%	0%	0%	0%	0.855
Rating Area 5	2%	2%	2%	2%	0.837
Rating Area 6	4%	6%	2%	2%	1.030
Rating Area 7	25%	19%	26%	26%	1.080
Rating Area 8	47%	59%	56%	56%	1.000
Rating Area 9	16%	12%	8%	8%	0.939
Average Rating Area Factor			1.015	1.015	
Geography Calibration Factor			0.985	0.985	

Geography Calibration Factor from Exhibit E-2	0.985

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q20 Small Group Rates

Response to question 36, from June 18, 2019 objection letter.

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

Age Calibration Factor from Exhibit E-2 0.686

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Section II: Projections (Unrounded)

Benefit Category	Experience Period Index	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$131.76	1.055	1.028	1.055	1.028	$155.14
Outpatient Hospital	$96.77	1.041	1.068	1.041	1.068	$119.63
Professional	$105.77	1.017	1.063	1.017	1.063	$123.60
Other Medical	$113.63	1.041	1.068	1.041	1.068	$140.48
Capitation	$0.08	1.000	1.000	1.000	1.000	$0.08
Prescription Drug	$258.46	1.104	1.024	1.104	1.024	$330.23
Total	$706.46					**$869.16**

Morbidity Adjustment	1.216	
Demographic Shift	1.053	
Plan Design Changes	0.975	
Other	0.986	-1.4%
Adjusted EHB Allowed Claims PMPM for 1/1/2020	**$1,069.79**	

Section II: Projections (Rounded for Worksheet 1)

Rounded Digits:	2	3	3	3	3	
Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$131.76	1.055	1.028	1.055	1.028	$154.98
Outpatient Hospital	$96.77	1.041	1.068	1.041	1.068	$119.61
Professional	$105.77	1.017	1.063	1.017	1.063	$123.61
Other Medical	$113.63	1.041	1.068	1.041	1.068	$140.45
Capitation	$0.08	1.000	1.000	1.000	1.000	$0.08
Prescription Drug	$258.46	1.104	1.024	1.104	1.024	$330.32
Total	$706.47					**$869.06**

Morbidity Adjustment	1.216	
Demographic Shift	1.053	
Plan Design Changes	0.975	
Other	0.986	-1.4%
Adjusted EHB Allowed Claims PMPM for 1/1/2020	**$1,069.78**	

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Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q20 Small Group Rates

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

[redacted]

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q20 Small Group Rates

Response to question 45 from June 18, 2019 objection letter.

AHASPA

Calendar Year	Projected Claim Cost	Actual Claim Cost	Actual v. Projected
2015	$ -	$ -	
2016	$ 359.85	$ 366.12	1.7%
2017	$ 486.51	$ 509.97	4.8%
2018	$ 443.32	$ 607.93	37.1%

All Legal Entities

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

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1Q20 Small Group Rates

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

FIT from PAAM	**0.53%**

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July 12, 2019

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

Subject: Aetna HealthAssurance Pennsylvania, Inc.
Small Group Rate Filing
SERFF # AETN-131899743

Dear Mrs. Cherri Sanders-Jones:

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

2. In question 1 of my June 18th letter, I incorrectly requested an update to the cover letter, the reference should have been to Section I.B. of the PA AM. Please review and update.
We have updated the PA Actuarial Memorandum to include 2019 in the rate history. We apologize for the oversight.

3. Follow up to Question 5. Please show the impact to the projected risk adjustment if the CMS RATEE file was used for the experience period risk adjustment amounts.
If the CMS RATEE file had been used unadjusted, the projected risk adjustment would have been $8.98 receivable across all Aetna legal entities. For the reasons detailed in response 29 of the first set of questions, we do not feel this was an appropriate assumption.

4. Follow up to Question 7. Please explain the change in the rate manual experience -3.6%. Since the same manual is used for all Aetna Small Group Filings (Aetna Health Insurance Co., Aetna Health Inc., Aetna Life Insurance Company, and Aetna HealthAssurance Pennsylvania, Inc.), why are different adjustments made to the rate change impact for "update to manual experience"?
The update to manual experience includes the impact of product differentials when rolling forward from the manual buildup to the projected rate of each entity. Please see the Response #4 tab of 'AHASPA Objection Response Tables 2.xlsx' for the plan specific adjustment.

5. Follow-up to Question 11. What is the projected rate increase from 4Q2019 to 1Q2020? I apologize for being unclear.
Please see the 'Response #5' tab in AHASPA Objection Response Tables 2.xlsx for the projected rate increase.

6. Follow-up to Question 12 and 19. It appears the trends provided were on an allowed basis, please also

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provide a three year history of paid trends which support the deductible leveraging factor.
Please see the 'Response #6' tab in AHASPA Objection Response Tables 2.xlsx for the three year history of paid trends which support the deductible leveraging factor.

7. Follow-up to Question 14. Please provide the Allowed PMPM, Paid PMPM, and Allowed to Paid ratio by Medical Trend Component Category for the weights used in the Table 3b of the PAAM (you indicated that Table 3b of the PAAM uses the paid % of expenses for the AHASPA, AHI, ALIC and AHIC combined small group ACA-compliant data that makes up the manual data). How will the weights be impacted by the pooling of Rx claims?
Please see the 'Response #7' tab in AHASPA Objection Response Tables 2.xlsx for the requested development. The manual data includes only ACA-Compliant plans.
The pooling of Rx claims has been accounted for in the trend selection prior to submission, as the utilization trend for Rx was adjusted downward by 1.5% to account for the Rx being weighted more heavily than usual. This resulted in an overall trend reduction of 0.5%.

8. Follow-up to Question 14. How does the Allowed to Paid ratio for the overall cost used for the trend weights in Table 3b of the PAAM compare to the .828 (company determined Pricing AV) used in Table 10 of PAAM?
The Paid to Allowed ratio for the overall cost used for the trend weights in Table 3b PAAM is 0.835, as compared to the 0.828 Allowed to Paid ratio for the company determined Pricing AV used in Table 10 of the PAAM. Please see the 'Response #7' tab in AHASPA Objection Response Tables 2.xlsx for the experience paid-allowed buildup.

9. Please explain the system limitations that will not allow you to determine how much has been paid on claims incurred in 2015 and 2016. Is this a permanent limitation that will impact reporting to the PID in the future?
The granular sources we use for actuarial reporting and rate buildups are only maintained for up to three years and rolled forward each year.

10. Follow up to Question 17, provide the experience period and the expected 2020 capitation pmpms, by capitated service, that comprise the projected total capitation of $6.73 pmpm.
Please see the 'Response #10' tab in AHASPA Response Tables 2.xlsx for the PMPM amounts by capitative service in our manual data. Please note that AHASPA URRT experience data shows capitation costs of $0.08 PMPM while the manual experience has capitation cost of $1.92 PMPM.

11. Follow up to Question 23, provide the SERFF ID #(s) for the transitional policies that were included in the manual rate. Additionally, for calendar years 2014 – 2018, please show the total number of small group transitional members and the number of transitional members who migrated to a small group Aetna ACA -Compliant policy.
There are no transitional policies in the manual rate. Please see the 'Response #11' tab in AHASPA Response Tables 2.xlsx for the number of groups that migrated from a transitional policy to ACA in 2017 and 2018. Please note that due to the reasons discussed in response 9, we do not have the migration data available for earlier years.

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12. Follow-up to Questions 4a and 22. Why does the 2020 up for renewal population have such a higher risk score (1.199) than the 2019 new sales?
There are no projected new sales for 2019, so the risk score is showing as zero.

13. Follow up to Question 28, you indicate that Aetna has historically paid more than the AV calculator indicates. Please quantitatively support this assertion.
Please see the 'Response #13' tab in AHASPA Response Tables 2.xlsx for a comparison of historical paid/allowed ratios and AV values. We presented values using the manual data, rather than entity specific experience, to remove the impact of transitional policies from the paid/allowed ratios.

14. Follow-up to Question 44. Why is the average commission calculated in the 'Response 44' tab in AHASPA Objection Response Tables 1.xlsx $14.88 PMPM and $15.57 on the PAAM Table 6? The commission is a flat PSPM, so this should not vary unless the schedule is changing. Please explain.
The PMPM commission of $14.88 shown in 'Response #44' is the average commission we expect to pay based on the distribution of membership. We convert $14.88 to a percent of premium as we are required to enter commission in Table 6 of PAAM Exhibits as such. When the average small group premium trend is applied to $14.88, the resulting value is the $15.57 shown in Table 6 of the PAAM Exhibits.

15. Follow-up to Question 46. Please provide a calculation with working formulas to the original question.
Please see the 'Response #15' tab in AHASPA Objection Response Tables 2.xlsx. Note this information is sourced from the annual SCHEs, which will not reconcile to the data provided for rating support in the PAAM exhibits.
The following differences exist between the two data sources:
-Claims in the SHCE are on a financial basis. "Incurred claims" in this report represent paid claims plus the change in the reserve. The data used for pricing, on the other hand, is truly on an incurred basis.
-The claims in the SHCE are only paid through December of the year in question, whereas the claims used in pricing are paid through February 2019.
In addition, the administrative costs in the SCHE will not be exactly equal to the admin assumed in pricing. Aetna's administrative cost and QIS assumptions are set nationally and allocated to a local level, so there will be some variation from year to year. Also, Aetna's cost and QIS assumptions are set across legal entities and the allocation of experience can vary by entity. In addition, there can be discrepancies on which members and groups are considered large or small, and on timing of expenses.

16. As requested, you have added the RA User Fees in Table 6. Please identify where offsetting adjustments were made elsewhere.
The RA User Fee of 0.03% was previously included in the Health Insurance Provider Fee line, totaling 2.63%. The HIF line was reduced to 2.60% when the 0.03% RA User Fee was separated out.

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

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[redacted]

18. If the risk adjustment results released on June 28, 2019 are inconsistent with your projected assumptions, you may modify the risk adjustment transfer amount in Table 5. Supporting documentation must be provided for all modification. If such a modification is made, revise all the documents and exhibits impacted and the PA Actuarial Memorandum to discuss this change. This change must be made with your responses due by July 12, 2019.
We do not wish to modify our filed rates with regard to risk adjustment.

Please let us know if you have any further questions

[redacted]

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q20 Small Group Rates

Response to question 4 from July 5, 2019 objection letter.

HIOS ID	Network Adj
64844PA0070142	0.950
64844PA0060126	0.970
18939PA0040001	1.000

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Pennsylvania
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1Q20 Small Group Rates

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

Quarter	PAAM Table 11 Average Rate	Change
4Q19	$478.92	
1Q20	$468.83	-2.11%

*4Q19 comes from the 2019 filing

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1Q20 Small Group Rates

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

2016 Trend

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

2017 Trend

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

2018 Trend

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

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Aetna HealthAssurance Pennsylvania, Inc.
1Q20 Small Group Rates

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

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

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Pennsylvania
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1Q20 Small Group Rates

Response to question 10 from July 5, 2019 objection letter.

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

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1Q20 Small Group Rates

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

Migration from Transitional to ACA

	Groups	Members
2017	7	81
2018	21	125

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1Q20 Small Group Rates

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

Manual Data

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

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Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q20 Small Group Rates

Response to question 15 from July 5, 2019 objection letter.

Line						
Other Indicators:	4.	5.0	1.1	1.5+1.6+1.7	10.5	11
	Member Months	**Total Incurred Claims**	**Total Premium**	**Paid Taxes and Fees**	**Administrative Expense**	**Annual UW Gain/Loss**
2016	31,988	$ 18,333,495	$ 25,821,453	$ 2,710,863	$ 2,521,376	1,809,045
2017	91,981	$ 48,466,447	$ 43,229,701	$ (7,551,812)	$ 4,303,456	$ (2,945,608)
2018	25,750	$ 13,606,817	$ 18,388,448	$ 943,123	$ 2,121,776	$ 1,297,828

AHASPA was formed in 2016

G/(B/12)
UW
Gain/Loss
PMPY
$ 679
$ (384)
$ 605