May 21, 2019

Ms. Tracie Gray, Director
Bureau of Accident and Health Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Actuarial Memorandum for Oscar Health Plan of Pennsylvania, Inc.
Individual Rate Filing Effective 1/1/2020
SERFF OHIN-131948291

Dear Ms. Gray:

This filing contains individual market premium rates and supporting documentation for products to be offered by Oscar Health Plan of Pennsylvania Inc., effective January 1, 2020.

Below, please find the requested information from the 2020 ACA Compliant Health Insurance Rate Filing Guidance dated April 3, 2019 provided by the Pennsylvania Insurance Department:

1. Company Name and NAIC Number: *Oscar Health Plan of Pennsylvania, Inc. (NAIC: 16590)*
2. Market (Individual or Small Group): *Individual*
3. On or Off Exchange: *On and Off Exchange*
4. Effective Date of Coverage: *January 1, 2020*
5. Average Rate Change Requested: *N/A*
6. Range of Rate Change Requested: *N/A*
7. Total Additional Annual Revenue Generated from the Proposed Rate Change: *$91,845,213 (projected revenue since this is a new filing)*
8. Products: *HMO*
9. Rating Areas and Any Changes from 2019: *Rating Area 8 (this is a new filing, so there are no changes from 2019)*
10. Metal Levels and Catastrophic Plans: *Catastrophic, Bronze, Silver, Gold*
11. Current Number of Covered Lives and of Policyholders as of February 1, 2019: *0*
12. Number of Plans Offered in 2020 and the Change this Represents from 2019: *11 plans offered in 2020 (this is a new filing, so there were no plans offered in 2019)*
13. Corresponding Contract Form Number, SERFF, and Binder ID Numbers: *Form: OHIN-131947531; SERFF: OHIN-131948291; Binder: OHIN-PA20-125092924*
14. HIOS Issuer ID Number and Submission Tracking Number: *HIOS Issuer ID Number: 98517; Submission Tracking Number: N/A*

Rate Change Summary

Oscar Health Plan of Pennsylvania, Inc. – Individual Plans

Rate request filing ID # OHIN-131948291 - 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:	N/A[1]
Revised requested average rate change:	N/A[1]
Range of requested rate change:	N/A
Effective date:	January 1, 2020
Mapped Members:	N/A
Available in:	Rating Area 8

Key information

Jan. 2018-Dec. 2018 financial experience

Premiums	N/A
Claims	N/A
Administrative expenses	N/A
Taxes & fees	N/A
Company made (after taxes)	N/A

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

Claims:	88.21%
Administrative:	8.47%
Taxes & fees:	3.33%
Profit:	0.00%

The company expects its annual medical costs to increase **N/A**.

Explanation of requested rate change

Oscar Health Plan of Pennsylvania, Inc. is new to the individual market in Pennsylvania, so there is no rate change or 2018 financial experience to report.

[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.

June 24, 2019

Ms. Tracie Gray, Director
Bureau of Accident and Health Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Actuarial Memorandum for Oscar Health Plan of Pennsylvania, Inc.
Individual Rate Filing Effective 1/1/2020
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Dear Ms. Gray:

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Below, please find the requested information from the 2020 ACA Compliant Health Insurance Rate Filing Guidance dated April 3, 2019 provided by the Pennsylvania Insurance Department:

1. Company Name and NAIC Number: *Oscar Health Plan of Pennsylvania, Inc. (NAIC: 16590)*
2. Market (Individual or Small Group): *Individual*
3. On or Off Exchange: *On and Off Exchange*
4. Effective Date of Coverage: *January 1, 2020*
5. Average Rate Change Requested: *N/A*
6. Range of Rate Change Requested: *N/A*
7. Total Additional Annual Revenue Generated from the Proposed Rate Change: *$89,615,561 (projected revenue since this is a new filing)*
8. Products: *HMO*
9. Rating Areas and Any Changes from 2019: *Rating Area 8 (this is a new filing, so there are no changes from 2019)*
10. Metal Levels and Catastrophic Plans: *Catastrophic, Bronze, Silver, Gold*
11. Current Number of Covered Lives and of Policyholders as of February 1, 2019: *0*
12. Number of Plans Offered in 2020 and the Change this Represents from 2019: *10 plans offered in 2020 (this is a new filing, so there were no plans offered in 2019)*
13. Corresponding Contract Form Number, SERFF, and Binder ID Numbers: *Form: OHIN-131947531; SERFF: OHIN-131948291; Binder: OHIN-PA20-125092924*
14. HIOS Issuer ID Number and Submission Tracking Number: *HIOS Issuer ID Number: 98517; Submission Tracking Number: N/A*

Pennsylvania Actuarial Memorandum REDACTED

Oscar Health Plan of Pennsylvania, Inc.

Pennsylvania Individual On- and Off-Exchange Plans

Premium Rates Effective January 1, 2020

GENERAL INFORMATION

This document contains the Pennsylvania Actuarial Memorandum for Oscar Health Plan of Pennsylvania, Inc.'s (Oscar) individual block of business, effective January 1, 2020. This actuarial memorandum is meant to provide certain information related to the submission, including support for the values provided in the Pennsylvania Actuarial Memorandum Rate Exhibits, Pennsylvania Plan Design and Rate Tables, and Pennsylvania 2020 Actuarial Memorandum Supplement Tables.

1. BASIC INFORMATION AND DATA

A. COMPANY INFORMATION

Refer to *Table 0. Identifying Information* in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits for general company information.

B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

As Oscar is new to the individual market in Pennsylvania, there is no rate history or variations in rate changes to report.

C. AVERAGE RATE CHANGE

As Oscar is new to the individual market in Pennsylvania, there are no rate changes to report.

D. MEMBERSHIP COUNT

Refer to *Table 1. Number of Members* in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits for the projected average age and projected member months by age group in the rating period. As Oscar is new to the individual market in Pennsylvania, there is not any membership information to report for the experience period or for the current period.

E. BENEFIT CHANGES

As Oscar is new to the individual market in Pennsylvania, there are not any benefit changes to report.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUM

As Oscar is new to the individual market in Pennsylvania, there are not any experience period claims and premium to report. *Table 2. Experience Period Claims and Premiums* in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits has been left blank.

G. CREDIBILITY OF DATA

Oscar does not have experience in the base period to use in rate development; therefore, experience credibility is 0% and the 2020 rate development is based solely on manual rates.

The basis of the manual rates is an average claim cost per member per month (PMPM) for Oscar's rating area in Pennsylvania (Rating Area 8), developed utilizing information contained in Milliman's 2019 Commercial Health Cost Guidelines (HCGs). The underlying utilization and average charge levels underlying the HCGs are typical of a large group with some utilization management, preauthorization and case management. This manual data was adjusted for a number of factors, including the following:

- Morbidity of the expected Pennsylvania individual market population
    - This factor is described below in *Section 2A. PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, AND TOTAL ALLOWED CLAIMS*.
- Demographics of the expected Pennsylvania individual market population
    - This factor is described below in *Section 2A. PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, AND TOTAL ALLOWED CLAIMS*.
- Plan designs offered in the individual market
    - The manual data is calibrated with the plan designs Oscar intends to offer in Pennsylvania's individual market in 2020. Adjustments were made to reflect additional costs for the following benefits expected to be covered in the projection period that are not otherwise reflected in the HCGs: accidental dental, gender reassignment, infertility treatment, nutritional counseling, pediatric dental, pediatric vision, Teladoc services, and weight loss programs (when medically necessary).
- Induced utilization for Cost Sharing Reduction (CSR) plan variants
    - This factor is described below in *Section 2A. PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, AND TOTAL ALLOWED CLAIMS*.
- Unit cost and utilization trend from 2019 to 2020
    - Development of unit cost and utilization trends is described below in *Section 1H. TREND IDENTIFICATION*.
- Anticipated provider contractual agreements
    - The manual data is calibrated with Oscar's anticipated 2020 provider contracts and 2020 contracts with its pharmacy benefit manager (PBM).
- Medical management programs
    - The manual data is calibrated with Oscar's anticipated 2020 medical management programs.

The resulting average claims cost PMPM reflects the anticipated cost in the rating period for Oscar's expected population in Pennsylvania's individual market risk pool.

The HCGs provide a flexible but consistent basis for the determination of health claim costs and premium rates for a wide variety of health plans. The Guidelines are developed as a result of Milliman's continuing research on health care costs. First developed in 1954, the Guidelines have been updated and expanded annually since that time. The Guidelines are continually monitored as they are used in measuring the experience or evaluating the rates of health plans, and as they are compared to other data sources.

The HCGs consider utilization and average charge levels for roughly 60 benefit categories. These models make provision, by type of service category, for benefit characteristics such as copays, deductibles, coinsurance, and out-of-pocket maximums.

Table 2b. Manual Experience Period Claims in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits has been populated with annual aggregate values representative of Milliman's 2019 HCGs, back-trended to the midpoint of the experience period (January 1, 2018 to December 31, 2018) and adjusted to align with certain features specific to Oscar, including its rating area, provider network characteristics and medical management programs. The incurred claims and total annual premium have been developed based on Oscar's projected average paid-to-allowed ratio and projected loss ratio in 2020. Adjustments from this base experience to reflect Oscar's 2020 projected claims costs in the 2020 Pennsylvania individual market are described in *Section 2A. PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, AND TOTAL ALLOWED CLAIMS*.

Table 3b. Manual Trend Components in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits is populated with the trends applied to the manual data from 2019 to 2020.

Table 4b. Manual Experience Period Claims in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits has been populated by back-trending the 2018 base experience described above to 2015 using the trends in *Table 3b*.

H. TREND IDENTIFICATION

As this submission is based on manual data, *Table 3. Trend Components* is not populated.

The proposed annual medical and prescription drug allowed claims cost and utilization trends shown in *Table 3b* were developed based on Milliman's 2019 HCGs and Oscar's anticipated provider contracts, as well as considerations of trends from other industry sources, including the CMS Office of the Actuary 2018-2027 Projections of National Health Expenditures, Express Scripts 2018 Drug Trend Report, the 2018 Milliman Medical Index (MMI), and the 2019 Segal Health Plan Cost Trend Survey.

As Oscar is new to the Pennsylvania individual market, it is not expecting any changes in induced utilization related to product shifts, so there is no induced demand trend reflected in *Table 3b.*

The weights by service category shown in *Table 3b* were developed based on the distribution of expected average allowed PMPM by service category in the rating period.

I. HISTORICAL EXPERIENCE

As described above in *Section 1G. CREDIBILITY OF DATA*, this submission is based on manual data. As such, *Table 4. Historical Experience* in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits is not populated and *Table 4b* is populated with illustrative data developed by back-trending Milliman's 2019 HCGs calibrated to Oscar's rating area, provider network characteristics and medical management programs.

2. RATE DEVELOPMENT AND CHANGE

A. PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, AND TOTAL ALLOWED CLAIMS

Table 5. Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits illustrates the development of the market-adjusted projected allowed total claims for the projection period from the historical total allowed essential health benefits (EHB) claims for the experience period.

Development of Projected Index Rate

The historical total manual allowed EHB claims PMPM are developed in *Table 2b* and described above in *Section 1G. CREDIBILITY OF DATA*. This reflects the 2019 manual data trended back to the experience period (January 1, 2018 to December 31, 2018) and adjusted to align with certain features specific to Oscar, including its rating area, provider network characteristics and medical management programs. A two-year manual trend factor, described above in *Section 1H. TREND IDENTIFICATION*, is applied to the total allowed claims PMPM to develop the unadjusted projected allowed claims PMPM for 2020.

As Oscar is new to the Pennsylvania individual market, there is no experience data in the Pennsylvania individual market on which to base the experience period total allowed claims or resulting experience period index rate. Therefore, as described above in *Section 1G. CREDIBILITY OF DATA*, this submission is based entirely on manual data, and so the manual credibility factor is 100% and experience-based single risk pool adjustment factors are blank.

The unadjusted manual projected allowed claims PMPM is adjusted for manual single risk pool adjustment factors, described below, to derive the projected manual index rate. Appendices 1-3 in the attached "Pennsylvania 2020 Actuarial Memorandum Supplement_20190624.xlsx" illustrate the development of the changes in demographics, changes in benefits, and changes in other (CSR induced utilization adjustment) factors, respectively.

Change in Morbidity

Milliman's HCGs reflect large group experience. Additional adjustments were incorporated to the manual data to capture the morbidity inherent in the individual market in post-reform Pennsylvania. The morbidity adjustment was developed by modeling the relative difference between estimated allowed costs for the individual post-reform and large group markets in Pennsylvania.

We reviewed individual market claims experience and projected data in Pennsylvania using 2017-2019 Unified Rate Review Templates (URRT) to assess the differential between the individual post-reform and large group markets, after adjusting for risk and demographics in each market segment. We also reviewed filed actuarial memoranda, objections, and PA Rate Template exhibits to better understand the drivers of the projected URRT data.

In addition, we incorporated a 1.06 Individual Adjustment to the morbidity as mandated by the Pennsylvania Insurance Department. This adjustment is intended to account for recent changes in the individual market, including the repeal of the individual mandate penalty, the increased duration for short-term health plans, and decreased federal spending on advanced premium tax credits. We anticipate that these changes will cause overall market morbidity to increase as healthier members exit the market.

These analyses informed our assumption as to the differential in illness burden between the large group and the individual market, which we are estimating at 1.29 (i.e., the individual market is assumed to have 29% higher allowed costs than the large group market based on morbidity differences alone).

Change in Demographics

To reflect the average anticipated statewide demographics for purposes of pricing Oscar's Pennsylvania individual plans, an anticipated age/gender distribution for 2020 was applied, based on the results for Pennsylvania from the Center for Medicare and Medicaid Services (CMS) 2019 open enrollment Public Use Files (PUFs) released in March 2019, which indicated an average age of about 44 and a male/female distribution of 46%/54%, respectively.

The catastrophic plan covers only specified eligibility categories - those under the age of 30 and hardship cases. As such, the catastrophic demographics were adjusted to be consistent with the Pennsylvania enrollment report for this population in order to develop a separate set of starting costs for the catastrophic plan.

A numerical development of the change in demographics factor is provided in Appendix 1.

Change in Network

Oscar's provider network characteristics are already reflected in the unadjusted projected allowed EHB claims PMPM. Therefore, this factor is 1.000.

Change in Benefits

Adjustments were made to reflect additional costs for the following benefits expected to be covered in the projection period that are not otherwise reflected in the HCGs: accidental dental, gender reassignment, infertility treatment, nutritional counseling, pediatric dental, pediatric vision, Teladoc services, and weight loss programs (when medically necessary).

The allowed and net claims costs for each plan reflect differences due to cost sharing and the impact of plan behavior change. Plan behavior change factors were applied at the plan level using factors developed from both Oscar's nationwide risk-adjusted individual claims experience from the 2018 plan year and consideration of those implied from the rate differentials expressed by other carriers in the Pennsylvania individual market. Prior to using the factors, they were re-calibrated to the average of the assumed plan distribution underlying the manual data, which is a plan with an 84% actuarial value. Relativities between plans are based on differences in utilization for varying levels of cost sharing and do not reflect differences due to health status. A numerical development of the change in benefits factor is provided in Appendix 2.

The relative induced demand factors between plans reflected in Appendix 2 are equivalent to the relativities between plans in the benefit richness (induced demand) column in *Table 10. Plan Rates* in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits, but they are normalized to a different

basis. The induced demand factors in Appendix 2 are estimated relative to the induced demand factor underlying the assumed plan distribution in the manual data, while the factors in *Table 10* are normalized so that the weighted average based on projected membership is 1.0.

Change in Other – CSR Induced Utilization Adjustment

Individuals with income less than 250% of the federal poverty level (FPL) may purchase the CSR variations of Oscar's Silver plans. When a member purchases one of these plans, Oscar pays the difference in cost sharing between the Cost Sharing Variation plan and the Silver plan. As such, from the member's perspective, the resulting plan has an actuarial value above a Silver plan resulting in an expected increase in utilization due to the lower cost sharing. The risk transfer does not account for the cost of this increased utilization (as the risk adjustment formula simply transfers funds from one payer to another); therefore, an adjustment needs to be made to include this cost in the premium rate development.

We have reflected this adjustment to the underlying manual data through change in other single risk pool adjustment factor. To develop the value of this adjustment, the total difference of the plan behavior change was allocated across all plans using an assumed distribution of members anticipated in these plans.

A numerical development of this adjustment factor is provided in Appendix 3.

These single risk pool adjustment factors do not equal the factors provided in Worksheet I, Section 2 of the URRT because the factors in the URRT are applied to the experience period index rate.

Development of Market-Adjusted Index Rate

The projected index rate is adjusted for expected risk adjustment transfers and expected Exchange user fees on an allowed cost basis to develop the market-adjusted index rate.

Oscar's plans were priced on the assumption that the average risk score of members enrolling in each plan would be consistent with the statewide average risk profile in the individual market. Since the purpose of risk adjustment is to bring all carriers to the same morbidity level, the premium rates were priced based on the expected claim levels of all carriers, i.e., an expected risk adjustment factor of 1.00. Therefore, no specific adjustment was made to reflect payments into, or from, the individual risk pool for the risk adjustment program and the projected risk adjustment PMPM is $0.00.

The Exchange user fee adjustment was determined based on the expected distribution of issuer premium sold off versus on the Exchange, where there is a 3.0% of Premium Exchange user fee applicable to plans sold on the Exchange. Based on Oscar's projected membership distribution, this results in an Exchange user fee of 2.5% of premium, or $16.26 PMPM on a paid basis. This is converted to an allowed basis based on the projected paid to allowed ratio.

The projected paid to allowed ratio is developed as the ratio of the membership weighted average projected incurred claims PMPM and the membership weighted average allowed claims PMPM. This does not equal the average pricing AV in cell K15 of *Table 10*, which is calculated as the straight average of the paid-to-allowed ratios, and thus is not adjusted for differences in the magnitude of allowed and paid claims or membership distributions between plans. The paid to allowed ratio reflects the full plan liability for CSR Silver plans as described later in this memo.

Development of Market-Adjusted Projected Allowed Total Claims

The market-adjusted index rate is adjusted for non-EHBs to develop total allowed claims. Although Oscar offers weight loss programs when medically necessary, which are non-EHBs, these benefits are assumed to have a negligible impact on claims (i.e., $0.00 PMPM), and thus total allowed claims equal the market-adjusted index rate.

B. RETENTION ITEMS

Table 6. Retention in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits illustrates the non-benefit expenses, profit, and risk reflected in the premium rates included in this submission, expressed as a percentage of premium. Retention items do not vary by plan.

Oscar's administrative cost projections (8.47% of premium; $55.50 PMPM) were developed by its finance organization based on long-range modeling of anticipated growth in variable expenses, and scale for fixed expenses. Oscar's administrative costs have been evenly proportioned across each metal tier.

Oscar's administrative cost projections include an allocation for broker commissions (1.28% of premium; $8.40 PMPM). Oscar's broker commissions reflect anticipated expenses paid to brokers.

Taxes and fees (0.85% of premium; $5.55 PMPM) include the Health Insurance Providers Fee (0.82% of premium), and the risk adjustment user fee (0.03% of premium). Oscar is not reflecting any profit or contingency margin, so there is no Federal Income Tax (0.0% of premium). Note that the exchange user fee is included in the development of the Market-Adjusted Index Rate in *Table 5* per 45 CFR 156.80(d) and is therefore not reflected in *Table 6.*

Oscar does not anticipate an underwriting loss in 2020 as a result of incorporating administrative expenses into the rates in line with the company's projected administrative expenses. Oscar expects to meet all statutory capital requirements, as required by the state.

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits illustrates the development of the normalized market-adjusted projected allowed total claims PMPM. The market-adjusted projected allowed total claims are normalized for age, geography, tobacco status, benefit richness (induced demand), and network. The normalization factors are based on the expected Pennsylvania individual market population.

Appendices 4-6 in the attached "Pennsylvania 2020 Actuarial Memorandum Supplement_20190624.xlsx" demonstrate the development of the average age factor, the average tobacco factor, and the average benefit richness (induced demand) factor, respectively.

Since Oscar is only offering policies in ACA Rating Area 8 and Oscar only has one network, the average geography factor and average network factor are each 1.000.

As Oscar is new to the individual market in Pennsylvania, there are not any 2019 normalization factors for comparison.

D. COMPONENTS OF RATE CHANGE

As Oscar is new to the individual market in Pennsylvania, there is no rate change to report. Inputs in *Table 8. Components of Rate Change* and *Table 9. Year-over-Year Data to Support Table 8* in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits have been left blank.

3. PLAN RATE DEVELOPMENT

Table 10 illustrates the development of the 2020 Calibrated Plan adjusted Index Rates from the 2020 Market Adjusted Index Rate.

Plan Adjusted Index Rates

The Market-Wide Adjusted Index Rate is adjusted to compute the Plan Adjusted Index Rate using the following allowable adjustments:

- Actuarial value and cost sharing adjustment:

- The CMS Actuarial Value Calculator was used to determine the metallic tier and AV metal value for each plan as shown in Columns G and H.
- The Pricing AVs in Column K were developed using Milliman's 2019 HCGs.
- The adjustment for plan cost sharing includes expected differences in utilization due to differences in cost sharing and do not reflect differences due to health status as described in *Section 2A. PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, AND TOTAL ALLOWED CLAIMS*.. Table A below illustrates the development of the Benefit Richness (induced utilization) factor (column L in *Table 10*). This development is also provided in Appendix 6.

Table A: Induced Utilization Exhibit

Plan ID	Metal Level	Projected Membership	Projected Allowed Claims	Projected Paid Claims	Paid-to-Allowed Factor	Average Tobacco Factor*	AV & Cost Sharing Factor	Induced Utilization Factor
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9) = (8) / (6 * 7)
98517PA0010010	Silver	20,918	$695.47	$477.32	0.686	1.000	0.674	0.981
98517PA0010001	Bronze	6,920	$681.45	$460.91	0.676	1.000	0.650	0.962
98517PA0010004	Bronze	6,920	$688.63	$479.89	0.697	1.000	0.677	0.972
98517PA0010007	Silver	20,394	$699.79	$664.65	0.950	1.000	0.938	0.987
98517PA0010013	Gold	12,772	$841.48	$684.99	0.814	1.000	0.967	1.187
98517PA0010009	Silver	20,394	$695.70	$573.42	0.824	1.000	0.809	0.982
98517PA0010008	Silver	20,394	$700.57	$619.86	0.885	1.000	0.875	0.988
98517PA0010011	Catastrophic	690	$570.33	$379.36	0.665	1.000	0.635	0.954
98517PA0010003	Bronze	6,920	$686.95	$458.82	0.668	1.000	0.647	0.969
98517PA0010006	Silver	20,394	$697.39	$611.69	0.877	1.000	0.863	0.984
Total		**136,716**	**$708.72**	**$578.18**	**0.816**	**1.000**	**0.816**	**1.001**

*The average tobacco factor is populated as 1.000 in the table above. Per the federal URRT instructions, the calibration process for age, geography, and tobacco use occurs after the development of the plan adjusted index rate and is thus not included in the development of the induced demand factor.

  - The AV & Cost Sharing Factor above can be calculated as the product of the Pricing AV, the Benefit Richness (induced demand), and the Non-Funding of CSR Adjustment from *Table 10*.
- Adjustment for benefits in addition to the EHBs: Oscar offers weight loss programs when medically necessary, but these benefits are assumed to have a negligible impact on claims (i.e., $0.00 PMPM). As such, the Benefits in addition to EHB shown in Column M is 1.000.
- Provider network, delivery system and utilization management adjustment: there are no expected differences in the provider network and/or utilization management between plans. As such, the provider network adjustment shown in Column N is 1.000.
- Impact of specific eligibility categories for the catastrophic plan: this adjustment was developed to illustrate the impact of the restricted age requirements in the catastrophic risk pool.
- Non-Funding of CSR Adjustment: per guidance from the Pennsylvania Insurance Department (PID), we have loaded the additional cost of funding CSR subsidies to Oscar's silver plans offered on the Exchange using a constant factor of 20% of premium as shown in Column P.
- Adjustment for distribution and administrative costs: the net claims costs are adjusted to account for expected non-benefit expenses shown in Columns R through T.

As Oscar is new to the individual market in Pennsylvania, there is no historical experience or plan rates to report. As such, the total policyholders as of February 1, 2019, the 2019 Calibrated Plan Adjusted Index Rate PMPM, and the number of covered lives by Rating Area as of February 1, 2019 have been left blank.

Calibrated Plan Adjusted Index Rates

A single calibration factor is applied to the Plan Adjusted Index Rates to calibrate rates for the expected age, geographic, and tobacco use distribution expected to enroll in the plan. The single calibration factor is calculated as the product of the age calibration factor, the geographic calibration factor, and the tobacco calibration factor, and is applied uniformly across all plans.

Projected Loss Ratio

Oscar's projected loss ratio calculated consistently with the Medical Loss Ratio (MLR) methodology as prescribed by 45 CFR 158 is 93.2%. The following table demonstrates Oscar's premium development and MLR calculation using rounded values.

Table B: Projected Loss Ratio	
Claims	$578.18
Claim-Related Retention (QI/Health IT)	$12.32
Transitional Recoveries (Received)	$0.00
Risk Adjustment Paid (Received)	$0.00
Risk Corridors Paid (Received)	$0.00
MLR Numerator	**$590.50**
Premium	$655.49
Premium-Related Retention (Taxes/Fees)	$21.81
MLR Denominator	**$633.68**
Projected Loss Ratio	**93.2%**

4. PLAN PREMIUM DEVELOPMENT FOR 21-YEAR-OLD NON-TOBACCO USER

Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits illustrates the development of the premium rate offered to a 21-year non-tobacco user in the Pennsylvania individual market in 2020, by plan and Rating Area, based on the calibrated plan adjusted index rates developed in *Section 3. PLAN RATE DEVELOPMENT.*

As Oscar is new to the individual market in Pennsylvania, there are no 2019 rates or rate changes to report.

5. PLAN FACTORS

A. AGE AND TOBACCO FACTORS

Table 12. Age and Tobacco Factors in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits illustrates the factors used in pricing for age and tobacco status. Age factors reflect the federal standard age curve. Tobacco factors by age were developed using a Milliman research report titled *Impact of Height, Weight, and Smoking on Medical Claim Costs*, which tabulates the medical claim costs by age for smokers and non-smokers using a government data source, the Medical Expenditure Panel Surveys (MEPS). Smoker prevalence rates were estimated based on Centers for Disease Control smoker prevalence rates and Oscar's nationwide historical enrollment and utilized to develop the tobacco calibration factor.

B. GEOGRAPHIC FACTORS

Table 13. Geographic Factors in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits illustrates the factors used in pricing for geographic area.

C. NETWORK FACTORS

Table 14. Network Factors in the supporting Pennsylvania Actuarial Memorandum Rate Exhibits illustrates the factors used in pricing for networks.

D. SERVICE AREA COMPOSITION

Oscar intends to sell individual products in Bucks, Chester, Delaware, Montgomery, and Philadelphia counties, which are all within ACA Rating Area 8. As Oscar is new to the individual market in Pennsylvania, there are not any service area changes to report.

E. COMPOSITE RATING

As this is an individual market filing, composite rating is not applicable.

6. ACTUARIAL CERTIFICATIONS

I, REDACTED, am a Consulting Actuary with the firm of Milliman, Inc. Oscar Health Plan of Pennsylvania, Inc. engaged me to provide the opinion contained herein.

Guidelines issued by the American Academy of Actuaries require actuaries to include their professional qualifications in all actuarial communications. I am a member of the American Academy of Actuaries, and I meet its qualification standards to perform the analysis and render the actuarial opinion contained herein.

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

- The projected index rate is:
    - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1))
    - Developed in compliance with the applicable Actuarial Standards of Practice, including but not limited to:
        - ASOP No. 5, Incurred Health and Disability Claims
        - ASOP No. 8, Regulatory Filings for Health Plan Entities
        - ASOP No. 12, Risk Classification
        - ASOP No. 23, Data Quality
        - ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
        - ASOP No. 41, Actuarial Communications
        - ASOP No. 42, Determining Health and Disability Liabilities other than Liabilities for Incurred Claims
        - ASOP No. 45, The Use of Health Status Based Risk Adjustment Methodologies
        - ASOP No. 50, Determining Actuarial Value and Minimum Value under the ACA
    - Reasonable in relation to the benefits provided and the population anticipated to be covered
    - Neither excessive nor deficient based on my best estimates of the 2020 individual market though future regulatory changes may affect the extent to which the index rate is neither excessive nor deficient.
- 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.
- The CMS Actuarial Value Calculator was used to determine the AV Metal Values shown in Worksheet 2, Section I of the Part I Unified Rate Review Template for all plans.
- The rates in this filing do not incorporate any EHB substitutions and, as such, the requirements of 45 CFR 156.115(b) are not applicable.
- The proposed premium rates are in compliance with applicable laws, rules and guidelines of the State of Pennsylvania.

- Oscar Health Plan of Pennsylvania, Inc. is new to the individual market in Pennsylvania, so there are no factor, benefit, or other changes from any prior approved filing to report.
- The proposed new plans are not modifications of an existing plan.
- The information presented in the Pennsylvania Actuarial Memorandum and the Pennsylvania Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2020 Rate Filing Justification.

The Part 1 Unified Rate Review Template and the Pennsylvania Rate Template do not demonstrate the process used by Oscar to develop the rates presented in this actuarial memorandum. Rather they represent information required by Federal and State regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the index rate is developed in accordance with Federal and State regulation and used consistently and only adjusted by the allowable modifiers.

The 2020 plan year premium rates in this actuarial memorandum are contingent upon the status of the ACA statutes and regulations including any regulatory guidance, court decisions, or otherwise. Changes have the potential to greatly impact the necessary 2020 plan year premium rates provided in this Actuarial Memorandum. Changes include, but are not limited to, any legislative or regulatory amendment, court decision, or a decision by Congress, the Health and Human Services Secretary or the Centers for Medicare and Medicaid Services director.

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

Differences between the projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

Signed:

Title: Consulting Actuary

Date: June 24, 2019

Appendix 1: Development of the Change in Demographics From Manual Data			
Age Bracket	Projected Membership	Projected Membership Distribution	Average Demographic Factor
<18	8,101	5.9%	0.453
18-24	8,177	6.0%	0.484
25-34	23,919	17.5%	0.437
35-44	20,954	15.3%	0.666
45-54	27,323	20.0%	1.236
55-64	46,908	34.3%	2.152
65+	1,334	1.0%	4.793
Total	**136,716**	**100.0%**	**1.266**

Appendix 2: Development of the Induced Utilization Adjustment from Manual Data				
Plan ID	**Metal Level**	**Projected Membership**	**Projected Membership Distribution**	**Relative Induced Utilization Adjustment**
98517PA0010010	Silver	20,918	15.3%	0.810
98517PA0010001	Bronze	6,920	5.1%	0.794
98517PA0010004	Bronze	6,920	5.1%	0.802
98517PA0010007	Silver	20,394	14.9%	0.815
98517PA0010013	Gold	12,772	9.3%	0.980
98517PA0010009	Silver	20,394	14.9%	0.810
98517PA0010008	Silver	20,394	14.9%	0.816
98517PA0010011	Catastrophic	690	0.5%	0.788
98517PA0010003	Bronze	6,920	5.1%	0.800
98517PA0010006	Silver	20,394	14.9%	0.812
Induced Utilization Adjustment		**136,716**	**100.0%**	**0.826**
Benefits not in Manual Data Adjustment				**1.003**
Changes in Benefits (from PAAM Table 5)				**0.829**

Appendix 3: Development of CSR Induced Utilization Adjustment from Manual Data					
Metal Level	**Assumed Metallic AV**	**Induced Utilization Factor**	**Projected Membership**	**Projected Membership Distribution**	**Projected Membership Distribution (CSR in Silver)**
Platinum	90%	1.018	0	0.0%	0.0%
Gold	80%	0.990	12,772	9.3%	9.3%
Silver	70%	0.818	43,735	32.0%	75.0%
Silver CSR 200-250% FPL	73%	0.818	4,514	3.3%	0.0%
Silver CSR 150-200% FPL	87%	0.916	28,629	20.9%	0.0%
Silver CSR 100-150% FPL	94%	0.916	25,616	18.7%	0.0%
Bronze	60%	0.793	20,760	15.2%	15.2%
Catastrophic	58%	0.788	690	0.5%	0.5%
Weighted Average Induced Utilization Factors				**0.869**	**0.830**
CSR Induced Utilization Factor (= 0.869 / 0.830)					**1.047**

Appendix 4: Development of the Average Age Factor			
Age Band	Projected Membership	Projected Membership Distribution	Average Age Factor*
Adults			
< 25	2,283	1.7%	1.000
25-29	10,555	7.7%	1.056
30-34	12,661	9.3%	1.178
35-39	10,477	7.7%	1.240
40-44	10,477	7.7%	1.332
45-49	13,661	10.0%	1.570
50-54	13,661	10.0%	1.956
55-59	23,454	17.2%	2.430
60-64	23,454	17.2%	2.870
65+	1,334	1.0%	3.000
Children			
0	404	0.3%	0.765
1	404	0.3%	0.765
2-6	2,020	1.5%	0.765
7-18	5,753	4.2%	0.801
19-22	4,008	2.9%	0.978
23-25	2,110	1.5%	1.001
Total	**136,716**	**100.0%**	**1.789**

*Average age factor from federal standard age curve.

Appendix 5: Development of the Average Tobacco Factor			
Age Band	**Projected Membership**	**Projected Membership Distribution**	**Tobacco Usage Factor**
<25	16,278	11.9%	1.000
25-34	23,919	17.5%	1.050
35-44	20,954	15.3%	1.090
45-54	27,323	20.0%	1.090
55+	48,243	35.3%	1.125
Total	**136,716**	**100.0%**	**1.085**
Assumed Smoker Prevalence			**10.0%**
Average Tobacco Factor			**1.008**

Appendix 6: Development of the Average Benefit Richness (Induced Demand) Factor								
Plan ID	Metal Level	Projected Membership	Projected Allowed Claims PMPM	Projected Paid Claims PMPM	Paid-to-Allowed Factor	Average Tobacco Factor	AV & Cost Sharing Factor	Induced Demand Factor
98517PA0010010	Silver	20,918	695.47	477.32	0.686	1.000	0.674	0.981
98517PA0010001	Bronze	6,920	681.45	460.91	0.676	1.000	0.650	0.962
98517PA0010004	Bronze	6,920	688.63	479.89	0.697	1.000	0.677	0.972
98517PA0010007	Silver	20,394	699.79	664.65	0.950	1.000	0.938	0.987
98517PA0010013	Gold	12,772	841.48	684.99	0.814	1.000	0.967	1.187
98517PA0010009	Silver	20,394	695.70	573.42	0.824	1.000	0.809	0.982
98517PA0010008	Silver	20,394	700.57	619.86	0.885	1.000	0.875	0.988
98517PA0010011	Catastrophic	690	570.33	379.36	0.665	1.000	0.635	0.954
98517PA0010003	Bronze	6,920	686.95	458.82	0.668	1.000	0.647	0.969
98517PA0010006	Silver	20,394	697.39	611.69	0.877	1.000	0.863	0.984
Total		**136,716**	**708.72**	**578.18**	**0.816**	**1.000**	**0.816**	**1.001**

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Oscar Health Plan of Pennsylvania, Inc.		
Product(s):	HMO		
Market Segment:	Individual		
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	N/A	N/A	44.0
Total	0	0	136,716
<18	0	0	8,101
18-24	0	0	8,177
25-29	0	0	11,258
30-34	0	0	12,661
35-39	0	0	10,477
40-44	0	0	10,477
45-49	0	0	13,661
50-54	0	0	13,661
55-59	0	0	23,454
60-63	0	0	18,763
64+	0	0	6,025

*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
$ -	$ -	$ -	-	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										**$ -**
Loss Ratio										**0.00%**

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

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

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

** Should = URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Feb-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Mar-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Apr-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
May-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jun-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jul-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Aug-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Sep-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Oct-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Nov-15		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Dec-15	$ -	$ -	0.0000	#DIV/0!	-	#DIV/0!	$ -	$ -	$ -	#DIV/0!
Jan-16		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Feb-16		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Mar-16		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Apr-16		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
May-16		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jun-16		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jul-16		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Aug-16		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Sep-16		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Oct-16		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Nov-16		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Dec-16	$ -	$ -	0.0000	#DIV/0!	-	#DIV/0!	$ -	$ -	$ -	#DIV/0!
Jan-17		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Feb-17		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Mar-17		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Apr-17		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
May-17		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jun-17		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jul-17		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Aug-17		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Sep-17		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Oct-17		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Nov-17		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Dec-17	$ -	$ -	0.0000	#DIV/0!	-	#DIV/0!	$ -	$ -	$ -	#DIV/0!
Jan-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Feb-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Mar-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Apr-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
May-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jun-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Jul-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Aug-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Sep-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Oct-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Nov-18		$ -	0.0000	#DIV/0!	-	#DIV/0!		$ -	$ -	#DIV/0!
Dec-18	$ -	$ -	0.0000	#DIV/0!	-	#DIV/0!	$ -	$ -	$ -	#DIV/0!

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Carrier Name:	**Oscar Health Plan of Pennsylvania, Inc.**
Product(s):	**HMO**
Market Segment:	**Individual**
Rate Effective Date:	**1/1/2020**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
$5,100.72	$ 4,499.11	$ 4,499.11	12	$ 1,015.82	$ 5,514.94	$ -	$ -	$ -	$ -	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										**$ 459.58**
Loss Ratio										**88.21%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite Trend	Weight*
Inpatient Hospital	2.50%	0.00%	0.00%	2.50%	20.51%
Outpatient Hospital	1.50%	1.50%	0.00%	3.02%	28.67%
Professional	0.50%	2.00%	0.00%	2.51%	26.71%
Other Medical	0.50%	2.00%	0.00%	2.51%	2.28%
Capitation				0.00%	0.00%
Prescription Drugs	8.50%	1.28%	0.00%	9.89%	21.82%
Total Annual Trend				4.31%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.088	

** 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		$ 324.01	1.0000	$ 324.01	1	$ 324.01		$ -	$ 397.16	$ 397.16
Feb-15		$ 325.15	1.0000	$ 325.15	1	$ 325.15		$ -	$ 398.56	$ 398.56
Mar-15		$ 326.30	1.0000	$ 326.30	1	$ 326.30		$ -	$ 399.97	$ 399.97
Apr-15		$ 327.44	1.0000	$ 327.44	1	$ 327.44		$ -	$ 401.38	$ 401.38
May-15		$ 328.60	1.0000	$ 328.60	1	$ 328.60		$ -	$ 402.79	$ 402.79
Jun-15		$ 329.75	1.0000	$ 329.75	1	$ 329.75		$ -	$ 404.21	$ 404.21
Jul-15		$ 330.92	1.0000	$ 330.92	1	$ 330.92		$ -	$ 405.63	$ 405.63
Aug-15		$ 332.08	1.0000	$ 332.08	1	$ 332.08		$ -	$ 407.06	$ 407.06
Sep-15		$ 333.25	1.0000	$ 333.25	1	$ 333.25		$ -	$ 408.49	$ 408.49
Oct-15		$ 334.42	1.0000	$ 334.42	1	$ 334.42		$ -	$ 409.93	$ 409.93
Nov-15		$ 335.60	1.0000	$ 335.60	1	$ 335.60		$ -	$ 411.37	$ 411.37
Dec-15	$ 4,494.40	$ 336.78	1.0000	$ 336.78	1	$ 336.78	$ 895.07	$ -	$ 412.82	$ 412.82
Jan-16		$ 337.97	1.0000	$ 337.97	1	$ 337.97		$ -	$ 414.28	$ 414.28
Feb-16		$ 339.16	1.0000	$ 339.16	1	$ 339.16		$ -	$ 415.74	$ 415.74
Mar-16		$ 340.35	1.0000	$ 340.35	1	$ 340.35		$ -	$ 417.20	$ 417.20
Apr-16		$ 341.55	1.0000	$ 341.55	1	$ 341.55		$ -	$ 418.67	$ 418.67
May-16		$ 342.76	1.0000	$ 342.76	1	$ 342.76		$ -	$ 420.14	$ 420.14
Jun-16		$ 343.96	1.0000	$ 343.96	1	$ 343.96		$ -	$ 421.62	$ 421.62
Jul-16		$ 345.17	1.0000	$ 345.17	1	$ 345.17		$ -	$ 423.11	$ 423.11
Aug-16		$ 346.39	1.0000	$ 346.39	1	$ 346.39		$ -	$ 424.60	$ 424.60
Sep-16		$ 347.61	1.0000	$ 347.61	1	$ 347.61		$ -	$ 426.09	$ 426.09
Oct-16		$ 348.83	1.0000	$ 348.83	1	$ 348.83		$ -	$ 427.59	$ 427.59
Nov-16		$ 350.06	1.0000	$ 350.06	1	$ 350.06		$ -	$ 429.10	$ 429.10
Dec-16	$ 4,688.04	$ 351.29	1.0000	$ 351.29	1	$ 351.29	$ 933.64	$ -	$ 430.61	$ 430.61
Jan-17		$ 352.53	1.0000	$ 352.53	1	$ 352.53		$ -	$ 432.13	$ 432.13
Feb-17		$ 353.77	1.0000	$ 353.77	1	$ 353.77		$ -	$ 433.65	$ 433.65
Mar-17		$ 355.02	1.0000	$ 355.02	1	$ 355.02		$ -	$ 435.18	$ 435.18
Apr-17		$ 356.27	1.0000	$ 356.27	1	$ 356.27		$ -	$ 436.71	$ 436.71
May-17		$ 357.52	1.0000	$ 357.52	1	$ 357.52		$ -	$ 438.25	$ 438.25
Jun-17		$ 358.78	1.0000	$ 358.78	1	$ 358.78		$ -	$ 439.79	$ 439.79
Jul-17		$ 360.05	1.0000	$ 360.05	1	$ 360.05		$ -	$ 441.34	$ 441.34
Aug-17		$ 361.31	1.0000	$ 361.31	1	$ 361.31		$ -	$ 442.89	$ 442.89
Sep-17		$ 362.59	1.0000	$ 362.59	1	$ 362.59		$ -	$ 444.45	$ 444.45
Oct-17		$ 363.86	1.0000	$ 363.86	1	$ 363.86		$ -	$ 446.02	$ 446.02
Nov-17		$ 365.14	1.0000	$ 365.14	1	$ 365.14		$ -	$ 447.59	$ 447.59
Dec-17	$ 4,890.03	$ 366.43	1.0000	$ 366.43	1	$ 366.43	$ 973.86	$ -	$ 449.16	$ 449.16
Jan-18		$ 367.72	1.0000	$ 367.72	1	$ 367.72		$ -	$ 450.74	$ 450.74
Feb-18		$ 369.01	1.0000	$ 369.01	1	$ 369.01		$ -	$ 452.33	$ 452.33
Mar-18		$ 370.31	1.0000	$ 370.31	1	$ 370.31		$ -	$ 453.92	$ 453.92
Apr-18		$ 371.62	1.0000	$ 371.62	1	$ 371.62		$ -	$ 455.52	$ 455.52
May-18		$ 372.93	1.0000	$ 372.93	1	$ 372.93		$ -	$ 457.13	$ 457.13
Jun-18		$ 374.24	1.0000	$ 374.24	1	$ 374.24		$ -	$ 458.74	$ 458.74
Jul-18		$ 375.56	1.0000	$ 375.56	1	$ 375.56		$ -	$ 460.35	$ 460.35
Aug-18		$ 376.88	1.0000	$ 376.88	1	$ 376.88		$ -	$ 461.97	$ 461.97
Sep-18		$ 378.21	1.0000	$ 378.21	1	$ 378.21		$ -	$ 463.60	$ 463.60
Oct-18		$ 379.54	1.0000	$ 379.54	1	$ 379.54		$ -	$ 465.23	$ 465.23
Nov-18		$ 380.88	1.0000	$ 380.88	1	$ 380.88		$ -	$ 466.87	$ 466.87
Dec-18	$ 5,100.72	$ 382.22	1.0000	$ 382.22	1	$ 382.22	$ 1,015.82	$ -	$ 468.52	$ 468.52

** Express Completion Factor as a percentage*

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

PA Rate Template Part II

Rate Development and Change

Carrier Name: Oscar Health Plan of Pennsylvania, Inc.
Product(s): HMO

Market Segment: Individual

Rate Effective Date: 1/1/2020

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ -	$ 459.58	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.000	1.088	
Unadjusted Projected Allowed EHB Claims PMPM	$ -	$ 500.03	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.000	1.290	<- See URRT Instructions
Change in Other	1.000	1.099	
Change in Demographics	1.000	1.266	<- See URRT Instructions
Change in Network	1.000	1.000	
Change in Benefits	1.000	0.829	<- See URRT Instructions
Change in Other	1.000	1.047	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ -	$ 708.72	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		$ 708.72	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 708.72		<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	$ -		
Projected Paid to Allowed Ratio	0.816		
Projected Paid EHB Claims PMPM	$ 578.18		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	$ -		
Projected Paid Exchange User Fees PMPM	$ 16.26		
Market-Adjusted Projected Paid EHB Claims PMPM	$ 594.44		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 728.65		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	$ -		
Market-Adjusted Projected Paid Total Claims PMPM	$ 594.44		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 728.65		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 459.58	<- Index Rate of Experience Period on URRT
Blended Earned Premium	$ 5,100.72	
Blended Loss Ratio	88.21%	

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	-	-	-	-	-
Adjusted Projected Allowed EHB Claims PMPM Q1	$ 708.72	$ 708.72	$ 708.72	$ 708.72	$ 708.72
Months of Trend	-	3	6	9	
Annual Trend	4.31%	4.31%	4.31%	4.31%	
Single Risk Pool Projected Allowed Claims	$ 708.72	$ 716.23	$ 723.82	$ 731.50	$ -
Quarterly Trend Factor	100.0%	101.1%	102.1%	103.2%	0.0%
2020 Trend Factors by Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	8.47%	$55.50
General and Claims	5.31%	$34.78
Agent/Broker Fees and Commissions	1.28%	$8.40
Quality Improvement Initiatives	1.88%	$12.32
Taxes and Fees	0.85%	$5.55
RA User Fee	0.03%	$0.18
PA Premium Tax (if applicable)	0.00%	$0.00
Federal Income Tax	0.00%	$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.82%	$5.37
Profit/Contingency (after tax)	0.00%	$0.00
Total Retention	9.31%	$61.05
Projected Required Revenue PMPM	$ 655.49	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2019	2020
Average Age Factor	0.000	1.789
Average Geographic Factor	0.000	1.000
Average Tobacco Factor	0.000	1.008
Average Benefit Richness (induced demand)	0.000	1.001
Average Network Factor	0.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ -	$ 728.65
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	#DIV/0!	$ 403.62

Table 8. Components of Rate Change

Rate Components	2019	2020	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
B. Base period allowed claims before normalization	$ -	$ 459.58	$459.58	#DIV/0!
C. Normalization factor component of change	#DIV/0!	$ (205.01)	#DIV/0!	#DIV/0!
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	#DIV/0!	$ 254.57	#DIV/0!	#DIV/0!
D2. URRT Trend	#DIV/0!	$ 22.41	#DIV/0!	#DIV/0!
D3. URRT Morbidity	#DIV/0!	$ 80.28	#DIV/0!	#DIV/0!
D4. URRT Other	#DIV/0!	$ 35.32	#DIV/0!	#DIV/0!
D5. Normalized URRT RA/RI on an allowed basis	#DIV/0!	$ -	#DIV/0!	#DIV/0!
D6. Normalized Exchange User Fee on an allowed basis	#DIV/0!	$ 11.04	#DIV/0!	#DIV/0!
D7. Subtotal - Sum(D1:D6)	#DIV/0!	$ 403.62	#DIV/0!	#DIV/0!
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	#DIV/0!	$ -	#DIV/0!	#DIV/0!
E2. Pricing AV	#DIV/0!	$ (91.11)	#DIV/0!	#DIV/0!
E3. Benefit Richness	#DIV/0!	$ (0.80)	#DIV/0!	#DIV/0!
E4. Catastrophic Eligibility	#DIV/0!	$ (4.88)	#DIV/0!	#DIV/0!
E5. Subtotal - Sum(E1:E4)	#DIV/0!	$ (96.80)	#DIV/0!	#DIV/0!
F. Change in Retention Components				
F1. Administrative Expenses	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
F2. Taxes and Fees	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
F3. Profit and/or Contingency	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
F4. Subtotal - Sum(F1:F3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
G. Change in Miscellaneous Items	$ -	$ -	$ -	#DIV/0!
H. Sum of Components of Rate Change (should approximate the change shown in line A)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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

	2019	2020	
Paid-to-Allowed	0.000	0.816	
URRT Trend (Total Applied Trend Factor)	0.000	1.088	<- URRT W1, S2
URRT Morbidity	0.000	1.290	<- URRT W1, S2
URRT "Other"	0.000	1.099	<- URRT W1, S2
Risk Adjustment	$ -	$ -	<- URRT W1, S3
Exchange User Fee	$ -	$ 16.26	<- URRT W1, S3
Capitation	$ -	$ -	<- URRT W1, S2
Network	0.000	1.000	
Pricing AV	0.000	0.774	<- For 2019 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	0.000	0.997	
Catastrophic Eligibility	0.000	0.984	
Administrative Expenses	0.00%	8.47%	
Taxes and Fees	0.00%	0.85%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Oscar Health Plan of Pennsylvania, Inc.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2020
Base Period Start Date	1/1/2018
Date of Most Recent Membership	2/1/2019
Market Adjusted Index Rate	$ 728.65

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
Totals							**0.661**		
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A
Plan 1	98517PA0010010	HMO	Oscar Classic Silver Next Off-Ex Only	N	n/a	Silver	0.668854073	Standard AV	Off
Plan 2	98517PA0010001	HMO	Oscar Simple Bronze	N	n/a	Bronze	0.602518322	Standard AV	On/Off
Plan 3	98517PA0010004	HMO	Oscar Saver Bronze	N	n/a	Bronze	0.636466844	Standard AV	On/Off
Plan 4	98517PA0010007	HMO	Oscar Simple Silver	N	n/a	Silver	0.689283475	Standard AV	On/Off
Plan 5	98517PA0010013	HMO	Oscar Classic Gold	N	n/a	Gold	0.764993209	Standard AV	On/Off
Plan 6	98517PA0010009	HMO	Oscar Classic Silver Next	N	n/a	Silver	0.669914321	Standard AV	On/Off
Plan 7	98517PA0010008	HMO	Oscar Saver Silver	N	n/a	Silver	0.692955351	Standard AV	On/Off
Plan 8	98517PA0010011	HMO	Oscar Simple Secure	N	n/a	Catastrophic	0.58	Standard AV	On/Off
Plan 9	98517PA0010003	HMO	Oscar Classic Bronze	N	n/a	Bronze	0.628509962	Standard AV	On/Off
Plan 10	98517PA0010006	HMO	Oscar Classic Silver	N	n/a	Silver	0.677941014	Standard AV	On/Off

Calibration	
Age Calibration Factor	1.789
Geographic Calibration Factor	1.000
Tobacco Calibration Factor	1.008
Aggregate Calibration Factor	1.804

Total Covered Lives @ 02-01-2019
-

45 CFR Part 156.8 (d) (2) Allowable Factors

Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	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
0.774	**0.997**	**1.000**	**1.000**	**0.984**	**1.080**	**$ 27.82**	**8.5%**	**0.8%**	**0.0%**	**0**	**0**
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-	-
0.686	0.981	1.000	1.000	1.000	1.000	$490.75	8.5%	0.8%	0.0%	-	-
0.676	0.962	1.000	1.000	1.000	1.000	$473.87	8.5%	0.8%	0.0%	-	-
0.697	0.972	1.000	1.000	1.000	1.000	$493.38	8.5%	0.8%	0.0%	-	-
0.791	0.987	1.000	1.000	1.000	1.200	$683.34	8.5%	0.8%	0.0%	-	-
0.814	1.187	1.000	1.000	1.000	1.000	$704.26	8.5%	0.8%	0.0%	-	-
0.687	0.982	1.000	1.000	1.000	1.200	$589.55	8.5%	0.8%	0.0%	-	-
0.737	0.988	1.000	1.000	1.000	1.200	$637.29	8.5%	0.8%	0.0%	-	-
0.665	0.954	1.000	1.000	0.843	1.000	$390.03	8.5%	0.8%	0.0%	-	-
0.668	0.969	1.000	1.000	1.000	1.000	$471.72	8.5%	0.8%	0.0%	-	-
0.731	0.984	1.000	1.000	1.000	1.200	$628.90	8.5%	0.8%	0.0%	-	-

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										2020 Continued/ Discontined Plans Indicator
				1	2	3	4	5	6	7	8	9	Total	
#DIV/0!	#DIV/0!	#DIV/0!		-	-	-	-	-	-	-	-	-	-	
N/A	N/A	N/A	N/A	-	-	-	-	-	-	-	-	-	-	0
$ -	$ 299.98	0.0%	#DIV/0!	-	-	-	-	-	-	-	-	-	-	1
$ -	$ 289.67	0.0%	#DIV/0!	-	-	-	-	-	-	-	-	-	-	1
$ -	$ 301.59	0.0%	#DIV/0!	-	-	-	-	-	-	-	-	-	-	1
$ -	$ 417.71	0.0%	#DIV/0!	-	-	-	-	-	-	-	-	-	-	1
$ -	$ 430.50	0.0%	#DIV/0!	-	-	-	-	-	-	-	-	-	-	1
$ -	$ 360.38	0.0%	#DIV/0!	-	-	-	-	-	-	-	-	-	-	1
$ -	$ 389.56	0.0%	#DIV/0!	-	-	-	-	-	-	-	-	-	-	1
$ -	$ 238.42	0.0%	#DIV/0!	-	-	-	-	-	-	-	-	-	-	1
$ -	$ 288.35	0.0%	#DIV/0!	-	-	-	-	-	-	-	-	-	-	1
$ -	$ 384.43	0.0%	#DIV/0!	-	-	-	-	-	-	-	-	-	-	1

PA Rate Template Part IV A - Individual

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

Carrier Name: Oscar Health Plan of Pennsylvania, Inc.
Product(s): HMO
Market Segment: Individual
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	2019 21-year-old, Non-Tobacco Premium PMPM									
							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.						$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 1	98517PA0010010	r Classic Silver Next Off-E>	N	n/a	Silver	Off	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 2	98517PA0010001	Oscar Simple Bronze	N	n/a	Bronze	On/Off	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 3	98517PA0010004	Oscar Saver Bronze	N	n/a	Bronze	On/Off	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 4	98517PA0010007	Oscar Simple Silver	N	n/a	Silver	On/Off	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 5	98517PA0010013	Oscar Classic Gold	N	n/a	Gold	On/Off	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 6	98517PA0010009	Oscar Classic Silver Next	N	n/a	Silver	On/Off	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 7	98517PA0010008	Oscar Saver Silver	N	n/a	Silver	On/Off	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 8	98517PA0010011	Oscar Simple Secure	N	n/a	Catastrophic	On/Off	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 9	98517PA0010003	Oscar Classic Bronze	N	n/a	Bronze	On/Off	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 10	98517PA0010006	Oscar Classic Silver	N	n/a	Silver	On/Off	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 11	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 12	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 13	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 14	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 15	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 16	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 17	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 18	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 19	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 20	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 21	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 22	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 23	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 24	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 25	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 26	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 27	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 28	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 29	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 30	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 31	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 32	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 33	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 34	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 35	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 36	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 37	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 38	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 39	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 40	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 41	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 42	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 43	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 44	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 45	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 46	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 47	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 48	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 49	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 50	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 51	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 52	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 53	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 54	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 55	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 56	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 57	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 58	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 59	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 60	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 61	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 62	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 63	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 64	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 65	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 66	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 67	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 68	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 69	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 70	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 71	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 72	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 73	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 74	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 75	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 76	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 77	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 78	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 79	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 80	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 81	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 82	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 83	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 84	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 85	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 86	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 87	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 88	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 89	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 90	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 91	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 92	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 93	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 94	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 95	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 96	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 97	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 98	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 99	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 100	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 101	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 102	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 103	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -

PA Rate Template Part IV A - Individual

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

Carrier Name: Oscar Health Plan of Pennsylvania, Inc.
Product(s): HMO
Market Segment: Individual
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	2019 21-year-old, Non-Tobacco Premium PMPM									
							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.						$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 104	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 105	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 106	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 107	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 108	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 109	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 110	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 111	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 112	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 113	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 114	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 115	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 116	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 117	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 118	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 119	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 120	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 121	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 122	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 123	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 124	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 125	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 126	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 127	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 128	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 129	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 130	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 131	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 132	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 133	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 134	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 135	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 136	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 137	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 138	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 139	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 140	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 141	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 142	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 143	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 144	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 145	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 146	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 147	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 148	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 149	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 150	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 151	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 152	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 153	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 154	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 155	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 156	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 157	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 158	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 159	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 160	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 161	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 162	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 163	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 164	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 165	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 166	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 167	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 168	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 169	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 170	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 171	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 172	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 173	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 174	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 175	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 176	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 177	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 178	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 179	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 180	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 181	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 182	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 183	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 184	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 185	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 186	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 187	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 188	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 189	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 190	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 191	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 192	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 193	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 194	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 195	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 196	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 197	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 198	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 199	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -
Plan 200	0	0	0	0	0	0	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	$ -

2020 21-year-old, Non-Tobacco Premium PMPM

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

1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
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Change in 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
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PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Oscar Health Plan of Pennsylvania, Inc.**
Product(s):	**HMO**
Market Segment:	**Individual**
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	1.090
15	0.833			41	1.302	1.090
16	0.859			42	1.325	1.090
17	0.885			43	1.357	1.090
18	0.913	1.000		44	1.397	1.090
19	0.941	1.000		45	1.444	1.090
20	0.970	1.000		46	1.500	1.090
21	1.000	1.000		47	1.563	1.090
22	1.000	1.000		48	1.635	1.090
23	1.000	1.000		49	1.706	1.090
24	1.000	1.000		50	1.786	1.090
25	1.004	1.050		51	1.865	1.090
26	1.024	1.050		52	1.952	1.090
27	1.048	1.050		53	2.040	1.090
28	1.087	1.050		54	2.135	1.090
29	1.119	1.050		55	2.230	1.125
30	1.135	1.050		56	2.333	1.125
31	1.159	1.050		57	2.437	1.125
32	1.183	1.050		58	2.548	1.125
33	1.198	1.050		59	2.603	1.125
34	1.214	1.050		60	2.714	1.125
35	1.222	1.090		61	2.810	1.125
36	1.230	1.090		62	2.873	1.125
37	1.238	1.090		63	2.952	1.125
38	1.246	1.090		64+	3.000	1.125
39	1.262	1.090				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	n/a	n/a	0.000
Rating Area 2	n/a	n/a	0.000
Rating Area 3	n/a	n/a	0.000
Rating Area 4	n/a	n/a	0.000
Rating Area 5	n/a	n/a	0.000
Rating Area 6	n/a	n/a	0.000
Rating Area 7	n/a	n/a	0.000
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	n/a	1.000
Rating Area 9	n/a	n/a	0.000

Table 14. Network Factors

Projecion Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
Oscar HMO	Rating Area 8	n/a	1	

Company Name: ar Health Plan of Pennsylvania,
Market: Individual
Product: Oscar HMO
Effective Date of Rates: January 1, 2020
Ending date of Rates: December 31, 2020

HIOS Plan ID (On Exchange)=>			98517PA0010001		98517PA0010004		98517PA0010007		98517PA0010013		98517PA0010009		98517PA0010008		98517PA0010011		98517PA0010003		98517PA0010006	
HIOS Plan ID (Off Exchange)=>	98517PA0010010		98517PA0010001		98517PA0010004		98517PA0010007		98517PA0010013		98517PA0010009		98517PA0010008		98517PA0010011		98517PA0010003		98517PA0010006	
Plan Marketing Name =>	car Classic Silver Next Off-Ex O		Oscar Simple Bronze		Oscar Saver Bronze		Oscar Simple Silver		Oscar Classic Gold		Oscar Classic Silver Next		Oscar Saver Silver		Oscar Simple Secure		Oscar Classic Bronze		Oscar Classic Silver	
Form # =>	OHIN-131947531		OHIN-131947531		OHIN-131947531		OHIN-131947531		OHIN-131947531		OHIN-131947531		OHIN-131947531		OHIN-131947531		OHIN-131947531		OHIN-131947531	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Silver		Bronze		Bronze		Silver		Gold		Silver		Silver		Catastrophic		Bronze		Silver	
Deductible =>	$7000		$8150		$6000		$8150		$1700		$7000		$3000		$8150		$6000		$6500	
Coinsurance =>	Rx (Tier 4/5): 50% Other services: 40%		0%		50%		0%		20%		Rx (Tier 4/5): 50% Other services: 40%		40%		0%		50%		50%	
Copays =>	Primary Care: $25 Specialty Care: $75 Urgent Care: $100 Rx (T1-T3): $3 / $25 / $105		Urgent Care: $75 Rx (T1): $3		Rx (T1): $3		Prof. Hospital: $300 Primary Care: $25 Specialty Care: $50 Urgent Care: $75 Rx (T1-T3): $3 / $20 / $75		Primary Care: $25 Specialty Care: $50 Urgent Care: $75 Rx (T1-T3): $3 / $25 / $50		Primary Care: $25 Specialty Care: $75 Urgent Care: $100 Rx (T1-T3): $3 / $25 / $100		Rx (T1-T2): $3 / $25				Urgent Care: $75 Rx (T1): $3		Primary Care: $50 Specialty Care: $75 Urgent Care: $100 Rx (T1-T3): $3 / $25 / $75	
OOP Maximum =>	8150		8150		6750		8150		8150		8150		6650		8150		8150		8150	
Pediatric Dental (Yes/No) =>	Y		Y		Y		Y		Y		Y		Y		Y		Y		Y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$229.49	$229.49	$221.60	$221.60	$230.72	$230.72	$319.55	$319.55	$329.33	$329.33	$275.69	$275.69	$298.02	$298.02	$182.39	$182.39	$220.59	$220.59	$294.09	$294.09
15	$249.89	$249.89	$241.29	$241.29	$251.23	$251.23	$347.95	$347.95	$358.60	$358.60	$300.19	$300.19	$324.51	$324.51	$198.60	$198.60	$240.20	$240.20	$320.23	$320.23
16	$257.69	$257.69	$248.83	$248.83	$259.07	$259.07	$358.81	$358.81	$369.80	$369.80	$309.56	$309.56	$334.63	$334.63	$204.80	$204.80	$247.70	$247.70	$330.23	$330.23
17	$265.49	$265.49	$256.36	$256.36	$266.91	$266.91	$369.67	$369.67	$380.99	$380.99	$318.93	$318.93	$344.76	$344.76	$211.00	$211.00	$255.19	$255.19	$340.22	$340.22
18	$273.89	$273.89	$264.47	$264.47	$275.36	$275.36	$381.37	$381.37	$393.04	$393.04	$329.02	$329.02	$355.67	$355.67	$217.68	$217.68	$263.27	$263.27	$350.99	$350.99
19	$282.29	$282.29	$272.58	$272.58	$283.80	$283.80	$393.07	$393.07	$405.10	$405.10	$339.11	$339.11	$366.58	$366.58	$224.35	$224.35	$271.34	$271.34	$361.75	$361.75
20	$290.98	$290.98	$280.98	$280.98	$292.55	$292.55	$405.18	$405.18	$417.58	$417.58	$349.57	$349.57	$377.88	$377.88	$231.27	$231.27	$279.70	$279.70	$372.90	$372.90
21	$299.98	$299.98	$289.67	$289.67	$301.59	$301.59	$417.71	$417.71	$430.50	$430.50	$360.38	$360.38	$389.56	$389.56	$238.42	$238.42	$288.35	$288.35	$384.43	$384.43
22	$299.98	$299.98	$289.67	$289.67	$301.59	$301.59	$417.71	$417.71	$430.50	$430.50	$360.38	$360.38	$389.56	$389.56	$238.42	$238.42	$288.35	$288.35	$384.43	$384.43
23	$299.98	$299.98	$289.67	$289.67	$301.59	$301.59	$417.71	$417.71	$430.50	$430.50	$360.38	$360.38	$389.56	$389.56	$238.42	$238.42	$288.35	$288.35	$384.43	$384.43
24	$299.98	$299.98	$289.67	$289.67	$301.59	$301.59	$417.71	$417.71	$430.50	$430.50	$360.38	$360.38	$389.56	$389.56	$238.42	$238.42	$288.35	$288.35	$384.43	$384.43
25	$301.18	$316.24	$290.83	$305.37	$302.80	$317.94	$419.38	$440.35	$432.22	$453.83	$361.82	$379.91	$391.12	$410.68	$239.37	$251.34	$289.51	$303.98	$385.97	$405.27
26	$307.18	$322.54	$296.62	$311.45	$308.83	$324.27	$427.74	$449.12	$440.83	$462.87	$369.03	$387.48	$398.91	$418.86	$244.14	$256.35	$295.27	$310.04	$393.66	$413.34
27	$314.38	$330.10	$303.57	$318.75	$316.07	$331.87	$437.76	$459.65	$451.16	$473.72	$377.67	$396.56	$408.26	$428.68	$249.86	$262.36	$302.20	$317.31	$402.88	$423.03
28	$326.08	$342.39	$314.87	$330.61	$327.83	$344.22	$454.05	$476.75	$467.95	$491.35	$391.73	$411.32	$423.46	$444.63	$259.16	$272.12	$313.44	$329.11	$417.88	$438.77
29	$335.68	$352.47	$324.14	$340.35	$337.48	$354.36	$467.42	$490.79	$481.72	$505.81	$403.26	$423.42	$435.92	$457.72	$266.79	$280.13	$322.67	$338.80	$430.18	$451.69
30	$340.48	$357.51	$328.77	$345.21	$342.31	$359.42	$474.10	$497.81	$488.61	$513.04	$409.03	$429.48	$442.15	$464.26	$270.61	$284.14	$327.28	$343.65	$436.33	$458.15
31	$347.68	$365.07	$335.73	$352.51	$349.55	$367.02	$484.13	$508.33	$498.94	$523.89	$417.68	$438.56	$451.50	$474.08	$276.33	$290.14	$334.20	$350.91	$445.56	$467.83
32	$354.88	$372.63	$342.68	$359.81	$356.79	$374.62	$494.15	$518.86	$509.28	$534.74	$426.33	$447.64	$460.85	$483.90	$282.05	$296.15	$341.12	$358.18	$454.78	$477.52
33	$359.38	$377.35	$347.02	$364.37	$361.31	$379.37	$500.42	$525.44	$515.73	$541.52	$431.73	$453.32	$466.70	$490.03	$285.63	$299.91	$345.45	$362.72	$460.55	$483.58
34	$364.18	$382.39	$351.66	$369.24	$366.13	$384.44	$507.10	$532.46	$522.62	$548.75	$437.50	$459.37	$472.93	$496.58	$289.44	$303.91	$350.06	$367.57	$466.70	$490.03
35	$366.58	$399.57	$353.97	$385.83	$368.55	$401.72	$510.44	$556.38	$526.07	$573.41	$440.38	$480.01	$476.05	$518.89	$291.35	$317.57	$352.37	$384.08	$469.78	$512.06
36	$368.98	$402.19	$356.29	$388.36	$370.96	$404.35	$513.78	$560.02	$529.51	$577.17	$443.26	$483.16	$479.16	$522.29	$293.26	$319.65	$354.68	$386.60	$472.85	$515.41
37	$371.38	$404.80	$358.61	$390.88	$373.37	$406.98	$517.13	$563.67	$532.95	$580.92	$446.15	$486.30	$482.28	$525.68	$295.16	$321.73	$356.98	$389.11	$475.93	$518.76
38	$373.78	$407.42	$360.93	$393.41	$375.79	$409.61	$520.47	$567.31	$536.40	$584.67	$449.03	$489.44	$485.40	$529.08	$297.07	$323.81	$359.29	$391.63	$479.00	$522.11
39	$378.58	$412.65	$365.56	$398.46	$380.61	$414.87	$527.15	$574.59	$543.29	$592.18	$454.80	$495.73	$491.63	$535.88	$300.89	$327.96	$363.90	$396.65	$485.15	$528.82
40	$383.38	$417.88	$370.20	$403.51	$385.44	$420.13	$533.83	$581.88	$550.17	$599.69	$460.56	$502.01	$497.86	$542.67	$304.70	$332.12	$368.52	$401.68	$491.30	$535.52
41	$390.58	$425.73	$377.15	$411.09	$392.68	$428.02	$543.86	$592.81	$560.51	$610.95	$469.21	$511.44	$507.21	$552.86	$310.42	$338.36	$375.44	$409.23	$500.53	$545.58
42	$397.48	$433.25	$383.81	$418.35	$399.61	$435.58	$553.47	$603.28	$570.41	$621.74	$477.50	$520.47	$516.17	$562.63	$315.91	$344.34	$382.07	$416.46	$509.37	$555.22
43	$407.08	$443.72	$393.08	$428.46	$409.26	$446.10	$566.83	$617.85	$584.18	$636.76	$489.03	$533.04	$528.64	$576.21	$323.53	$352.65	$391.30	$426.51	$521.67	$568.62
44	$419.08	$456.79	$404.67	$441.09	$421.33	$459.25	$583.54	$636.06	$601.40	$655.53	$503.45	$548.76	$544.22	$593.20	$333.07	$363.05	$402.83	$439.09	$537.05	$585.39
45	$433.18	$472.16	$418.28	$455.93	$435.50	$474.70	$603.17	$657.46	$621.64	$677.58	$520.38	$567.22	$562.53	$613.16	$344.28	$375.26	$416.38	$453.86	$555.12	$605.08
46	$449.98	$490.47	$434.50	$473.61	$452.39	$493.11	$626.57	$682.96	$645.74	$703.86	$540.57	$589.22	$584.34	$636.94	$357.63	$389.82	$432.53	$471.46	$576.65	$628.55
47	$468.88	$511.07	$452.75	$493.50	$471.39	$513.82	$652.88	$711.64	$672.86	$733.42	$563.27	$613.96	$608.89	$663.69	$372.65	$406.19	$450.70	$491.26	$600.87	$654.94
48	$490.47	$534.62	$473.61	$516.23	$493.11	$537.49	$682.96	$744.42	$703.86	$767.21	$589.22	$642.25	$636.94	$694.26	$389.82	$424.90	$471.46	$513.89	$628.55	$685.11
49	$511.77	$557.83	$494.17	$538.65	$514.52	$560.83	$712.61	$776.75	$734.43	$800.52	$614.80	$670.14	$664.59	$724.41	$406.74	$443.35	$491.93	$536.21	$655.84	$714.87
50	$535.77	$583.99	$517.35	$563.91	$538.65	$587.12	$746.03	$813.17	$768.87	$838.06	$643.63	$701.56	$695.76	$758.38	$425.82	$464.14	$515.00	$561.35	$686.59	$748.39
51	$559.47	$609.82	$540.23	$588.85	$562.47	$613.09	$779.03	$849.14	$802.87	$875.13	$672.10	$732.59	$726.54	$791.92	$444.65	$484.67	$537.78	$586.18	$716.96	$781.49
52	$585.57	$638.27	$565.43	$616.32	$588.71	$641.69	$815.37	$888.75	$840.33	$915.96	$703.46	$766.77	$760.43	$828.87	$465.39	$507.28	$562.87	$613.53	$750.41	$817.95
53	$611.97	$667.04	$590.92	$644.11	$615.25	$670.62	$852.13	$928.82	$878.21	$957.25	$735.17	$801.33	$794.71	$866.23	$486.38	$530.15	$588.24	$641.18	$784.24	$854.82
54	$640.47	$698.11	$618.44	$674.10	$643.90	$701.85	$891.81	$972.07	$919.11	$1,001.83	$769.40	$838.65	$831.72	$906.57	$509.03	$554.84	$615.64	$671.04	$820.76	$894.63
55	$668.96	$752.59	$645.96	$726.71	$672.55	$756.62	$931.49	$1,047.93	$960.01	$1,080.01	$803.64	$904.10	$868.73	$977.32	$531.67	$598.13	$643.03	$723.41	$857.28	$964.44
56	$699.86	$787.35	$675.80	$760.27	$703.62	$791.57	$974.52	$1,096.33	$1,004.35	$1,129.89	$840.76	$945.85	$908.85	$1,022.46	$556.23	$625.76	$672.73	$756.82	$896.88	$1,008.99
57	$731.06	$822.44	$705.92	$794.16	$734.98	$826.86	$1,017.96	$1,145.21	$1,049.12	$1,180.26	$878.24	$988.02	$949.37	$1,068.04	$581.03	$653.66	$702.72	$790.56	$936.86	$1,053.97
58	$764.36	$859.90	$738.08	$830.33	$768.46	$864.52	$1,064.33	$1,197.37	$1,096.90	$1,234.02	$918.24	$1,033.02	$992.61	$1,116.68	$607.49	$683.43	$734.73	$826.57	$979.53	$1,101.97
59	$780.86	$878.47	$754.01	$848.26	$785.05	$883.18	$1,087.30	$1,223.21	$1,120.58	$1,260.65	$938.06	$1,055.32	$1,014.03	$1,140.79	$620.61	$698.18	$750.59	$844.41	$1,000.68	$1,125.76
60	$814.16	$915.93	$786.16	$884.43	$818.53	$920.84	$1,133.67	$1,275.37	$1,168.37	$1,314.41	$978.06	$1,100.32	$1,057.27	$1,189.43	$647.07	$727.95	$782.59	$880.42	$1,043.35	$1,173.77
61	$842.96	$948.32	$813.97	$915.71	$847.48	$953.41	$1,173.77	$1,320.49	$1,209.69	$1,360.90	$1,012.66	$1,139.24	$1,094.67	$1,231.51	$669.96	$753.70	$810.28	$911.56	$1,080.25	$1,215.28
62	$861.85	$969.59	$832.22	$936.24	$866.48	$974.79	$1,200.08	$1,350.09	$1,236.81	$1,391.42	$1,035.36	$1,164.78	$1,119.21	$1,259.12	$684.98	$770.60	$828.44	$932.00	$1,104.47	$1,242.53
63	$885.55	$996.25	$855.10	$961.99	$890.30	$1,001.59	$1,233.08	$1,387.22	$1,270.82	$1,429.68	$1,063.83	$1,196.81	$1,149.99	$1,293.74	$703.81	$791.79	$851.22	$957.62	$1,134.84	$1,276.70
64+	$899.94	$1,012.45	$869.01	$977.63	$904.77	$1,017.88	$1,253.13	$1,409.77	$1,291.49	$1,452.92	$1,081.13	$1,216.27	$1,168.68	$1,314.78	$715.26	$804.67	$865.05	$973.20	$1,153.29	$1,297.46

Oscar Health Plan of Pennsylvania, Inc.
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
98517PA0010010	Oscar Classic Silver Next Off-Ex Only	HMO	Silver	Off	Oscar	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
98517PA0010001	Oscar Simple Bronze	HMO	Bronze	On/Off	Oscar	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
98517PA0010004	Oscar Saver Bronze	HMO	Bronze	On/Off	Oscar	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
98517PA0010007	Oscar Simple Silver	HMO	Silver	On/Off	Oscar	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
98517PA0010013	Oscar Classic Gold	HMO	Gold	On/Off	Oscar	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
98517PA0010009	Oscar Classic Silver Next	HMO	Silver	On/Off	Oscar	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
98517PA0010008	Oscar Saver Silver	HMO	Silver	On/Off	Oscar	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
98517PA0010011	Oscar Simple Secure	HMO	Catastrophic	On/Off	Oscar	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
98517PA0010003	Oscar Classic Bronze	HMO	Bronze	On/Off	Oscar	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
98517PA0010006	Oscar Classic Silver	HMO	Silver	On/Off	Oscar	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

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

					RATING AREA 1								RATING AREA 2		
	02-01-2019 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter
98517PA0010010	Oscar Classic Silver Next Off-Ex Only	HMO	Silver	Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010001	Oscar Simple Bronze	HMO	Bronze	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010004	Oscar Saver Bronze	HMO	Bronze	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010007	Oscar Simple Silver	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010013	Oscar Classic Gold	HMO	Gold	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010009	Oscar Classic Silver Next	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010008	Oscar Saver Silver	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010011	Oscar Simple Secure	HMO	Catastrophic	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010003	Oscar Classic Bronze	HMO	Bronze	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010006	Oscar Classic Silver	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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

RATING AREA 3

	02-01-2019 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Bradford**	**Carbon**	**Clinton**	**Lackawanna**	**Luzerne**	**Lycoming**	**Monroe**	**Pike**	**Sullivan**	**Susquehanna**	**Tioga**	**Wayne**	**Wyoming**
98517PA0010010	Oscar Classic Silver Next Off-Ex Only	HMO	Silver	Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010001	Oscar Simple Bronze	HMO	Bronze	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010004	Oscar Saver Bronze	HMO	Bronze	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010007	Oscar Simple Silver	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010013	Oscar Classic Gold	HMO	Gold	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010009	Oscar Classic Silver Next	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010008	Oscar Saver Silver	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010011	Oscar Simple Secure	HMO	Catastrophic	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010003	Oscar Classic Bronze	HMO	Bronze	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010006	Oscar Classic Silver	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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

					RATING AREA 4										RATING AREA 5						
	02-01-2019 Number of Covered Lives by Rating County				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	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
98517PA0010010	Oscar Classic Silver Next Off-Ex Only	HMO	Silver	Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010001	Oscar Simple Bronze	HMO	Bronze	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010004	Oscar Saver Bronze	HMO	Bronze	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010007	Oscar Simple Silver	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010013	Oscar Classic Gold	HMO	Gold	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010009	Oscar Classic Silver Next	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010008	Oscar Saver Silver	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010011	Oscar Simple Secure	HMO	Catastrophic	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010003	Oscar Classic Bronze	HMO	Bronze	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010006	Oscar Classic Silver	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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

					RATING AREA 6										RATING AREA 7			
	02-01-2019 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
98517PA0010010	Oscar Classic Silver Next Off-Ex Only	HMO	Silver	Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010001	Oscar Simple Bronze	HMO	Bronze	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010004	Oscar Saver Bronze	HMO	Bronze	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010007	Oscar Simple Silver	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010013	Oscar Classic Gold	HMO	Gold	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010009	Oscar Classic Silver Next	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010008	Oscar Saver Silver	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010011	Oscar Simple Secure	HMO	Catastrophic	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010003	Oscar Classic Bronze	HMO	Bronze	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010006	Oscar Classic Silver	HMO	Silver	On/Off	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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

					RATING AREA 8					RATING AREA 9						
	02-01-2019 Number of Covered Lives by Rating County				0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
98517PA0010010	Oscar Classic Silver Next Off-Ex Only	HMO	Silver	Off	$299.98	$299.98	$299.98	$299.98	$299.98	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010001	Oscar Simple Bronze	HMO	Bronze	On/Off	$289.67	$289.67	$289.67	$289.67	$289.67	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010004	Oscar Saver Bronze	HMO	Bronze	On/Off	$301.59	$301.59	$301.59	$301.59	$301.59	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010007	Oscar Simple Silver	HMO	Silver	On/Off	$417.71	$417.71	$417.71	$417.71	$417.71	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010013	Oscar Classic Gold	HMO	Gold	On/Off	$430.50	$430.50	$430.50	$430.50	$430.50	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010009	Oscar Classic Silver Next	HMO	Silver	On/Off	$360.38	$360.38	$360.38	$360.38	$360.38	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010008	Oscar Saver Silver	HMO	Silver	On/Off	$389.56	$389.56	$389.56	$389.56	$389.56	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010011	Oscar Simple Secure	HMO	Catastrophic	On/Off	$238.42	$238.42	$238.42	$238.42	$238.42	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010003	Oscar Classic Bronze	HMO	Bronze	On/Off	$288.35	$288.35	$288.35	$288.35	$288.35	n/a	n/a	n/a	n/a	n/a	n/a	n/a
98517PA0010006	Oscar Classic Silver	HMO	Silver	On/Off	$384.43	$384.43	$384.43	$384.43	$384.43	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Unified Rate Review v5.0

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

Company Legal Name: **Oscar Health Plan of Pennsylvania, Inc.** State: **PA**
HIOS Issuer ID: **98517** Market: **Individual**
Effective Date of Rate Change(s): **1/1/2020**

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

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

	Total	PMPM
Allowed Claims	$0.00	#DIV/0!
Reinsurance	$0.00	#DIV/0!
Incurred Claims in Experience Period	$0.00	#DIV/0!
Risk Adjustment	$0.00	#DIV/0!
Experience Period Premium	$0.00	#DIV/0!
Experience Period Member Months	0	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$0.00	1.000	1.000	1.000	1.000	$0.00
Outpatient Hospital	$0.00	1.000	1.000	1.000	1.000	$0.00
Professional	$0.00	1.000	1.000	1.000	1.000	$0.00
Other Medical	$0.00	1.000	1.000	1.000	1.000	$0.00
Capitation	$0.00	1.000	1.000	1.000	1.000	$0.00
Prescription Drug	$0.00	1.000	1.000	1.000	1.000	$0.00
Total	$0.00					**$0.00**

Morbidity Adjustment	1.000
Demographic Shift	1.000
Plan Design Changes	1.000
Other	1.000
Adjusted Trended EHB Allowed Claims PMPM for **1/1/2020**	**$0.00**

Manual EHB Allowed Claims PMPM	$708.72
Applied Credibility %	0.00%

		Projected Period Totals
Projected Index Rate for **1/1/2020**	**$708.72**	$96,893,363.52
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	$0.00	$0.00
Exchange User Fees	2.74%	$2,729,671.15
Market Adjusted Index Rate	**$728.69**	**$99,623,034.67**

Projected Member Months	**136,716**

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 dis closure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

Company Legal Name: **Oscar Health Plan of Pennsylvania, Inc.**
HIOS Issuer ID: **98517**
Effective Date of Rate Change(s): **1/1/2020**

State: **PA**
Market: **Individual**

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information											
1.1	Product Name		Oscar HMO									
1.2	Product ID		98517PA001									
1.3	Plan Name		Oscar Classic Silver Next Off-Ex Only	Oscar Simple Bronze	Oscar Saver Bronze	Oscar Simple Silver	Oscar Classic Gold	Oscar Classic Silver Next	Oscar Saver Silver	Oscar Simple Secure	Oscar Classic Bronze	Oscar Classic Silver
1.4	Plan ID (Standard Component ID)		98517PA0010010	98517PA0010001	98517PA0010004	98517PA0010007	98517PA0010013	98517PA0010009	98517PA0010008	98517PA0010011	98517PA0010003	98517PA0010006
1.5	Metal		Silver	Bronze	Bronze	Silver	Gold	Silver	Silver	Catastrophic	Bronze	Silver
1.6	AV Metal Value		0.669	0.603	0.636	0.689	0.765	0.670	0.699	0.580	0.629	0.678
1.7	Plan Category		New	New	New	New	New	New	New	New	New	New
1.8	Plan Type		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9	Exchange Plan?		No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10	Effective Date of Proposed Rates		1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020
1.11	Cumulative Rate Change % (over 12 mos prior)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12	Product Rate Increase %		0.00%									
1.13	Submission Level Rate Increase %		0.00%									

Worksheet 1 Totals		Section II: Experience Period and Current Plan Level Information											
	2.1	Plan ID (Standard Component ID)	Total	98517PA0010010	98517PA0010001	98517PA0010004	98517PA0010007	98517PA0010013	98517PA0010009	98517PA0010008	98517PA0010011	98517PA0010003	98517PA0010006
$0	2.2	Allowed Claims	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.3	Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.4	Member Cost Sharing	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.6	Incurred Claims	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.7	Risk Adjustment Transfer Amount	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.8	Premium	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
0	2.9	Experience Period Member Months	0	0	0	0	0	0	0	0	0	0	0
	2.10	Current Enrollment	0	0	0	0	0	0	0	0	0	0	0
	2.11	Current Premium PMPM	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.12	Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
		Per Member Per Month											
	2.13	Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.14	Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.15	Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.16	Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.17	Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.18	Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.19	Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

	Section III: Plan Adjustment Factors										
3.1	Plan ID (Standard Component ID)	98517PA0010010	98517PA0010001	98517PA0010004	98517PA0010007	98517PA0010013	98517PA0010009	98517PA0010008	98517PA0010011	98517PA0010003	98517PA0010006
3.2	Market Adjusted Index Rate	$728.69									
3.3	AV and Cost Sharing Design of Plan	0.6735	0.6503	0.6771	0.9378	0.9665	0.8091	0.8746	0.6347	0.6474	0.8631
3.4	Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5	Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	Administrative Costs										
3.6	Administrative Expense	8.47%	8.47%	8.47%	8.47%	8.47%	8.47%	8.47%	8.47%	8.47%	8.47%
3.7	Taxes and Fees	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%
3.8	Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9	Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8433	1.0000	1.0000
3.10	**Plan Adjusted Index Rate**	$541.21	$522.57	$544.10	$753.60	$776.66	$650.18	$702.81	$430.11	$520.24	$693.57
3.11	Age Calibration Factor	0.5590	0.5590								
3.12	Geographic Calibration Factor	1.0000	1.0000								
3.13	Tobacco Calibration Factor	0.9916	0.9916								
3.14	**Calibrated Plan Adjusted Index Rate**		$300.00	$289.66	$301.60	$417.72	$430.51	$360.40	$389.57	$238.41	$288.37	$384.45

	Section IV: Projected Plan Level Information											
4.1	Plan ID (Standard Component ID)	Total	98517PA0010010	98517PA0010001	98517PA0010004	98517PA0010007	98517PA0010013	98517PA0010009	98517PA0010008	98517PA0010011	98517PA0010003	98517PA0010006
4.2	Allowed Claims	$96,893,090	$14,547,915	$4,715,660	$4,765,310	$14,271,541	$10,747,384	$14,188,057	$14,287,367	$393,530	$4,753,673	$14,222,653
4.3	Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4	Member Cost Sharing	$17,847,231	$4,563,245	$1,526,161	$1,444,503	$716,743	$1,998,695	$2,493,750	$1,645,958	$131,769	$1,578,644	$1,747,763
4.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6	Incurred Claims	$79,045,859	$9,984,670	$3,189,499	$3,320,807	$13,554,798	$8,748,689	$11,694,307	$12,641,409	$261,761	$3,175,029	$12,474,890
4.7	Risk Adjustment Transfer Amount	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.8	Premium	$89,615,561	$11,319,780	$3,615,987	$3,764,853	$15,367,292	$9,918,529	$13,258,023	$14,331,769	$296,763	$3,599,581	$14,142,984
4.9	Projected Member Months	136,716	20,918	6,920	6,920	20,394	12,772	20,394	20,394	690	6,920	20,394
4.10	Loss Ratio	88.21%	88.21%	88.21%	88.21%	88.21%	88.21%	88.21%	88.21%	88.21%	88.21%	88.21%
	Per Member Per Month											
4.11	Allowed Claims	$708.72	$695.47	$681.45	$688.63	$699.79	$841.48	$695.70	$700.57	$570.33	$686.95	$697.39
4.12	Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.13	Member Cost Sharing	$130.54	$218.15	$220.54	$208.74	$35.14	$156.49	$122.28	$80.71	$190.97	$228.13	$85.70
4.14	Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.15	Incurred Claims	$578.18	$477.32	$460.91	$479.89	$664.65	$684.99	$573.42	$619.86	$379.36	$458.82	$611.69
4.16	Risk Adjustment Transfer Amount	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.17	Premium	$655.49	$541.15	$522.54	$544.05	$753.52	$776.58	$650.09	$702.74	$430.09	$520.17	$693.49

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 8	1.0000

Part III Actuarial Memorandum

REDACTED

Oscar Health Plan of Pennsylvania, Inc.
Pennsylvania Individual On- and Off-Exchange Plans
2020 Premium Rates

Prepared for:
Oscar Health Plan of Pennsylvania, Inc.

Prepared by:
REDACTED
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June 24, 2019

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ATTACHMENTS

Attachment A	Proposed 2020 Premium Rates for Oscar Health Plan of Pennsylvania, Inc.'s Individual Plans
Attachment B	REDACTED
Attachment C	Plan Adjusted Index Rate Development
Attachment D	Plan Adjusted Index Rate Calibration

GENERAL INFORMATION

DOCUMENT OVERVIEW

The document contains the Part III Actuarial Memorandum for Oscar Health Plan of Pennsylvania, Inc.'s (Oscar) individual block of business, effective January 1, 2020. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template (URRT).

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

This information is intended for use by the Pennsylvania Insurance Department (PID), the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of Oscar's individual rate filing. However, I recognize that this certification may become a public document. Milliman makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum prepared for Oscar by Milliman that would result in the creation of any duty or liability under any theory of law by Milliman or its employees to third parties.

As prescribed by Pennsylvania, the premium rates developed and supported by this Actuarial Memorandum assume that Cost Sharing Reduction (CSR) subsidies will not be funded and will be calculated as described in current regulations and guidance. Future modifications in legislation, regulation and/or court decisions regarding the funding of CSR payments may affect the extent to which the premium rates are neither excessive nor deficient.

Future regulatory changes may affect the extent to which the rates presented herein are neither excessive nor deficient.

COMPANY IDENTIFYING INFORMATION

Company legal name: Oscar Health Plan of Pennsylvania, Inc.

State: Pennsylvania

HIOS Issuer ID: 98517

Market: Individual

Effective Date: January 1, 2020

COMPANY CONTACT INFORMATION

Primary Contact Name: REDACTED

Primary Contact Telephone Number: REDACTED

Primary Contact E-mail Address: REDACTED

PART III ACTUARIAL MEMORANDUM

PROPOSED RATE CHANGES

Oscar is a newly licensed health plan in Pennsylvania, entering the individual market for the first time in 2020. As such, the premium rates presented in this memorandum do not reflect proposed rate changes over a prior set of rates. The proposed premium rates for Oscar's individual block of business both on and off Exchange are presented in Attachment A. Copies of the results from the Actuarial Value Calculator (screen shots) for each plan are provided in Attachment B.

RATE DEVELOPMENT OVERVIEW

The plans shown in Attachment A are new plans to be offered for sale effective January 1, 2020. The following methodology was used to develop these rates.

- Underlying Claims Experience: As Oscar does not have any historical experience on which to base its premium rating, Milliman's 2019 Health Cost Guidelines (HCGs) were used, adjusted for rating regions, Oscar's provider network reimbursement levels and its care management protocols, to develop a set of manual rates. The manual rate development is described in detail in this actuarial memorandum.

- Demographics and Morbidity: The manual rates were adjusted to reflect the anticipated demographics and morbidity in the individual market in Pennsylvania in 2020.

- Trend: Medical and prescription drug utilization rates and unit costs were trended one year from the 2019 HCG levels, calibrated with Oscar's anticipated provider reimbursements, to the midpoint of the rating period. The pharmacy rates are reflective of Oscar's anticipated 2020 contracts with its Pharmacy Benefits Manager (i.e. average wholesale price discounts, dispensing fees, anticipated rebates, and formulary).

- Risk Adjustment: Projected claims were adjusted to reflect payments to the individual risk adjustment pool as a result of the Affordable Care Act's (ACA) risk adjustment effective in 2020.

- Benefit Adjustment: The projected claims were adjusted to reflect the benefits that will be offered for each of Oscar's plans.

- Administration & Profit: The premium incorporates an 8.5% administrative charge (inclusive of general administrative expenses, profit, and commission).

- Taxes and Fees: The premium rates reflect applicable state and federal taxes and fees in effect in 2020.

Oscar's premium rates were developed using actuarial cost models, based on Milliman's HCGs, calibrated to the anticipated demographics and morbidity of the individual market in Pennsylvania, Oscar's anticipated contracts with its providers in 2020, its managed care protocols, and service areas. The HCG actuarial cost models consider utilization and average charge levels for roughly 60 benefit categories. These models make provision, by type of service category, for benefit characteristics such as copays, deductibles, coinsurance, and out-of-pocket maximums. For each type of service category, utilization is adjusted to reflect the anticipated changes due to the actuarial value of each plan (i.e., using plan behavior change factors). The formula below shows how the cost models calculate the net claims costs per member per month (PMPM).

$$Rate\ Net\ Claims\ Costs\ PMPM =$$

$$\left[\sum_{i=1}^{60}\left(\frac{Util_i \times AvgChg_i - CopayUtil_i \times Copay_i}{12{,}000}\right)\right] - Ded + OOPMax$$

Where,

i = *Type of service category*
$Util_i$ = Service utilization per 1,000 members per year
$AvgChg_i$ = Average Charge per service
$CopayUtil_i$ = Copay utilization per 1,000 members per year
$Copay_i$ = Average Effective Copay per service
Ded = Value of deductible PMPM
$OOPMax$ = Value of out-of-pocket maximum PMPM

The final monthly per member rates are equal to the net claims cost calculated above divided by 1 minus administrative expenses and contribution to surplus/underwriting loss, risk transfers, and applicable state and federal taxes and fees as a percent of premium.

$$Gross\ Premium\ Rate\ PMPM = \frac{Net\ Claims\ Cost}{(1 - Admin - Profit - ACA\ \&\ State\ Taxes\ \&\ Fees \pm Risk\ Adjustment\ \%\ of\ Premium)}$$

By using the cost model approach to price Oscar's benefit plans, actuarial relativities are appropriately calculated – and thus maintained – every year. This ensures that rates for all products and benefit options reflect only actuarial relativities due solely to benefit differences. The cost model approach also helps to preserve actuarial relativities between plans.

This rate development is based on generally accepted actuarial rating principles.

SINGLE RISK POOL

Oscar's rates are developed using a single risk pool, established according to the requirements in 45 CFR section 156.80(d) and reflect all covered lives for every non-grandfathered product/plan combination, in the State of Pennsylvania individual health insurance market.

EXPERIENCE AND CURRENT PERIOD PREMIUM, CLAIMS, AND ENROLLMENT

Not applicable. Oscar is a newly licensed commercial insurer in Pennsylvania. Therefore, the premium rates presented are 100% manually rated.

BENEFIT CATEGORIES

The benefit categories are based on the algorithm used by Milliman's HCGs. The HCG grouper uses a combination of Diagnosis-Related Groups (DRGs), Current Procedural Terminology Codes – Fourth Edition (CPT-4 codes), Healthcare Common Procedural Coding System codes (HCPCS), and revenue codes to allocate detailed claims into roughly 60 benefit categories. Service classification may also be dependent on criteria such as site of service, physician specialty and procedure code modifier (e.g., anesthesia modifier). The HCG grouper is updated annually to incorporate any new codes so the classification methodology remains current.

Manual utilization and cost data was assigned to benefit categories based on place and type of service using a detailed claims mapping algorithm summarized as follows:

INPATIENT HOSPITAL

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

OUTPATIENT HOSPITAL

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

PROFESSIONAL

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

OTHER MEDICAL

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

CAPITATION

Includes the amount for any services that are provided on a capitated basis. The manual rates presented herein represent only fee for service services with no capitation.

PRESCRIPTION DRUG

Includes drugs dispensed by a pharmacy. This amount is net of rebates received from drug manufacturers.

PROJECTION FACTORS

Not applicable. Oscar did not have historical experience during the base period.

MANUAL RATE ADJUSTMENTS

Since Oscar is a newly licensed commercial health insurer in Pennsylvania, a set of manual rates were developed for Oscar's 2020 individual plans.

SOURCE AND APPROPRIATENESS OF EXPERIENCE DATA USED IN MANUAL RATE DEVELOPMENT

The basis of the manual rates is an average claim cost PMPM for Oscar's rating area in Pennsylvania (Rating Area 8), developed utilizing information contained in Milliman's HCGs (2019 edition), with adjustments for trend and a number of other factors discussed in this section, including the anticipated demographics and morbidity in the Pennsylvania individual market. The result was a 2020 claim cost and premium for Oscar's rating area.

The HCGs provide a flexible but consistent basis for the determination of health claim costs and premium rates for a wide variety of health plans. The Guidelines are developed as a result of Milliman's continuing research on health care costs. First developed in 1954, the Guidelines have been updated and expanded annually since that time. The Guidelines are continually monitored as they are used in measuring the experience or evaluating the rates of health plans, and as they are compared to other data sources.

The HCGs consider utilization and average charge levels for roughly 60 benefit categories. These models make provision, by type of service category, for benefit characteristics such as copays, deductibles, coinsurance, and out-of-pocket maximums.

ADJUSTMENTS MADE TO THE DATA

This section includes a description of each factor used to project the manual allowed claims to the projection period, and supporting information related to the development of those factors.

Trend (Cost/Utilization)

Milliman's 2019 HCGs were calibrated with Oscar's anticipated rating areas, provider contracts, and medical management programs. The pharmacy rates are reflective of Oscar's anticipated 2020 contracts with its Pharmacy Benefit Manager (i.e., Average Wholesale Price discounts, dispensing fees, rebates, and formulary). Utilization and unit costs were trended one year to 2020 using the following trend assumptions:

Table 1
Oscar Health Plan of Pennsylvania, Inc.
Annual Trend Assumptions

	Utilization	Unit Cost
Inpatient Facility	0.0%	2.5%
Outpatient Facility	1.5%	1.5%
Physician and Other	2.0%	0.5%
Prescription Drug	1.3%	8.5%

Morbidity Adjustment

Milliman's HCGs reflect large group experience. Additional adjustments were incorporated into the HCGs to capture the morbidity inherent in the individual market in post-reform Pennsylvania. The morbidity adjustment was developed by modeling the relative difference between estimated allowed costs for the individual post-reform and large group markets in Pennsylvania.

We reviewed individual market claims experience and projected data in Pennsylvania using 2017-2019 Unified Rate Review Templates (URRT) to assess the differential between the individual post-reform and large group markets, after adjusting for risk and demographics in each market segment. We also reviewed filed actuarial memoranda, objections, and PA Rate Template exhibits to better understand the drivers of the projected URRT data. These analyses informed our assumption as to the differential in illness burden between the large group and the individual market.

In addition, we incorporated a 1.06 Individual Adjustment to the morbidity as mandated by the Pennsylvania Insurance Department. This adjustment is intended to account for recent changes in the individual market, including the repeal of the individual mandate penalty, the increased duration for short-term health plans, and decreased federal spending on advanced premium tax credits. We anticipate that these changes will cause overall market morbidity to increase as healthier members exit the market.

Demographic Shifts

To reflect the average anticipated statewide demographics for purposes of pricing Oscar's Pennsylvania individual plans, an anticipated age/gender distribution for 2020 was applied, based on the results for Pennsylvania from the Center for Medicare and Medicaid Services (CMS) 2019 open enrollment Public Use Files (PUFs) released in March 2019, which indicated an average age of about 44 and a male/female distribution of 46%/54%, respectively.

The catastrophic plan covers only specified eligibility categories - those under the age of 30 and hardship cases. As such, the catastrophic demographics were adjusted to be consistent with the Pennsylvania enrollment report for this population in order to develop a separate set of starting costs for the catastrophic plan.

Plan Design Changes

Adjustments were made to reflect additional costs for the following benefits expected to be covered in the projection period that are not otherwise reflected in the HCGs: accidental dental, gender reassignment, infertility treatment, nutritional counseling, pediatric dental, pediatric vision, Teladoc services, and weight loss programs (when medically necessary).

The allowed and net claims costs for each plan reflect differences due to cost sharing and the impact of plan behavior change. Plan behavior change factors were applied at the plan level using factors developed from both Oscar's nationwide risk-adjusted individual claims experience from the 2018 plan year and consideration of those implied from the rate differentials expressed by other carriers in the Pennsylvania individual market. Prior to using the factors, they were re-calibrated to the average of the assumed plan distribution, which is a gold plan with an 84% actuarial value. Relativities between plans are based on differences in utilization for varying levels of cost sharing and do not reflect differences due to health status.

OTHER ADJUSTMENTS – COST SHARING REDUCTION PLAN ADJUSTMENT

Individuals with income less than 250% of the federal poverty level (FPL) may purchase the CSR variations of Oscar's Silver plans. When a member purchases one of these plans, Oscar pays the difference in cost sharing between the Cost Sharing Variation plan and the Silver plan. As such, from the member's perspective, the resulting plan has an actuarial value above a Silver plan resulting in an expected increase in utilization due to the lower cost sharing. The risk transfer does not account for the cost of this increased utilization (as the risk adjustment formula simply transfers funds from one payer to another); therefore, an adjustment needs to be made to include this cost in the premium rate development.

To develop the value of this adjustment, the total difference of the plan behavior change was allocated across all plans using an assumed distribution of members anticipated in these plans.

Separately, the proposed rates contained herein assume that CSR subsidies will no longer be funded by the federal government. We have loaded the additional cost of funding these subsidies on Oscar's silver plans offered on the Exchange as described later in this actuarial memorandum.

CREDIBILITY OF EXPERIENCE

Not applicable. Oscar does not have experience in the base period to use in rate development; therefore, the 2020 rate development is based solely on manual rates.

ESTABLISHING THE INDEX RATE

As Oscar will be a new commercial health insurer in 2020, it has no claims experience. Therefore, it does not have an experience period index rate.

The Index Rate for the projection period is a measurement of the average allowed claims PMPM for EHB benefits. The projected index rate reflects the projected 2020 mixture of area factors, mix of catastrophic/non-catastrophic enrollment and the projected mix of risk morbidity in the Pennsylvania individual Single Risk Pool. Note that there are additional benefits offered beyond the EHB benefits. The Projection Period Index Rate has not been adjusted for payments and charges under the risk adjustment program or for Exchange user fees.

The Projection Period Index Rate is equal to the projected total allowed claims PMPM minus the total non-EHB allowed claims PMPM.

DEVELOPMENT OF THE MARKET-WIDE ADJUSTED INDEX RATE

The following table summarizes the factors applied to the Index Rate in the projection period to determine the Market-Wide Adjusted Index Rate.

Table 2 Oscar Health Plan of Pennsylvania, Inc. Market-Wide Adjusted Index Rate Development	
2020 Index Rate PMPM	$708.72
Market-Wide Adjustments (paid basis)	
Risk Adjustment Transfer Amount	$0.00
Net Federal Transitional Reinsurance	$0.00
Exchange User Fees	$16.26
Paid-to-Allowed Ratio	0.816
Market-Wide Adjustments (allowed basis)	
Risk Adjustment Transfer Amount	$0.00
Net Federal Transitional Reinsurance	$0.00
Exchange User Fees	$19.93
Market-Wide Adjusted Index Rate	$728.65

The Market-Wide Adjusted Index Rate is not calibrated. This means that this rate reflects the average demographic characteristics of the single risk pool.

Each of the above modifiers was developed as follows:

- Risk Adjustment Transfer Amount – The risk adjustment above was developed by incorporating the anticipated risk transfers into the net market-wide PMPM.
- Net Transitional Reinsurance – This adjustment is $0, since the Transitional Reinsurance program has ended.
- Exchange User Fees – The Exchange user fee adjustment was determined based on the expected distribution of issuer premium sold off versus on the Exchange, where there is a 3.0% of Premium Exchange user fee applicable to plans sold on the Exchange.

PROJECTED REINSURANCE RECOVERIES

The federal transitional reinsurance program was a temporary program that ended in 2016. Since this program is not expected to continue in 2020, we assume that reinsurance contributions and reinsurance recoveries will be zero. As a result, we did not project any federal transitional reinsurance contributions or recoveries for 2020.

EXPERIENCE PERIOD RISK ADJUSTMENTS PMPM

Since Oscar is entering the Pennsylvania individual market for the first time in 2020, it does not have experience period risk adjustment transfers.

PROJECTED RISK ADJUSTMENTS PMPM

We priced Oscar's plans on the assumption that the average risk score of members enrolling in the plan would be consistent with the statewide average risk profile in the individual market. Since the purpose of risk adjustment is to bring all carriers to the same morbidity level, the premium rates were priced based on the expected claim levels of all carriers, i.e., an expected risk adjustment factor of 1.00. Therefore, no specific adjustment was made to reflect payments into, or from, the individual risk pool for the risk adjustment program.

The anticipated risk transfer payments are applied to the Index Rate as a market level adjustment. The actual risk transfers received will be highly dependent on the population that enrolls with Oscar as well as the population that enrolls with other carriers in the state.

PAID TO ALLOWED RATIOS

The following table provides support for the average projected paid to allowed ratio. The average projected allowed and incurred PMPM reflect the member month weighted average from Worksheet 2, Section IV of the URRT.

Table 3
Oscar Health Plan of Pennsylvania, Inc.
Average Paid to Allowed Factor Support

Description	Value
Average projected allowed PMPM	$708.72
Average projected incurred claims PMPM	$578.18
Average projected paid-to-allowed ratio	81.6%
Average AV metal value	68.1%

The average AV metal value was based on AVs calculated using the federal AV calculator, weighted on projected allowable cost by metal level. Because catastrophic plans by definition do not have an AV Calculator value, the AV is assumed to be 58%. The paid to allowed ratio reflects the full plan liability for CSR Silver plans as described later in this memo.

PLAN ADJUSTED INDEX RATES

The Market-Wide Adjusted Index Rate is adjusted to compute the Plan Adjusted Index Rate using the following allowable adjustments:

- Actuarial value and cost sharing adjustment:
    - The CMS Actuarial Value Calculator was used to determine the AV metal value for each plan.
    - The actuarial value and cost sharing adjustments were developed using Milliman's 2019 HCGs. The adjustment for plan cost sharing includes expected differences in utilization due to differences in cost sharing. Adjustments in utilization due to differences in cost sharing were developed from Oscar's nationwide risk-adjusted 2018 individual claims experience and considerations of those implied from the rate differentials expressed by other carriers in the Pennsylvania individual market.
- Provider network, delivery system and utilization management adjustment:

- There are no expected differences in the provider network and/or utilization management between plans.

- Adjustment for benefits in addition to the EHBs:
  - Oscar offers weight loss programs when medically necessary, but these benefits are assumed to have a negligible impact on claims (i.e., $0.00 PMPM).
- Adjustment for distribution and administrative costs:
  - The net claims costs are adjusted to account for expected non-benefit expenses.
- Impact of specific eligibility categories for the catastrophic plan
  - This adjustment was developed to illustrate the impact of the restricted age requirements in the catastrophic risk pool.

Attachment C demonstrates the Plan Adjusted Index Rate development for each plan.

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

NON-BENEFIT EXPENSES, PROFIT, AND RISK

The following table summarizes retention components included in rate development.

Table 4
Oscar Health Plan of Pennsylvania, Inc.
Illustration of Administrative Expenses by URRT Worksheet 1 Category

	Retention Description	PMPM	% Premium	Basis	Annotation
	Administrative Expense Load				
	General Admin	$55.50	8.5%	% of Premium	(1)
	Subtotal: Administrative Expense Load	**$55.50**	**8.5%**		**(2) = (1)**
+	Profit and Risk Load	$0.00	0.0%	% of Premium	(3)
	Subtotal: Profit and Risk Load	**$0.00**	**0.0%**		**(4) = (3)**
	Taxes and Fees				
	Risk Adjustment User Fee	$0.18	0.0%	PMPM	(5)
+	Premium Tax	$0.00	0.0%	% of Premium	(6)
+	State Surcharges	$0.00	0.0%	% of Premium	(7)
+	Health Insurance Providers Fee	$5.37	0.8%	% of Premium	(8)
+	Exchange Fee*	$16.26	2.5%	% of Premium	(9)
	Subtotal: Taxes and Fees	**$21.81**	**3.3%**		**(10) = (5) + (6) + … + (9)**
	Total Retention	**$77.31**	**11.8%**		**(11) = (2) + (4) + (10)**

*Spread over on/off exchange rates based on anticipated distribution of premiums sold on versus off the Exchange

The proposed premium rates reflect an average 8.5% administrative load (excluding taxes and fees).

Oscar's administrative cost projections were developed by its finance organization based on long-range modeling of anticipated growth in variable expenses, and scale for fixed expenses. Oscar's administrative costs have been evenly proportioned across each metal tier.

The proposed rates do not reflect an allowance for profit margin; however, Oscar does not anticipate an underwriting loss in 2020 as a result of incorporating administrative expenses into the rates in line with the company's projected administrative expenses. Oscar expects to meet all statutory capital requirements, as required by the state.

The following taxes and fees are included in the premium rates:

Table 5
Oscar Health Plan of Pennsylvania, Inc.
Summary of Taxes and Fees

Description	Amount
Premium Tax	0.0% of Premium
Comparative Effectiveness Research	$0.00 PMPM
Health Insurance Providers Fee	0.8% of Premium
Risk Adjustment User Fee	$0.18 PMPM
Exchange User Fee (On-Exchange Plans Only)*	3.0% of Premium

*Spread over on/off exchange rates based on anticipated distribution of premiums sold on versus off the Exchange

CALIBRATION

A single calibration factor is applied to the Plan Adjusted Index Rates in Attachment D to calibrate rates for the expected age, geographic, and tobacco use distribution expected to enroll in the plan. The single calibration factor is applied uniformly across all plans.

AGE CURVE CALIBRATION

The approximate weighted average age based on the age curve calibration, rounded to a whole number, for the single risk pool is 50. The weighted average age curve calibration factor is 1.789.

In order to determine the calibration factor for age, the projected distribution of members by age was determined. The weighted average of the factors in the age curve was then calculated using this distribution. The average age was then determined by finding the age of a member that would have the closest factor to the weighted average age curve calibration factor. Prior to applying the allowed rating factors for age, geography and tobacco, the plan adjusted index rates need to be divided by the age curve calibration factor.

A summarized development of the age curve calibration factor is provided below in Table 6. Please note that we have grouped the rating factors into age bands below for summary purposes only; the actual age calibration factor is calculated based on the corresponding age factor for each age and the projected distribution of members by age as described above.

Table 6 Oscar Health Plan of Pennsylvania, Inc. Development of Age Calibration Factor		
Age Band	**Rating Factors**	**Membership Distribution**
0-14	0.765	4.9%
15-20	0.900	2.9%
21-24	1.000	4.2%
25-29	1.056	8.2%
30-34	1.178	9.3%
35-39	1.240	7.7%
40-44	1.332	7.7%
45-49	1.570	10.0%
50-54	1.956	10.0%
55-59	2.430	17.2%
60-63	2.837	13.7%
64+	3.000	4.4%
Age Calibration Factor:		**1.789**

Additional information regarding the age curve can be found in Table 8, below.

GEOGRAPHIC FACTOR CALIBRATION

Oscar is only filing in Rating Area 8 in Pennsylvania; as such the geographic calibration factor is 1.0.

TOBACCO FACTOR CALIBRATION

Oscar will charge a tobacco surcharge for smokers. This adjustment has been developed so that the resulting Calibrated Plan Adjusted Index Rate excludes the cost expected to be recouped through the tobacco surcharge.

In order to determine the calibration factor for tobacco, the projected distribution of members by smoking status was estimated, along with the applicable tobacco surcharge, as summarized in the following table.

Table 7 Oscar Health Plan of Pennsylvania, Inc. Development of Tobacco Calibration Factor		
Age Band	**Rating Factors**	**Membership Distribution**
0-24	1.000	11.9%
25-34	1.050	17.5%
35-44	1.090	15.3%
45-54	1.090	20.0%
55+	1.125	35.3%
	Average Tobacco Factor	1.085
	Smoker Prevalence	10.0%
	Tobacco Calibration Factor:	**1.008**

The tobacco factors by age were developed using a Milliman research report titled *Impact of Height, Weight, and Smoking on Medical Claim Costs*, which tabulates the medical claim costs by age for smokers and non-smokers using a government data

source, the Medical Expenditure Panel Surveys (MEPS). Smoker prevalence rates were estimated based on Centers for Disease Control smoker prevalence rates and Oscar's nationwide historical enrollment and utilized above to develop the tobacco calibration factor.

CONSUMER ADJUSTED PREMIUM RATE DEVELOPMENT

The Consumer Adjusted Premium Rate is the final premium rate for a plan that is charged to an individual utilizing the rating and premium adjustments as articulated in the applicable Market Reform Rating Rules. It is the product of the Plan Adjusted Index Rate, the geographic rating factor, the age rating factor, and the tobacco status rating factor. All rating factors are summarized below.

Oscar's 2020 age and tobacco rating factors are shown in Table 8 below. The age rating factors used by Oscar are identical to those prescribed by CMS.

Table 8
Oscar Health Plan of Pennsylvania, Inc.
2020 Age and Tobacco Factors

Age Band	Rate Factor	Tobacco Factor		Age Band	Rate Factor	Tobacco Factor
0-14	0.765	1.000		40	1.278	1.090
15	0.833	1.000		41	1.302	1.090
16	0.859	1.000		42	1.325	1.090
17	0.885	1.000		43	1.357	1.090
18	0.913	1.000		44	1.397	1.090
19	0.941	1.000		45	1.444	1.090
20	0.970	1.000		46	1.500	1.090
21	1.000	1.000		47	1.563	1.090
22	1.000	1.000		48	1.635	1.090
23	1.000	1.000		49	1.706	1.090
24	1.000	1.000		50	1.786	1.090
25	1.004	1.050		51	1.865	1.090
26	1.024	1.050		52	1.952	1.090
27	1.048	1.050		53	2.040	1.090
28	1.087	1.050		54	2.135	1.090
29	1.119	1.050		55	2.230	1.125
30	1.135	1.050		56	2.333	1.125
31	1.159	1.050		57	2.437	1.125
32	1.183	1.050		58	2.548	1.125
33	1.198	1.050		59	2.603	1.125
34	1.214	1.050		60	2.714	1.125
35	1.222	1.090		61	2.810	1.125
36	1.230	1.090		62	2.873	1.125
37	1.238	1.090		63	2.952	1.125
38	1.246	1.090		64+	3.000	1.125
39	1.262	1.090				

The premium for family coverage is determined by summing up the consumer adjusted premium rates for each individual member, provided at most three child dependents under age 21 are taken into account.

Below is an example of how to arrive at the January 1, 2020 Oscar Saver Bronze (HIOS ID 98517PA0010004) for an age 34 individual that is a smoker in Rating Area 8:

Table 9 Oscar Health Plan of Pennsylvania, Inc. Sample Consumer Adjusted Premium Rate Development 34 Year Old Smoker, Rating Area 8 Resident as of January 1, 2020	
Calibrated Plan Adjusted Index Rate for Oscar Saver Bronze (HIOS ID 98517PA0010004)	$301.59
Age factor for a 34-year-old	1.214
Smoker status adjustment: smoker	1.050
Rating Area 8 factor	1.000
Consumer Adjusted Premium Rate	**$384.44**

PROJECTED LOSS RATIO

Oscar's projected loss ratio calculated consistently with the Medical Loss Ratio (MLR) methodology as prescribed by 45 CFR 158 is 93.2%. The following table demonstrates Oscar's premium development and MLR calculation using rounded values.

Table 10 Oscar Health Plan of Pennsylvania, Inc. Projected Federal Loss Ratio Exhibit	
	All Business
Projected Member Months	136,716
Claims	$578.18
Claim-Related Retention (QI/Health IT)	$12.32
Transitional Recoveries (Received)	$0.00
Risk Adjustment Paid (Received)	$0.00
Risk Corridors Paid (Received)	$0.00
MLR Numerator	**$590.50**
Premium	$655.49
Premium-Related Retention (Taxes/Fees)	$21.81
MLR Denominator	**$633.68**
Projected Loss Ratio	**93.2%**

AV METAL VALUES

The AV Metal Values included in Worksheet 2 of the Part I URRT were based on the HHS Actuarial Value Calculator.

Copies of the Actuarial Value Calculator pages for all plans are provided as Attachment B to this memorandum.

Table 11
Oscar Health Plan of Pennsylvania, Inc.
On and Off Exchange Actuarial Values

Plan	Actuarial Value	Actuarial Value Source	Exchange Status
Oscar Classic Silver Next Off-Ex Only	66.9%	Federal AV Calculator	Off Exchange
Oscar Simple Bronze	60.3%	Federal AV Calculator	On/Off Exchange
Oscar Saver Bronze	63.6%	Federal AV Calculator	On/Off Exchange
Oscar Simple Silver	68.9%	Federal AV Calculator	On/Off Exchange
Oscar Classic Gold	76.5%	Federal AV Calculator	On/Off Exchange
Oscar Classic Silver Next	67.0%	Federal AV Calculator	On/Off Exchange
Oscar Saver Silver	69.9%	Federal AV Calculator	On/Off Exchange
Oscar Simple Secure	N/A*	N/A*	On/Off Exchange
Oscar Classic Bronze	62.9%	Federal AV Calculator	On/Off Exchange
Oscar Classic Silver	67.8%	Federal AV Calculator	On/Off Exchange

* This is a catastrophic plan and therefore does not have a metallic actuarial value by definition.

MEMBERSHIP PROJECTIONS

The membership projections were developed by Oscar based on historical enrollment patterns and anticipated market share in its rating regions. Oscar assumes membership mix that is largely consistent with Pennsylvania's market patterns segmented by region and metal tier. The projections are also derived from emerging market information provided by CMS enrollment reports, and reviewed for reasonability versus publicly available data.

TERMINATED PRODUCTS

Not applicable.

PLAN TYPE

There are no differences between Oscar plans and the plan type selected in the drop-down box in Worksheet 2, Section I of the Part I URRT.

EFFECTIVE RATE REVIEW INFORMATION (OPTIONAL)

COST SHARING REDUCTION NON-FUNDING IMPACT

Pursuant to state guidance, and with the approval of Oscar, we have assumed that CSR subsidies will not be funded by the federal government in the filed 2020 ACA rate development described in this actuarial memorandum.

Under the ACA, CSR subsidies are available to individuals purchasing silver plans on the Exchange with income less than 250% of the FPL. Oscar currently pays the difference in cost sharing between the standard silver plan and the CSR plan. Prior to October 2017, this payment was subsequently reimbursed by means of CSR subsidies from the Federal government.

If these funds are not appropriated, but CSR plans continue to be offered, per Federal regulation, then Oscar will be solely responsible for covering the cost sharing for these members. Per guidance from the PID, we have loaded the additional cost of funding these subsidies to Oscar's silver plans offered on the Exchange using a constant factor of 20% of premium.

DATA RELIANCE AND CAVEATS

In performing this analysis, I relied on data and other information provided by Oscar Health Plan of Pennsylvania, Inc. I have not audited or verified this data and other information other than reviewing it for general reasonableness. If the underlying data or information is inaccurate, incomplete, or misleading, the results of our analysis may likewise be inaccurate or incomplete.

I performed a limited review of the data used directly in the analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of the assignment.

The claims costs suggested were developed from assumptions that have been established based on the available data and other information provided by Oscar Health Plan of Pennsylvania, Inc. If more relevant data becomes available, the assumptions should be revised. A revision to these might change the results and possibly, the related conclusions. The claims costs provided are projected; actual experience will vary from projected.

This Actuarial Memorandum has been prepared by me on behalf of Oscar and provided to insurance regulators in the Pennsylvania Insurance Department, and the Department of Health and Human Services for their internal use in accordance with established regulatory procedures.

Actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated from time to time by the Actuarial Standards Board, which standards form the basis of this memorandum. Any reader of this report must possess a substantial level of expertise in areas relevant to this analysis to appreciate the significance of the assumptions used in the analysis, and the impact of the assumptions on the illustrated results.

ACTUARIAL CERTIFICATION

I, REDACTED, am a Consulting Actuary with the firm of Milliman, Inc. Oscar Health Plan of Pennsylvania, Inc. engaged me to provide the opinion contained herein.

Guidelines issued by the American Academy of Actuaries require actuaries to include their professional qualifications in all actuarial communications. I am a member of the American Academy of Actuaries, and I meet its qualification standards to perform the analysis and render the actuarial opinion contained herein.

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

- The projected index rate is:
    - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1))
    - Developed in compliance with the applicable Actuarial Standards of Practice, including but not limited to:
        - ASOP No. 5, Incurred Health and Disability Claims
        - ASOP No. 8, Regulatory Filings for Health Plan Entities
        - ASOP No. 12, Risk Classification
        - ASOP No. 23, Data Quality
        - ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
        - ASOP No. 41, Actuarial Communications
        - ASOP No. 42, Determining Health and Disability Liabilities other than Liabilities for Incurred Claims
        - ASOP No. 45, The Use of Health Status Based Risk Adjustment Methodologies
        - ASOP No. 50, Determining Actuarial Value and Minimum Value under the ACA
    - Reasonable in relation to the benefits provided and the population anticipated to be covered
    - Neither excessive nor deficient based on my best estimates of the 2020 individual market though future regulatory changes may affect the extent to which the index rate is neither excessive nor deficient.
- 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.
- The CMS Actuarial Value Calculator was used to determine the AV Metal Values shown in Worksheet 2, Section I of the Part I Unified Rate Review Template for all plans.

- The rates in this filing do not incorporate any EHB substitutions and, as such, the requirements of 45 CFR 156.115(b) are not applicable.

- The proposed premium rates are in compliance with applicable laws, rules and guidelines of the State of Pennsylvania.

The Part 1 Unified Rate Review Template and Pennsylvania Rate Template do not demonstrate the process used by Oscar to develop the rates presented in this actuarial memorandum. Rather they represent information required by Federal and State regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the index rate is developed in accordance with Federal and State regulation and used consistently and only adjusted by the allowable modifiers.

The 2020 plan year premium rates in this actuarial memorandum are contingent upon the status of the ACA statutes and regulations including any regulatory guidance, court decisions, or otherwise. Changes have the potential to greatly impact the necessary 2020 plan year premium rates provided in this Actuarial Memorandum. Changes include, but are not limited to, any legislative or regulatory amendment, court decision, or a decision by Congress, the Health and Human Services Secretary or the Centers for Medicare and Medicaid Services director.

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

Differences between the projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

Signed:

Title: Consulting Actuary

Date: June 24, 2019

Attachment A
Oscar Health Plan of Pennsylvania, Inc.
Rating Area 8
On/Off Exchange Rates
Premium Rates Effective January 1, 2020

	On/Off Exchange																		Off Exchange Only	
	Oscar Simple Bronze		Oscar Saver Bronze		Oscar Simple Silver		Oscar Classic Gold		Oscar Classic Silver Next		Oscar Saver Silver		Oscar Simple Secure		Oscar Classic Bronze		Oscar Classic Silver		Oscar Classic Silver Next Off-Ex Only	
Age	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
0-14	$221.60	$221.60	$230.72	$230.72	$319.55	$319.55	$329.33	$329.33	$275.69	$275.69	$298.02	$298.02	$182.39	$182.39	$220.59	$220.59	$294.09	$294.09	$229.49	$229.49
15	$241.29	$241.29	$251.23	$251.23	$347.95	$347.95	$358.60	$358.60	$300.19	$300.19	$324.51	$324.51	$198.60	$198.60	$240.20	$240.20	$320.23	$320.23	$249.89	$249.89
16	$248.83	$248.83	$259.07	$259.07	$358.81	$358.81	$369.80	$369.80	$309.56	$309.56	$334.63	$334.63	$204.80	$204.80	$247.70	$247.70	$330.23	$330.23	$257.69	$257.69
17	$256.36	$256.36	$266.91	$266.91	$369.67	$369.67	$380.99	$380.99	$318.93	$318.93	$344.76	$344.76	$211.00	$211.00	$255.19	$255.19	$340.22	$340.22	$265.49	$265.49
18	$264.47	$264.47	$275.36	$275.36	$381.37	$381.37	$393.04	$393.04	$329.02	$329.02	$355.67	$355.67	$217.68	$217.68	$263.27	$263.27	$350.99	$350.99	$273.89	$273.89
19	$272.58	$272.58	$283.80	$283.80	$393.07	$393.07	$405.10	$405.10	$339.11	$339.11	$366.58	$366.58	$224.35	$224.35	$271.34	$271.34	$361.75	$361.75	$282.29	$282.29
20	$280.98	$280.98	$292.55	$292.55	$405.18	$405.18	$417.58	$417.58	$349.57	$349.57	$377.88	$377.88	$231.27	$231.27	$279.70	$279.70	$372.90	$372.90	$290.98	$290.98
21	$289.67	$289.67	$301.59	$301.59	$417.71	$417.71	$430.50	$430.50	$360.38	$360.38	$389.56	$389.56	$238.42	$238.42	$288.35	$288.35	$384.43	$384.43	$299.98	$299.98
22	$289.67	$289.67	$301.59	$301.59	$417.71	$417.71	$430.50	$430.50	$360.38	$360.38	$389.56	$389.56	$238.42	$238.42	$288.35	$288.35	$384.43	$384.43	$299.98	$299.98
23	$289.67	$289.67	$301.59	$301.59	$417.71	$417.71	$430.50	$430.50	$360.38	$360.38	$389.56	$389.56	$238.42	$238.42	$288.35	$288.35	$384.43	$384.43	$299.98	$299.98
24	$289.67	$289.67	$301.59	$301.59	$417.71	$417.71	$430.50	$430.50	$360.38	$360.38	$389.56	$389.56	$238.42	$238.42	$288.35	$288.35	$384.43	$384.43	$299.98	$299.98
25	$290.83	$305.37	$302.80	$317.94	$419.38	$440.35	$432.22	$453.83	$361.82	$379.91	$391.12	$410.68	$239.37	$251.34	$289.51	$303.98	$385.97	$405.27	$301.18	$316.24
26	$296.62	$311.45	$308.83	$324.27	$427.74	$449.12	$440.83	$462.87	$369.03	$387.48	$398.91	$418.86	$244.14	$256.35	$295.27	$310.04	$393.66	$413.34	$307.18	$322.54
27	$303.57	$318.75	$316.07	$331.87	$437.76	$459.65	$451.16	$473.72	$377.67	$396.56	$408.26	$428.68	$249.86	$262.36	$302.20	$317.31	$402.88	$423.03	$314.38	$330.10
28	$314.87	$330.61	$327.83	$344.22	$454.05	$476.75	$467.95	$491.35	$391.73	$411.32	$423.46	$444.63	$259.16	$272.12	$313.44	$329.11	$417.88	$438.77	$326.08	$342.39
29	$324.14	$340.35	$337.48	$354.36	$467.42	$490.79	$481.72	$505.81	$403.26	$423.42	$435.92	$457.72	$266.79	$280.13	$322.67	$338.80	$430.18	$451.69	$335.68	$352.47
30	$328.77	$345.21	$342.31	$359.42	$474.10	$497.81	$488.61	$513.04	$409.03	$429.48	$442.15	$464.26	$270.61	$284.14	$327.28	$343.65	$436.33	$458.15	$340.48	$357.51
31	$335.73	$352.51	$349.55	$367.02	$484.13	$508.33	$498.94	$523.89	$417.68	$438.56	$451.50	$474.08	$276.33	$290.14	$334.20	$350.91	$445.56	$467.83	$347.68	$365.07
32	$342.68	$359.81	$356.79	$374.62	$494.15	$518.86	$509.28	$534.74	$426.33	$447.64	$460.85	$483.90	$282.05	$296.15	$341.12	$358.18	$454.78	$477.52	$354.88	$372.63
33	$347.02	$364.37	$361.31	$379.37	$500.42	$525.44	$515.73	$541.52	$431.73	$453.32	$466.70	$490.03	$285.63	$299.91	$345.45	$362.72	$460.55	$483.58	$359.38	$377.35
34	$351.66	$369.24	$366.13	$384.44	$507.10	$532.46	$522.62	$548.75	$437.50	$459.37	$472.93	$496.58	$289.44	$303.91	$350.06	$367.57	$466.70	$490.03	$364.18	$382.39
35	$353.97	$385.83	$368.55	$401.72	$510.44	$556.38	$526.07	$573.41	$440.38	$480.01	$476.05	$518.89	$291.35	$317.57	$352.37	$384.08	$469.78	$512.06	$366.58	$399.57
36	$356.29	$388.36	$370.96	$404.35	$513.78	$560.02	$529.51	$577.17	$443.26	$483.16	$479.16	$522.29	$293.26	$319.65	$354.68	$386.60	$472.85	$515.41	$368.98	$402.19
37	$358.61	$390.88	$373.37	$406.98	$517.13	$563.67	$532.95	$580.92	$446.15	$486.30	$482.28	$525.68	$295.16	$321.73	$356.98	$389.11	$475.93	$518.76	$371.38	$404.80
38	$360.93	$393.41	$375.79	$409.61	$520.47	$567.31	$536.40	$584.67	$449.03	$489.44	$485.40	$529.08	$297.07	$323.81	$359.29	$391.63	$479.00	$522.11	$373.78	$407.42
39	$365.56	$398.46	$380.61	$414.87	$527.15	$574.59	$543.29	$592.18	$454.80	$495.73	$491.63	$535.88	$300.89	$327.96	$363.90	$396.65	$485.15	$528.82	$378.58	$412.65
40	$370.20	$403.51	$385.44	$420.13	$533.83	$581.88	$550.17	$599.69	$460.56	$502.01	$497.86	$542.67	$304.70	$332.12	$368.52	$401.68	$491.30	$535.52	$383.38	$417.88
41	$377.15	$411.09	$392.68	$428.02	$543.86	$592.81	$560.51	$610.95	$469.21	$511.44	$507.21	$552.86	$310.42	$338.36	$375.44	$409.23	$500.53	$545.58	$390.58	$425.73
42	$383.81	$418.35	$399.61	$435.58	$553.47	$603.28	$570.41	$621.74	$477.50	$520.47	$516.17	$562.63	$315.91	$344.34	$382.07	$416.46	$509.37	$555.22	$397.48	$433.25
43	$393.08	$428.46	$409.26	$446.10	$566.83	$617.85	$584.18	$636.76	$489.03	$533.04	$528.64	$576.21	$323.53	$352.65	$391.30	$426.51	$521.67	$568.62	$407.08	$443.72
44	$404.67	$441.09	$421.33	$459.25	$583.54	$636.06	$601.40	$655.53	$503.45	$548.76	$544.22	$593.20	$333.07	$363.05	$402.83	$439.09	$537.05	$585.39	$419.08	$456.79
45	$418.28	$455.93	$435.50	$474.70	$603.17	$657.46	$621.64	$677.58	$520.38	$567.22	$562.53	$613.16	$344.28	$375.26	$416.38	$453.86	$555.12	$605.08	$433.18	$472.16
46	$434.50	$473.61	$452.39	$493.11	$626.57	$682.96	$645.74	$703.86	$540.57	$589.22	$584.34	$636.94	$357.63	$389.82	$432.53	$471.46	$576.65	$628.55	$449.98	$490.47
47	$452.75	$493.50	$471.39	$513.82	$652.88	$711.64	$672.86	$733.42	$563.27	$613.96	$608.89	$663.69	$372.65	$406.19	$450.70	$491.26	$600.87	$654.94	$468.88	$511.07
48	$473.61	$516.23	$493.11	$537.49	$682.96	$744.42	$703.86	$767.21	$589.22	$642.25	$636.94	$694.26	$389.82	$424.90	$471.46	$513.89	$628.55	$685.11	$490.47	$534.62
49	$494.17	$538.65	$514.52	$560.83	$712.61	$776.75	$734.43	$800.52	$614.80	$670.14	$664.59	$724.41	$406.74	$443.35	$491.93	$536.21	$655.84	$714.87	$511.77	$557.83
50	$517.35	$563.91	$538.65	$587.12	$746.03	$813.17	$768.87	$838.06	$643.63	$701.56	$695.76	$758.38	$425.82	$464.14	$515.00	$561.35	$686.59	$748.39	$535.77	$583.99
51	$540.23	$588.85	$562.47	$613.09	$779.03	$849.14	$802.87	$875.13	$672.10	$732.59	$726.54	$791.92	$444.65	$484.67	$537.78	$586.18	$716.96	$781.49	$559.47	$609.82
52	$565.43	$616.32	$588.71	$641.69	$815.37	$888.75	$840.33	$915.96	$703.46	$766.77	$760.43	$828.87	$465.39	$507.28	$562.87	$613.53	$750.41	$817.95	$585.57	$638.27
53	$590.92	$644.11	$615.25	$670.62	$852.13	$928.82	$878.21	$957.25	$735.17	$801.33	$794.71	$866.23	$486.38	$530.15	$588.24	$641.18	$784.24	$854.82	$611.97	$667.04
54	$618.44	$674.10	$643.90	$701.85	$891.81	$972.07	$919.11	$1,001.83	$769.40	$838.65	$831.72	$906.57	$509.03	$554.84	$615.64	$671.04	$820.76	$894.63	$640.47	$698.11
55	$645.96	$726.71	$672.55	$756.62	$931.49	$1,047.93	$960.01	$1,080.01	$803.64	$904.10	$868.73	$977.32	$531.67	$598.13	$643.03	$723.41	$857.28	$964.44	$668.96	$752.59
56	$675.80	$760.27	$703.62	$791.57	$974.52	$1,096.33	$1,004.35	$1,129.89	$840.76	$945.85	$908.85	$1,022.46	$556.23	$625.76	$672.73	$756.82	$896.88	$1,008.99	$699.86	$787.35
57	$705.92	$794.16	$734.98	$826.86	$1,017.96	$1,145.21	$1,049.12	$1,180.26	$878.24	$988.02	$949.37	$1,068.04	$581.03	$653.66	$702.72	$790.56	$936.86	$1,053.97	$731.06	$822.44
58	$738.08	$830.33	$768.46	$864.52	$1,064.33	$1,197.37	$1,096.90	$1,234.02	$918.24	$1,033.02	$992.61	$1,116.68	$607.49	$683.43	$734.73	$826.57	$979.53	$1,101.97	$764.36	$859.90
59	$754.01	$848.26	$785.05	$883.18	$1,087.30	$1,223.21	$1,120.58	$1,260.65	$938.06	$1,055.32	$1,014.03	$1,140.79	$620.61	$698.18	$750.59	$844.41	$1,000.68	$1,125.76	$780.86	$878.47
60	$786.16	$884.43	$818.53	$920.84	$1,133.67	$1,275.37	$1,168.37	$1,314.41	$978.06	$1,100.32	$1,057.27	$1,189.43	$647.07	$727.95	$782.59	$880.42	$1,043.35	$1,173.77	$814.16	$915.93
61	$813.97	$915.71	$847.48	$953.41	$1,173.77	$1,320.49	$1,209.69	$1,360.90	$1,012.66	$1,139.24	$1,094.67	$1,231.51	$669.96	$753.70	$810.28	$911.56	$1,080.25	$1,215.28	$842.96	$948.32
62	$832.22	$936.24	$866.48	$974.79	$1,200.08	$1,350.09	$1,236.81	$1,391.42	$1,035.36	$1,164.78	$1,119.21	$1,259.12	$684.98	$770.60	$828.44	$932.00	$1,104.47	$1,242.53	$861.85	$969.59
63	$855.10	$961.99	$890.30	$1,001.59	$1,233.08	$1,387.22	$1,270.82	$1,429.68	$1,063.83	$1,196.81	$1,149.99	$1,293.74	$703.81	$791.79	$851.22	$957.62	$1,134.84	$1,276.70	$885.55	$996.25
64 and over	$869.01	$977.63	$904.77	$1,017.88	$1,253.13	$1,409.77	$1,291.49	$1,452.92	$1,081.13	$1,216.27	$1,168.68	$1,314.78	$715.26	$804.67	$865.05	$973.20	$1,153.29	$1,297.46	$899.94	$1,012.45

Attachment C Oscar Health Plan of Pennsylvania, Inc. Plan Adjusted Index Rate Development								
Plan ID	**Plan**	**Market Adjusted Index Rate**	**AV & Cost Sharing**	**Provider Network Adjustment**	**Benefits In Addition to EHBs**	**Administrative Costs Excl. Exchange Fee**	**Specific Catastrophic Eligibility**	**Plan Adjusted Index Rate**
98517PA0010010	Oscar Classic Silver Next Off-Ex Only	$728.65	0.674	1.000	1.000	1.103	1.000	$541.15
98517PA0010001	Oscar Simple Bronze	$728.65	0.650	1.000	1.000	1.103	1.000	$522.54
98517PA0010004	Oscar Saver Bronze	$728.65	0.677	1.000	1.000	1.103	1.000	$544.05
98517PA0010007	Oscar Simple Silver	$728.65	0.938	1.000	1.000	1.103	1.000	$753.52
98517PA0010013	Oscar Classic Gold	$728.65	0.967	1.000	1.000	1.103	1.000	$776.58
98517PA0010009	Oscar Classic Silver Next	$728.65	0.809	1.000	1.000	1.103	1.000	$650.09
98517PA0010008	Oscar Saver Silver	$728.65	0.875	1.000	1.000	1.103	1.000	$702.74
98517PA0010011	Oscar Simple Secure	$728.65	0.635	1.000	1.000	1.103	0.843	$430.09
98517PA0010003	Oscar Classic Bronze	$728.65	0.647	1.000	1.000	1.103	1.000	$520.17
98517PA0010006	Oscar Classic Silver	$728.65	0.863	1.000	1.000	1.103	1.000	$693.49

Attachment D Oscar Health Plan of Pennsylvania, Inc. Plan Adjusted Index Rate Calibration							
Plan ID	**Plan**	**Plan Adjusted Index Rate**	**Age Calibration Factor**	**Geography Calibration Factor**	**Tobacco Calibration Factor**	**Calibration Factor**	**Calibrated Plan Adjusted Index Rate**
98517PA0010010	Oscar Classic Silver Next Off-Ex Only	$541.15	1.789	1.000	1.008	1.804	$299.98
98517PA0010001	Oscar Simple Bronze	$522.54	1.789	1.000	1.008	1.804	$289.67
98517PA0010004	Oscar Saver Bronze	$544.05	1.789	1.000	1.008	1.804	$301.59
98517PA0010007	Oscar Simple Silver	$753.52	1.789	1.000	1.008	1.804	$417.71
98517PA0010013	Oscar Classic Gold	$776.58	1.789	1.000	1.008	1.804	$430.50
98517PA0010009	Oscar Classic Silver Next	$650.09	1.789	1.000	1.008	1.804	$360.38
98517PA0010008	Oscar Saver Silver	$702.74	1.789	1.000	1.008	1.804	$389.56
98517PA0010011	Oscar Simple Secure	$430.09	1.789	1.000	1.008	1.804	$238.42
98517PA0010003	Oscar Classic Bronze	$520.17	1.789	1.000	1.008	1.804	$288.35
98517PA0010006	Oscar Classic Silver	$693.49	1.789	1.000	1.008	1.804	$384.43

2020 Rates Table Template v9.0

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

HIOS Issuer ID*	98517
Federal TIN*	83-3324290
Rate Effective Date*	1/1/2020
Rate Expiration Date*	12/31/2020
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	229.49	229.49
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	15	249.89	249.89
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	16	257.69	257.69
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	17	265.49	265.49
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	18	273.89	273.89
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	19	282.29	282.29
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	20	290.98	290.98
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	21	299.98	299.98
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	22	299.98	299.98
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	23	299.98	299.98
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	24	299.98	299.98
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	25	301.18	316.24
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	26	307.18	322.54
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	27	314.38	330.10
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	28	326.08	342.39
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	29	335.68	352.47
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	30	340.48	357.51
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	31	347.68	365.07
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	32	354.88	372.63
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	33	359.38	377.35
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	34	364.18	382.39
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	35	366.58	399.57
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	36	368.98	402.19
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	37	371.38	404.80
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	38	373.78	407.42
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	39	378.58	412.65
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	40	383.38	417.88
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	41	390.58	425.73
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	42	397.48	433.25
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	43	407.08	443.72
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	44	419.08	456.79
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	45	433.18	472.16
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	46	449.98	490.47
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	47	468.88	511.07
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	48	490.47	534.62
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	49	511.77	557.83
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	50	535.77	583.99
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	51	559.47	609.82
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	52	585.57	638.27
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	53	611.97	667.04
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	54	640.47	698.11
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	55	668.96	752.59
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	56	699.86	787.35
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	57	731.06	822.44
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	58	764.36	859.90
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	59	780.86	878.47
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	60	814.16	915.93
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	61	842.96	948.32
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	62	861.85	969.59
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	63	885.55	996.25
98517PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	899.94	1012.45
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	221.60	221.60
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	15	241.29	241.29
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	16	248.83	248.83
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	17	256.36	256.36
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	18	264.47	264.47
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	19	272.58	272.58
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	20	280.98	280.98
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	21	289.67	289.67
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	22	289.67	289.67
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	23	289.67	289.67
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	24	289.67	289.67
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	25	290.83	305.37
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	26	296.62	311.45
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	27	303.57	318.75
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	28	314.87	330.61
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	29	324.14	340.35
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	30	328.77	345.21
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	31	335.73	352.51
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	32	342.68	359.81
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	33	347.02	364.37
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	34	351.66	369.24
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	35	353.97	385.83
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	36	356.29	388.36
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	37	358.61	390.88
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	38	360.93	393.41
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	39	365.56	398.46
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	40	370.20	403.51
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	41	377.15	411.09
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	42	383.81	418.35
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	43	393.08	428.46
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	44	404.67	441.09
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	45	418.28	455.93
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	46	434.50	473.61
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	47	452.75	493.50
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	48	473.61	516.23
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	49	494.17	538.65
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	50	517.35	563.91
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	51	540.23	588.85

98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	52	565.43	616.32
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	53	590.92	644.11
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	54	618.44	674.10
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	55	645.96	726.71
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	56	675.80	760.27
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	57	705.92	794.16
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	58	738.08	830.33
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	59	754.01	848.26
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	60	786.16	884.43
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	61	813.97	915.71
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	62	832.22	936.24
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	63	855.10	961.99
98517PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	869.01	977.63
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	230.72	230.72
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	15	251.23	251.23
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	16	259.07	259.07
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	17	266.91	266.91
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	18	275.36	275.36
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	19	283.80	283.80
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	20	292.55	292.55
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	21	301.59	301.59
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	22	301.59	301.59
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	23	301.59	301.59
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	24	301.59	301.59
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	25	302.80	317.94
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	26	308.83	324.27
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	27	316.07	331.87
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	28	327.83	344.22
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	29	337.48	354.36
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	30	342.31	359.42
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	31	349.55	367.02
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	32	356.79	374.62
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	33	361.31	379.37
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	34	366.13	384.44
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	35	368.55	401.72
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	36	370.96	404.35
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	37	373.37	406.98
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	38	375.79	409.61
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	39	380.61	414.87
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	40	385.44	420.13
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	41	392.68	428.02
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	42	399.61	435.58
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	43	409.26	446.10
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	44	421.33	459.25
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	45	435.50	474.70
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	46	452.39	493.11
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	47	471.39	513.82
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	48	493.11	537.49
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	49	514.52	560.83
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	50	538.65	587.12
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	51	562.47	613.09
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	52	588.71	641.69
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	53	615.25	670.62
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	54	643.90	701.85
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	55	672.55	756.62
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	56	703.62	791.57
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	57	734.98	826.86
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	58	768.46	864.52
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	59	785.05	883.18
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	60	818.53	920.84
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	61	847.48	953.41
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	62	866.48	974.79
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	63	890.30	1001.59
98517PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	904.77	1017.88
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	319.55	319.55
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	15	347.95	347.95
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	16	358.81	358.81
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	17	369.67	369.67
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	18	381.37	381.37
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	19	393.07	393.07
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	20	405.18	405.18
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	21	417.71	417.71
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	22	417.71	417.71
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	23	417.71	417.71
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	24	417.71	417.71
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	25	419.38	440.35
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	26	427.74	449.12
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	27	437.76	459.65
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	28	454.05	476.75
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	29	467.42	490.79
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	30	474.10	497.81
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	31	484.13	508.33
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	32	494.15	518.86
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	33	500.42	525.44
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	34	507.10	532.46
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	35	510.44	556.38
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	36	513.78	560.02
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	37	517.13	563.67
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	38	520.47	567.31
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	39	527.15	574.59
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	40	533.83	581.88
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	41	543.86	592.81
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	42	553.47	603.28
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	43	566.83	617.85
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	44	583.54	636.06
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	45	603.17	657.46
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	46	626.57	682.96
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	47	652.88	711.64
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	48	682.96	744.42
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	49	712.61	776.75
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	50	746.03	813.17
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	51	779.03	849.14
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	52	815.37	888.75
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	53	852.13	928.82
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	54	891.81	972.07
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	55	931.49	1047.93
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	56	974.52	1096.33
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	57	1017.96	1145.21
98517PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	58	1064.33	1197.37

98517PA0010007 Rating Area 8	Tobacco User/Non-Tobacco User	59	1087.30	1223.21
98517PA0010007 Rating Area 8	Tobacco User/Non-Tobacco User	60	1133.67	1275.37
98517PA0010007 Rating Area 8	Tobacco User/Non-Tobacco User	61	1173.77	1320.49
98517PA0010007 Rating Area 8	Tobacco User/Non-Tobacco User	62	1200.08	1350.09
98517PA0010007 Rating Area 8	Tobacco User/Non-Tobacco User	63	1233.08	1387.22
98517PA0010007 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1253.13	1409.77
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	329.33	329.33
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	15	358.60	358.60
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	16	369.80	369.80
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	17	380.99	380.99
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	18	393.04	393.04
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	19	405.10	405.10
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	20	417.58	417.58
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	21	430.50	430.50
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	22	430.50	430.50
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	23	430.50	430.50
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	24	430.50	430.50
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	25	432.22	453.83
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	26	440.83	462.87
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	27	451.16	473.72
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	28	467.95	491.35
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	29	481.72	505.81
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	30	488.61	513.04
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	31	498.94	523.89
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	32	509.28	534.74
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	33	515.73	541.52
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	34	522.62	548.75
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	35	526.07	573.41
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	36	529.51	577.17
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	37	532.95	580.92
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	38	536.40	584.67
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	39	543.29	592.18
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	40	550.17	599.69
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	41	560.51	610.95
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	42	570.41	621.74
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	43	584.18	636.76
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	44	601.40	655.53
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	45	621.64	677.58
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	46	645.74	703.86
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	47	672.86	733.42
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	48	703.86	767.21
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	49	734.43	800.52
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	50	768.87	838.06
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	51	802.87	875.13
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	52	840.33	915.96
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	53	878.21	957.25
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	54	919.11	1001.83
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	55	960.01	1080.01
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	56	1004.35	1129.89
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	57	1049.12	1180.26
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	58	1096.90	1234.02
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	59	1120.58	1260.65
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	60	1168.37	1314.41
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	61	1209.69	1360.90
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	62	1236.81	1391.42
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	63	1270.82	1429.68
98517PA0010013 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1291.49	1452.92

98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	275.69	275.69
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	15	300.19	300.19
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	16	309.56	309.56
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	17	318.93	318.93
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	18	329.02	329.02
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	19	339.11	339.11
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	20	349.57	349.57
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	21	360.38	360.38
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	22	360.38	360.38
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	23	360.38	360.38
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	24	360.38	360.38
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	25	361.82	379.91
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	26	369.03	387.48
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	27	377.67	396.56
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	28	391.73	411.32
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	29	403.26	423.42
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	30	409.03	429.48
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	31	417.68	438.56
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	32	426.33	447.64
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	33	431.73	453.32
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	34	437.50	459.37
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	35	440.38	480.01
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	36	443.26	483.16
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	37	446.15	486.30
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	38	449.03	489.44
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	39	454.80	495.73
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	40	460.56	502.01
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	41	469.21	511.44
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	42	477.50	520.47
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	43	489.03	533.04
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	44	503.45	548.76
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	45	520.38	567.22
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	46	540.57	589.22
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	47	563.27	613.96
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	48	589.22	642.25
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	49	614.80	670.14
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	50	643.63	701.56
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	51	672.10	732.59
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	52	703.46	766.77
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	53	735.17	801.33
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	54	769.40	838.65
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	55	803.64	904.10
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	56	840.76	945.85
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	57	878.24	988.02
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	58	918.24	1033.02
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	59	938.06	1055.32
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	60	978.06	1100.32
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	61	1012.66	1139.24
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	62	1035.36	1164.78
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	63	1063.83	1196.81
98517PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1081.13	1216.27
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	298.02	298.02
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	15	324.51	324.51
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	16	334.63	334.63

98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	17	344.76	344.76
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	18	355.67	355.67
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	19	366.58	366.58
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	20	377.88	377.88
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	21	389.56	389.56
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	22	389.56	389.56
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	23	389.56	389.56
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	24	389.56	389.56
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	25	391.12	410.68
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	26	398.91	418.86
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	27	408.26	428.68
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	28	423.46	444.63
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	29	435.92	457.72
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	30	442.15	464.26
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	31	451.50	474.08
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	32	460.85	483.90
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	33	466.70	490.03
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	34	472.93	496.58
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	35	476.05	518.89
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	36	479.16	522.29
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	37	482.28	525.68
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	38	485.40	529.08
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	39	491.63	535.88
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	40	497.86	542.67
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	41	507.21	552.86
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	42	516.17	562.63
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	43	528.64	576.21
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	44	544.22	593.20
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	45	562.53	613.16
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	46	584.34	636.94
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	47	608.89	663.69
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	48	636.94	694.26
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	49	664.59	724.41
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	50	695.76	758.38
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	51	726.54	791.92
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	52	760.43	828.87
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	53	794.71	866.23
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	54	831.72	906.57
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	55	868.73	977.32
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	56	908.85	1022.46
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	57	949.37	1068.04
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	58	992.61	1116.68
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	59	1014.03	1140.79
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	60	1057.27	1189.43
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	61	1094.67	1231.51
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	62	1119.21	1259.12
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	63	1149.99	1293.74
98517PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1168.68	1314.78
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	182.39	182.39
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	15	198.60	198.60
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	16	204.80	204.80
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	17	211.00	211.00
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	18	217.68	217.68
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	19	224.35	224.35

98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	20	231.27	231.27
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	21	238.42	238.42
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	22	238.42	238.42
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	23	238.42	238.42
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	24	238.42	238.42
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	25	239.37	251.34
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	26	244.14	256.35
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	27	249.86	262.36
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	28	259.16	272.12
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	29	266.79	280.13
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	30	270.61	284.14
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	31	276.33	290.14
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	32	282.05	296.15
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	33	285.63	299.91
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	34	289.44	303.91
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	35	291.35	317.57
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	36	293.26	319.65
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	37	295.16	321.73
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	38	297.07	323.81
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	39	300.89	327.96
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	40	304.70	332.12
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	41	310.42	338.36
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	42	315.91	344.34
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	43	323.53	352.65
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	44	333.07	363.05
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	45	344.28	375.26
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	46	357.63	389.82
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	47	372.65	406.19
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	48	389.82	424.90
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	49	406.74	443.35
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	50	425.82	464.14
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	51	444.65	484.67
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	52	465.39	507.28
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	53	486.38	530.15
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	54	509.03	554.84
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	55	531.67	598.13
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	56	556.23	625.76
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	57	581.03	653.66
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	58	607.49	683.43
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	59	620.61	698.18
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	60	647.07	727.95
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	61	669.96	753.70
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	62	684.98	770.60
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	63	703.81	791.79
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	715.26	804.67
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	220.59	220.59
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	15	240.20	240.20
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	16	247.70	247.70
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	17	255.19	255.19
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	18	263.27	263.27
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	19	271.34	271.34
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	20	279.70	279.70
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	21	288.35	288.35
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	22	288.35	288.35

98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	23	288.35	288.35
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	24	288.35	288.35
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	25	289.51	303.98
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	26	295.27	310.04
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	27	302.20	317.31
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	28	313.44	329.11
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	29	322.67	338.80
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	30	327.28	343.65
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	31	334.20	350.91
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	32	341.12	358.18
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	33	345.45	362.72
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	34	350.06	367.57
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	35	352.37	384.08
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	36	354.68	386.60
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	37	356.98	389.11
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	38	359.29	391.63
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	39	363.90	396.65
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	40	368.52	401.68
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	41	375.44	409.23
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	42	382.07	416.46
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	43	391.30	426.51
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	44	402.83	439.09
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	45	416.38	453.86
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	46	432.53	471.46
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	47	450.70	491.26
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	48	471.46	513.89
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	49	491.93	536.21
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	50	515.00	561.35
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	51	537.78	586.18
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	52	562.87	613.53
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	53	588.24	641.18
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	54	615.64	671.04
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	55	643.03	723.41
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	56	672.73	756.82
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	57	702.72	790.56
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	58	734.73	826.57
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	59	750.59	844.41
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	60	782.59	880.42
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	61	810.28	911.56
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	62	828.44	932.00
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	63	851.22	957.62
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	865.05	973.20
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	294.09	294.09
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	15	320.23	320.23
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	16	330.23	330.23
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	17	340.22	340.22
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	18	350.99	350.99
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	19	361.75	361.75
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	20	372.90	372.90
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	21	384.43	384.43
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	22	384.43	384.43
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	23	384.43	384.43
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	24	384.43	384.43
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	25	385.97	405.27

98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	26	393.66	413.34
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	27	402.88	423.03
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	28	417.88	438.77
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	29	430.18	451.69
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	30	436.33	458.15
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	31	445.56	467.83
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	32	454.78	477.52
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	33	460.55	483.58
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	34	466.70	490.03
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	35	469.78	512.06
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	36	472.85	515.41
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	37	475.93	518.76
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	38	479.00	522.11
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	39	485.15	528.82
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	40	491.30	535.52
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	41	500.53	545.58
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	42	509.37	555.22
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	43	521.67	568.62
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	44	537.05	585.39
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	45	555.12	605.08
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	46	576.65	628.55
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	47	600.87	654.94
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	48	628.55	685.11
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	49	655.84	714.87
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	50	686.59	748.39
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	51	716.96	781.49
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	52	750.41	817.95
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	53	784.24	854.82
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	54	820.76	894.63
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	55	857.28	964.44
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	56	896.88	1008.99
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	57	936.86	1053.97
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	58	979.53	1101.97
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	59	1000.68	1125.76
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	60	1043.35	1173.77
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	61	1080.25	1215.28
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	62	1104.47	1242.53
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	63	1134.84	1276.70
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1153.29	1297.46

July 15, 2019

Rashmi Mathur, ASA, MAAA
Bureau of Life, Accident & Health Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Cover Letter for Pennsylvania Insurance Department (PID) Individual Market Objection
Oscar Health Plan of Pennsylvania, Inc.
SERFF OHIN-131948291

Dear Ms. Mathur:

This cover letter is in response to your June 12, 2019 and July 5, 2019 Objection Letters regarding Oscar Health Plan of Pennsylvania, Inc.'s (Oscar) individual rate filing. Milliman was retained by Oscar to assist with the filing. This cover letter details the changes that were made to the Actuarial Memorandums, PA Actuarial Memorandum (PAAM) Exhibits, and associated rate filing materials, and the reasons why the changes were made.

Below, please find a description of each change, the reason for each of the changes made, and the filing materials affected in the June 24, 2019 response to the PID's June 12, 2019 Objection Letter:

1. Following discussions with the PID, Oscar no longer intends to offer the Oscar Classic Bronze Next plan (HIOS ID: 98517PA0010005). The following filing materials were affected:
    a. Part I – Unified Rate review Template (URRT)
    b. Part III - Federal Actuarial Memorandum (redacted and unredacted)
    c. Federal Rates Template
    d. PA Cover Letter
    e. Rate Change Request Summary (Attachment 1)
    f. PA Actuarial Memorandum, including supplemental appendices (redacted and unredacted)
    g. PAAM Exhibits
    h. PA Plan Design Summary and Rate Tables

2. In response to Question 16, we have removed the 2% premium tax. The following filing materials were affected:
    a. Part I – Unified Rate review Template (URRT)
    b. Part III - Federal Actuarial Memorandum (redacted and unredacted)
    c. Federal Rates Template
    d. PA Cover Letter
    e. Rate Change Request Summary (Attachment 1)
    f. PA Actuarial Memorandum, including supplemental appendices (redacted and unredacted)
    g. PAAM Exhibits
    h. PA Plan Design Summary and Rate Tables

3. In response to Question 1, we have updated Table 2b of the PAAM Exhibits so that the allowed claims minus the estimated cost sharing is equal to the ultimate incurred claims. We have also made a corresponding adjustment to Table 4b. The following filing materials were affected:
    a. PAAM Exhibits

4. In response to Question 5, we have updated the "Change in Benefits" factor in Appendix 2 of the PA Actuarial Memorandum so that EHBs not included in the manual rate are reflected. Note this change was also intended to be reflected in Tables 2b and Table 5 of the PAAM and was

addressed in our response to the July 5, 2019 objection. The following filing materials were affected:
    a. PA Actuarial Memorandum, including supplemental appendices (redacted and unredacted)

5. Oscar is intending to sell policies in Bucks, Chester, Delaware, Montgomery, and Philadelphia counties. The following filing materials were affected:
    a. PA Actuarial Memorandum (redacted and unredacted)
    b. PAAM Exhibits
    c. PA Plan Design Summary and Rate Tables
    d. PA Service Area Map

Below, please find a description of each change, the reason for each of the changes made, and the filing materials affected in the July 12, 2019 response to the PID's July 5, 2019 Objection Letter:

1. In response to Questions 3 and 4, we updated the "Change in Benefits" factor in Table 5 of the PAAM Exhibits to reflect an additional 1.003 adjustment factor for EHBs not in the manual data. This also impacted Table 2b of the PAAM Exhibits. The following filing materials were affected:
    a. PAAM Exhibits

Sincerely,

Andrew Bochner, FSA, MAAA
Consulting Actuary
Milliman, Inc.

Objection Letter for OHIN-131948291

SERFF Tracking Number:	OHIN-131948291	**State:**	Pennsylvania
Filing Company:	Oscar Health Plan of Pennsylvania, Inc.	**State Tracking Number:**	OHIN-131948291
Company Tracking Number:			
TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense	**Sub-TOI:**	H15I.001 Health - Hospital/Surgical/Medical Expense
Product Name:	Oscar 2020 Individual PA Rates		
Project Name:			

Objection Letter Status: Data Request Sent

Objection Letter Date: 06/12/2019

Respond By Date: 06/21/2019

Submitted Date: 06/12/2019 08:48 AM

Dear Jacob Dority,

Introduction:

The Pennsylvania Insurance Department has received and conducted a preliminary review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within ten days of the date on this letter. If you have any questions or difficulties in providing the data within this time frame, please call me.

The following questions are from NovaRest, our Actuarial Consultant:

1. Please explain why Table 2b, in Tab I.b. Manual Data, in the PA Actuarial Memorandum Rate Exhibits worksheet, shows an ultimate incurred claims amount of $6,761.38 (representing the incurred claims of the manual rate based on the benefit designs - paid basis), a cost share value of $1,223.61, which, when added to the paid basis incurred claims would equal an allowed claims amount of $7,984.99, and yet the value for allowed claims prior to EHB, capitation and prescription drug rebates on Table 2b shows a value for Allowed claims not capitated of $5,537.77 (which is really the ultimate incurred claims less the cost share shown on this exhibit, so it is not on an allowed basis). This value is then used as an allowed value in the development of the projected index rate, the MAIR, the PAIR, the calibrated PAIR, and premium rates.

2. Please explain why there is no adjustment for prescription drug rebates in Table 2.b, in Tab I.b. Manual Data, in the PA Actuarial Memorandum Rate Exhibits worksheet.

3. Please breakout and provide quantitative support for all of the morbidity adjustments excluding the 6% mandated adjustment.

4. Please provide quantitative support for the Average Demographic Factors included in Appendix 1.

5. Please provide a breakout of the required adjustment for each EHB benefit not included in the manual rate and an explanation of how each was determined.

6. Please provide quantitative support for the adjustment for differences due to cost sharing and the impact of plan behavior changes that is included in the Plan Design Changes in the PA Actuarial Memorandum Exhibits (PAAM).

7. Please provide significant narrative and quantitative support for the induced demand factors applied in Appendix 3. We note the relativities for platinum/bronze (28%) and gold/bronze (25%) are much higher than the HHS risk adjustment induced demand factors which are 15% and 8% respectively. Please explain why the induced utilization factors in Appendix 3 do not match the induced utilization factors in Appendix 6 and Table 10.

8. Please explain why the projected paid-to-allowed ratio of 81.9% in Table 5 of the PAAM is so much higher than the weighted average pricing AV of 77.4% (which takes into account the 20% CSR adjustment) in Table 10 of the PAAM.

9. Please show the development of the 2.5% exchange fee.

10. The induced demand factors as shown in Table 10 of the PAAM should be normalized to a factor of 1.0, while it currently shows 0.994 on Table 10 and 1.001 on Appendix 6 of the supporting documentation. Please correct and submit updated materials.

11. Please explain how the catastrophic adjustment was determined and provide quantitative support.

12. Please breakout the amount of administrative expenses allocated toward sales and marketing.

13. Please provide quantitative support for the health insurer fee.

14. Please provide quantitative support of the Quality Improvement Initiative expenses.

The following additional questions or comments are from PID.

15. Paid-to-Allowed Ratio – the formula in cell K15 of Table 10 uses entries made for Plan Pricing AVs, Non-Funding CSR adjustment and Total Covered Mapped Lives as of 2/1/2019. The issuer may over-write the formula in cell C28 of Table 5 and use projected enrollment, if appropriate. By including the CSR defunding factor in the calculation, the required revenue generated by the plan adjusted rates in Table 10 is projected accurately. Please explain why you believe that the method you have used in the calculation of the Paid-to-Allowed Ratio is more reasonable than the PID recommended calculation.

16. Premium Tax – Please remove the 2% premium tax since it is not applied to HMOs in Pennsylvania

17. Health Insurance Provider Fee – Please document the calculation of the 0.8%factor (or $5.37 PMPM amount). Please include all assumptions and data used such as market share.

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

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

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.

Conclusion:

Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions as the Department conducts a more in-depth review.
Should you have any questions regarding this correspondence, please contact me at (717) 783-0675 or e-mail at rmathur@pa.gov.
Sincerely,

Rashmi Mathur, ASA, MAAA
Actuary
Bureau of Life, Accident & Health Insurance
Office of Insurance Product Regulation & Administration

Sincerely,
Rashmi Mathur

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June 24, 2019

Rashmi Mathur, ASA, MAAA
Bureau of Life, Accident & Health Insurance
Office of Insurance Product Regulation and & Administration
Strawberry Square
Harrisburg, PA 17120

Re: Response to Pennsylvania Insurance Department (PID) Individual Market Objection for Oscar Health Plan of Pennsylvania, Inc. (OHIN-131948291)

Dear Ms. Mathur,

This letter is in response to your June 12, 2019 Objection Letter regarding Oscar Health Plan of Pennsylvania, Inc.'s (Oscar) individual rate filing. Milliman was retained by Oscar to assist with the filing. I am responding to questions 1-11, 15, 16, 18, and 19 on Oscar's behalf (Oscar will respond to the remaining questions under separate cover). Note that we are including a partial response to question 7 (Oscar will provide additional information under separate cover).

Please note that many of the number references in our responses have changed from those in the original rate filing dated May 21, 2019 due to the following changes:

- Oscar no longer intends to offer the Oscar Classic Bronze Next plan (HIOS ID # 98517PA0010005)
- Per Question 16, we have removed the 2% premium tax.

For convenience, I have included your questions in italics with my response to each question below.

Question 1: Please explain why Table 2b, in Tab I.b. Manual Data, in the PA Actuarial Memorandum Rate Exhibits worksheet, shows an ultimate incurred claims amount of $6,761.38 (representing the incurred claims of the manual rate based on the benefit designs paid basis), a cost share value of $1,223.61, which, when added to the paid basis incurred claims would equal an allowed claims amount of $7,984.99, and yet the value for allowed claims prior to EHB, capitation and prescription drug rebates on Table 2b shows a value for Allowed claims not capitated of $5,537.77 (which is really the ultimate incurred claims less the cost share shown on this exhibit, so it is not on an allowed basis). This value is then used as an allowed value in the development of the projected index rate, the MAIR, the PAIR, the calibrated PAIR, and premium rates.

We have updated Table 2b so that the allowed claims minus the estimated cost sharing is equal to the ultimate incurred claims. We have also made a corresponding adjustment to Table 4b.

Question 2: Please explain why there is no adjustment for prescription drug rebates in Table 2.b, in Tab I.b. Manual Data, in the PA Actuarial Memorandum Rate Exhibits worksheet.

The values populated in Table 2b are based on Milliman's 2019 Health Cost Guidelines (HCGs), back-trended to the midpoint of the experience period (January 1, 2018 to December 31, 2018), and adjusted to align with certain features

specific to Oscar, including its rating area, provider network characteristics, and medical management programs. These adjustments are net of Oscar's anticipated prescription drug rebates, and the 2019 HCGs do not include any rebate in the starting cost values. As a result, the prescription drug rebate is assumed to be $0 in the underlying manual data.

Question 3: Please breakout and provide quantitative support for all of the morbidity adjustments excluding the 6% mandated adjustment.

Please see Table 1 below, which illustrates the development of the morbidity adjustment shown in Table 5 of the PA Actuarial Memorandum rate Exhibits.

Table 1. Development of Morbidity Adjustment

Item	Value	
Assumed Morbidity Differential Between 2019 Individual Market and Large Group Markets in Pennsylvania (prior to mandated adjustment)	1.217	(a)
Pennsylvania-Mandated Individual Adjustment	1.060	(b)
Total Morbidity Adjustment	**1.290**	=(a)*(b)

Milliman's HCGs reflect large group experience. The morbidity adjustments above are needed to capture the morbidity inherent in the individual market in Pennsylvania.

We incorporated a 6% Individual Adjustment as mandated by the Pennsylvania Insurance Department (PID). This adjustment is intended to account for recent changes in the individual market, including the repeal of the individual mandate penalty, the increased duration for short-term health plans, and decreased federal spending on advanced premium tax credits. We anticipate that these changes will cause overall market morbidity to increase as healthier members exit the market. This 6% adjustment is in line with our own internal estimates based on a proprietary Milliman model that leverages historical health insurance claims and membership data and models shifts between various types of health insurance coverage to estimate the resulting impact on allowed costs.

Since the 6% individual adjustment was also mandated for 2019 pricing, we assumed that this adjustment was already incorporated in the 2019 allowed costs in the market. Therefore, we estimated the impact of morbidity differentials between the 2019 individual market and large group markets in Pennsylvania in the absence of these market changes.

To do so, we reviewed individual market claims experience and projected data in Pennsylvania using 2017-2019 Unified Rate Review Templates (URRT) to assess the allowed cost differential between the individual and large group markets, after adjusting for risk and demographics in each market segment as well as the individual market changes described above. We also reviewed filed actuarial memoranda, objections, and PA Actuarial Memorandum rate exhibits to better understand the drivers of the projected URRT data. These analyses informed our assumption as to the differential in illness burden between the large group and the individual market prior to the mandated adjustment, which we have estimated as 21.7%.

Question 4: Please provide quantitative support for the Average Demographic Factors included in Appendix 1.

The Average Demographic Factors provided in Appendix 1 reflect the average claim cost age/gender factors using Milliman's proprietary HCGs. The factors reflect the relative expected claims cost by member age band, member gender, and member status (employee or spouse).

Question 5: Please provide a breakout of the required adjustment for each EHB benefit not included in the manual rate and an explanation of how each was determined.

The following adjustments were made to the manual rate to account for EHBs not included in the underlying HCGs:

- Nutritional Counseling: Includes diet counseling and obesity screening services. Estimated as $0.03 per member per month (PMPM) based on published literature on the incremental cost of health benefits attributed to medical nutrition therapy.
- Gender Reassignment: Includes services related to gender reassignment or sex transformation. Estimated based on Oscar's 2018 claims incurred across its national individual block of business for these services. The resulting net claims cost adjustment is $0.06 PMPM.
- Infertility: Includes artificial insemination (AI) and other infertility coverage, but not in vitro fertilization (IVF). Estimated as $0.24 PMPM based on external research on the cost and utilization of artificial insemination procedures among women between the ages of 25 and 44.
- Accidental Dental: Includes the initial treatment of accidental injury/trauma (that is, fractured facial bones and fractured jaws) in order to restore proper function. Assumed to be negligible and estimated as $0.00 PMPM.
- Pediatric Dental: Includes dental coverage for children aged 19 and younger, and also includes coverage for orthodontia services. Estimated based on Oscar's 2018 claims incurred across its national individual block of business for these services. The resulting net claims cost adjustment is $0.28 PMPM.
- Pediatric Vision: Estimated based on Oscar's 2018 claims incurred across its national individual block of business for these services. The resulting net claims cost adjustment is $0.03 PMPM.
- Teladoc Services: Estimated based on Oscar's 2018 claims incurred across its national individual block of business for these services. The resulting net claims cost adjustment is $1.00 PMPM.

Please note that these benefits were previously reflected in the manual rate in Table 2b of the Pennsylvania Actuarial Memorandum Exhibits (PAAM). We have removed them from the manual rate and included an additional adjustment of 1.003 that is included in the Change in Benefits factor in Table 5 of the PAAM.

Question 6: Please provide quantitative support for the adjustment for differences due to cost sharing and the impact of plan behavior changes that is included in the Plan Design Changes in the PA Actuarial Memorandum Exhibits (PAAM).

Please refer to Appendix 2 in "Pennsylvania 2020 Actuarial Memorandum Supplement_20190624.xlsx" for the development of the 0.829 adjustment factor for the "Changes in Benefits" component in Table 5 of the PAAM. This adjustment reflects the average induced demand adjustment based on Oscar's projected metal mix, relative to the assumed plan distribution underlying the HCGs, which is a plan with 84% actuarial value. This adjustment also includes 1.003 to account for benefits that are not included in the underlying HCGs, per question 5.

Question 7: Please provide significant narrative and quantitative support for the induced demand factors applied in Appendix 3. We note the relativities for platinum/bronze (28%) and gold/bronze (25%) are much higher than the HHS risk adjustment induced demand factors which are 15% and 8% respectively. Please explain why the induced utilization factors in Appendix 3 do not match the induced utilization factors in Appendix 6 and Table 10.

Please note that I am responding to the latter part of this objection ("Please explain why the induced utilization factors in Appendix 3 do not match the induced utilization factors in Appendix 6 and Table 10."). Oscar will follow up under separate cover with the narrative and quantitative support for the induced demand factors requested in the former part of this objection.

The induced utilization factors in Appendix 6 and Table 10 are at the plan level and are based on the metallic actuarial values (AV) of Oscar's specific plans. Furthermore, these induced utilization factors are normalized so that the membership weighted average is 1.0.

The factors in Appendix 3 are at the metal level and are based on the average metallic AV for each metal (e.g., 60% for bronze, 70% for silver, etc.). They also are not normalized and instead reflect the average induced demand adjustment relative to the assumed plan distribution underlying the HCGs, which is a plan with 84% actuarial value.

Question 8: Please explain why the projected paidtoallowed ratio of 81.9% in Table 5 of the PAAM is so much higher than the weighted average pricing AV of 77.4% (which takes into account the 20% CSR adjustment) in Table 10 of the PAAM.

The 77.4% shown in Table 10 of the PAAM is calculated as an unweighted average of the pricing AVs, because there is no current membership. The 81.6% shown in Table 5 of the PAAM is calculated as the projected membership weighted average of the paid claims divided by the projected membership weighted average of the allowed claims. Please see attached Exhibit A for a comparison of the calculation of these factors in the Paid-to-Allowed Ratio column.

Question 9: Please show the development of the 2.5% exchange fee.

Oscar is projecting 82.7% of net claims to be on exchange, where there is a 3.0% exchange user fee. For the remaining off exchange plans, there is no exchange user fee. The average exchange fee is calculated as the weighted average exchange fee across both on and off exchange plans. Table 2 below demonstrates this calculation.

Table 2. Development of Exchange User Fee

Exchange Indicator	Exchange User Fee	% of Total Net Claims
On Exchange	3.0%	82.7%
Off Exchange	0.0%	17.3%
Total	**2.5%**	**100.0%**

Question 10: The induced demand factors as shown in Table 10 of the PAAM should be normalized to a factor of 1.0, while it currently shows 0.994 on Table 10 and 1.001 on Appendix 6 of the supporting documentation. Please correct and submit updated materials.

The induced demand factors shown in Appendix 6 of the supporting documentation and Table A of the PA actuarial memorandum are developed as the ratio of the AV & Cost Sharing Factor and the Paid-to-Allowed Factor, per PID instructions. This ratio results in factors that are very slightly different (0.1% at most) than the true unnormalized induced

utilization factors used in Oscar's pricing, which are shown in Appendix 2 of the supporting documentation. As shown in the attached Exhibit B, when the factors in Appendix 2 are normalized, the projected membership weighted average is exactly 1.000.

Table 10 of the PAAM does not show an average factor of 1.000 because it based on an unweighted average of the normalized induced demand factors.

Question 11: Please explain how the catastrophic adjustment was determined and provide quantitative support.

The catastrophic adjustment is the ratio of the average allowed PMPM for catastrophic plans to the average allowed PMPM for all plans, normalized for differences in benefit richness (i.e., induced demand). Please see Table 3 below for the development of this adjustment.

Table 3. Development of Catastrophic Adjustment

	Catastrophic Only	All Plans	Ratio	
Projected Allowed EHB Claims PMPM	$570.33	$708.72	0.805	(a)
Normalized Induced Demand Factor	0.954	1.000	0.954	(b)
Catastrophic Adjustment Factor			**0.843**	=(a)/(b)

Question 15: PaidtoAllowed Ratio – the formula in cell K15 of Table 10 uses entries made for Plan Pricing AVs, NonFunding CSR adjustment and Total Covered Mapped Lives as of 2/1/2019. The issuer may overwrite the formula in cell C28 of Table 5 and use projected enrollment, if appropriate. By including the CSR defunding factor in the calculation, the required revenue generated by the plan adjusted rates in Table 10 is projected accurately. Please explain why you believe that the method you have used in the calculation of the PaidtoAllowedRatio is more reasonable than the PID recommended calculation.

Because Oscar is first entering the individual market in Pennsylvania in 2020 and therefore does not have current 2019 membership, cell K15 of Table 10 is not membership-weighted. Cell C28 of Table 5 is calculated as the projected membership weighted average of the paid claims divided by the projected membership weighted average of the allowed claims. Please see the attached Exhibit A for a comparison of the calculation of these factors in the Paid-to-Allowed Ratio column.

Question 16: Premium Tax – Please remove the 2% premium tax since it is not applied to HMOs in Pennsylvania.

We have removed the 2% premium tax from Oscar's filing. Please see updated filing materials under the submission dated 6/24/2019. We are also including an updated version of the PAAM, per the department's 6/17 request.

Question 18: Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template and the binder are identical.

We have confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template and the binder are identical.

Question 19: For the expanded Bronze plans, please demonstrate that the copay is less than or equal to 50% coinsurance for that category.

Oscar intends to offer two Expanded Bronze plan designs: Oscar Classic Bronze and Oscar Saver Bronze plans. Please note that per discussions with the PID, Oscar no longer intends to offer the Oscar Classic Bronze Next plan.

For the Oscar Classic Bronze plan, only urgent care services and preferred generic prescription drugs are subject to a copay before the deductible. For urgent care services, the copay is $75 per visit, which is less than 50% of the projected average cost for those services of $162 per visit. For preferred generic prescription drugs, the copay is $3 per script, which is less than 50% of the projected average cost for those drugs of $8 per script.

For the Oscar Saver Bronze plan, only preferred generic prescription drugs are subject to a copay before the deductible. For preferred generic prescription drugs, the copay is $3 per script, which is less than 50% of the projected average cost for those drugs of $8.

Caveats and Qualifications

The Unified Rate Review Template, Pennsylvania Actuarial Memorandum Exhibits and Appendices, and Federal Actuarial Memorandum tables do not demonstrate the process used by Oscar Health Plan of Pennsylvania to develop its premium rates. They represent information required by State and Federal regulators to be provided in support of the review of rate increases, for certification of qualified health plans, and for certification that the index rate is developed in accordance with State and Federal regulation.

The claims costs and accompanying premium rates were developed from assumptions that have been established based on the available data and other information provided by Oscar Health Plan of Pennsylvania. If more relevant data becomes available, the assumptions should be revised. A revision to these might change the results and possibly, the related conclusions. The claims costs provided are projected; actual experience will vary from projected.

This letter is provided for the sole use of Oscar Health Plan of Pennsylvania. We understand that Oscar will share this document with the Pennsylvania Insurance Department and its consultant. This document may not be shown or distributed to any other party without the prior written consent of Milliman, Inc. Further, any distribution of this letter must be in its entirety. Milliman does not intend to benefit any third party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

I, Andrew Bochner, am employed by Milliman, Inc. and am a member of the American Academy of Actuaries. I meet the qualification standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

Please feel free to call or e-mail me with any further questions.

Sincerely,

Andrew Bochner, FSA, MAAA
Consulting Actuary
Milliman, Inc.

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Exhibit A

Oscar Health Plan of Pennsylvania, Inc.

Membership-Weighted vs. Unweighted - Paid-Allowed-Ratio Comparison

Plan #	HIOS Plan ID	Plan Marketing Name	Metallic Tier	Proj. MMs	Projected Paid Claims PMPM	Projected Allowed Claims PMPM	Paid-to-Allowed Ratio
Plan 1	98517PA0010010	Oscar Classic Silver Next Off-Ex Only	Silver	20,918	$477.32	$695.47	0.686
Plan 2	98517PA0010001	Oscar Simple Bronze	Bronze	6,920	$460.91	$681.45	0.676
Plan 3	98517PA0010004	Oscar Saver Bronze	Bronze	6,920	$479.89	$688.63	0.697
Plan 4	98517PA0010007	Oscar Simple Silver	Silver	20,394	$664.65	$699.79	0.950
Plan 5	98517PA0010013	Oscar Classic Gold	Gold	12,772	$684.99	$841.48	0.814
Plan 6	98517PA0010009	Oscar Classic Silver Next	Silver	20,394	$573.42	$695.70	0.824
Plan 7	98517PA0010008	Oscar Saver Silver	Silver	20,394	$619.86	$700.57	0.885
Plan 8	98517PA0010011	Oscar Simple Secure	Catastrophic	690	$379.36	$570.33	0.665
Plan 9	98517PA0010003	Oscar Classic Bronze	Bronze	6,920	$458.82	$686.95	0.668
Plan 10	98517PA0010006	Oscar Classic Silver	Silver	20,394	$611.69	$697.39	0.877
Unweighted Average							**0.774**
Projected Membership-Weighted Average					**$578.18**	**$708.72**	**0.816**

Exhibit B
Oscar Health Plan of Pennsylvania, Inc.
Normalized Induced Demand Factor Development

Plan #	HIOS Plan ID	Plan Marketing Name	Metallic Tier	Proj. MMs	Unnormalized Induced Demand (Appendix 2)	Normalized Induced Demand
Plan 1	98517PA0010010	Oscar Classic Silver Next Off-Ex Only	Silver	20,918	0.810	0.981
Plan 2	98517PA0010001	Oscar Simple Bronze	Bronze	6,920	0.794	0.961
Plan 3	98517PA0010004	Oscar Saver Bronze	Bronze	6,920	0.802	0.971
Plan 4	98517PA0010007	Oscar Simple Silver	Silver	20,394	0.815	0.987
Plan 5	98517PA0010013	Oscar Classic Gold	Gold	12,772	0.980	1.186
Plan 6	98517PA0010009	Oscar Classic Silver Next	Silver	20,394	0.810	0.981
Plan 7	98517PA0010008	Oscar Saver Silver	Silver	20,394	0.816	0.988
Plan 8	98517PA0010011	Oscar Simple Secure	Catastrophic	690	0.788	0.954
Plan 9	98517PA0010003	Oscar Classic Bronze	Bronze	6,920	0.800	0.969
Plan 10	98517PA0010006	Oscar Classic Silver	Silver	20,394	0.812	0.983
Weighted Average					**0.826**	**1.000**

Oscar Insurance Corporation
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New York, NY 10013
1-855-OSCAR-55
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June 21, 2019
Re: Response to Objection Letter for OHIN-131948291

Dear Rashmi Mathur,

This letter is in response to the June 13, 2019 questions regarding Oscar Health Plan of Pennsylvania, Inc.'s Individual rate filing. Milliman was retained by Oscar to assist with the filing. I am responding to questions 7, 12, 13, 14, and 18, and Milliman will respond to the remaining questions under separate cover. For your convenience, I have included your questions in *blue italics* with my responses to each question below.

7. Please provide significant narrative and quantitative support for the induced demand factors applied in Appendix 3. We note the relativities for platinum/bronze (28%) and gold/bronze (25%) are much higher than the HHS risk adjustment induced demand factors which are 15% and 8% respectively. Please explain why the induced utilization factors in Appendix 3 do not match the induced utilization factors in Appendix 6 and Table 10.

Oscar establishes induced demand factors that are applied at the plan level and developed from risk adjusted individual claim experience for its nationwide book. By definition, the resulting allowed and net claim costs for each plan inherent in pricing reflect differences due to cost sharing and the impact of plan behavior change only, and not due to health status.

The indicated induced demand factors were established from Oscar's most recent emerging experience for the 2018 calendar year, which is displayed in the table below. Oscar continually monitors the metal level results over time, tracking deviations that emerge, and revisiting the indicated view annually at the time of pricing. The induced demand factors assumed in the Pennsylvania rate development are directionally consistent with the factors and assumptions made in the other state markets that Oscar participates in. Please refer to Milliman's response for the latter part of the question.

Metal Level	Member Months	Medical Expense[1]	Net Premium[2]	Loss Ratio[3]
Gold	49,339	$549.49	$549.80	99.9%
Silver	864,225	$433.27	$496.72	87.2%
Bronze	568,106	$354.04	$372.90	94.9%
Catastrophic	60,601	$163.53	$172.34	94.9%
Total	1,542,271	$397.20	$440.06	90.3%

[1]Medical Expense = Paid Claims + IBNR - Pharmacy Rebates +/- Risk Adjustment

[2]Net Premium = Gross Premium - Taxes

[3]Loss Ratio = Medical Expense / Net Premium

12. Please breakout the amount of administrative expenses allocated toward sales and marketing.

See Table 1 below for additional administrative cost details:

Table 1

Description	PMPM	% Premium
Sales	$8.57	1.3%
Marketing	$3.49	0.5%
All other	$43.44	6.5%
Total General Admin	$55.50	8.3%

13. Please provide quantitative support for the health insurer fee.

The 2020 Health Insurance Providers Fee is assessed based on carrier's 2019 premiums. Oscar estimated the 2020 nationwide provider fee as a portion of projected 2019 nationwide premiums based on external proprietary research and applied this PMPM amount to Oscar Health Plan of Pennsylvania's projected premiums to estimate the fee. Despite the absence of historical 2019 premiums for Oscar Health Plan of Pennsylvania, this fee is based on nationwide metrics, per IRS rule making that requires Oscar to file taxes under a single covered entity.

Please see Table 2 for the detailed development of the estimated Health Insurance Providers Fee.

Table 2

Development of Estimated Health Insurance Providers Fee for 2020

A	Estimated Nationwide 2020 Health Insurance Providers Fee as % of CY 2019 Premium *	1.80%
B	Oscar's Estimated 2020 Health Insurance Providers Fee	$18,525,884
C	Oscar's Estimated Portion of 2020 Health Insurer Fee Including Federal Taxes **	$23,450,486
D	Oscar's Projected 2020 Individual and Small Group Member Months	4,364,228
E = (C) / (D)	2020 Estimated Health Insurance Providers Fee Including Federal Taxes PMPM	$5.37
F	Oscar Health Plan of Pennsylvania's 2020 Single Risk Pool Gross Premium Avg. Rate, PMPM	$671.80
G = (E) / (F)	Oscar Health Plan of Pennsylvania's 2020 Estimated Health Insurance Providers Fee (% of Premium)	0.80%

* Health Insurance Providers Fee of $14.2 billion in 2018 projected to 2020 at the premium growth rate, as a portion of estimated nationwide 2019 premiums.

** A federal income tax rate of 21% was assumed.

14. Please provide quantitative support of the Quality Improvement Initiative expenses.

Please see Table 3 for the detailed components included in the quality improvement initiative expenses of $12.32 PMPM:

Table 3	
Claim-Related Retention (QI/Health IT)	PMPM
Improve Health Outcomes	$4.27
Activities To Prevent Hospital Readmissions	$2.39
Improve Patient Safety And Reduce Medical Errors	$2.72
Wellness And Health Promotion Activities	$2.77
Health IT Expenses Related To Health Improvement	$0.17
Claim-Related Retention (QI/Health IT)	$12.32

18. Health Insurance Provider Fee – Please document the calculation of the 0.8%factor (or $5.37 PMPM amount). Please include all assumptions and data used such as market share.

Please refer to response to #13

Should you have any other questions, please don't hesitate to reach out to me.

Best Regards,
Jessica Saulo
jsaulo@hioscar.com

Objection Letter for OHIN-131948291

SERFF Tracking Number:	OHIN-131948291	**State:**	Pennsylvania
Filing Company:	Oscar Health Plan of Pennsylvania, Inc.	**State Tracking Number:**	OHIN-131948291
Company Tracking Number:			
TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense	**Sub-TOI:**	H15I.001 Health - Hospital/Surgical/Medical Expense
Product Name:	Oscar 2020 Individual PA Rates		
Project Name:			

Objection Letter Status: Additional Information Needed

Objection Letter Date: 07/05/2019

Respond By Date: 07/12/2019

Submitted Date: 07/05/2019 06:23 AM

Dear Jacob Dority,

Introduction:

The Pennsylvania Insurance Department has reviewed the responses to our letter of June 18, 2019 of the above captioned filing. We have the following additional questions as we continue our review. We request this information be provided within 7 days of this letter.

1. Follow up to question 1: Please explain why you changed the table to match the allowed, rather than changing the allowed to match the numbers provided as support.

2. Follow up to question 4: Does the Milliman Average Demographic Factors used in Appendix 1 average to 1.0 using the Milliman age and gender distribution underlying the manual rate, such that the Appendix 1 factor can be applied directly in Table 5 of the PAAM exhibits?

3. Follow up from question 5: The PMPM manual index rate before trending and other projection factors decreased from $461.48 (in the 05/21 PAAM) to $461.09 (in the revised 06/24 PAAM), which is less than the $1.64 of the items listed in your response to question 5. Even accounting for trend, was there something else that changed in the manual rates? In addition, the "Change in Benefits" factor in Table 5 of the PAM exhibits decreased from 0.826329 to 0.826076, rather than increasing by the 1.003 factor you stated in your response (shown to a higher number of decimal places). What else changed in the "Change in Benefits" factor?

4. Follow up to question 6: It appears the 1.003 "Benefits not in Manual Data Adjustment" in Appendix 2 was not implemented into the PAAM Table 5 as discussed in the previous question #5. The Change in Benefits in the PAAM table still shows 0.826, which is consistent with the induced utilization adjustment before the EHB adjustment. Please correct the PAAM Table 5.

5. Follow up to question 7: If you are using the values shown in your table in the response to question 7, why do you not use the same induced utilization factor for each gold, each silver, and each bronze (by metal)? Why do they vary within metal? In addition, please show how the values in the table provided in your response to question 7 result in the factors used in Appendix 6 and Table 10.

6. Follow up to question 9: Please provide quantitative support showing projected membership, revenue and claims, on and off exchange by HIOS ID to support the 17.3% assumption of off-exchange claims, to support the 2.5% exchange user fee assumption. Also, the 2 actuarial memorandums say you used premium, not claims, for this calculation. Why did you change? And if you did, please update the actuarial memorandums.

7. Follow up to question 13: Table 2 in the response to question 13 shows average gross premium rate of $671.80, which was the average required revenue in the original filing. However, the average required revenue shown in Table 6 of the revised filing shows a value of $655.49. This changes the percent of premium load for the estimated Health Insurance Provider Fee from 0.80% to 0.82%. Assuming the value in Table 2 of item "E" does not change, we recommend updating the assumption in the retention load for this correction.

8. Follow up to question 14: Please provide a description of the services planned to "Improve Health Outcomes" listed in Table 3 of your response to question 14, and validate that they are prospective, in nature

Conclusion:

Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions as the Department conducts a more in-depth review.
Should you have any questions regarding this correspondence, please contact me at (717) 783-0675 or e-mail at rmathur@pa.gov.

Sincerely,

Rashmi Mathur, ASA, MAAA
Actuary
Bureau of Life, Accident & Health Insurance

Sincerely,
Rashmi Mathur

Milliman

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July 12, 2019

Rashmi Mathur, ASA, MAAA
Bureau of Life, Accident & Health Insurance
Office of Insurance Product Regulation and & Administration
Strawberry Square
Harrisburg, PA 17120

Re: Response to Pennsylvania Insurance Department (PID) Individual Market Objection for Oscar Health Plan of Pennsylvania, Inc. (OHIN-131948291)

Dear Ms. Mathur,

This letter is in response to your July 5, 2019 Objection Letter regarding Oscar Health Plan of Pennsylvania, Inc.'s (Oscar) individual rate filing. Milliman was retained by Oscar to assist with the filing. I am responding to questions 1-4, and 6 on Oscar's behalf (Oscar will respond to the remaining questions under separate cover).

For convenience, I have included your questions in italics with my response to each question below.

Question 1: Follow up to question 1: Please explain why you changed the table to match the allowed, rather than changing the allowed to match the numbers provided as support.

The aggregate manual data allowed costs shown in Table 2b of the Pennsylvania Actuarial Memorandum (PAAM) Exhibits reflect annual aggregate values representative of Milliman's 2019 Health Cost Guidelines (HCGs), back-trended to the midpoint of the experience period (January 1, 2018 to December 31, 2018) and adjusted to align with certain features specific to Oscar, including its rating area, provider network characteristics, and medical management programs. As described in our response to Question 3, there were slight variations in the average allowed costs (~$0.39, or 0.08%) between the original PAAM Exhibits filed on May 21, 2019 and the PAAM Exhibits filed on June 24, 2019, prior to accounting for the removal of EHBs not included in the HCGs.

The incurred claims and total annual premium shown in Table 2b are not included in the underlying manual data (i.e., Milliman's 2019 HCGs). Instead, these are inferred from the aggregate manual data allowed amounts using the projected average paid-to-allowed ratio and the projected loss ratio in 2020.

The PAAM Exhibits do not demonstrate the process used by Oscar to develop its premium rates. They represent information required by State regulators to be provided in support of the review of rate increases, for certification of qualified health plans, and for certification that the index rate is developed in accordance with State and Federal regulation.

Question 2: Follow up to question 4: Does the Milliman Average Demographic Factors used in Appendix 1 average to 1.0 using the Milliman age and gender distribution underlying the manual rate, such that the Appendix 1 factor can be applied directly in Table 5 of the PAAM exhibits?

Yes, the demographic factors underlying the manual rate average to 1.0 weighted on a standard distribution of employees, spouses, and children for a typical large group representative of the population underlying Milliman's HCGs.

Question 3: Follow up from question 5: The PMPM manual index rate before trending and other projection factors decreased from $461.48 (in the 05/21 PAAM) to $461.09 (in the revised 06/24 PAAM), which is less than the $1.64 of the items listed in your response to question 5. Even accounting for trend, was there something else that changed in the manual rates? In addition, the "Change in Benefits" factor in Table 5 of the PAM exhibits decreased from 0.826329 to 0.826076, rather than increasing by the 1.003 factor you stated in your response (shown to a higher number of decimal places). What else changed in the "Change in Benefits" factor?

When updating the PAAM Exhibits for the refiling dated June 24, 2019, we made a minor modification to the calibration described in our response to Question 1, resulting in a decrease in the average allowed costs of $0.39 PMPM, or 0.08%. As described in our response to Question 1, the PAAM Exhibits do not demonstrate the process used by Oscar to develop its premium rates, and this adjustment did not impact premium rates.

We note that the "Change in Benefits" factor submitted in the PAAM provided on June 24, 2019 did not include the additional 1.003 adjustment factor. Please see the PAAM Exhibits workbook submitted along with this response for a revised version that incorporates this adjustment. This adjustment also impacted the starting allowed claims underlying the manual rate shown in Table 2b, which now excludes EHBs not included in the HCGs.

In addition, the slight change in the average "Change in Benefits" factor mentioned in your question (0.826329 to 0.826076) is due to the removal of the Oscar Classic Bronze Next plan from Oscar's filing. The updated PAAM Exhibits workbook now reflects the updated "Change in Benefits" factor (0.826076) multiplied by the 1.003 adjustment factor for a final factor of 0.828791, consistent with the value previously provided in Appendix 2 of the refiling dated June 24, 2019.

Question 4: Follow up to question 6: It appears the 1.003 "Benefits not in Manual Data Adjustment" in Appendix 2 was not implemented into the PAAM Table 5 as discussed in the previous question #5. The Change in Benefits in the PAAM table still shows 0.826, which is consistent with the induced utilization adjustment before the EHB adjustment. Please correct the PAAM Table 5.

As described in our response to Question 3, we have updated Table 5 to reflect the 1.003 adjustment factor. Please see the revised PAAM Exhibits workbook submitted along with this response.

Question 6: Follow up to question 9: Please provide quantitative support showing projected membership, revenue and claims, on and off exchange by HIOS ID to support the 17.3% assumption of off-exchange claims, to support the 2.5% exchange user fee assumption. Also, the 2 actuarial memorandums say you used premium, not claims, for this calculation. Why did you change? And if you did, please update the actuarial memorandums.

Oscar's premium rate is developed by adjusting net claims to account for taxes, fees, and administrative expenses. These adjustments are uniform across all plans, so the on/off-Exchange distribution of revenue by plan is identical to the on/off-Exchange distribution of net claims by plan. Therefore, the distribution of premiums and claims on vs. off the Exchange result in the same average Exchange user fee assumption. Please refer to attached Exhibit 1 for quantitative support of the 17.3% off-Exchange assumption based on both revenue and claims by HIOS ID.

Milliman

Rashmi Mathur, ASA, MAAA
Bureau of Life, Accident & Health Insurance
Office of Insurance Product Regulation and & Administration
Re: Response to PID Individual Market Objection
July 12, 2019

Caveats and Qualifications

The Unified Rate Review Template, Pennsylvania Actuarial Memorandum Exhibits and Appendices, and Federal Actuarial Memorandum tables do not demonstrate the process used by Oscar Health Plan of Pennsylvania, Inc. to develop its premium rates. They represent information required by State and Federal regulators to be provided in support of the review of rate increases, for certification of qualified health plans, and for certification that the index rate is developed in accordance with State and Federal regulation.

The claims costs and accompanying premium rates were developed from assumptions that have been established based on the available data and other information provided by Oscar Health Plan of Pennsylvania, Inc. If more relevant data becomes available, the assumptions should be revised. A revision to these might change the results and possibly, the related conclusions. The claims costs provided are projected; actual experience will vary from projected.

This letter is provided for the sole use of Oscar Health Plan of Pennsylvania, Inc. We understand that Oscar will share this document with the Pennsylvania Insurance Department and its consultant. This document may not be shown or distributed to any other party without the prior written consent of Milliman, Inc. Further, any distribution of this letter must be in its entirety. Milliman does not intend to benefit any third party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

I, Andrew Bochner, am employed by Milliman, Inc. and am a member of the American Academy of Actuaries. I meet the qualification standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

Please feel free to call or e-mail me with any further questions.

Sincerely,

Andrew Bochner, FSA, MAAA
Consulting Actuary
Milliman, Inc.

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Exhibit 1
Oscar Health Plan of Pennsylvania, Inc.
Development of On/Off-Exchange Distribution Based on Membership, Net Claims, and Revenue

Plan Name	HIOS ID	Metal	On/Off	Membership	Total Net Claims		Total Revenue	
Classic Silver 7000 8150 60% 11	98517PA0010010	Silver	Off	15.3%	9,984,670	12.6%	11,319,780	12.6%
Simple Bronze	98517PA0010001	Bronze	Off	0.6%	384,399	0.5%	435,800	0.5%
Saver Bronze	98517PA0010004	Bronze	Off	0.6%	400,224	0.5%	453,741	0.5%
Simple Silver	98517PA0010007	Silver	Off	0.0%	0	0.0%	0	0.0%
Classic Gold	98517PA0010013	Gold	Off	2.6%	2,459,113	3.1%	2,787,936	3.1%
Classic Silver 7000 8150 60% 12	98517PA0010009	Silver	Off	0.0%	0	0.0%	0	0.0%
Saver Silver	98517PA0010008	Silver	Off	0.0%	0	0.0%	0	0.0%
Simple Secure	98517PA0010011	Catastrophic	Off	0.1%	66,389	0.1%	75,266	0.1%
Classic Bronze 6000	98517PA0010003	Bronze	Off	0.6%	382,655	0.5%	433,822	0.5%
Classic Silver 6500	98517PA0010006	Silver	Off	0.0%	0	0.0%	0	0.0%
Simple Bronze	98517PA0010001	Bronze	On	4.5%	2,805,100	3.5%	3,180,187	3.5%
Saver Bronze	98517PA0010004	Bronze	On	4.5%	2,920,583	3.7%	3,311,112	3.7%
Simple Silver	98517PA0010007	Silver	On	14.9%	13,554,798	17.1%	15,367,292	17.1%
Classic Gold	98517PA0010013	Gold	On	6.7%	6,289,576	8.0%	7,130,593	8.0%
Classic Silver 7000 8150 60% 12	98517PA0010009	Silver	On	14.9%	11,694,307	14.8%	13,258,023	14.8%
Saver Silver	98517PA0010008	Silver	On	14.9%	12,641,410	16.0%	14,331,769	16.0%
Simple Secure	98517PA0010011	Catastrophic	On	0.4%	195,373	0.2%	221,497	0.2%
Classic Bronze 6000	98517PA0010003	Bronze	On	4.5%	2,792,374	3.5%	3,165,759	3.5%
Classic Silver 6500	98517PA0010006	Silver	On	14.9%	12,474,891	15.8%	14,142,984	15.8%
On-Exchange Subtotal			**On**	**80.1%**	**65,368,411**	**82.7%**	**74,109,217**	**82.7%**
Off-Exchange Subtotal			**Off**	**19.9%**	**13,677,451**	**17.3%**	**15,506,345**	**17.3%**
Total				**100.0%**	**79,045,862**	**100.0%**	**89,615,562**	**100.0%**

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1-855-OSCAR-55
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July 12, 2019
Re: Response to Objection Letter for OHIN-131948291

Dear Rashmi Mathur,

This letter is in response to the July 5, 2019 questions regarding Oscar Health Plan of Pennsylvania, Inc. Individual rate filing. Milliman was retained by Oscar to assist with the filing. I am responding to questions 5, 7 and 8, and Milliman will respond to the remaining questions under separate cover. For your convenience, I have included your questions in *blue italics* with my responses to each question below.

5. Follow up to question 7: If you are using the values shown in your table in the response to question 7, why do you not use the same induced utilization factor for each gold, each silver, and each bronze (by metal)? Why do they vary within metal? In addition, please show how the values in the table provided in your response to question 7 result in the factors used in Appendix 6 and Table 10.

Oscar views the induced demand factor as a function of the underlying Federal AV value as opposed to the base metal level (as implied by the CMS induced demand factors). The indicated induced demand factors expressed as a function of the Federal AV value are displayed in the following table for both what was included in the 2019 plan year pricing and what is proposed in the 2020 plan year pricing.

Within each metal level, there is a significant range in benefit richness — as an example, 0.58 to 0.64 within the bronze metal level de-minimis range represents a 10.3% difference in paid-to-allowed ratio (0.65/0.56 - 1 = 16.1%), warranting differences in underlying induced demand inherent in the premium pricing.

The proposed year-over-year changes to the induced demand factors result in higher rate changes to the bronze metal level relative to the silver metal level, and were advised by Oscar's nationwide risk-adjusted claim experience that was provided in Question 7. It should be noted that the member month exposure within both the catastrophic and gold cohorts is not fully credible — in accordance with Actuarial Standards of Practice (ASOP) #25 — Credibility Procedures, Oscar's internal credibility manual, determined from statistical relationships inherent in nationwide experience in the individual market, assigns full credibility at 100,000 member months. Oscar's proposed adjustments to the induced demand factors were made in an effort to stabilize the MLRs by metal level.

Federal AV	Induced Demand Factor		Percent Change
	2019 Plan Year	2020 Plan Year	
0.56	0.909	0.958	5.4%
0.57	0.916	0.961	5.0%
0.58	0.922	0.964	4.6%
0.59	0.929	0.967	4.1%
0.60	0.935	0.970	3.7%
0.61	0.942	0.973	3.3%
0.62	0.948	0.976	3.0%
0.63	0.955	0.979	2.6%
0.64	0.961	0.982	2.2%
0.65	0.968	0.985	1.8%
0.66	0.974	0.988	1.4%
0.67	0.981	0.991	1.1%
0.68	0.987	0.994	0.7%
0.69	0.994	0.997	0.4%
0.70	1.000	1.000	0.0%
0.71	1.007	1.003	-0.3%
0.72	1.013	1.006	-0.7%
0.73	1.020	1.009	-1.0%
0.74	1.026	1.012	-1.4%
0.75	1.033	1.015	-1.7%
0.76	1.221	1.196	-2.0%
0.77	1.228	1.200	-2.3%
0.78	1.236	1.203	-2.7%
0.79	1.244	1.207	-3.0%
0.80	1.251	1.210	-3.3%
0.81	1.259	1.214	-3.6%
0.82	1.267	1.217	-3.9%

Note the induced demand factors were normalized to 1.000 for a Federal AV value of 0.70 for comparison purposes.

7. Follow up to question 13: Table 2 in the response to question 13 shows average gross premium rate of $671.80, which was the average required revenue in the original filing. However, the average required revenue shown in Table 6 of the revised filing shows a value of $655.49. This changes the percent of premium load for the estimated Health Insurance Provider Fee from 0.80% to 0.82%. Assuming the value

in Table 2 of item "E" does not change, we recommend updating the assumption in the retention load for this correction.

Table 2 is now updated based on the revised rates submitted on June 24, 2019. The previous response was based on the original rate submission. Confirming that the buildup in the rate package prepared by Milliman reflects the appropriate premium load of 0.82%.

Table 2

Development of Estimated Health Insurance Providers Fee for 2020

A	Estimated Nationwide 2020 Health Insurance Providers Fee as % of CY 2019 Premium *	1.80%
B	Oscar's Estimated 2020 Health Insurance Providers Fee	$18,525,884
C	Oscar's Estimated Portion of 2020 Health Insurer Fee Including Federal Taxes **	$23,450,486
D	Oscar's Projected 2020 Individual and Small Group Member Months	4,364,228
E = (C) / (D)	2020 Estimated Health Insurance Providers Fee Including Federal Taxes PMPM	$5.37
F	Oscar Health Plan of Pennsylvania's 2020 Single Risk Pool Gross Premium Avg. Rate, PMPM	$655.49
G = (E) / (F)	Oscar Health Plan of Pennsylvania's 2020 Estimated Health Insurance Providers Fee (% of Premium)	0.82%

* Health Insurance Providers Fee of $14.2 billion in 2018 projected to 2020 at the premium growth rate, as a portion of estimated nationwide 2019 premiums.

** A federal income tax rate of 21% was assumed.

8. Follow up to question 14: Please provide a description of the services planned to "Improve Health Outcomes" listed in Table 3 of your response to question 14, and validate that they are prospective, in nature.

The "Improve Health Outcomes" category includes services related to our:

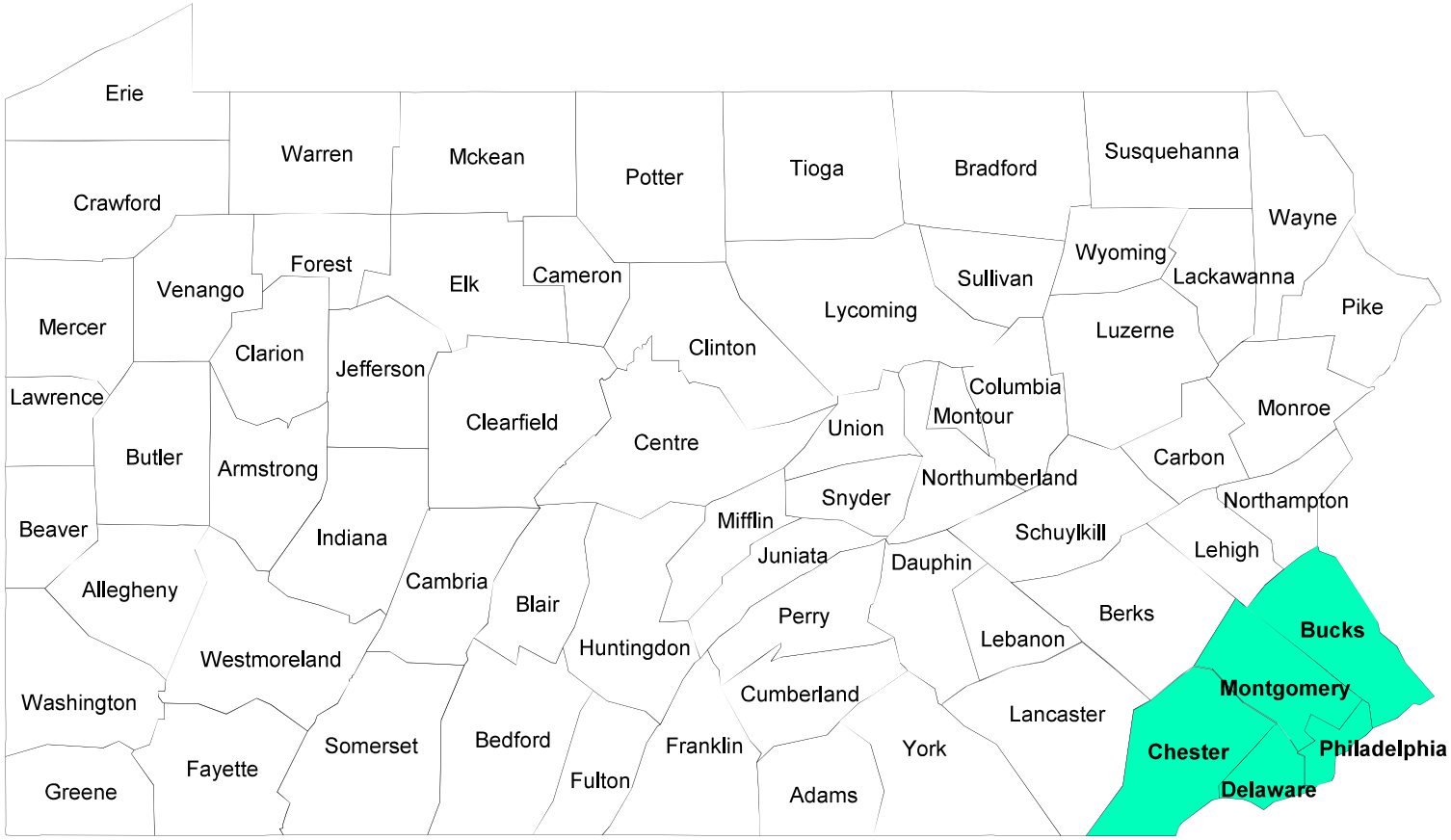
- Member Services Team (including medical personnel)
- Internal Utilization Management team
- Outside Medical Management consultants who assist us in case management and care coordination

Confirming that these services are prospective in nature.

Please don't hesitate to reach out to me if you have any other questions.

Sincerely,
Jessica Saulo, ASA
Associate Actuary
jsaulo@hioscar.com

Issuer: **Oscar Health Plan of Pennsylvania, Inc.**
Market: **Individual**



Key:

2020 on-exchange service area

2020 off-exchange service area