SERFF Tracking #:	*AETN-131899741*	***State Tracking #:***	*AETN-131899741*	***Company Tracking #:***	

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

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	2020_SmGrp_ALIC_Attachment1_062519.pdf ALIC 2020 Public PDF_initial.pdf
Item Status:	
Status Date:	

Attachment I

Proprietary

Rate Change Summary

Aetna Life Insurance Company – Small Group Plans

Rate request filing ID # AETN-131899741 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at http://www.insurance.pa.gov/Consumers/ACARelatedFilings/

Overview

Initial requested average rate change:	7.1%[1]
Revised requested average rate change:	N/A[1]
Range of requested rate change:	7.1.% - 7.1%
Effective date:	January 1, 2020
Mapped Members:	102
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

Key information

Jan. 2018-Dec. 2018 financial experience

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

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

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

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

Explanation of requested rate change

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

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

Proprietary

May 21, 2019

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

Re: Aetna Life Insurance Co

NAIC #:	60054
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2020
Avg rate change requested:	10.9%
Range of rate change requested:	10.9% - 10.9%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	186
Current # policyholders:	63
Number of plans offered vs 2019:	1 in 2019; 1 in 2020
HIOS Issuer ID / Binder #:	33906 / AETN-PA20-125092023
Rate Filing Tracking Number:	AETN-131899741
Policy Form(s):	AL SG HCOC-2020-EPO 04 AL SG-SOB-EPO-14042174 04
Form Filing Tracking Number:	AETN-131928649

Dear Ms. Altman:

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

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

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

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

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

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

Sincerely,

Attachment I

Proprietary

Rate Change Summary

Aetna Life Insurance Company – Small Group Plans

Rate request filing ID # AETN-131899741 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at http://www.insurance.pa.gov/Consumers/ACARelatedFilings/

Overview

Initial requested average rate change:	7.1%[1]
Revised requested average rate change:	N/A[1]
Range of requested rate change:	7.1.% - 7.1%
Effective date:	January 1, 2020
Mapped Members:	102
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

Key information

Jan. 2018-Dec. 2018 financial experience

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

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

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

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

Explanation of requested rate change

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

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

Proprietary

July 12, 2019

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

Re:	Aetna Life Insurance Co
NAIC #:	60054
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2020
Avg rate change requested:	7.1%
Range of rate change requested:	7.1% - 7.1%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	102
Current # policyholders:	63
Number of plans offered vs 2019:	1 in 2019; 1 in 2020
2019 Avg rate change:	8.6%
HIOS Issuer ID / Binder #:	33906 / AETN-PA20-125092023
Rate Filing Tracking Number:	AETN-131899741
Policy Form(s):	AL SG HCOC-2020-EPO 04 AL SG-SOB-EPO-14042174 04
Form Filing Tracking Number:	AETN-131928649

Dear Ms. Altman:

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

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

[redacted]

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

The following modifications have been made from the original filing:

- The Risk Adjustment User Fee has been added to its own line in Table 6 of the PA Actuarial Memorandum Exhibits and removed from the Health Insurer Fee line
- Current enrollment has been revised so that the PA Actuarial Memorandum Exhibits match the URRT per Objection 8 on June 18, 2019
- Table 4 has been revised per Objections 13 and 25 on June 18, 2019
- Table 4b has been revised per Objection 13 on June 18, 2019
- Table 2 has been revised per Objections 16 and 17 on June 18, 2019
- The Profit/Contingency (after tax) on Table 6 of the PA Actuarial Memorandum Exhibits has been revised to reflect 2.0%, a decrease from the initial 4.31%, at the request of the DOI.

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

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

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

Sincerely,

[redacted]

2020 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name:	Aetna Life Insurance Co
NAIC #:	60054
Market:	Small Group Off-Exchange
Effective Date:	01/01/2020
Avg rate change requested:	7.1%
Range of rate change requested:	7.1% - 7.1%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	102
Current # policyholders:	63
Number of plans offered:	1
HIOS Issuer ID / Binder #:	33906
Rate Filing Tracking Number:	AETN-131899741
Policy Form(s):	AL SG HCOC-2020-EPO 04
Form Filing Tracking Number:	AETN-131928649

B. Rate History and Proposed Variations in Rate Changes

- January 1, 2014
  - Introduction of ACA
  - AETN-129037905
- July 1, 2014
  - Lowered previously filed 3Q14-4Q14 rates by 17%
  - AETN-129418260
- January 1, 2015
  - Filed a 4% increase
  - AETN-129621162
- July 1, 2015
  - Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load.
  - AETN-129920145
- January 1, 2016
  - Filed a 5% rate increase
  - AETN-130046894
- April 1, 2016
  - Increased previously filed 2Q16-4Q16 rates by 4% to add commissions
  - AETN-130242358
- October 1, 2016
  - Increased previously filed 4Q16 rates by 7.4%
  - AETN-130565105

- January 1, 2017
  - Filed a 26.6% rate increase
  - AETN-130533503
- January 1, 2018
  - Filed a 2.1% rate decrease
  - AETN-131033620
- January 1, 2019
  - Filed a 8.6% rate increase
  - AETN-131455780

C. Average Rate Change
The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 7.1%. The change in the 21-year-old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 2.6%.

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

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

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

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

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

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

including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

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

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

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

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2018 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result.

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

G. Credibility of Data

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

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

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

H. Trend Identification

The trend values are:

Service Type	Unit Cost	Utilization
Facility Inpatient	5.5%	2.5%
Facility Outpatient	4.1%	6.5%
Physician	1.7%	6.0%
Capitation	0.0%	-0.3%
Medical	3.9%	5.2%
Pharmacy	10.4%	2.1%

Total (Med + Rx)	6.3%	4.1%

The quarterly trend factors for this filing are:

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

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

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

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

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

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

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

2. Rate Development & Change

Please refer to the file titled *PA_SG_33906_Off_1Q2020_Exhibits_v2.xlsx* for any exhibits referenced in the sections below.

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

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

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

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

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

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.031. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

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

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

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

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

Risk Adjustment – Projection Period =>

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

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

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

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

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

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

B. Retention Items

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

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

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

C. Normalized Market-Adjusted Projected Allowed Total Claims

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

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

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

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

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

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

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

3. Plan Rate Development

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

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

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

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

Catastrophic Eligibility:
This filing does not include catastrophic plans.

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

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

An AV Certification is included in this filing, titled *PA_SG_33906_AV Certification_OFF_1Q20_v1.xlsx*.

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

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

- Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2020 CPAIR is 1.457. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2019.
- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2020 CPAIR is 1.014. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2019.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

The proposed geographic factors are identical to the current approved factors.

C. Network Factors

There is only one network included in this filing.

D. Service Area Composition

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

E. Composite Rating

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

6. Actuarial Certifications

Reliance

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

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

Certification

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

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

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

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

2. The Projected Index Rate is:

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

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

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

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

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

July 12, 2019

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

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

Table 1. Number of Members

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

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

Table 2. Experience Period Claims and Premiums

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

Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

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

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

*** Should = 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		$ 1,897,234.86	0.9908	$ 1,914,908.27	6,047	$ 316.67		$ (50,460.11)	$ 2,516,338.33	$ 416.13
Feb-15		$ 2,368,200.98	0.9911	$ 2,389,497.84	6,317	$ 378.26		$ (74,823.64)	$ 2,945,778.29	$ 466.33
Mar-15		$ 2,060,021.67	0.9876	$ 2,085,788.59	6,560	$ 317.96		$ (78,180.62)	$ 2,606,194.98	$ 397.29
Apr-15		$ 2,235,763.82	0.9883	$ 2,262,240.65	6,370	$ 355.14		$ (61,511.48)	$ 2,786,939.95	$ 437.51
May-15		$ 2,107,238.41	0.9888	$ 2,131,040.30	6,566	$ 324.56		$ (122,415.65)	$ 2,687,044.68	$ 409.24
Jun-15		$ 2,291,551.27	0.9884	$ 2,318,346.85	6,701	$ 345.97		$ (8,417.27)	$ 2,869,411.20	$ 428.21
Jul-15		$ 2,072,521.09	0.9831	$ 2,108,062.19	6,595	$ 319.65		$ (82,714.92)	$ 2,675,412.40	$ 405.67
Aug-15		$ 2,252,573.52	0.9844	$ 2,288,268.52	6,691	$ 341.99		$ (109,389.29)	$ 2,782,671.71	$ 415.88
Sep-15		$ 1,946,663.63	0.9782	$ 1,990,144.98	6,678	$ 298.02		$ 12,869.89	$ 2,487,439.43	$ 372.48
Oct-15		$ 2,275,283.94	0.9667	$ 2,353,573.55	6,835	$ 344.34		$ (77,823.84)	$ 2,950,562.14	$ 431.68
Nov-15		$ 2,333,081.78	0.8663	$ 2,693,200.04	6,851	$ 393.11		$ (98,447.34)	$ 3,195,200.47	$ 466.38
Dec-15	$ 31,934,097.97	$ 2,087,156.46	0.9272	$ 2,250,933.11	7,027	$ 320.33	$ 6,509,833.08	$ (61,491.73)	$ 2,792,844.38	$ 397.44
Jan-16		$ 2,687,642.62	0.9996	$ 2,688,809.91	7,602	$ 353.70		$ (65,406.78)	$ 3,286,998.69	$ 432.39
Feb-16		$ 2,307,053.88	0.9995	$ 2,308,146.60	7,491	$ 308.12		$ (103,944.69)	$ 2,901,738.80	$ 387.36
Mar-16		$ 3,140,861.41	0.9996	$ 3,142,274.25	7,945	$ 395.50		$ (14,289.42)	$ 3,725,114.13	$ 468.86
Apr-16		$ 2,726,767.17	0.9994	$ 2,728,285.97	8,033	$ 339.63		$ (73,131.20)	$ 3,304,938.64	$ 411.42
May-16		$ 2,750,661.68	0.9995	$ 2,752,108.31	7,474	$ 368.22		$ (110,026.67)	$ 3,294,289.76	$ 440.77
Jun-16		$ 2,463,214.36	0.9992	$ 2,465,191.76	7,398	$ 333.22		$ (66,341.78)	$ 3,044,505.74	$ 411.53
Jul-16		$ 2,096,129.68	0.9991	$ 2,097,937.33	7,268	$ 288.65		$ (77,183.77)	$ 2,533,081.17	$ 348.53
Aug-16		$ 2,378,299.84	0.9989	$ 2,381,003.83	6,851	$ 347.54		$ (60,636.78)	$ 2,832,676.95	$ 413.47
Sep-16		$ 2,285,953.65	0.9989	$ 2,288,356.83	6,489	$ 352.65		$ (93,809.42)	$ 2,765,406.54	$ 426.17
Oct-16		$ 2,004,393.11	0.9987	$ 2,007,050.62	6,153	$ 326.19		$ (95,055.82)	$ 2,395,581.74	$ 389.34
Nov-16		$ 2,173,535.58	0.9983	$ 2,177,342.86	6,030	$ 361.09		$ (97,032.29)	$ 2,590,198.91	$ 429.55
Dec-16	$ 35,484,130.67	$ 2,304,352.10	0.9976	$ 2,309,865.72	4,830	$ 478.23	$ 5,956,537.16	$ (60,518.67)	$ 2,628,380.07	$ 544.18
Jan-17		$ 840,973.55	0.9993	$ 841,529.07	2,610	$ 322.42		$ (26,132.94)	$ 1,036,666.95	$ 397.19
Feb-17		$ 729,891.50	0.9996	$ 730,196.87	2,181	$ 334.80		$ (34,066.51)	$ 890,284.22	$ 408.20
Mar-17		$ 901,755.94	0.9996	$ 902,113.80	1,796	$ 502.29		$ (4,021.23)	$ 1,042,282.30	$ 580.34
Apr-17		$ 448,750.55	0.9995	$ 448,966.27	1,590	$ 282.37		$ (17,812.21)	$ 586,437.58	$ 368.83
May-17		$ 727,294.18	0.9992	$ 727,899.27	1,497	$ 486.24		$ (20,542.35)	$ 845,154.33	$ 564.57
Jun-17		$ 724,048.63	0.9994	$ 724,478.67	1,474	$ 491.51		$ (1,963.91)	$ 830,061.15	$ 563.14
Jul-17		$ 535,555.67	0.9995	$ 535,838.21	1,434	$ 373.67		$ (16,613.30)	$ 638,166.07	$ 445.03
Aug-17		$ 503,653.13	0.9989	$ 504,213.59	1,406	$ 358.62		$ (24,075.08)	$ 628,572.44	$ 447.06
Sep-17		$ 464,308.05	0.9942	$ 466,999.40	1,289	$ 362.30		$ (2,140.35)	$ 548,737.57	$ 425.71
Oct-17		$ 448,572.03	0.9986	$ 449,200.38	1,234	$ 364.02		$ (21,472.19)	$ 559,316.24	$ 453.25
Nov-17		$ 1,093,968.87	0.9992	$ 1,094,888.52	1,236	$ 885.83		$ (44,188.88)	$ 1,254,496.89	$ 1,014.97
Dec-17	$ 9,205,651.71	$ 505,948.53	0.9934	$ 509,315.40	1,069	$ 476.44	$ 1,533,390.70	$ (17,739.53)	$ 608,854.43	$ 569.56
Jan-18		$ 275,266.02	0.9468	$ 290,728.09	1,020	$ 285.03		$ (11,600.57)	$ 381,401.26	$ 373.92
Feb-18		$ 252,500.28	0.9465	$ 266,776.91	1,001	$ 266.51		$ (12,286.00)	$ 351,022.04	$ 350.67
Mar-18		$ 274,929.58	0.9461	$ 290,589.75	971	$ 299.27		$ (2,931.97)	$ 378,644.08	$ 389.95
Apr-18		$ 294,462.29	0.9372	$ 314,183.52	906	$ 346.78		$ (19,352.68)	$ 411,925.50	$ 454.66
May-18		$ 272,733.59	0.9432	$ 289,160.86	926	$ 312.27		$ (13,670.90)	$ 378,303.63	$ 408.54
Jun-18		$ 887,197.76	0.9392	$ 944,621.81	917	$ 1,030.12		$ 102.06	$ 1,007,282.74	$ 1,098.45
Jul-18		$ 230,963.38	0.9420	$ 245,191.23	930	$ 263.65		$ (17,472.94)	$ 318,250.14	$ 342.20
Aug-18		$ 340,171.78	0.9385	$ 362,462.63	933	$ 388.49		$ (13,929.55)	$ 454,543.69	$ 487.19
Sep-18		$ 278,263.60	0.9373	$ 296,865.84	684	$ 434.01		$ (857.19)	$ 341,630.00	$ 499.46
Oct-18		$ 205,091.29	0.9377	$ 218,727.82	668	$ 327.44		$ (9,002.44)	$ 259,372.15	$ 388.28
Nov-18		$ 188,542.35	0.9229	$ 204,286.78	656	$ 311.41		$ (11,368.95)	$ 252,900.94	$ 385.52
Dec-18	$ 5,228,196.42	$ 273,000.71	0.9014	$ 302,875.15	461	$ 657.00	$ 849,676.96	$ (10,986.37)	$ 340,871.19	$ 739.42

** Express Completion Factor as a percentage*

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

Proprietary

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

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
$ 16,733,424.06	$ 13,500,191.44	$ 14,409,795.91	28,239	$ 2,855,599.87	$ 17,703,293.63	$ -	$ (492,233.67)	$ 54,335.82	$ -	$ 15,314.68
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%	-0.77%	7.67%	17.26%
Outpatient Hospital	4.09%	6.82%	-0.77%	10.33%	12.77%
Professional	1.68%	6.32%	-0.77%	7.26%	14.21%
Other Medical	4.09%	6.82%	-0.77%	10.33%	15.20%
Capitation				0.00%	0.38%
Prescription Drugs	10.42%	2.37%	-0.77%	12.16%	40.18%
Total Annual Trend				10.15%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.213	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15		$ 16,468,928.76	0.9949	$ 16,553,784.87	51,549	$ 321.13		$ (357,168.81)	$ 20,756,112.90	$ 402.65
Feb-15		$ 16,395,108.82	0.9976	$ 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 Life Insurance Company
Product(s): EPO
Market Segment: Small Group
Rate Effective Date: 1/1/2020

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 484.08	$ 611.40	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.230	1.213	
Unadjusted Projected Allowed EHB Claims PMPM	$ 595.56	$ 741.80	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.216	1.080	<- See URRT Instructions
Change in Other	1.022	0.870	
Change in Demographics	1.041	1.031	<- See URRT Instructions
Change in Network	1.000	1.012	
Change in Benefits	0.995	1.000	<- See URRT Instructions
Change in Other	0.987	0.835	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 740.27	$ 697.26	
Credibidility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		$ 697.26	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 697.26		<- Index Rate for Projection Period on URRT - Individual or First Quar
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	$ 729.83		
Projected Paid to Allowed Ratio	0.828		
Projected Paid EHB Claims PMPM	$ 604.29		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	$ (1.36)		
Projected Paid Exchange User Fees PMPM	$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 605.65		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 731.47		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	$ -		
Market-Adjusted Projected Paid Total Claims PMPM	$ 605.65		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 731.47		

For Informational Purposes only - No input required.

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

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

Effective Date	1/1/2020	4/1/2020	7/1/2020	10/1/2020	Total Single Risk Pool
# of Member Months Renewing in Quarter	263	185	269	251	968
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 697.26	$ 697.26	$ 697.26	$ 697.26	$ 697.26
Months of Trend	-	3	6	9	
Annual Trend	12.55%	12.55%	12.55%	12.55%	
Single Risk Pool Projected Allowed Claims	$ 697.26	$ 718.18	$ 739.73	$ 761.93	$ 729.83
Quarterly Trend Factor	100.0%	103.0%	106.1%	109.3%	104.7%
2020 Trend Factors by Quarter	0.9554	0.9840	1.0136	1.0440	

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Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	9.28%	$66.33
General and Claims	6.46%	$46.18
Agent/Broker Fees and Commissions	2.02%	$14.43
Quality Improvement Initiatives	0.80%	$5.72
Taxes and Fees	3.96%	$28.28
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%	$18.58
Profit/Contingency (after tax)	2.00%	$14.29
Total Retention	15.24%	$108.90
Projected Required Revenue PMPM	$ 714.55	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	1.464	1.457
Average Geographic Factor	1.006	1.014
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 796.52	$ 731.47
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 540.76	$ 494.99

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 451.64	$ 483.53	$31.90	7.1%
B. Base period allowed claims before normalization	$ 540.23	$ 611.40	$71.17	15.8%
C. Normalization factor component of change	$ (173.46)	$ (197.67)	-$24.21	-5.4%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 366.77	$ 413.74	$ 46.97	10.4%
D2. URRT Trend	$ 65.80	$ 88.24	$ 22.44	5.0%
D3. URRT Morbidity	$ 43.68	$ 40.07	$ (3.61)	-0.8%
D4. URRT Other	$ 40.85	$ (70.21)	$ (111.06)	-24.6%
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)	$ 510.75	$ 472.94	$ (37.81)	-8.4%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ -	$ -	0.0%
E2. Pricing AV	-138.664904	$ (81.35)	$ 57.31	12.7%
E3. Benefit Richness	$ -	$ -	$ -	0.0%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (138.66)	$ (81.35)	$ 57.31	12.7%
F. Change in Retention Components				
F1. Administrative Expenses	$ 42.64	$ 44.88	$ 2.25	0.5%
F2. Taxes and Fees	$ 6.01	$ 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	$ 73.69	$ 16.01	3.5%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 429.77	$ 465.28	$ 35.51	7.9%

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

	2019	2020	
Paid-to-Allowed	0.729	0.828	
URRT Trend (Total Applied Trend Factor)	1.179	1.213	<- URRT W1, S2
URRT Morbidity	1.101	1.080	<- URRT W1, S2
URRT "Other"	1.086	0.870	<- 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	0.729	0.828	<- For 2019 in cell J81, please include a factor equal to the product of the ave
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	9.44%	9.28%	
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 Life Insurance Company
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	$ 731.47

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

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

Total Covered Lives @ 02-01-2019
102

Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	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	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
9.3%	4.0%	2.0%	102	63	$ 451.64	$ 483.53	7.1%		0	8	0	0	4	17	7	59	7	102	
N/A	N/A	N/A	-	-	N/A	N/A	N/A	N/A	-	-	-	-	-	-	-	-	-	-	0
9.3%	4.0%	2.0%	102	63	$ 451.64	$ 483.53	7.1%	100.0%	0	8	0	0	4	17	7	59	7	102	1
			-			$ -	0.0%	0.0%										-	0
			-			$ -	0.0%	0.0%										-	0

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PA Rate Template Part IV B - Small Group Annual

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

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

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.						$ 350.65	$ 368.86	$ 459.29	$ 384.79	$ 376.87	$ 463.80	$ 486.31	$ 450.29	$ 422.96	$ 443.77	$ 359.74	$ 378.42	$ 471.19	$ -	$ 386.64	$ 475.81	$ 498.91	$ 461.95	$ 433.92	$ 455.24
Plan 1	33906PA0160001	Silver OAEPO 6000 80% $	M	0	Silver	Off	$ 350.65	$ 368.86	$ 459.29	$ 384.79	$ 376.87	$ 463.80	$ 486.31	$ 450.29	$ 422.96	$ 443.77	$ 359.74	$ 378.42	$ 471.19	$ -	$ 386.64	$ 475.81	$ 498.91	$ 461.95	$ 433.92	$ 455.24
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)
2.6%	2.6%	2.6%	0.0%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%
2.6%	2.6%	2.6%		2.6%	2.6%	2.6%	2.6%	2.6%	2.6%

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	$ 468.90
$ 370.53	$ 389.77	$ 485.33	$ -	$ 398.24	$ 490.09	$ 513.88	$ 475.82	$ 446.94	$ 468.90
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

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Quarter 3 2020, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 381.65	$ 401.47	$ 499.90	$ -	$ 410.19	$ 504.80	$ 529.30	$ 490.09	$ 460.35	$ 482.98
$ 381.65	$ 401.47	$ 499.90	$ -	$ 410.19	$ 504.80	$ 529.30	$ 490.09	$ 460.35	$ 482.98
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Quarter 4 2020, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 393.10	$ 413.52	$ 514.90	$ -	$ 422.50	$ 519.95	$ 545.19	$ 504.80	$ 474.17	$ 497.47
$ 393.10	$ 413.52	$ 514.90	$ -	$ 422.50	$ 519.95	$ 545.19	$ 504.80	$ 474.17	$ 497.47
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

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PA Rate Quarterly Template Part V
Consumer Factors

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

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

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

Table 14. Network Factors

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

Aetna Life Insurance Company
HIOS Issuer ID: 33906
Exhibit A-2

PA Small Group Portfolio | Summary of Benefits

Contents

Aetna Silver OAEPO 6000 80% 2

Pennsylvania

Aetna Silver OAEPO 6000 80%

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.

Company Legal Name: **Aetna Life Insurance Company** State: **PA**

HIOS Issuer ID: **33906** Market: **Small Group**

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

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

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

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

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

Section II: Projections

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

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

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

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

Projected Member Months	**1,218**

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

Product-Plan Data Collection

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 Life Insurance Company**
HIOS Issuer ID: **33906**
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	33906PA009		33906PA016
1.3	Plan Name	Terminated Plans	Aetna Silver PPO 5000 80/50 OOS	Aetna Silver OAEPO 6000 80%
1.4	Plan ID (Standard Component ID)	33906PA0090000	33906PA0090128	33906PA0160001
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%	7.20%
1.12	Product Rate Increase %	0.00%		7.20%
1.13	Submission Level Rate Increase %	7.20%		

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

Section III: Plan Adjustment Factors				
3.1	Plan ID (Standard Component ID)	33906PA0090000	33906PA0090128	33906PA0160001
3.2	Market Adjusted Index Rate	$698.83		
3.3	AV and Cost Sharing Design of Plan	0.0000	0.0000	0.8280
3.4	Provider Network Adjustment	0.0000	0.0000	1.0000
3.5	Benefits in Addition to EHB	1.0000	1.0000	1.0000
	Administrative Costs			
3.6	Administrative Expense	9.28%	9.28%	9.28%
3.7	Taxes and Fees	3.96%	3.96%	3.96%
3.8	Profit & Risk Load	2.00%	2.00%	2.00%
3.9	Catastrophic Adjustment	1.0000	1.0000	1.0000
3.10	**Plan Adjusted Index Rate**	$0.00	$0.00	$682.67

3.11	Age Calibration Factor	0.6862	0.6862
3.12	Geographic Calibration Factor	0.9861	0.9861
3.13	Tobacco Calibration Factor	1.0000	1.0000
3.14	**Calibrated Plan Adjusted Index Rate**	$0.00	$0.00	$461.94

Section IV: Projected Plan Level Information					
4.1	Plan ID (Standard Component ID)	Total	33906PA0090000	33906PA0090128	33906PA0160001
4.2	Allowed Claims	$849,257	$0	$0	$849,257
4.3	Reinsurance	$0	$0	$0	$0
4.4	Member Cost Sharing	$146,084	$0	$0	$146,084
4.5	Cost Sharing Reduction	$0	$0	$0	$0
4.6	Incurred Claims	$703,173	$0	$0	$703,173
4.7	Risk Adjustment Transfer Amount	-$1,585	$0	$0	-$1,585
4.8	Premium	$831,478	$0	$0	$831,478
4.9	Projected Member Months	1,218	0	0	1,218
4.10	Loss Ratio	84.73%	#DIV/0!	#DIV/0!	84.73%
	Per Member Per Month				
4.11	Allowed Claims	$697.26	#DIV/0!	#DIV/0!	$697.26
4.12	Reinsurance	$0.00	#DIV/0!	#DIV/0!	$0.00
4.13	Member Cost Sharing	$119.94	#DIV/0!	#DIV/0!	$119.94
4.14	Cost Sharing Reduction	$0.00	#DIV/0!	#DIV/0!	$0.00
4.15	Incurred Claims	$577.32	#DIV/0!	#DIV/0!	$577.32
4.16	Risk Adjustment Transfer Amount	-$1.30	#DIV/0!	#DIV/0!	-$1.30
4.17	Premium	$682.66	#DIV/0!	#DIV/0!	$682.66

Rating Area Data Collection

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

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

Aetna Life Insurance Co
Pennsylvania Small Group
EPO Products

Summary

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

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

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

Why We Need to Increase Premiums

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

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

What Else Affects Our Request to Increase Premiums

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

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

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

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

Will Premiums for All Small Groups Increase 7.1%?

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

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

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

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

What is Aetna doing to keep premiums affordable?

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

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

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

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

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

Company Contact Information:

Name:
Telephone Number:
Email Address:

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

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

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

2. Proposed Rate Increase

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

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

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

- Changes in provider networks and contracts.

B. Variation in Rate Changes by Plan/Product:

Rate changes do not differ by plan.

3. Single Risk Pool

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

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

A. Paid Through Date:

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

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

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

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

5. Benefit Categories

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

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

6. Projection Factors

A. Trend Factors (Cost/Utilization):

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

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

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

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

B. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

11. Reinsurance

There are no expected reinsurance recoveries.

12. Risk Adjustment

A. Risk Adjustment – Experience Period

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

B. Risk Adjustment – Projection Period

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

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

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

13. Exchange User Fees

Exchange User Fees are not applied in this filing.

14. Plan-Adjusted Index Rates

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

A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two adjustments:

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

B. Distribution and Administrative Costs:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

16. Consumer-Adjusted Premium Rate Development

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

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

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

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

17. Projected Loss Ratio

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

18. AV Metal Values

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

19. Membership Projections

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

Terminated Plans and Products

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

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

20. Plan Type

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

21. Composite Premiums

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

22. Benefit Design

This filing includes one Silver plan.

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

23. Marketing

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

24. Underwriting

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

25. Renewability

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

26. Company Financial Condition

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

Reliance

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

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

- Experience Period Data – Small Group

Certification

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

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

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

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

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

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

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

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

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

06/25/2019

[redacted], ASA, MAAA
Aetna Life Insurance Co

Date

JSON Name Table Template 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Last Updated	2/1/2021
Data Provided By	Census
Data Provided For	2019
Name Table Name	Name Table

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Year of Estimate (Year .d)	Name Table (Name Table .d)	Tidbyte in which the data is used in (Tidbyte Table .d)	Age of Person	Active Adult	Estimated Active Adult
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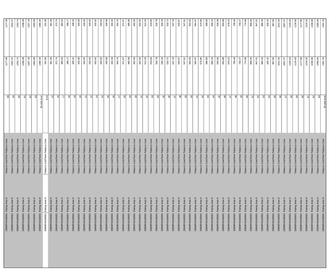
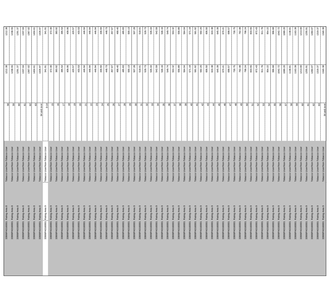
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	71	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	72	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	73	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	74	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	75	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	76	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	77	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	78	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	79	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	80	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	81	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	82	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	83	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	84	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	85	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	86	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	87	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	88	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	89	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	90	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	91	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	92	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	93	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	94	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	95	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	96	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	97	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	98	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	99	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	100 (100 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	101 (101 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	102 (102 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	103 (103 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	104 (104 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	105 (105 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	106 (106 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	107 (107 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	108 (108 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	109 (109 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	110 (110 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	111 (111 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	112 (112 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	113 (113 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	114 (114 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	115 (115 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	116 (116 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)	117 (117 y.o.)	0 (no, yes)	0 (no, yes)
2000	2000P0100000 - Tidbyte Area 0	Tidbyte 0 (Use/Title) (Tidbyte 0 (Use/Title) .d)



JSON Name Table Template: v0.4	Create List of Level 0, 1, 2, 3 Items for Tuning Data Under Specific Tuning Data Table Name		
	Create List of Level 0, 1, 2, 3 Items for Tuning Data Under Specific Tuning Data Table Name		
	Create List of Level 0, 1, 2, 3 Items for Tuning Data Under Specific Tuning Data Table Name		
	Create List of Level 0, 1, 2, 3 Items for Tuning Data Under Specific Tuning Data Table Name		
Add Header Row	Add Header Row		
Add Header Row	Add Header Row		
Add Header Row	Add Header Row		
Add Header Row	Add Header Row		
Add Header Row	Add Header Row		

Year: 0	Status Code: 0	Tuneup:	Fuel:	Active Axle Num:	Odometer Value Num:
Model ID Unique Vehicle Model Code ID	Vehicle Inventory Tuning Data ID	Tune-Up Vehicle Unit Count Type Code Used to Identify Tune-Up Data Associated with Vehicle Model	Natural Vehicle Model Type Code Applied to the Tune-Up Data Associated with Vehicle Model	Electric Vehicle Model Type Code Applied to the Tune-Up Data Associated with Vehicle Model	Total Int Whole Number Value
3300P0100000	Tuning Axis 0	Tobacco Used Rec Tobacco User	0 (zero)	966.484	966.484
3300P0100001	Tuning Axis 1	Tobacco Used Rec Tobacco User	1	967.484	967.484
3300P0100002	Tuning Axis 2	Tobacco Used Rec Tobacco User	2	968.484	968.484
3300P0100003	Tuning Axis 3	Tobacco Used Rec Tobacco User	3	969.484	969.484
3300P0100004	Tuning Axis 4	Tobacco Used Rec Tobacco User	4	970.484	970.484
3300P0100005	Tuning Axis 5	Tobacco Used Rec Tobacco User	5	971.484	971.484
3300P0100006	Tuning Axis 6	Tobacco Used Rec Tobacco User	6	972.484	972.484
3300P0100007	Tuning Axis 7	Tobacco Used Rec Tobacco User	7	973.484	973.484
3300P0100008	Tuning Axis 8	Tobacco Used Rec Tobacco User	8	974.484	974.484
3300P0100009	Tuning Axis 9	Tobacco Used Rec Tobacco User	9	975.484	975.484
3300P0100010	Tuning Axis 10	Tobacco Used Rec Tobacco User	10	976.484	976.484
3300P0100011	Tuning Axis 11	Tobacco Used Rec Tobacco User	11	977.484	977.484
3300P0100012	Tuning Axis 12	Tobacco Used Rec Tobacco User	12	978.484	978.484
3300P0100013	Tuning Axis 13	Tobacco Used Rec Tobacco User	13	979.484	979.484
3300P0100014	Tuning Axis 14	Tobacco Used Rec Tobacco User	14	980.484	980.484
3300P0100015	Tuning Axis 15	Tobacco Used Rec Tobacco User	15	981.484	981.484
3300P0100016	Tuning Axis 16	Tobacco Used Rec Tobacco User	16	982.484	982.484
3300P0100017	Tuning Axis 17	Tobacco Used Rec Tobacco User	17	983.484	983.484
3300P0100018	Tuning Axis 18	Tobacco Used Rec Tobacco User	18	984.484	984.484
3300P0100019	Tuning Axis 19	Tobacco Used Rec Tobacco User	19	985.484	985.484
3300P0100020	Tuning Axis 20	Tobacco Used Rec Tobacco User	20	986.484	986.484
3300P0100021	Tuning Axis 21	Tobacco Used Rec Tobacco User	21	987.484	987.484
3300P0100022	Tuning Axis 22	Tobacco Used Rec Tobacco User	22	988.484	988.484
3300P0100023	Tuning Axis 23	Tobacco Used Rec Tobacco User	23	989.484	989.484
3300P0100024	Tuning Axis 24	Tobacco Used Rec Tobacco User	24	990.484	990.484
3300P0100025	Tuning Axis 25	Tobacco Used Rec Tobacco User	25	991.484	991.484
3300P0100026	Tuning Axis 26	Tobacco Used Rec Tobacco User	26	992.484	992.484
3300P0100027	Tuning Axis 27	Tobacco Used Rec Tobacco User	27	993.484	993.484
3300P0100028	Tuning Axis 28	Tobacco Used Rec Tobacco User	28	994.484	994.484
3300P0100029	Tuning Axis 29	Tobacco Used Rec Tobacco User	29	995.484	995.484
3300P0100030	Tuning Axis 30	Tobacco Used Rec Tobacco User	30	996.484	996.484
3300P0100031	Tuning Axis 31	Tobacco Used Rec Tobacco User	31	997.484	997.484
3300P0100032	Tuning Axis 32	Tobacco Used Rec Tobacco User	32	998.484	998.484
3300P0100033	Tuning Axis 33	Tobacco Used Rec Tobacco User	33	999.484	999.484
3300P0100034	Tuning Axis 34	Tobacco Used Rec Tobacco User	34	1000.484	1000.484
3300P0100035	Tuning Axis 35	Tobacco Used Rec Tobacco User	35	1001.484	1001.484
3300P0100036	Tuning Axis 36	Tobacco Used Rec Tobacco User	36	1002.484	1002.484
3300P0100037	Tuning Axis 37	Tobacco Used Rec Tobacco User	37	1003.484	1003.484
3300P0100038	Tuning Axis 38	Tobacco Used Rec Tobacco User	38	1004.484	1004.484
3300P0100039	Tuning Axis 39	Tobacco Used Rec Tobacco User	39	1005.484	1005.484
3300P0100040	Tuning Axis 40	Tobacco Used Rec Tobacco User	40	1006.484	1006.484
3300P0100041	Tuning Axis 41	Tobacco Used Rec Tobacco User	41	1007.484	1007.484
3300P0100042	Tuning Axis 42	Tobacco Used Rec Tobacco User	42	1008.484	1008.484
3300P0100043	Tuning Axis 43	Tobacco Used Rec Tobacco User	43	1009.484	1009.484
3300P0100044	Tuning Axis 44	Tobacco Used Rec Tobacco User	44	1010.484	1010.484
3300P0100045	Tuning Axis 45	Tobacco Used Rec Tobacco User	45	1011.484	1011.484
3300P0100046	Tuning Axis 46	Tobacco Used Rec Tobacco User	46 (46 plus)	1012.484	1012.484
3300P0100047	Tuning Axis 47	Tobacco Used Rec Tobacco User	47	1013.484	1013.484
3300P0100048	Tuning Axis 48	Tobacco Used Rec Tobacco User	48	1014.484	1014.484
3300P0100049	Tuning Axis 49	Tobacco Used Rec Tobacco User	49	1015.484	1015.484
3300P0100050	Tuning Axis 50	Tobacco Used Rec Tobacco User	50	1016.484	1016.484
3300P0100051	Tuning Axis 51	Tobacco Used Rec Tobacco User	51	1017.484	1017.484
3300P0100052	Tuning Axis 52	Tobacco Used Rec Tobacco User	52	1018.484	1018.484
3300P0100053	Tuning Axis 53	Tobacco Used Rec Tobacco User	53	1019.484	1019.484
3300P0100054	Tuning Axis 54	Tobacco Used Rec Tobacco User	54	1020.484	1020.484
3300P0100055	Tuning Axis 55	Tobacco Used Rec Tobacco User	55	1021.484	1021.484
3300P0100056	Tuning Axis 56	Tobacco Used Rec Tobacco User	56	1022.484	1022.484
3300P0100057	Tuning Axis 57	Tobacco Used Rec Tobacco User	57	1023.484	1023.484
3300P0100058	Tuning Axis 58	Tobacco Used Rec Tobacco User	58	1024.484	1024.484
3300P0100059	Tuning Axis 59	Tobacco Used Rec Tobacco User	59	1025.484	1025.484
3300P0100060	Tuning Axis 60	Tobacco Used Rec Tobacco User	60	1026.484	1026.484
3300P0100061	Tuning Axis 61	Tobacco Used Rec Tobacco User	61	1027.484	1027.484
3300P0100062	Tuning Axis 62	Tobacco Used Rec Tobacco User	62	1028.484	1028.484
3300P0100063	Tuning Axis 63	Tobacco Used Rec Tobacco User	63	1029.484	1029.484
3300P0100064	Tuning Axis 64	Tobacco Used Rec Tobacco User	64 (64 plus)	1030.484	1030.484
3300P0100065	Tuning Axis 65	Tobacco Used Rec Tobacco User	65	1031.484	1031.484
3300P0100066	Tuning Axis 66	Tobacco Used Rec Tobacco User	66	1032.484	1032.484
3300P0100067	Tuning Axis 67	Tobacco Used Rec Tobacco User	67	1033.484	1033.484
3300P0100068	Tuning Axis 68	Tobacco Used Rec Tobacco User	68	1034.484	1034.484
3300P0100069	Tuning Axis 69	Tobacco Used Rec Tobacco User	69	1035.484	1035.484
3300P0100070	Tuning Axis 70	Tobacco Used Rec Tobacco User	70	1036.484	1036.484
3300P0100071	Tuning Axis 71	Tobacco Used Rec Tobacco User	71	1037.484	1037.484
3300P0100072	Tuning Axis 72	Tobacco Used Rec Tobacco User	72	1038.484	1038.484
3300P0100073	Tuning Axis 73	Tobacco Used Rec Tobacco User	73	1039.484	1039.484
3300P0100074	Tuning Axis 74	Tobacco Used Rec Tobacco User	74	1040.484	1040.484
3300P0100075	Tuning Axis 75	Tobacco Used Rec Tobacco User	75	1041.484	1041.484
3300P0100076	Tuning Axis 76	Tobacco Used Rec Tobacco User	76	1042.484	1042.484
3300P0100077	Tuning Axis 77	Tobacco Used Rec Tobacco User	77	1043.484	1043.484
3300P0100078	Tuning Axis 78	Tobacco Used Rec Tobacco User	78	1044.484	1044.484
3300P0100079	Tuning Axis 79	Tobacco Used Rec Tobacco User	79	1045.484	1045.484
3300P0100080	Tuning Axis 80	Tobacco Used Rec Tobacco User	80	1046.484	1046.484
3300P0100081	Tuning Axis 81	Tobacco Used Rec Tobacco User	81	1047.484	1047.484
3300P0100082	Tuning Axis 82	Tobacco Used Rec Tobacco User	82	1048.484	1048.484
3300P0100083	Tuning Axis 83	Tobacco Used Rec Tobacco User	83	1049.484	1049.484
3300P0100084	Tuning Axis 84	Tobacco Used Rec Tobacco User	84 (84 plus)	1050.484	1050.484
3300P0100085	Tuning Axis 85	Tobacco Used Rec Tobacco User	85	1051.484	1051.484
3300P0100086	Tuning Axis 86	Tobacco Used Rec Tobacco User	86	1052.484	1052.484
3300P0100087	Tuning Axis 87	Tobacco Used Rec Tobacco User	87	1053.484	1053.484
3300P0100088	Tuning Axis 88	Tobacco Used Rec Tobacco User	88	1054.484	1054.484
3300P0100089	Tuning Axis 89	Tobacco Used Rec Tobacco User	89	1055.484	1055.484
3300P0100090	Tuning Axis 90	Tobacco Used Rec Tobacco User	90	1056.484	1056.484
3300P0100091	Tuning Axis 91	Tobacco Used Rec Tobacco User	91	1057.484	1057.484
3300P0100092	Tuning Axis 92	Tobacco Used Rec Tobacco User	92	1058.484	1058.484
3300P0100093	Tuning Axis 93	Tobacco Used Rec Tobacco User	93	1059.484	1059.484
3300P0100094	Tuning Axis 94	Tobacco Used Rec Tobacco User	94	1060.484	1060.484
3300P0100095	Tuning Axis 95	Tobacco Used Rec Tobacco User	95	1061.484	1061.484
3300P0100096	Tuning Axis 96	Tobacco Used Rec Tobacco User	96	1062.484	1062.484
3300P0100097	Tuning Axis 97	Tobacco Used Rec Tobacco User	97	1063.484	1063.484
3300P0100098	Tuning Axis 98	Tobacco Used Rec Tobacco User	98	1064.484	1064.484
3300P0100099	Tuning Axis 99	Tobacco Used Rec Tobacco User	99	1065.484	1065.484
3300P0100100	Tuning Axis 100	Tobacco Used Rec Tobacco User	100	1066.484	1066.484
3300P0100101	Tuning Axis 101	Tobacco Used Rec Tobacco User	101	1067.484	1067.484
3300P0100102	Tuning Axis 102	Tobacco Used Rec Tobacco User	102	1068.484	1068.484
3300P0100103	Tuning Axis 103	Tobacco Used Rec Tobacco User	103	1069.484	1069.484
3300P0100104	Tuning Axis 104	Tobacco Used Rec Tobacco User	104	1070.484	1070.484
3300P0100105	Tuning Axis 105	Tobacco Used Rec Tobacco User	105	1071.484	1071.484
3300P0100106	Tuning Axis 106	Tobacco Used Rec Tobacco User	106	1072.484	1072.484
3300P0100107	Tuning Axis 107	Tobacco Used Rec Tobacco User	107	1073.484	1073.484
3300P0100108	Tuning Axis 108	Tobacco Used Rec Tobacco User	108	1074.484	1074.484
3300P0100109	Tuning Axis 109	Tobacco Used Rec Tobacco User	109	1075.484	1075.484
3300P0100110	Tuning Axis 110	Tobacco Used Rec Tobacco User	110	1076.484	1076.484
3300P0100111	Tuning Axis 111	Tobacco Used Rec Tobacco User	111	1077.484	1077.484
3300P0100112	Tuning Axis 112	Tobacco Used Rec Tobacco User	112	1078.484	1078.484
3300P0100113	Tuning Axis 113	Tobacco Used Rec Tobacco User	113	1079.484	1079.484
3300P0100114	Tuning Axis 114	Tobacco Used Rec Tobacco User	114	1080.484	1080.484
3300P0100115	Tuning Axis 115	Tobacco Used Rec Tobacco User	115	1081.484	1081.484
3300P0100116	Tuning Axis 116	Tobacco Used Rec Tobacco User	116	1082.484	1082.484
3300P0100117	Tuning Axis 117	Tobacco Used Rec Tobacco User	117	1083.484	1083.484
3300P0100118	Tuning Axis 118	Tobacco Used Rec Tobacco User	118	1084.484	1084.484
3300P0100119	Tuning Axis 119	Tobacco Used Rec Tobacco User	119	1085.484	1085.484
3300P0100120	Tuning Axis 120	Tobacco Used Rec Tobacco User	120	1086.484	1086.484
3300P0100121	Tuning Axis 121	Tobacco Used Rec Tobacco User	121	1087.484	1087.484
3300P0100122	Tuning Axis 122	Tobacco Used Rec Tobacco User	122	1088.484	1088.484
3300P0100123	Tuning Axis 123	Tobacco Used Rec Tobacco User	123	1089.484	1089.484
3300P0100124	Tuning Axis 124	Tobacco Used Rec Tobacco User	124	1090.484	1090.484
3300P0100125	Tuning Axis 125	Tobacco Used Rec Tobacco User	125	1091.484	1091.484
3300P0100126	Tuning Axis 126	Tobacco Used Rec Tobacco User	126	1092.484	1092.484
3300P0100127	Tuning Axis 127	Tobacco Used Rec Tobacco User	127	1093.484	1093.484



2020 Rates Table Template .dt.d	A total of 8 unit(s) (1 unit(s) with Trunkable) and 1 slide-out(s) (1 - Std) - 0 Class A RVs Permissible in 21' Std 0'
	A total of 1 unit(s) (0 unit(s) with Trunkable) and 0 slide-out(s) (0 - Std) - 0 Class A RVs Permissible in 21' Std 0'
	A total of 1 unit(s) (0 unit(s) with Trunkable) and 0 slide-out(s) (0 - Std) - 0 Class A RVs Permissible in 21' Std 0'
	A total of 1 unit(s) (0 unit(s) with Trunkable) and 0 slide-out(s) (0 - Std) - 0 Class A RVs Permissible in 21' Std 0'
Unit Number	1
Unit Description	Tallaboa Coast Rate Tallaboa Coast
Rate Effective Date	1/1/2020
Rate Expiration Date	12/31/2020
Rate Description	Tallaboa Coast Rate

Year of	Status as of	Timeline	Type	Active Start Date	Estimated Status Date
Season Indicates Timeframe of Year (S)	Vacation Indicates Primary Use (V)	Period (P) Indicates Unit Occupancy Rate Applicable for Date Range (P)	Seasonal Indicates Unit Occupancy Rate Applicable for Date Range (S)	Standard Indicates Unit Occupancy Rate Applicable for Time of Year (S)	Regular Indicates Unit Occupancy Rate Applicable for Time of Year (S)

2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	1	$ 0.00	Mo - Mo	$ 0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	2	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	3	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	4	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	5	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	6	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	7	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	8	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	9	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	10	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	11	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	12	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	13	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	14	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	15	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	16	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	17	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	18	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	19	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	20	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	21	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	22	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	23	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	24	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	25	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	26	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	27	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	28	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	29	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	30	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	31	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	32	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	33	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	34	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	35	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	36	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	37	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	38	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	39	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	40	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	41	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	42	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	43	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	44	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	45	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	46	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	47	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	48	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	49	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	50	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	51	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	52	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	53	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	54	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	55	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	56	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	57	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	58	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	59	0.00	Mo - Mo	0.00
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2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	61	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	62	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	63	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	64	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	65	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	66	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	67	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	68	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	69	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	70	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	71	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	72	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	73	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	74	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	75	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	76	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	77	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	78	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	79	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	80	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	81	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	82	0.00	Mo - Mo	0.00
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2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	84	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	85	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	86	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	87	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	88	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	89	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	90	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	91	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	92	0.00	Mo - Mo	0.00
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2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	94	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	95	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	96	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	97	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	98	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	99	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	100	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	101	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	102	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	103	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	104	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	105	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	106	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	107	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	108	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	109	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	110	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	111	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	112	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	113	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	114	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	115	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	116	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	117	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	118	0.00	Mo - Mo	0.00
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2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	120	0.00	Mo - Mo	0.00
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2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	122	0.00	Mo - Mo	0.00
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2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	124	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	125	0.00	Mo - Mo	0.00
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2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	129	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	130	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	131	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	132	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	133	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	134	0.00	Mo - Mo	0.00
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2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	136	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	137	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	138	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	139	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	140	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	141	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	142	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	143	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	144	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	145	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	146	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	147	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	148	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	149	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	150	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	151	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	152	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	153	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	154	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	155	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	156	0.00	Mo - Mo	0.00
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2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	158	0.00	Mo - Mo	0.00
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2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	166	0.00	Mo - Mo	0.00
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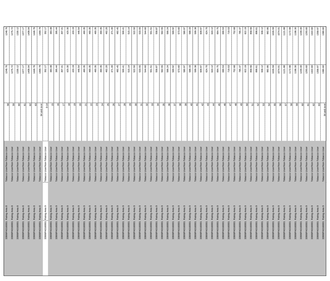
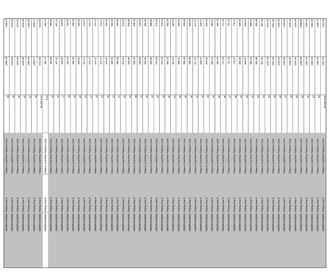
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	168	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	169	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	170	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	171	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	172	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	173	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	174	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	175	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	176	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	177	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	178	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	179	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	180	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	181	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	182	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	183	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	184	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	185	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	186	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	187	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	188	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	189	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	190	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	191	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	192	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	193	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	194	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	195	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	196	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	197	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	198	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	199	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	200	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	201	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	202	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	203	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	204	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	205	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	206	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	207	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	208	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	209	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	210	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	211	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	212	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	213	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	214	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	215	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	216	0.00	Mo - Mo	0.00
2020	01/01/2020	Tallaboa Coast Rate Tallaboa Coast	217	0.00	Mo - Mo	0.00



2020 Rates Table Template .dt.d	A table with at least the 11 column headers listed below and 1,000 rows of data. Each column header must be unique. Each column must contain only one type of data. Each row must contain data for all columns.
Last Updated	07/28/2020
Data Provided by	Texas Department of Insurance
Data Dictionary	Texas Department of Insurance Personal Auto Policy Premium Rates
Publication Stage	Published
Publication Type	Publication Automation
Rating Method	Territorial

Year	Make and ID	Territory	Age	Antitheft Rate	Antitheft Rate Amt
Numeric Year of Manufacture (Ex. 2011)	Text Vehicle Make and Body Type	Text Territory in which the vehicle is principally garaged	Numeric Insured's Age	Numeric Antitheft discount applicable to the vehicle	Numeric Dollar amount of Antitheft discount applicable to the vehicle
2008	Tesla Inc Low Perf Mod 4 Door	Tesla Inc Low Perf Mod 4 Door	16	0.1	0.1
2008	Tesla Inc Low Perf Mod 4 Door	Tesla Inc Low Perf Mod 4 Door	17	0.1	0.1
2008	Tesla Inc Low Perf Mod 4 Door	Tesla Inc Low Perf Mod 4 Door	18	0.1	0.1
2008	Tesla Inc Low Perf Mod 4 Door	Tesla Inc Low Perf Mod 4 Door



Aetna Life Insurance Company
HIOS ISSUER ID: 33906

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	33906PA0160001	1,218	$714.55	1.457	$714.55	1.014	$714.55	1.000	$714.55	$483.53
⋮	⋮	⋮	⋮		⋮		⋮		⋮	⋮
	Total Premium	-	$0.00		$0.00		$0.00		$0.00	$0.00
	Total Premium Check				(B) = (D) : 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 1.014 = 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)

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

E Silver Plan 33906PA0160001

Average Age Factor - Silver Plan 33906PA0160001

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 33906PA0160001

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
1.7%	0.2%	1.000	1.000
1.4%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.5%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.3%	0.1%	1.000	1.000
1.4%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.5%	0.2%	1.000	1.000
1.6%	0.2%	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
1.9%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.7%	0.2%	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
1.8%	0.2%	1.000	1.000
1.9%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.9%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.9%	0.2%	1.000	1.000
1.7%	0.2%	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
1.6%	0.2%	1.000	1.000
1.1%	0.1%	1.000	1.000
1.4%	0.2%	1.000	1.000
1.6%	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 33906PA0160001

Rating Area	Rating Area Names	Rating Area	Rating Area Factors
1	Erie	0.0%	0.779
2	Elk/Cameron/Potter	5.3%	0.819
3	NEPA	0.0%	1.020
4	Pittsburgh	0.0%	0.855
5	Altoona	2.6%	0.837
6	Mid Central plus Lehigh Valley	16.3%	1.030
7	York/Lancaster	32.3%	1.080
8	Greater Philadelphia	38.9%	1.000
9	Harrisburg	4.6%	0.939
Total	-	100.0%	1.014

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Exhibit E-1
Calculation of Market Adjusted Index Rate

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

Proprietary

Aetna Life Insurance Company

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

				(1)	(2)	(3)	(4)	(5)	(6)	(7) = Product (Columns 1-6)	(8)	(9)	(10)	(11)	(12) = Product (Columns 8-11)	(13) = (7) x (12)	(14) = (7) / (1)
HIOS ID	**Plan Name**	**Metal Tier**	**Membership**	**Market Adjusted Index Rate**	**AV & Cost Sharing**	**Distribution & Admin**	**Network & UM**	**Benefits in addition to EHBs**	**Impact of Eligibility (CAT)**	**Plan Adjusted Index Rate**	**Tobacco Calibration Factor**	**Age Calibration Factor**	**Geography Calibration Factor**	**Trend Factor**	**Calibration Factor**	**Calibrated Plan Adjusted Index Rate**	**AV Pricing Value**
33906PA0160001	PA Silver OAEPO 6000 80%	Silver	100.00%	$731.47	0.828	1.180	1.000	1.000	1.000	714.55	1.000	0.686	0.986	0.95537	0.646	461.95	0.977

Company Legal Name:
HIOS ISSUER ID: 33906

Exhibit 3
Population Morbidity Assumptions and Projection Factor

Manual Experience

	CY 2018 Data (Experience)	
	MMOS	Average Risk
SG 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	0.829	0.669	0.644	0.777	0.963
Induced Utilization	1.203	1.023	1.000	0.831	0.978

Proprietary

Aetna Life Insurance Company
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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	1%	0.785	0%	0.779
1	Venango	0%	0.785	0%	0.779
1	Warren	0%	0.785	0%	0.779
2	Cameron	0%	0.792	0%	0.819
2	Elk	0%	0.792	5%	0.819
2	Potter	0%	0.792	0%	0.819
3	Bradford	2%	0.998	0%	1.020
3	Carbon	0%	0.998	0%	1.020
3	Clinton	0%	0.998	0%	1.020
3	Lackawanna	2%	0.998	0%	1.020
3	Luzerne	0%	0.998	0%	1.020
3	Lycoming	0%	0.998	0%	1.020
3	Monroe	0%	0.998	0%	1.020
3	Pike	0%	0.998	0%	1.020
3	Sullivan	0%	0.998	0%	1.020
3	Susquehanna	0%	0.998	0%	1.020
3	Tioga	0%	0.998	0%	1.020
3	Wayne	0%	0.998	0%	1.020
3	Wyoming	0%	0.998	0%	1.020
4	Allegheny	2%	0.810	0%	0.855
4	Armstrong	0%	0.810	0%	0.855
4	Beaver	0%	0.810	0%	0.855
4	Butler	1%	0.810	0%	0.855
4	Fayette	0%	0.810	0%	0.855
4	Greene	0%	0.810	0%	0.855
4	Indiana	0%	0.810	0%	0.855
4	Lawrence	0%	0.810	0%	0.855
4	Washington	0%	0.810	0%	0.855
4	Westmoreland	0%	0.810	0%	0.855
5	Bedford	0%	0.780	0%	0.837
5	Blair	0%	0.780	0%	0.837
5	Cambria	0%	0.780	0%	0.837
5	Clearfield	0%	0.780	0%	0.837
5	Huntingdon	0%	0.780	0%	0.837
5	Jefferson	0%	0.780	3%	0.837
5	Somerset	0%	0.780	0%	0.837
6	Centre	2%	0.983	0%	1.030
6	Columbia	0%	0.983	0%	1.030
6	Lehigh	2%	0.983	4%	1.030
6	Mifflin	0%	0.983	0%	1.030
6	Montour	0%	0.983	0%	1.030
6	Northampton	3%	0.983	12%	1.030
6	Northumberland	0%	0.983	0%	1.030
6	Schuylkill	0%	0.983	0%	1.030
6	Snyder	0%	0.983	0%	1.030
6	Union	0%	0.983	0%	1.030
7	Adams	0%	0.984	0%	1.080
7	Berks	1%	0.984	3%	1.080
7	Lancaster	4%	0.984	29%	1.080
7	York	2%	0.984	0%	1.080
8	Bucks	8%	1.000	3%	1.000
8	Chester	18%	1.000	12%	1.000
8	Delaware	19%	1.000	1%	1.000
8	Montgomery	26%	1.000	19%	1.000
8	Philadelphia	6%	1.000	4%	1.000
9	Cumberland	0%	0.933	2%	0.939
9	Dauphin	0%	0.933	0%	0.939
9	Franklin	0%	0.933	0%	0.939
9	Fulton	0%	0.933	0%	0.939
9	Juniata	0%	0.933	0%	0.939
9	Lebanon	0%	0.933	1%	0.939
9	Perry	0%	0.933	2%	0.939

Average Experience Period Area Factor	0.9877

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

Average Projected Area Factor	1.0141

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

Area Shift Factor	1.0143

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

Area Factor Change	1.0122

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%	2.5%
Facility Outpatient	4.1%	6.5%
Physician	1.7%	6.0%
Capitation	0.0%	-0.3%
Medical	3.9%	5.2%
Pharmacy	10.4%	2.1%
Total (Med + Rx)	6.3%	4.1%

Proprietary

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 9
Projected Membership and Paid to Allowed by Metal Tier

Metallic Tier	Projected Membership	Projected Paid to Allowed Ratio
Platinum	0	N/A
Gold	0	N/A
Silver	1,218	83%
Bronze	0	N/A
Catastrophic	0	N/A
Total	1,218	83%

Proprietary

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 10
Retention as a Percent of Premium and PMPM

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

Proprietary

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 11
MLR Projection

			Formula
(a)	Premium (pmpm)	$682.66	
(b)	Medical Cost (pmpm)	$575.21	
(c)	Medical Benefit Ratio (MBR)	84.3%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	$5.46	= (a) x 0.00%
(e)	Taxes and Fees (pmpm)	$30.43	
(f)	Adjusted Premium (pmpm)	$652.23	=(a) - (e)
(g)	Adjusted Claims (pmpm)	$580.67	= (b) + (d)
	Medical Loss Ratio (MLR)	**89.0%**	=(g) / (f)

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

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

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

Proprietary

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 12
Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2020	27.2%	1.000	$697.26
2Q 2020	19.1%	1.030	$718.18
3Q 2020	27.8%	1.061	$739.73
4Q 2020	25.9%	1.093	$761.93
Total	100.0%	1.047	$729.83

Proprietary

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

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%

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	

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.

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 15
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
33906PA0160001	OAEPO	PA Silver OAEPO 6000 80%	Silver	71.01%	No	100.00%

Aetna Life Insurance Company
HIOS ISSUER ID: 33906

Exhibit 16
Plan Mapping

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

Company Name: Aetna Life Insurance Company
Market: Small Group
Product: EPO
Effective Date of Rates: January 1, 2020
Ending date of Rates: March 31, 2020

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%	
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000	
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	$441.54	$441.54	$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	$448.10	$448.10	$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	$542.32	$542.32	$502.14	$502.14	$471.67	$471.67
29	$402.54	$402.54	$423.45	$423.45	$527.26	$527.26	$432.65	$432.65	$532.43	$532.43	$558.28	$558.28	$516.93	$516.93	$485.56	$485.56
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	$502.92	$502.92
32	$425.57	$425.57	$447.67	$447.67	$557.42	$557.42	$457.39	$457.39	$562.89	$562.89	$590.21	$590.21	$546.49	$546.49	$513.33	$513.33
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	$469.38	$469.38	$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	$594.65	$594.65	$487.93	$487.93	$600.48	$600.48	$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	$748.37	$748.37	$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	$803.86	$803.86	$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	$721.08	$721.08	$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	$928.79	$928.79	$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	$942.39	$942.39	$885.20	$885.20
54	$768.04	$768.04	$807.92	$807.92	$1,006.00	$1,006.00	$825.47	$825.47	$1,015.86	$1,015.86	$1,065.17	$1,065.17	$986.27	$986.27	$926.42	$926.42
55	$802.21	$802.21	$843.87	$843.87	$1,050.76	$1,050.76	$862.20	$862.20	$1,061.06	$1,061.06	$1,112.57	$1,112.57	$1,030.16	$1,030.16	$967.65	$967.65
56	$839.26	$839.26	$882.85	$882.85	$1,099.29	$1,099.29	$902.02	$902.02	$1,110.07	$1,110.07	$1,163.96	$1,163.96	$1,077.74	$1,077.74	$1,012.34	$1,012.34
57	$876.68	$876.68	$922.20	$922.20	$1,148.30	$1,148.30	$942.23	$942.23	$1,159.55	$1,159.55	$1,215.84	$1,215.84	$1,125.78	$1,125.78	$1,057.47	$1,057.47
58	$916.61	$916.61	$964.21	$964.21	$1,200.60	$1,200.60	$985.15	$985.15	$1,212.37	$1,212.37	$1,271.22	$1,271.22	$1,177.06	$1,177.06	$1,105.63	$1,105.63
59	$936.39	$936.39	$985.02	$985.02	$1,226.52	$1,226.52	$1,006.41	$1,006.41	$1,238.54	$1,238.54	$1,298.66	$1,298.66	$1,202.47	$1,202.47	$1,129.50	$1,129.50
60	$976.32	$976.32	$1,027.02	$1,027.02	$1,278.82	$1,278.82	$1,049.33	$1,049.33	$1,291.36	$1,291.36	$1,354.04	$1,354.04	$1,253.74	$1,253.74	$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	$1,086.45	$1,086.45	$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	$1,117.09	$1,117.09	$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	$1,280.94	$1,280.94
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 Life Insurance Company
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

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

| | | | | 02-01-2019 Number of Covered Lives by Rating County | | | |

Company Name: Aetna Life Insurance Company
Market: Small Group
Product: EPO
Effective Date of Rates: April 1, 2020
Ending date of Rates: June 30, 2020

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%	
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000	
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	$454.79	$454.79	$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	$366.78	$366.78	$456.70	$456.70	$374.74	$374.74	$461.18	$461.18	$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	$498.47	$498.47	$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	$407.80	$407.80	$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	$513.62	$513.62	$538.55	$538.55	$498.66	$498.66	$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	$583.26	$583.26	$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	$568.02	$568.02	$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	$471.12	$471.12	$579.78	$579.78	$607.92	$607.92	$562.89	$562.89	$528.73	$528.73
33	$443.90	$443.90	$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	$636.19	$636.19	$589.06	$589.06	$553.32	$553.32
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	$518.51	$518.51	$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	$643.07	$643.07	$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	$664.72	$664.72	$624.38	$624.38
45	$535.05	$535.05	$562.83	$562.83	$700.82	$700.82	$575.06	$575.06	$707.69	$707.69	$742.04	$742.04	$687.08	$687.08	$645.39	$645.39
46	$555.80	$555.80	$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	$622.45	$622.45	$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	$905.15	$905.15	$742.71	$742.71	$914.02	$914.02	$958.39	$958.39	$887.40	$887.40	$833.55	$833.55
52	$723.28	$723.28	$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	$1,145.96	$1,145.96	$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	$1,198.89	$1,198.89	$1,110.08	$1,110.08	$1,042.72	$1,042.72
57	$902.98	$902.98	$949.87	$949.87	$1,182.76	$1,182.76	$970.51	$970.51	$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	$1,275.71	$1,275.71	$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	$1,330.11	$1,330.11	$1,394.67	$1,394.67	$1,291.37	$1,291.37	$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	$1,284.07	$1,284.07
63	$1,093.81	$1,093.81	$1,150.61	$1,150.61	$1,432.70	$1,432.70	$1,175.60	$1,175.60	$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	$1,168.93	$1,168.93	$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 Life Insurance Company
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

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

	02-01-2019 Number of Covered Lives by Rating County			On/Off	RATING AREA 1							RATING AREA 2			RATING AREA 3										RATING AREA 4											RATING AREA 5											RATING AREA 6							RATING AREA 7				RATING AREA 8					RATING AREA 9						
					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
89990PA0560001	Aetna Silver CHAPO 6000 80%	EPO	Silver	OFF		$470.53		$470.53	$470.53		$470.53		$685.77	$686.77	$686.77	$685.33	$685.33	$685.33	$685.33	$685.33	$685.33	$685.33	$685.33	$685.33	$685.33	$685.33	$685.33	$685.33											$998.24	$998.24	$998.24	$998.24	$998.24	$998.24		$490.09	$490.09	$490.09	$490.09	$490.09	$490.09	$490.09	$490.09	$490.09	$490.09	$513.88	$513.88	$513.88	$513.88	$475.82	$475.82	$475.82	$475.82	$475.82	$475.82	$475.82	$475.82	$475.82	$475.82	$475.82	$475.82	$475.82	$475.82	$475.82

Proprietary

Company Name: Aetna Life Insurance Company
Market: Small Group
Product: EPO
Effective Date of Rates: July 1, 2020 **Ending date of Rates:** September 30, 2020

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%	
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000	
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	$492.06	$492.06	$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	$542.01	$542.01	$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	$572.95	$572.95	$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	$597.18	$597.18	$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	$491.41	$491.41	$604.75	$604.75	$634.10	$634.10	$587.13	$587.13	$551.51	$551.51
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	$598.90	$598.90	$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	$475.54	$475.54	$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	$650.87	$650.87	$534.07	$534.07	$657.25	$657.25	$689.15	$689.15	$638.10	$638.10	$599.38	$599.38
42	$505.69	$505.69	$531.95	$531.95	$662.36	$662.36	$543.50	$543.50	$668.86	$668.86	$701.33	$701.33	$649.38	$649.38	$609.97	$609.97
43	$517.90	$517.90	$544.79	$544.79	$678.36	$678.36	$556.63	$556.63	$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	$698.36	$698.36	$573.03	$573.03	$705.20	$705.20	$739.44	$739.44	$684.66	$684.66	$643.12	$643.12
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	$627.50	$627.50	$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	$684.91	$684.91	$852.82	$852.82	$699.78	$699.78	$861.18	$861.18	$902.99	$902.99	$836.10	$836.10	$785.37	$785.37
50	$681.63	$681.63	$717.02	$717.02	$892.82	$892.82	$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	$819.00	$819.00	$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	$857.14	$857.14	$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	$936.63	$936.63	$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	$1,273.74	$1,273.74	$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	$1,275.72	$1,275.72	$1,198.30	$1,198.30
60	$1,035.80	$1,035.80	$1,089.59	$1,089.59	$1,356.72	$1,356.72	$1,113.25	$1,113.25	$1,370.02	$1,370.02	$1,436.53	$1,436.53	$1,330.12	$1,330.12	$1,249.40	$1,249.40
61	$1,072.44	$1,072.44	$1,128.13	$1,128.13	$1,404.71	$1,404.71	$1,152.63	$1,152.63	$1,418.48	$1,418.48	$1,487.34	$1,487.34	$1,377.17	$1,377.17	$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	$1,520.69	$1,520.69	$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	$1,210.88	$1,210.88	$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 Life Insurance Company
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

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

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

Company Name: Aetna Life Insurance Company
Market: Small Group
Product: EPO
Effective Date of Rates: October 1, 2020
Ending date of Rates: December 31, 2020

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%	
Form # =>																
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000		$6,000/$12,000	
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	$362.93	$362.93	$446.63	$446.63	$468.31	$468.31	$433.62	$433.62	$407.31	$407.31
17	$347.90	$347.90	$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	$519.95	$519.95	$545.19	$545.19	$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	$519.95	$519.95	$545.19	$545.19	$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	$519.95	$519.95	$545.19	$545.19	$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	$519.95	$519.95	$545.19	$545.19	$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	$522.03	$522.03	$547.37	$547.37	$506.82	$506.82	$476.07	$476.07
26	$402.54	$402.54	$423.44	$423.44	$527.26	$527.26	$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	$530.60	$530.60
30	$446.17	$446.17	$469.34	$469.34	$584.41	$584.41	$479.53	$479.53	$590.14	$590.14	$618.79	$618.79	$572.95	$572.95	$538.18	$538.18
31	$455.61	$455.61	$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	$615.10	$615.10	$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	$625.09	$625.09	$512.91	$512.91	$631.21	$631.21	$661.86	$661.86	$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	$483.52	$483.52	$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	$489.81	$489.81	$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	$685.02	$685.02	$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	$633.75	$633.75	$779.92	$779.92	$817.78	$817.78	$757.20	$757.20	$711.25	$711.25
47	$614.42	$614.42	$646.33	$646.33	$804.78	$804.78	$660.36	$660.36	$812.67	$812.67	$852.13	$852.13	$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	$878.42	$878.42	$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	$901.58	$901.58	$846.87	$846.87
51	$733.14	$733.14	$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	$884.33	$884.33
52	$767.34	$767.34	$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	$882.86	$882.86	$1,099.31	$1,099.31	$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	$1,201.26	$1,201.26	$985.69	$985.69	$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	$1,254.81	$1,254.81	$1,029.63	$1,029.63	$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	$1,332.42	$1,332.42
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	$1,559.32	$1,559.32	$1,635.01	$1,635.01	$1,513.90	$1,513.90	$1,422.03	$1,422.03

Aetna Life Insurance Company
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

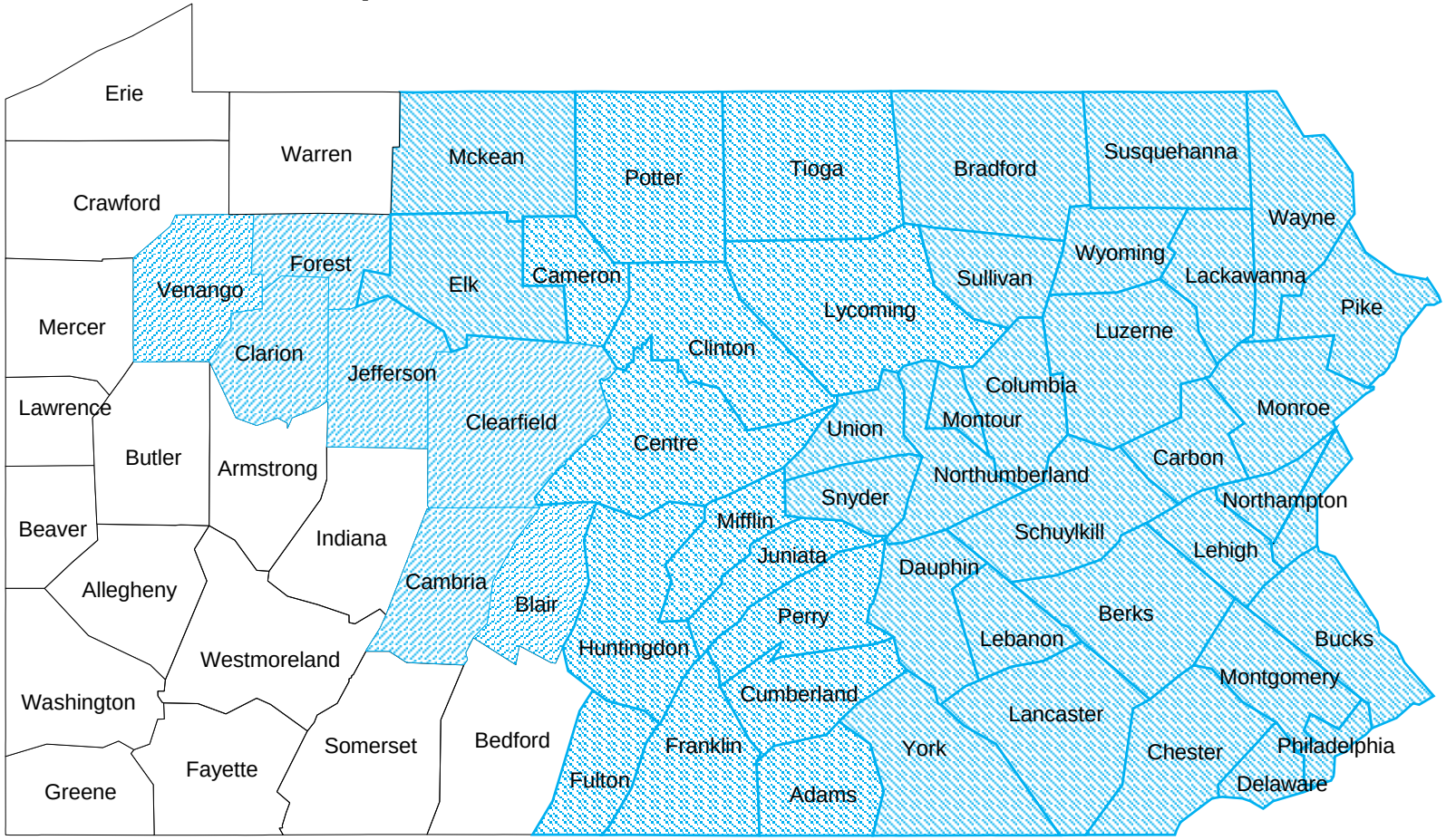
Company Name Aetna Life Insurance Company
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

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

01/01/2020 Service Area

Issuer: Aetna Life Insurance Company

Market: Small Group



Key *(modify as needed)*

: 2020 on-exchange service area

: 2020 off-exchange only service area

Proprietary

aetna[SM]

[redacted]

June 25, 2019

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

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

Dear Mrs. Cherri Sanders-Jones:

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

2. Please confirm that the Tables in the 'I Data' tab is populated with unadjusted data specific to the AHASPA small group market for ACA-compliant plans only.
The Tables in the 'I Data' tab are populated with unadjusted data specific to the ALIC small group market for ACA-compliant plans and transitional plans.

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

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

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

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

5. The updated URR instructions require quantitative impact of rate increase drivers. Please indicate the quantitative impact of the drivers discussed on page 1 of the Part III Memorandum.
Please see the 'Response #5' tab in ALIC Objection Response Tables 1.xlsx for the quantitative impact of rate increase drivers discussed on page 1 of the Part III Memorandum.

6. What was the proposed and approved rate increase for 2019?
The final proposed and approved rate increase for 2019 was 8.6%.

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7. Please provide missing documentation for Exhibits 1-4, 7, 13 and E-2 in the file PA_SG_18939_Off_1Q2020_Exhibits_v1.xls.
Exhibits 3, 4, 7, and E-2 have been added to the file PA_SG_33906_Off_1Q2020_Exhibits_v2.xls. Exhibits 1, 2, and 13 are not referenced in the submission and have not been produced.

8. Please explain why the current enrollment in the URRT of 102 does not match the current enrollment in the PA exhibits of 186.
There was some incidental double counting due to a formula error and the PAAM Exhibits now match the figure in the URRT.

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

10. Please provide information on the leverage trend component of the 2020-2021 trend rate development from the Trend Tie Out worksheet. What is the leverage factor assumed by medical cost component?
Leveraging for medical and pharmacy is developed using the Milliman Health Cost Guidelines Deductible Leveraging table. Based on the average deductible, a load factor is applied to the allowed trend to calculate the paid trend. An example is below.

Allowed Trend = 10.0%
Average Deductible = $2,000
Lookup From Deductible Leveraging Table for $2,000 = 1.15

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

The leveraging factor assumed by medical cost component is:

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

11. Please explain why the annual trend of 12.55% for 2020 quarterly rates (3.0% per quarter) is much higher than the historical trend rates used for the manual and experience.
The annual paid trend used for quarterly rates is reflective of the following adjustments from the allowed trend used in the historical rate development: leveraging, explained in response #10, and the removal of induced utilization from the forward-looking trend.

Proprietary

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[redacted]

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

13. Please provide support for the completion factors included in table 4 of the PAAM. It seems the 2015 data is less complete than the 2016 data.
The 2017 periods were initially using what was submitted for the 2019 filing and was paid through February 2018. This has been revised to use data paid through February 2019, which is consistent with the 2018 experience period data paid-through date. The data in Table 4 also inadvertently excluded some experience and has been corrected. The completion factors have been updated as a result of this correction. Due to the limitations of our data system, we cannot provide the data prior to January 2017, paid through February 2019. Therefore, the 2016 periods were using what was submitted for the 2019 filing which was paid through February 2018. Additionally, there was a formula error on the 2017 data which has been corrected in Table 4b of the PAAM.

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

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

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

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

a. Please discuss the impact you believe this change, from coverage of out-of-network benefits to in-network coverage only, will have on the claims.
The change from PPO to OAEPO was accounted for in 2019 pricing development. We expect the shift resulted in a small claims decrease.

16. Please explain why the ultimate incurred claims in Table 2 of the PAAM, $4,149,828, does not match the ultimate incurred claims in Table 4 of the PAAM, $3,999,006 or the incurred claims in the experience period on the URRT, $4,026,470.
The $3,999,006 was the total from data paid through January 2019 and has been updated to reflect the correct total from data paid through February 2019 of $4,026,470. The $4,149,828 inadvertently excluded Rx rebates. $4,026,470 includes Rx rebates. All three figures have been corrected and now reflect $4,026,470. Cell D9 on the 'I.b. Manual Data' tab has been corrected in the same manner to include Rx rebates.

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

18. For calendar years 2016, 2017 and 2018, please provide the actual unit cost and utilization trends by benefit category.
Please see the 'Response #18' tab in ALIC Objection Response Tables 1.xlsx for the actual unit cost and utilization trends by benefit category.

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

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

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

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

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

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

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[redacted]

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

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

a. What is the source data used in developing the demographic factor of 1.031?
The source data uses the manual experience which is specific to the small group market for ACA-compliant plans only on all the AHI/AHIC, AHASPA and ALIC legal entities combined.

b. On page 5 you indicate that the change in the demographic factor of 1.031 is due to the changes in geographic factors, discussed in section 5B. Section 5B indicates no change in geographic factors. Please explain.
There was a change in geographic factors from 2018 to 2019. Since the experience period is 2018 which is then projected to 2020, there is an adjustment for the change in geographic factors that occurred. Section 5B indicates no change in geographic factors between 2019 and 2020.

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

25. Regarding 'Other' adjustments, the URRT indicates -1.3%, while the PAAM shows -0.0% for network and -1.5% for Other. The Part III memorandum references exhibit 7, which we cannot find. Please provide narrative and quantitative support for all 'Other' adjustments applied to the experience AND manual data and explain why the URRT and PAAM adjustments are not consistent.
Please see the 'Response #4' tab, rows 24-31 in ALIC Objection Response Tables 1.xlsx, for the buildup of the -1.4% 'Other' adjustment on the PAAM. Removing the values from the induced demand column in Table 4 of the PAAM Exhibits has updated the 'Other' adjustments to match the -1.4%. The change in Other on the manual rate reflects the impact of pooling pharmacy claims. We pooled all pharmacy claims at an annual level of $250k. This resulted in the removal of $2,473,458 in claims and a pooling charge of $74,379.

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

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

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

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

29. The projected risk adjustment on the PAAM of -$1.43 PMPM divided by the paid-to-allowed ratio of 0.828 results in -$1.73 PMPM, while the URRT shows -$1.65 PMPM. Please explain this discrepancy.
The Projected Risk Adjustment PMPM in the URRT is only trended to the first quarter of the projection period while the Projected Risk Adjustment PMPM in PA Rate Template Table 5 is trended to the midpoint of the projection period (accounting for all policies with an effective date in 2020). Please see the 'Response #29' tab in ALIC Objection Response Tables 1.xlsx, row 13 for the buildup of both the -$1.65 and -$1.73. Please also see the new buildups based on the updated rates, revised for the profit reduction.

30. The projected incurred claims on WS2 of the URRT are $577.31. Subtracting the $1.43 risk adjustment payment (on a paid basis from the PAAM) equals $575.88. However the loss ratio exhibit 11 indicates $575.15. Please explain this discrepancy.
The $575.15 on Exhibit 11 is based on the projected incurred claims of $577.31, adjusted for the risk adjustment transfer of -$.61 before fees. We then adjust for the high-risk pool recoveries and high-risk pool premium which is displayed on Exhibit 11. Please see the 'Response #30' tab in ALIC Objection Response Tables 1.xlsx for this buildup. Please also see the new buildups based on the updated rates, revised for the profit reduction.

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

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

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

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

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

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

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

35. If the data provided in Exhibit C-2 is projected, please provide the experience period and current distribution for ALIC members as of 2/1/19. Using this distribution, please show the age and geographic calibration factors.
Please see the 'Response #35a' and 'Response #35b' tabs in ALIC Objection Response Tables 1.xlsx, for the experience period and current distributions for ALIC members as of 2/1/19, along with the projection member months distribution used to show the age and geographic calibration factors.

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

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

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

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37. Please show the development of the average commission as shown in Table 6. Additionally, the current and 2020 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated pmpm cost.
Please see the 'Response #37' tab in ALIC Objection Response Tables 1.xlsx for the development of the average commission as shown in Table 6.

38. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost pmpms for calendar years 2015 – 2018, as applicable.
Please see the 'Response #38' tab in ALIC Objection Response Tables 1.xlsx for the comparison of the actual projected claim cost to project claim cost pmpm for the calendar years 2015-2018.

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

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

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

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

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

Sincerely,

[redacted]

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

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

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

	Experience	Manual		
Experience Area Factor	0.988	0.984		
Experience Age/Gender Factor	1.089	1.105		
Projection Area Factor	1.014	1.014		
Projection Age/Gender Factor	1.105	1.105		
Change in Area	1.027	1.031	1.027	1.031
Change in Age and Gender	1.014	1.000	1.014	1.000
Change in Demographics	**1.041**	**1.031**	1.041	1.031

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

Other*	Experience	Manual		
Change in New Cap	1.000	1.000		
Change in Pooling Impact	0.995	0.840		
Change in Deductible Suppression	0.992	0.997		
Change in Rx Other Trend	0.999	0.999		
Rounding between URRT and PAAM	1.000			
Remove Leveraging from Trend, Apply Induced Util		0.000		
Change in Other	**0.986**	**0.000**	0.987	0.835

*Factors are PMPM weighted averages of IP, OP, Prof, Other, Cap, and Rx benefit categories
See Response #4a tab for development of the morbidity factors.
See Response #4b tab for development of the area factors.
See Response #4c tab for development of the age factors.
See Response #4d tab for development of the network and benefit factors.

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

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

Base Experience

	CY 2018 Data (Experience)	
	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

Proprietary

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

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

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

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

Pennsylvania
Aetna Life Insurance, Co.
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Response to question 4, from June 18, 2019 objection letter.

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

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

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

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

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

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

TRUE TRUE

Proprietary

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

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

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

Proprietary

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

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

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM	Avg Age Factor	Avg Geographic Factor	Avg Tobacco Factor	Avg Benefit Factor	Normalized Avg PMPM
Jan-15		$ 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

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

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

2016 Trend

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

2017 Trend

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

2018 Trend

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

Proprietary

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

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

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

Proprietary

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

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

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

Proprietary

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

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

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

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

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

Proprietary

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Aetna Life Insurance, Co.
1Q20 Small Group Rates

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

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

Geography Calibration Factor from Exhibit E-2 0.986

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

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

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

Age Calibration Factor from Exhibit E-2 0.686

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

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

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

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

ALIC

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

All Legal Entities

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

Proprietary

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

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

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

FIT from PAAM	**0.53%**

Proprietary

July 12, 2019

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

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

Dear Mrs. Cherri Sanders-Jones:

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

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

3. Follow up to Question 5. Please explain the change in the rate manual experience -3.5%. Since the same manual is used for all Aetna Small Group Filings (Aetna Health Insurance Co., Aetna Health Inc., Aetna Life Insurance Company, and Aetna HealthAssurance Pennsylvania, Inc.), why are different adjustments made to the rate change impact from "update to manual experience"?
The update to manual experience includes the impact of product differentials when rolling forward from the manual buildup to the projected rate of each entity. Please see the Response #3 tab of 'ALIC Objection Response Tables 2.xlsx' for the plan specific adjustment.

4. Follow up to Question 6. Why does the cover letter state that the 2019 rate increase was 11.6% and the answer to Question 6 is 8.6%? Please confirm the final approved rate increase for 2019.
We confirm the final approved rate increase for 2019 was 8.6%. A corrected cover letter has been submitted. We apologize for the oversight.

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

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

6. Follow-up to Question 9. What is the projected rate increase from 4Q2019 to 1Q2020? I apologize for being unclear.
Please see the 'Response #6' tab in ALIC Objection Response Tables 2.xlsx for the projected rate increase.

7. Follow-up to Question 10 and 18. It appears the trends provided were on an allowed basis, please also provide a three-year history of paid trends which support the deductible leveraging factor.
Please see the 'Response #7' tab in ALIC Objection Response Tables 2.xlsx for the three year history of paid trends which support the deductible leveraging factor.

8. Follow-up to Question 12. Please provide the Allowed PMPM, Paid PMPM, and Allowed to Paid ratio by Medical Trend Component Category for the weights used in the Table 3b of the PAAM (you indicated that Table 3b of the PAAM uses the paid % of expenses for the AHASPA, AHI, ALIC and AHIC combined small group ACA-compliant data that makes up the manual data). How will the weights be impacted by the pooling of Rx claims?
Please see the 'Response #8' tab in ALIC Objection Response Tables 2.xlsx for the requested development. The manual data includes only ACA-Compliant plans. The pooling of Rx claims has been accounted for in the trend selection prior to submission, as the utilization trend for Rx was adjusted downward by 1.5% to account for the Rx being weighted more heavily than usual. This resulted in an overall trend reduction of 0.5%.

9. Follow-up to Question 12. How does the Allowed to Paid ratio for the overall cost used for the trend weights in Table 3b of the PAAM compare to the .828 (company determined Pricing AV) used in Table 10 of PAAM?
The Paid to Allowed ratio for the overall cost used for the trend weights in Table 3b PAAM is 0.835, as compared to the 0.828 Allowed to Paid ratio for the company determined Pricing AV used in Table 10 of the PAAM. Please see the 'Response #8' tab in ALIC Objection Response Tables 2.xlsx for the experience paid-allowed buildup.

10. In response to question 13, please explain the system limitations that will not allow you to determine how much has been paid on claims incurred in 2015 and 2016. Is this a permanent limitation that will impact reporting to the PID in the future?
The granular sources we use for actuarial reporting and rate buildups are only maintained for up to three years and rolled forward each year.

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

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

12. Follow-up to Question 21. Why does the 2020 up for renewal population have such a higher risk score than the 2019 new sales?
There are no projected new sales for 2019, so the risk score is showing as zero.

13. Follow up to Question 22, provide the SERFF ID #(s) for the transitional policies that were included in the manual rate. Additionally, for calendar years 2014 – 2018, please show the total number of small group transitional members and the number of transitional members who migrated to a small group Aetna ACA -Compliant policy.
There are no transitional policies in the manual rate. Please see the 'Response #13' tab in ALIC Response Tables 2.xlsx for the number of groups that migrated from a transitional policy to ACA in 2017 and 2018. Please note that due to the reasons discussed in response 10, we do not have the migration data available for earlier years.

14. Follow up to Question 27, you indicate that Aetna has historically paid more than the AV calculator indicates. Please quantitatively support this assertion.
Please see the 'Response #14' tab in ALIC Response Tables 2.xlsx for a comparison of historical paid/allowed ratios and AV values. We presented values using the manual data, rather than entity specific experience, to remove the impact of transitional policies from the paid/allowed ratios.

15. Follow-up to Question 37. Why is the average commission calculated in the 'Response 37' tab in ALIC Objection Response Tables 1.xlsx $13.79 PMPM and $14.33 on the PAAM Table 6? The commission is a flat PSPM, so this should not vary unless the schedule is changing. Please explain.
The PMPM commission of $13.79 shown in 'Response #37' is the average commission we expect to pay based on the distribution of membership. We convert $13.79 to a percent of premium as we are required to enter commission in Table 6 of PAAM Exhibits as such. When the average small group premium trend is applied to $13.79, the resulting value is the $14.33 shown in Table 6 of the PAAM Exhibits.

16. Follow-up to Question 38. Based on the data provided in 'Response 38' tab in file "ALIC Objection Response Tables 1.xlsx", please quantify how the manual is impacted by the actual experience as the rates are based fully on the manual and the actual experience has been significantly below the manual over the past few years.
Our manual experience includes all the legal entities including ALIC. We apply a product adjustment to project specific costs onto the QPOS and HMO products. Please see the Response #3 tab of 'ALIC Objection Response Tables 2.xlsx' for the plan specific adjustment.

17. Follow-up to Question 39. Please provide a calculation with working formulas to the original question.
Please see the 'Response #17' tab in ALIC Objection Response Tables 2.xlsx. Note this information is

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

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

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

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

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

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

Sincerely,

[redacted]

[redacted]

[redacted]

Proprietary

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

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

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

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

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

Quarter	PAAM Table 11 Average Rate	Change
4Q19	$476.04	
1Q20	$455.26	-4.37%

*4Q19 comes from the 2019 filing

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Aetna Life Insurance, Co.
1Q20 Small Group Rates

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

2016 Trend

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

2017 Trend

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

2018 Trend

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

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

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

Category	Manual Paid PMPM	Manual Allowed PMPM	Manual Paid/Allowed 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%**

Proprietary

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

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

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

Proprietary

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

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

Migration from Transitional to ACA

	Groups	Members
2017	7	81
2018	21	125

Proprietary

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

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

Manual Data

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

Proprietary

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

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

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

Proprietary