

SERFF Tracking #:	AETN-132308748	State Tracking #:	AETN-132308748	Company Tracking #:	
State:	Pennsylvania	Filing Company:	Aetna Life Insurance Company		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	2021 PA SG ALIC Filing				
Project Name/Number:	2021 PA SG ALIC Filing/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	ALIC Public PDF_100920.pdf
Item Status:	
Status Date:	



May 15, 2020

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

Re: Aetna Life Insurance Co
NAIC #: 60054
Market: Small Group
Exchange: Off-Exchange
Effective Date: 01/01/2021
Avg rate change requested: 7.3%
Range of rate change requested: 7.3% - 7.3%
Products: EPO
Rating Areas: Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels: Silver
Current # covered lives: 230
Current # policyholders: 230
Number of plans offered vs 2020: 1 in 2020; 1 in 2021
2020 Avg rate change: 7.1%
HIOS Issuer ID / Binder #: 33906 / AETN-PA21-125097572
Rate Filing Tracking Number: AETN-132308748
Policy Form(s): AL SG HCOC-2021-EPO 05
AL SG-SOB-EPO-14045195 05
Form Filing Tracking Number: AETN-132306007

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of PA for effective dates of January 1, 2021 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2021.




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

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

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

Sincerely,

A solid black rectangular box used to redact a signature.

, FSA, MAAA
Aetna

Attachment I

Rate Change Summary

Aetna Life Insurance Company – Small Group Plans

Rate request filing ID # AETN-132308748 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

<http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

Overview

Initial requested average rate change:	7.3% ¹
Revised requested average rate change:	N/A
Range of requested rate change:	7.3% - 7.3%
Effective date:	1/1/2021
Mapped Members:	230
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

Key information

Jan. 2019-Dec. 2019 financial experience

Premiums	\$1.0 M
Claims	\$0.5 M
Administrative expenses	\$0.5 M
Taxes & fees	\$0.1 M
Company made (after taxes)	-\$0.1 M

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2021:

Claims:	87.4%
Administrative:	8.9%
Taxes & fees:	1.7%
Profit:	2.0%

The company expects its annual medical costs to increase **9.43%**.

Explanation of requested rate change

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

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

2021 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name:	Aetna Life Insurance Co
NAIC #:	60054
Market:	Small Group Off-Exchange
Effective Date:	01/01/2021
Avg rate change requested:	7.3%
Range of rate change requested:	7.3% - 7.3%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	230
Current # policyholders:	230
Number of plans offered:	1
HIOS Issuer ID / Binder #:	33906
Rate Filing Tracking Number:	AETN-132308748
Policy Form(s):	AL SG HCOC-2021-EPO 05
Form Filing Tracking Number:	AETN-132306007

B. Rate History and Proposed Variations in Rate Changes

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

- January 1, 2017
 - Filed a 26.6% rate increase
 - AETN-130533503
- January 1, 2018
 - Filed a 2.1% rate decrease
 - AETN-131033620
- January 1, 2019
 - Filed a 8.6% rate increase
 - AETN-131455780
- January 1, 2020
 - Filed a 7.1% rate increase
 - AETN-131899741

C. Average Rate Change

The average rate change, as noted in cell AZ15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 7.3%. The change in the 21-year-old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 7.3%.

D. Membership Count

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

E. Benefit Changes

We are continuing to offer one silver plan for each product; the out-of-pocket maximum on this plan has increased from \$8,150 to \$8,550. The HIOS IDs are as follows:

2020 HIOS Plan ID	2020 Plan Name	2021 HIOS Plan ID	2021 Plan Name
33906PA0160001	PA Silver OAEPO 6000 80%	33906PA0160001	PA Silver OAEPO 6000 80%

F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2019 through December 31, 2019 and paid through February 29, 2020, for ALIC.

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

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

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

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2020 (for 2019 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

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

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2021.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2019 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 53.4%.

G. Credibility of Data

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

The source data for our manual rate is the experience incurred from January 1, 2018 to December 31, 2019 and paid through February 29, 2020 for Aetna community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate.

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

H. Trend Identification

The trend values are:

Service Type	Unit Cost	Utilization
Facility Inpatient	4.7%	2.8%
Facility Outpatient	3.4%	6.8%
Physician	1.9%	6.3%
Capitation	0.0%	-0.7%
Medical	3.3%	5.6%
Pharmacy	8.9%	1.9%
Total (Med + Rx)	4.3%	4.9%

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor
1Q 2021	1.000
2Q 2021	1.030
3Q 2021	1.060
4Q 2021	1.092
Total	1.048

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

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

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

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

Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2021.

I. Historical Experience

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

2. Rate Development & Change

Please refer to the file titled *PA_SG_33906_Off_1Q2021_Exhibits_v3.xlsx* for any exhibits referenced in the sections below.

A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

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

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

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2021. The annual trend for this filing, applied quarterly, is 12.4%. The application of this factor is shown in Table 5A.

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

Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2019 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2021. The factor used is 1.029, which represents two years of morbidity change, from the 2019 experience period to the 2021 projection period

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally developed factors. Exhibits 5 and 6 contain detail on the calculations of

the impact of demographic mix shifts. The change in demographic factor is 1.000. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

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

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

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

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 87.1%. Paid to allowed ratios are based on 2018 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period =>

We trended 2018 actual Risk Adjustment payments and 2019 Risk Adjustment accruals forward three and two years respectively. Resulting payment amounts were combined to determine our current risk transfer relative to the market.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2020 Notice of Benefit and Payment Parameters. The 2021 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2018-2019 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment [REDACTED]. This value is shown in Worksheet I, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2020.

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

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

B. Retention Items

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

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2020 projections, and projected changes in expenses, inflation, and membership for 2021 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including

competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.19 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2020 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2021 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

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

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

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

D. Components of Rate Change

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is 7.3%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth 5.8%
- The change in allowable plan adjusted level components is worth 3.6%
- The change in retention components is worth -2.1%

3. Plan Rate Development

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

Pricing AV / Benefit Richness:

These adjustments are discussed in Section 2C above.

Benefits in addition to EHBs:

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

Provider Network:

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

Catastrophic Eligibility:

This filing does not include catastrophic plans.

Tobacco Surcharge Adjustment:

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

Admin Costs / Taxes & Fees / Profit or Contingency:

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *PA_SG_33906_AV Certification_OFF_1Q21_v1.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2020 and 2021 are shown in Columns Z and AA. The 2021 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit C-1 for two reasons: (1) The CPAIR on Exhibit C-1 are 1/1/2021 rates while the rates in Column AA are average 2021 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Worksheet I of the URRT to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2021 CPAIR is 1.490. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2020.
- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2021 CPAIR is 1.007. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2020.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

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

C. Network Factors

There is only one network included in this filing.

D. Service Area Composition

The Service Area composition for this rate filing is the same as the current approved 2020 rate filing.

E. Composite Rating

Pennsylvania has not sought or received approval of composite rating as such, we are not offering this option at this time.

6. Actuarial Certifications

Reliance

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

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

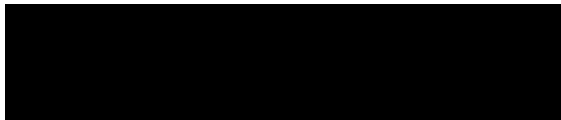
Certification

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

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

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.



, FSA, MAAA
Aetna

07/16/2020

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	AetnaLifeInsuranceCo		
Product(s):	EPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2021	to	12/31/2021
Base Period Start Date:	1/1/2019	to	12/31/2019
Date of Most Recent Membership:	2/1/2020		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2020)	Projected Rating Period
Average Age	46.0	46.0	45.0
Total	1,756	230	2,760
<18	334	40	496
18-24	98	13	221
25-29	152	17	241
30-34	171	18	251
35-39	166	17	258
40-44	171	22	230
45-49	207	21	270
50-54	140	26	268
55-59	163	27	286
60-63	99	16	173
64+	55	14	67

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	Estimated Reinsurance Recoveries
\$ 1,105,796.60	\$ 667,493.53	\$ 539,025.79	1,756	\$ 299,687.56	\$ 800,186.40	\$	\$ (19,399.61)	\$ 139.05	\$ -	\$ (132,951.00)	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 444.72
Loss Ratio											53.43%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.50%	-0.70%	7.51%	21.74%
Outpatient Hospital	3.41%	7.50%	-0.70%	10.39%	16.06%
Professional	1.86%	7.00%	-0.70%	8.23%	21.87%
Other Medical	3.41%	7.50%	-0.70%	10.39%	22.68%
Capitation					0.02%
Prescription Drugs	8.93%	2.63%	-0.70%	11.02%	17.63%
Total Annual Trend				9.43%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.198	

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

** Should equal URRY 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-16		\$ 2,687,642.62	0.9996	\$ 2,688,809.91	7,602	\$ 353.70		\$ (65,406.78)	\$ 3,286,998.69	\$ 432.39
Feb-16		\$ 2,307,053.88	0.9995	\$ 2,308,146.60	7,491	\$ 308.12		\$ (103,944.69)	\$ 2,901,738.80	\$ 387.36
Mar-16		\$ 3,140,861.41	0.9996	\$ 3,142,274.25	7,945	\$ 395.50		\$ (14,289.42)	\$ 3,725,114.13	\$ 468.86
Apr-16		\$ 2,726,767.17	0.9994	\$ 2,728,285.97	8,031	\$ 339.63		\$ (73,131.20)	\$ 3,304,938.64	\$ 411.42
May-16		\$ 2,759,661.68	0.9995	\$ 2,752,108.31	7,474	\$ 368.22		\$ (110,026.67)	\$ 3,294,289.76	\$ 440.77
Jun-16		\$ 2,463,214.36	0.9992	\$ 2,465,191.76	7,398	\$ 333.22		\$ (66,341.78)	\$ 3,044,505.74	\$ 411.53
Jul-16		\$ 2,096,129.68	0.9991	\$ 2,097,937.33	7,268	\$ 288.65		\$ (77,183.77)	\$ 2,533,081.17	\$ 348.53
Aug-16		\$ 2,378,299.84	0.9989	\$ 2,381,003.83	6,851	\$ 347.54		\$ (60,636.78)	\$ 2,832,676.95	\$ 413.47
Sep-16		\$ 2,235,253.16	0.9989	\$ 2,238,356.83	6,489	\$ 352.65		\$ (93,809.47)	\$ 2,765,405.54	\$ 416.32
Oct-16		\$ 2,004,393.11	0.9987	\$ 2,007,050.62	6,153	\$ 326.19		\$ (95,055.82)	\$ 2,395,581.74	\$ 389.34
Nov-16		\$ 2,173,535.58	0.9983	\$ 2,177,342.86	6,030	\$ 361.09		\$ (97,032.29)	\$ 2,590,198.91	\$ 429.55
Dec-16	\$ 35,484,130.67	\$ 2,304,352.10	0.9976	\$ 2,309,865.72	4,830	\$ 478.23	\$ 5,956,537.16	\$ (60,518.67)	\$ 2,628,380.07	\$ 544.18
Jan-17		\$ 840,973.55	0.9993	\$ 841,529.07	2,610	\$ 322.42		\$ (26,132.94)	\$ 1,036,666.95	\$ 397.19
Feb-17		\$ 739,891.50	0.9994	\$ 730,196.87	2,181	\$ 334.80		\$ (34,066.51)	\$ 890,284.23	\$ 408.20
Mar-17		\$ 901,755.94	0.9996	\$ 902,113.80	1,796	\$ 502.29		\$ (4,021.23)	\$ 1,042,282.30	\$ 580.34
Apr-17		\$ 448,750.55	0.9995	\$ 448,966.27	1,590	\$ 282.37		\$ (17,812.21)	\$ 586,437.58	\$ 368.83
May-17		\$ 727,294.18	0.9992	\$ 727,899.27	1,497	\$ 486.24		\$ (20,542.35)	\$ 845,154.33	\$ 564.57
Jun-17		\$ 724,048.63	0.9994	\$ 724,478.67	1,474	\$ 491.51		\$ (1,963.91)	\$ 830,061.15	\$ 563.14
Jul-17		\$ 535,559.67	0.9995	\$ 535,838.21	1,434	\$ 373.67		\$ (16,613.30)	\$ 638,166.07	\$ 445.03
Aug-17		\$ 503,653.13	0.9989	\$ 504,213.59	1,406	\$ 358.62		\$ (24,075.08)	\$ 628,572.44	\$ 447.06
Sep-17		\$ 464,308.05	0.9942	\$ 466,999.40	1,289	\$ 362.30		\$ (2,140.35)	\$ 548,737.57	\$ 425.71
Oct-17		\$ 448,577.03	0.9986	\$ 449,200.38	1,234	\$ 364.02		\$ (21,472.19)	\$ 559,316.24	\$ 453.25
Nov-17		\$ 1,093,964.87	0.9992	\$ 1,094,888.52	1,236	\$ 885.83		\$ (44,188.88)	\$ 1,254,496.39	\$ 1,014.97
Dec-17	\$ 9,205,651.71	\$ 505,948.53	0.9934	\$ 509,315.40	1,069	\$ 476.44	\$ 1,533,390.70	\$ (17,739.53)	\$ 608,854.43	\$ 569.56
Jan-18		\$ 45,338.83	1.0000	\$ 45,340.24	288	\$ 157.43		\$ (1,920.07)	\$ 50,110.80	\$ 174.00
Feb-18		\$ 29,294.54	1.0004	\$ 29,283.69	272	\$ 107.66		\$ (2,558.33)	\$ 38,159.60	\$ 140.29
Mar-18		\$ 58,617.63	1.0000	\$ 58,617.49	241	\$ 243.23		\$ (4,315.20)	\$ 65,187.75	\$ 270.47
Apr-18		\$ 63,317.49	0.9992	\$ 62,368.38	181	\$ 342.68		\$ (2,464.74)	\$ 78,338.43	\$ 430.43
May-18		\$ 83,265.62	0.9997	\$ 81,287.00	195	\$ 416.86		\$ (1,852.70)	\$ 85,797.22	\$ 439.99
Jun-18		\$ 86,124.83	0.9995	\$ 86,165.33	194	\$ 444.15		\$ (3,096.85)	\$ 89,272.35	\$ 460.17
Jul-18		\$ 31,771.45	0.9992	\$ 31,798.40	198	\$ 160.60		\$ (4,548.62)	\$ 43,960.71	\$ 222.02
Aug-18		\$ 124,284.02	0.9997	\$ 124,325.60	197	\$ 631.89		\$ (1,580.78)	\$ 125,630.74	\$ 658.02
Sep-18		\$ 15,810.65	0.9997	\$ 15,815.81	70	\$ 225.84		\$ (2,537.27)	\$ 19,060.98	\$ 272.50
Oct-18		\$ 12,915.55	0.9991	\$ 12,927.49	69	\$ 187.35		\$ (1,754.77)	\$ 16,707.19	\$ 242.13
Nov-18		\$ 34,705.77	0.9968	\$ 34,817.93	70	\$ 497.40		\$ (1,070.80)	\$ 33,205.52	\$ 474.36
Dec-18	\$ 1,179,652.41	\$ 15,846.17	0.9975	\$ 15,885.82	52	\$ 305.50	\$ 73,037.92	\$ (4,489.01)	\$ 22,244.89	\$ 427.79
Jan-19		\$ 35,182.06	1.0008	\$ 34,840.35	98	\$ 355.51		\$ (827.86)	\$ 50,872.60	\$ 519.18
Feb-19		\$ 13,586.66	1.0076	\$ 13,484.53	98	\$ 137.60		\$ (2,368.30)	\$ 27,325.82	\$ 278.83
Mar-19		\$ 17,830.54	1.0102	\$ 17,658.56	125	\$ 141.27		\$ 1,646.78	\$ 26,320.71	\$ 210.57
Apr-19		\$ 23,312.25	1.0073	\$ 23,142.91	124	\$ 186.64		\$ (1,748.92)	\$ 51,323.47	\$ 413.90
May-19		\$ 21,949.65	1.0098	\$ 21,736.42	132	\$ 164.67		\$ (1,225.78)	\$ 47,980.47	\$ 363.49
Jun-19		\$ 75,174.62	1.0059	\$ 74,733.13	149	\$ 515.40		\$ (643.47)	\$ 110,027.22	\$ 738.67
Jul-19		\$ 132,691.36	1.0070	\$ 131,764.42	142	\$ 927.92		\$ (678.21)	\$ 164,945.68	\$ 1,161.59
Aug-19		\$ 30,258.75	1.0064	\$ 30,067.14	135	\$ 222.72		\$ (2,737.62)	\$ 44,537.44	\$ 329.51
Sep-19		\$ 55,184.54	1.0055	\$ 54,883.38	170	\$ 322.84		\$ (1,546.22)	\$ 69,448.71	\$ 408.52
Oct-19		\$ 126,617.06	0.9918	\$ 127,661.97	169	\$ 755.40		\$ (3,346.64)	\$ 145,759.99	\$ 862.48
Nov-19		\$ 68,106.15	0.9959	\$ 68,383.88	173	\$ 399.51		\$ (6,144.49)	\$ 92,463.39	\$ 540.72
Dec-19	\$ 1,105,796.59	\$ 67,590.89	0.9734	\$ 69,436.81	247	\$ 281.12	\$ 299,687.56	\$ 221.12	\$ 136,488.48	\$ 552.58

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Carrier Name:	AetnaLifeInsuranceCo
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2021

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	Estimated Reinsurance Recovery
\$ 23,456,608.42	\$ 21,116,942.15	\$ 21,883,572.85	36,598	\$ 4,439,290.33	\$ 27,354,646.96	\$ -	\$ (1,130,044.88)	\$ 88,261.09	\$ -	\$ 1,518,078.10	\$ 719.24
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 83.42%
Loss Ratio											

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.50%	-0.62%	7.70%	21.87%
Outpatient Hospital	3.41%	7.50%	-0.62%	10.48%	14.47%
Professional	1.86%	7.00%	-0.62%	8.31%	14.57%
Other Medical	3.41%	7.50%	-0.62%	10.48%	17.40%
Capitation					0.34%
Prescription Drugs	8.93%	2.63%	-0.62%	11.10%	31.36%
Total Annual Trend				9.73%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.304	

* 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-16	\$ 89,624,888.33	\$ 5,761,998.89	1.0287	\$ 5,601,409.46	15,991	\$ 350.29	\$ 15,657,382.79	\$ (175,110.14)	\$ 7,084,534.55	\$ 443.03
Feb-16		\$ 5,183,951.66	1.0241	\$ 5,061,995.22	15,630	\$ 323.86		\$ (201,840.61)	\$ 6,513,538.39	\$ 416.73
Mar-16		\$ 5,846,691.15	0.9388	\$ 6,227,613.47	15,598	\$ 399.26		\$ (216,478.24)	\$ 7,823,240.46	\$ 501.56
Apr-16		\$ 5,001,054.95	0.9527	\$ 5,289,273.86	16,638	\$ 315.50		\$ (185,857.94)	\$ 6,679,555.41	\$ 401.46
May-16		\$ 5,983,616.46	0.9898	\$ 6,045,511.94	16,772	\$ 360.45		\$ (241,987.94)	\$ 7,556,324.43	\$ 450.53
Jun-16		\$ 5,246,655.04	0.9538	\$ 5,501,063.21	17,358	\$ 316.92		\$ (298,178.27)	\$ 7,129,104.13	\$ 410.71
Jul-16		\$ 6,064,969.81	0.9346	\$ 6,489,706.59	18,192	\$ 356.73		\$ (254,655.07)	\$ 8,064,045.01	\$ 443.27
Aug-16		\$ 6,386,965.48	0.9464	\$ 6,748,699.80	18,277	\$ 369.25		\$ (270,681.82)	\$ 8,316,165.05	\$ 455.02
Sep-16		\$ 6,017,314.65	0.8937	\$ 6,733,104.38	18,501	\$ 363.93		\$ (201,216.73)	\$ 8,338,427.38	\$ 450.70
Oct-16		\$ 5,684,575.82	0.8796	\$ 6,462,501.47	18,356	\$ 352.06		\$ (294,000.29)	\$ 8,049,415.15	\$ 438.52
Nov-16		\$ 6,199,953.18	0.8860	\$ 6,997,675.61	17,981	\$ 389.17		\$ (237,079.65)	\$ 8,579,699.97	\$ 477.15
Dec-16		\$ 5,833,241.61	0.9051	\$ 6,444,031.91	16,610	\$ 387.96		\$ (200,903.82)	\$ 7,883,892.47	\$ 473.44
Jan-17	\$ 62,828,753.29	\$ 7,437,013.44	0.9991	\$ 7,423,833.01	16,495	\$ 452.53	\$ 10,479,926.84	\$ (239,266.53)	\$ 8,848,578.03	\$ 539.38
Feb-17		\$ 6,415,385.39	0.9990	\$ 6,421,762.32	15,770	\$ 407.21		\$ (218,629.96)	\$ 7,748,392.89	\$ 491.34
Mar-17		\$ 6,555,921.38	0.9989	\$ 6,563,439.87	15,003	\$ 437.48		\$ (173,301.22)	\$ 7,882,998.85	\$ 525.43
Apr-17		\$ 4,867,776.23	0.9994	\$ 4,870,468.98	13,100	\$ 371.79		\$ (199,356.65)	\$ 5,835,071.60	\$ 445.43
May-17		\$ 5,405,944.05	0.9988	\$ 5,412,377.67	11,924	\$ 453.91		\$ (200,044.30)	\$ 6,402,723.73	\$ 536.97
Jun-17		\$ 5,141,494.05	0.9986	\$ 5,148,724.09	10,846	\$ 474.71		\$ (185,937.09)	\$ 5,962,211.71	\$ 549.72
Jul-17		\$ 4,455,547.17	0.9986	\$ 4,461,835.27	9,387	\$ 475.32		\$ (134,955.80)	\$ 5,216,145.18	\$ 555.68
Aug-17		\$ 4,819,475.29	0.9979	\$ 4,829,445.78	8,709	\$ 554.54		\$ (165,471.34)	\$ 5,538,482.25	\$ 635.95
Sep-17		\$ 3,701,120.07	0.9800	\$ 3,776,549.87	7,117	\$ 514.73		\$ (89,936.39)	\$ 4,532,062.21	\$ 617.20
Oct-17		\$ 3,981,959.66	0.9970	\$ 3,993,813.48	6,752	\$ 591.50		\$ (100,888.67)	\$ 4,543,338.98	\$ 672.89
Nov-17		\$ 3,685,500.43	0.9975	\$ 3,694,781.82	6,429	\$ 574.71		\$ (130,402.45)	\$ 4,197,746.20	\$ 652.94
Dec-17		\$ 2,356,968.23	0.9971	\$ 2,363,806.87	4,630	\$ 510.54		\$ (84,157.23)	\$ 2,732,966.24	\$ 590.27
Jan-18	\$ 16,717,653.50	\$ 1,961,028.69	0.9991	\$ 1,962,795.73	3,686	\$ 532.50	\$ (2,791,525.63)	\$ (92,093.19)	\$ 2,304,622.52	\$ 625.24
Feb-18		\$ 1,526,227.90	0.9991	\$ 1,527,233.72	3,451	\$ 455.75		\$ (116,539.04)	\$ 1,781,477.31	\$ 531.77
Mar-18		\$ 2,139,582.17	0.9994	\$ 2,140,773.96	3,009	\$ 706.76		\$ 43,642.05	\$ 2,347,190.51	\$ 744.91
Apr-18		\$ 1,795,560.75	0.9992	\$ 1,797,028.41	2,733	\$ 657.53		\$ (69,120.84)	\$ 2,187,613.41	\$ 800.44
May-18		\$ 1,725,774.55	0.9990	\$ 1,727,774.55	2,620	\$ 659.46		\$ (98,014.50)	\$ 1,951,202.74	\$ 744.73
Jun-18		\$ 1,104,230.11	0.9984	\$ 1,105,972.23	2,383	\$ 464.11		\$ 30,891.95	\$ 1,360,974.02	\$ 571.12
Jul-18		\$ 745,442.18	0.9986	\$ 745,469.52	2,152	\$ 346.87		\$ (48,230.34)	\$ 1,017,534.01	\$ 472.83
Aug-18		\$ 785,898.30	0.9983	\$ 787,238.11	2,087	\$ 377.20		\$ (29,207.16)	\$ 977,972.35	\$ 468.60
Sep-18		\$ 859,716.11	0.9977	\$ 861,710.91	1,746	\$ 493.53		\$ (37,173.16)	\$ 1,017,434.98	\$ 582.72
Oct-18		\$ 892,137.50	0.9985	\$ 893,440.23	1,698	\$ 526.17		\$ (27,625.00)	\$ 1,036,895.49	\$ 610.66
Nov-18		\$ 596,602.95	0.9979	\$ 597,885.61	1,588	\$ 376.50		\$ (24,233.65)	\$ 754,284.01	\$ 474.99
Dec-18		\$ 348,261.92	0.9974	\$ 349,174.21	1,205	\$ 289.77		\$ (24,921.52)	\$ 551,305.46	\$ 457.51
Jan-19	\$ 5,526,223.47	\$ 503,276.44	0.9999	\$ 503,330.91	1,010	\$ 498.35	\$ (1,024,420.68)	\$ (18,794.68)	\$ 624,565.41	\$ 618.38
Feb-19		\$ 761,154.31	0.9964	\$ 763,924.36	960	\$ 795.75		\$ (10,689.30)	\$ 872,352.19	\$ 908.70
Mar-19		\$ 425,568.85	1.0000	\$ 425,565.03	902	\$ 471.80		\$ (14,818.03)	\$ 556,500.72	\$ 616.96
Apr-19		\$ 554,055.05	0.7172	\$ 723,568.99	783	\$ 986.68		\$ (15,578.83)	\$ 915,233.19	\$ 1,168.88
May-19		\$ 457,435.71	0.9968	\$ 458,888.36	739	\$ 620.96		\$ (20,949.65)	\$ 580,216.56	\$ 785.14
Jun-19		\$ 432,060.07	0.6705	\$ 644,343.46	728	\$ 885.09		\$ (6,698.11)	\$ 743,106.19	\$ 1,020.75
Jul-19		\$ 421,915.05	1.0006	\$ 421,676.89	683	\$ 617.39		\$ (14,794.14)	\$ 469,394.85	\$ 687.25
Aug-19		\$ 382,761.06	0.9939	\$ 385,095.32	586	\$ 657.16		\$ (17,951.94)	\$ 468,186.62	\$ 798.95
Sep-19		\$ 312,368.12	0.9923	\$ 314,820.60	535	\$ 588.45		\$ 1,590.94	\$ 329,313.23	\$ 615.54
Oct-19		\$ 328,882.60	0.9902	\$ 332,140.94	490	\$ 677.84		\$ (13,249.00)	\$ 392,129.69	\$ 800.26
Nov-19		\$ 214,990.29	0.9842	\$ 218,441.82	470	\$ 464.77		\$ (23,539.92)	\$ 261,250.83	\$ 555.85
Dec-19		\$ 163,682.21	0.9756	\$ 167,775.20	434	\$ 386.58		\$ 4,502.10	\$ 220,743.09	\$ 508.62

* 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:	AetnaLifeInsuranceCo
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2021

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	\$ 444.72	\$ 719.24	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor	1.198	1.204	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 532.57	\$ 865.97	
<u>Single Risk Pool Adjustment Factors</u>			
Change in Morbidity - impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.029	1.029	<- See URRT Instructions
Total Non-Morbidity Changes	1.041	0.898	
Change in Demographics	1.035	1.000	<- See URRT Instructions
Change in Network	1.000	1.013	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.006	0.886	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 570.47	\$ 799.45	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 799.45	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 799.45		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.871		
Projected Incurred EHB Claims PMPM	\$ 696.08		
<u>Market-wide Adjustments</u>			
Projected Incurred Risk Adjustment PMPM	\$43.42		
Projected Incurred Exchange User Fees PMPM	\$0.00		
Projected Incurred Reinsurance Recoveries PMPM	\$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 652.67		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 749.59		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 652.67		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 749.59		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.88%	\$66.09
General and Claims	6.00%	\$44.62
Agent/Broker Fees and Commissions	2.09%	\$15.52
Quality Improvement Initiatives	0.80%	\$5.95
Taxes and Fees	1.39%	\$10.38
Risk Adjustment User Fee	0.03%	\$0.25
PCORI Fee	0.03%	\$0.22
PA Premium & Other Taxes (if applicable)	0.80%	\$5.95
Federal Income Tax	0.53%	\$3.96
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$14.88
Total Retention	12.28%	\$91.35
Projected Required Revenue PMPM	\$ 744.01	

Table 8. Components of Rate Change

Rate Components	2020	2021	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 461.95	\$ 495.84	\$ 33.88	7.3%
B. Base period allowed claims before normalization	\$ 611.40	\$ 719.24	\$ 107.84	23.3%
C. Normalization factor component of change	\$ (197.67)	\$ (239.91)	\$ (42.25)	-9.1%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 413.74	\$ 479.33	\$ 65.59	14.2%
D2. URRT Trend	\$ 88.24	\$ 97.78	\$ 9.54	2.1%
D3. URRT Morbidity	\$ 40.07	\$ 16.49	\$ (23.58)	-5.1%
D4. URRT Other	\$ (70.21)	\$ (60.82)	\$ 9.39	2.0%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 1.11	\$ (33.23)	\$ (34.34)	-7.4%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1:D7)	\$ 472.94	\$ 499.55	\$ 26.61	5.8%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (81.35)	\$ (64.59)	\$ 16.76	3.6%
E3. Benefit Richness	\$ -	\$ 0.00	\$ 0.00	0.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (81.35)	\$ (64.59)	\$ 16.76	3.6%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 42.88	\$ 44.04	\$ 1.16	0.3%
F2. Taxes and Fees	\$ 18.28	\$ 6.92	\$ (11.37)	-2.5%
F3. Profit and/or Contingency	\$ 9.24	\$ 9.92	\$ 0.68	0.1%
F4. Subtotal - Sum(F1:F3)	\$ 70.40	\$ 60.88	\$ (9.53)	-2.1%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 461.99	\$ 495.84	\$ 33.84	7.3%

ice Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 719.24	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 23,466,668.42	
Blended Loss Ratio	83.42%	

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

Effective Date	1/1/2021	4/1/2021	7/1/2021	10/1/2021	Total Single Risk Pool
# of Member Months Renewing in Quarter	134	52	71	145	402
Adjusted Projected Allowed EHB Claims PMPM	\$ 799.45	\$ 799.45	\$ 799.45	\$ 799.45	\$ 799.45
Months of Trend		3	6	9	
Annual Trend	12.41%	12.41%	12.41%	12.41%	
Single Risk Pool Projected Allowed Claims	\$ 799.45	\$ 823.18	\$ 847.62	\$ 872.77	\$ 837.48
Quarterly Trend Factor	1.000	1.030	1.060	1.092	1.048

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2020	2021
Average Age Factor	1.457	1.490
Average Geographic Factor	1.014	1.007
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 731.47	\$ 749.59
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 494.99	\$ 499.55

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

	2020	2021	
Paid-to-Allowed	0.828	0.871	
URRT Trend (Total Applied Trend Factor)	1.213	1.204	<- URRT W1, S2
URRT Morbidity	1.080	1.029	<- URRT W1, S2
URRT "Other"	0.870	0.898	<- URRT W1, S2
Risk Adjustment	\$ 1.36	\$ (43.42)	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	<- URRT W1, S3
Capitation	\$ -	\$ -	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.828	0.871	<- For 2020 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	9.28%	8.88%	
Taxes and Fees	3.96%	1.39%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: AetnaLifeInsuranceCo
Product(s): EPO
Market Segment: Small Group
Rate Effective Date: 1/1/2021
Base Period Start Date: 1/1/2019
Date of Most Recent Membership: 2/1/2020
Market Adjusted Index Rate: \$ 749.59

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2020 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2021	1/1/2021 HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier
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Totals - Current Membership

Total - Projected Membership

Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A
Plan 1	33906PA0160001	EPO	Aetna Silver OAEPO 6000 80%	M	33906PA0160001	Silver
Plan 2						
Plan 3						
Plan 4						

45 CFR Part 156.8 (d) (2) Allowable Factors									
Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company- determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium
0.710			0.871	1.000	1.000	1.000	1.000	1.000	\$ 652.67
0.710			0.871	1.000	1.000	1.000	1.000	1.000	\$ 652.67
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0.7101	Approach 2	Off	0.871	1.000	1.000	1.000	1.000	1.000	652.6672537
									\$0.00
									\$0.00
									\$0.00

Calibration	
Age Calibration Factor	1.490
Geographic Calibration Factor	1.007
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.501

Total Covered Lives @ 02-01-2020
230

Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
8.9%	1.4%	2.0%
8.9%	1.4%	2.0%
N/A	N/A	N/A
8.9%	1.4%	2.0%

Total Covered Lives Mapped into 2021 Plans @ 02-01-2020	Total Projected Lives
230	230
-	
230	230
-	
-	
-	

2020 Calibrated Plan Adjusted Index Rate PMPM	2021 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months
\$ 461.95	\$ 495.84	7.3%
N/A	N/A	N/A
\$ 461.95	\$ 495.84	7.3%
	\$ -	0.0%
	\$ -	0.0%
	\$ -	0.0%

% of Total
Covered Lives

02-01-2020 Number of Covered Lives by Rating Area										2021 Continued/ Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total	
-	12	18	-	-	7	39	138	16	230	
									-	0
-	12	18	-	-	7	39	138	16	230	1
									-	0
									-	0
									-	0

N/A
100.0%
0.0%
0.0%
0.0%

PA Rate Template Part IV B - Small Group Annual
Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: AetnaLifeInsuranceCo
 Product(s): EPO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2021

Plan Number	HIOS Plan ID (Standard Component)	1/1/2020 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2021	1/1/2021 HIOS Plan ID (If 1/1/2020 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals These cells auto-fill using the data entered in Table 10.

Plan 1	33906PA0160001	tna Silver OAEPO 6000 8	M	33906PA0160001	Silver	Off
Plan 2	0	0	0	0	0	0
Plan 3	0	0	0	0	0	0

Quarter 1 2020, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ 378.42	\$ 471.19	\$ -	\$ -	\$ 475.81	\$ 498.91	\$ 461.95	\$ 433.92	\$ 463.05

\$ 359.74	\$ 378.42	\$ 471.19	\$ -	\$ 386.64	\$ 475.81	\$ 498.91	\$ 461.95	\$ 433.92	\$ 463.05
									\$ -
									\$ -

Quarter 1 2021, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ 406.17	\$ 505.75	\$ -	\$ -	\$ 510.71	\$ 535.50	\$ 495.84	\$ 465.75	\$ 497.02
\$ 386.12	\$ 406.17	\$ 505.75	\$ 423.71	\$ 414.99	\$ 510.71	\$ 535.50	\$ 495.84	\$ 465.75	\$ 497.02
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
0.0%	7.3%	7.3%	0.0%	0.0%	7.3%	7.3%	7.3%	7.3%	7.3%
7.3%	7.3%	7.3%		7.3%	7.3%	7.3%	7.3%	7.3%	7.3%

Quarter 2 2021, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ 418.23	\$ 520.77	\$ -	\$ -	\$ 525.87	\$ 551.40	\$ 510.55	\$ 479.57	\$ 511.77
\$ 397.58	\$ 418.23	\$ 520.77	\$ 436.29	\$ 427.31	\$ 525.87	\$ 551.40	\$ 510.55	\$ 479.57	\$ 511.77
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Quarter 3 2021, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ 430.64	\$ 536.22	\$ -	\$ -	\$ 541.48	\$ 567.77	\$ 525.71	\$ 493.81	\$ 526.96
\$ 409.38	\$ 430.64	\$ 536.22	\$ 449.24	\$ 440.00	\$ 541.48	\$ 567.77	\$ 525.71	\$ 493.81	\$ 526.96
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Quarter 4 2021, 21-year-old Non-Tobacco Premium PMPM										
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	
\$ -	\$ 443.42	\$ 552.14	\$ -	\$ -	\$ 557.55	\$ 584.62	\$ 541.31	\$ 508.46	\$ 542.60	
\$ 421.53	\$ 443.42	\$ 552.14	\$ 462.58	\$ 453.06	\$ 557.55	\$ 584.62	\$ 541.31	\$ 508.46	\$ 542.60	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	AetnaLifeInsuranceCo
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2021

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Clarion, Forest, McKeen, Venango, Warren	0.779	0.779
Rating Area 2	Cameron, Elk, Potter	0.819	0.819
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	1.020	1.020
Rating Area 4		0.855	0.855
Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson	0.837	0.837
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	1.030	1.030
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	1.000	1.000
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.939	0.939

Table 14. Network Factors

[illegible]

PA Small Group Portfolio | Summary of Benefits

Contents

Aetna Silver OAEPO 6000 80%	2
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Aetna Life Insurance Company
HIOS Issuer ID: 33906
Exhibit A-2

Pennsylvania	
Aetna Silver OAEPO 6000 80% Silver	
Summary of Features	
In Network	
Deductible	
Individual	\$6,000
Family	\$12,000
Coinsurance	20%
(Member Responsibility)	
	\$0 once out-of-pocket max. is satisfied
Out-of-Pocket Maximum	
Individual	\$8,550
Family	\$17,100
	All cost sharing accumulates to the Out of Pocket Maximum above
Primary Care Visit to Treat an Injury or Illness	\$30 per visit
(excludes Preventative and X-rays)	
Specialist Visit	\$75 per visit
All Inpatient Hospital Services	
(includes Mental/Behavioral Health and Substance Abuse)	20% after deductible
Emergency Room Services	\$250+20% after deductible
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	0%
Imaging (CT/PET Scans, MRIs)	20% after deductible
Rehabilitative Speech Therapy	20% after deductible
Rehabilitative Occupational and Rehabilitative Physical Therapy	20% after deductible
Preventive Care/Screening/Immunization	0%
Laboratory Outpatient and Professional Services	20% after deductible
X-rays and Diagnostic Imaging	20% after deductible
Skilled Nursing Facility	20% after deductible
	20% after deductible
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	20% after deductible
Outpatient Surgery Physician/Surgical Services	20% after deductible
Pharmacy	
In-Network	
Pharmacy Deductible	
Individual	\$0
Generics	\$12
Preferred Brand Drugs	\$55
Non-Preferred Brand Drugs	\$95
Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred	40% up to \$500 / 50% up to \$750

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Unified Rate Review v5.1

Company Legal Name: Aetna Life Insurance Company

HIOS Issuer ID: 33906

Effective Date of Rate Change(s): 1/1/2021

State: PA

Market: Small Group

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.

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2019 to 12/31/2019

	Total	PMPM
Allowed Claims	\$780,925.84	\$444.72
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$539,025.75	\$306.96
Risk Adjustment	-\$132,951.00	-\$75.71
Experience Period Premium	\$1,105,796.60	\$629.72
Experience Period Member Months	1,756	

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	\$96.69	1.047	1.028	1.047	1.028	\$112.01
Outpatient Hospital	\$71.42	1.034	1.068	1.034	1.068	\$87.10
Professional	\$97.25	1.019	1.063	1.019	1.063	\$114.10
Other Medical	\$100.88	1.034	1.068	1.034	1.068	\$123.02
Capitation	\$0.08	1.000	0.993	1.000	0.993	\$0.08
Prescription Drug	\$78.40	1.089	1.019	1.089	1.019	\$96.54
Total	\$444.72					\$532.86

Morbidity Adjustment	1.029
Demographic Shift	1.035
Plan Design Changes	1.000
Other	1.005
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2021	\$570.34

Manual EHB Allowed Claims PMPM	\$799.45
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for 1/1/2021	\$799.45	\$2,206,482.00
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	\$49.86	\$137,613.60
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$749.59	\$2,068,868.40

Projected Member Months	2,760
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Information Not Releasable to the Public Unless Authorized by Law:

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

Proprietary

1 of 4

Product-Plan Data Collection

Company Legal Name: Aetna Life Insurance Company
HIOS Issuer ID: 33906
Effective Date of Rate Change(s): 1/1/2021

State: PA
Market: Small Group

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.
To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information		
1.1	Product Name		PPO
1.2	Product ID		33906PA016
1.3	Plan Name		Aetna Silver
1.4	Plan ID (Standard Component ID)		33906PA0160001
1.5	Metal		Silver
1.6	AV Metal Value		0.702
1.7	Plan Category		Renewing
1.8	Plan Type		EPO
1.9	Exchange Plan?		No
1.10	Effective Date of Proposed Rates		1/1/2021
1.11	Cumulative Rate Change % (over 12 mos prior)		7.54%
1.12	Product Rate Increase %		7.53%
1.13	Submission Level Rate Increase %		7.53%

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information		
	2.1 Plan ID (Standard Component ID)	Total	33906PA0160001
\$780,926	2.2 Allowed Claims	\$780,926	\$780,926
\$0	2.3 Reinsurance	\$0	\$0
	2.4 Member Cost Sharing	\$241,900	\$241,900
	2.5 Cost Sharing Reduction	\$0	\$0
\$539,026	2.6 Incurred Claims	\$539,026	\$539,026
-\$132,951	2.7 Risk Adjustment Transfer Amount	-\$132,951	-\$132,951
\$1,105,797	2.8 Premium	\$1,105,797	\$1,105,797
1,756	2.9 Experience Period Member Months	1,756	1,756
	2.10 Current Enrollment	230	230
	2.11 Current Premium PMPM	\$813.13	\$813.13
	2.12 Loss Ratio	55.41%	55.41%
	Per Member Per Month		
	2.13 Allowed Claims	\$444.72	\$444.72
	2.14 Reinsurance	\$0.00	\$0.00
	2.15 Member Cost Sharing	\$137.76	\$137.76
	2.16 Cost Sharing Reduction	\$0.00	\$0.00
	2.17 Incurred Claims	\$306.96	\$306.96
	2.18 Risk Adjustment Transfer Amount	-\$75.71	-\$75.71
	2.19 Premium	\$629.72	\$629.72

Section III: Plan Adjustment Factors		
3.1	Plan ID (Standard Component ID)	33906PA0160001
3.2	Market Adjusted Index Rate	\$749.59
3.3	AV and Cost Sharing Design of Plan	0.8707
3.4	Provider Network Adjustment	1.0000
3.5	Benefits in Addition to EHB	1.0000
Administrative Costs		
3.6	Administrative Expense	8.88%
3.7	Taxes and Fees	1.39%
3.8	Profit & Risk Load	2.00%
3.9	Catastrophic Adjustment	1.0000
3.10	Plan Adjusted Index Rate	\$743.95

3.11	Age Calibration Factor	0.6713	0.6713
3.12	Geographic Calibration Factor	0.9927	0.9927
3.13	Tobacco Calibration Factor	1.0000	1.0000
3.14	Calibrated Plan Adjusted Index Rate		\$495.77

Section IV: Projected Plan Level Information			
4.1 Plan ID (Standard Component ID)		Total	33906PA0160001
4.2 Allowed Claims		\$2,206,490	\$2,206,490
4.3 Reinsurance		\$0	\$0
4.4 Member Cost Sharing		\$285,268	\$285,268
4.5 Cost Sharing Reduction		\$0	\$0
4.6 Incurred Claims		\$1,921,221	\$1,921,221
4.7 Risk Adjustment Transfer Amount			
4.8 Premium		\$2,053,509	\$2,053,509
4.9 Projected Member Months		2,760	2,760
4.10 Loss Ratio		88.40%	88.40%
Per Member Per Month			
4.11 Allowed Claims		\$799.45	\$799.45
4.12 Reinsurance		\$0.00	\$0.00
4.13 Member Cost Sharing		\$103.36	\$103.36
4.14 Cost Sharing Reduction		\$0.00	\$0.00
4.15 Incurred Claims		\$696.09	\$696.09
4.16 Risk Adjustment Transfer Amount			
4.17 Premium		\$744.03	\$744.03

Rating Area Data Collection

*Specify the total number of Rating Areas
Select only the Rating Areas you want to include
To validate, select the Validate button
To finalize, select the Finalize button*

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

Aetna Life Insurance Co
Pennsylvania Small Group
EPO Products

Summary

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

The new rates will apply to plan years effective in 2021. The current membership and range of rate changes by product are:

<u>Product Name</u>	<u># Members as of February 2020</u>	<u>Range of Increases</u>
PA Silver OAEPO 6000 80%	230	7.3% - 7.3%

Why We Need to Increase Premiums

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 11.9% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of an inpatient hospital admission has increased 10.2%.
- The cost of pharmacy prescription has increased 13.5%.

What Else Affects Our Request to Increase Premiums

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

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

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

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

Will Premiums for All Small Groups Increase 7.3%?

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

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

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

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

What is Aetna doing to keep premiums affordable?

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

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

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

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name: Aetna Life Insurance Co
State: PA
HIOS Issuer ID: 33906
Market: Small Group
Effective Date: 01/01/2021
Rate Filing Tracking Number: AETN-132308748
Policy Form(s): AL SG HCOC-2021-EPO 05
Form Filing Tracking Number: AETN-132306007

Company Contact Information:

Name:
Telephone Number:
Email Address:



1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

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

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.

These rates are for plans issued in Pennsylvania beginning January 1, 2021. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2021 through December 31, 2021.

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs; and
- Changes in provider networks and contracts.

B. Variation in Rate Changes by Plan/Product:

Rate changes do not differ by plan.

3. Single Risk Pool

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

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

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2019 through December 31, 2019 and paid through February 29, 2020.

B. Current Date: The current enrollment and premium is reported as of February 29, 2020.

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

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

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

5. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2020. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

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

6. Projection Factors

A. Trend Factors (Cost/Utilization):

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

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

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

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

B. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2019

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2021.

C. Changes in Demographics:

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

D. Plan Design Changes:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2021 State Benchmark EHBs, and newly mandated benefits.

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

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

E. Other Adjustments:

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

7. Manual Rate Adjustments

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2018 to December 31, 2019 and paid through February 2020 for Aetna community-rated policies in the Pennsylvania Small Group market. The Small Group market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The similar dynamics include: no individual medical underwriting and rating by gender, limits on age-rating, and caps for rating on the number of dependents, as well as plans benefits and cost-sharing.

B. Adjustments Made to the Data:

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 4-8. The 2018 experience was also adjusted for trend and population risk to get to 2019; the factors used to normalize the data were from the approved 2020 filing.

C. Inclusion of Capitation Payments:

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2021.

8. Credibility of Experience

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

9. Index Rate

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

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

Small Group Market Trend Adjustments: Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2021.

10. Market-Adjusted Index Rate

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

11. Reinsurance

There are no expected reinsurance recoveries.

12. Risk Adjustment

A. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2019 transfer estimates provided by the Bureau. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level.

B. Risk Adjustment – Projection Period

We trended 2018 actual Risk Adjustment payments and 2019 Risk Adjustment accruals forward three and two years respectively. Resulting payment amounts were combined to determine our current risk transfer relative to the market.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2021 Notice of Benefit and Payment Parameters. The 2021 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. To that transfer, we subtracted 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2018-2019 claims as a percent of premium for Silver Off-Exchange plans.

As a result, we project a risk adjustment [REDACTED].

13. Exchange User Fees

Exchange User Fees are not applied in this filing.

14. Plan-Adjusted Index Rates

Section 3 of Worksheet 2 illustrates the development of the Plan Adjusted Index Rates and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

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

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. We also reviewed the projected experience and the projected membership by plan to estimate an overall paid-to-allowed ratio. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2021 membership.

B. Distribution and Administrative Costs:

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

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

C. Non-Benefit Expenses and Profit & Riskf

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

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2020 projections, and projected changes in expenses, inflation, and membership for 2021 for our National book of Small Group business.

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

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2021 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.25 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2020 plans.

D. Provider Network, Delivery System, and Utilization Management:

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

E. Benefits in addition to EHBs:

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

F. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans

G. Experience Period Plan Adjusted Index Rates

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2019 for the experience period.

15. Calibration

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

A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2020 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2021 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted Index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

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

B. Geographic Factor Calibration:

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

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

16. Consumer-Adjusted Premium Rate Development

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

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Tobacco Factor * Trend Factor

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

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

17. Projected Loss Ratio

The expected 2021 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2021 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

19. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through January 2020, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. We assume that total enrollment will be similar to our current enrollment.

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2019 to 2021. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2020 and 2021.

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

20. Plan Type

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

21. Composite Premiums

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

22. Benefit Design

This filing includes one Silver plan.

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

23. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2020 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

24. Underwriting

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

25. Renewability

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

26. Company Financial Condition

As of December 31, 2019, the capital and surplus held by Aetna Life Insurance Company was approximately \$3.8 billion. This amount is disclosed in page 3, line 37 of the Company's statutory financial statement dated December 31, 2019. The Company issues insurance nationwide for multiple lines of business including, large group medical, Small Group medical, individual medical, and various non-medical products.

Reliance

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

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

Certification

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

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

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
 4. Adjustments to the MAIR for benefits the plan offers in addition to essential health benefits included in Worksheet 2, Section III were calculated in accordance with actuarial standards of practice.
 5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
 6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

[REDACTED]

07/16/2020

[REDACTED], FSA, MAAA
Aetna Life Insurance Co

Date

2021 Rates Table Template v10.0	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*	33906					
Rate Effective Date*	1/1/2021					
Rate Expiration Date*	3/31/2021					
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 elig ble 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	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	295.39	295.39	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	321.64	321.64	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	331.68	331.68	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	341.72	341.72	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	352.53	352.53	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	363.35	363.35	
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33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	386.13	386.13	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	386.13	386.13	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	386.13	386.13	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	386.13	386.13	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	387.67	387.67	
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33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	404.66	404.66	
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33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	502.74	502.74	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	511.62	511.62	
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33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	539.42	539.42
	Rating Area 1	Tobacco User/Non-Tobacco User	45	557.57	557.57
	Rating Area 1	Tobacco User/Non-Tobacco User	46	579.19	579.19
	Rating Area 1	Tobacco User/Non-Tobacco User	47	603.52	603.52
	Rating Area 1	Tobacco User/Non-Tobacco User	48	631.32	631.32
	Rating Area 1	Tobacco User/Non-Tobacco User	49	658.73	658.73
	Rating Area 1	Tobacco User/Non-Tobacco User	50	689.62	689.62
	Rating Area 1	Tobacco User/Non-Tobacco User	51	720.13	720.13
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	Rating Area 1	Tobacco User/Non-Tobacco User	56	900.84	900.84
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	Rating Area 1	Tobacco User/Non-Tobacco User	58	983.85	983.85
	Rating Area 1	Tobacco User/Non-Tobacco User	59	1005.09	1005.09
	Rating Area 1	Tobacco User/Non-Tobacco User	60	1047.95	1047.95
	Rating Area 1	Tobacco User/Non-Tobacco User	61	1085.02	1085.02
	Rating Area 1	Tobacco User/Non-Tobacco User	62	1109.34	1109.34
	Rating Area 1	Tobacco User/Non-Tobacco User	63	1139.85	1139.85
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1158.00	1158.00
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	310.73	310.73
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	338.35	338.35
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33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	407.80	407.80
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	415.93	415.93
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	425.68	425.68
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	441.52	441.52
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	454.51	454.51
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	461.01	461.01
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	470.76	470.76
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	480.51	480.51
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	486.60	486.60
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	493.10	493.10
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	496.35	496.35
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	499.60	499.60
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	502.85	502.85
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	506.10	506.10
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	512.60	512.60
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	519.10	519.10
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	528.84	528.84

	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	538.19	538.19
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	551.18	551.18
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	567.43	567.43
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	586.52	586.52
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	609.27	609.27
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	634.86	634.86
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	664.10	664.10
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	692.94	692.94
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	725.44	725.44
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	757.52	757.52
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	792.86	792.86
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	828.60	828.60
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	867.19	867.19
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	905.78	905.78
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	947.62	947.62
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	989.86	989.86
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	1034.94	1034.94
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	1057.28	1057.28
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	1102.37	1102.37
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	1141.36	1141.36
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1166.95	1166.95
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1199.04	1199.04
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1218.13	1218.13
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	386.91	386.91
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	421.30	421.30
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	434.45	434.45
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	447.60	447.60
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	461.76	461.76
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	475.92	475.92
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	490.59	490.59
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	505.76	505.76
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	505.76	505.76
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	505.76	505.76
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	505.76	505.76
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	507.78	507.78
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	517.90	517.90
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	530.04	530.04
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	549.76	549.76
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	565.95	565.95
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	574.04	574.04
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	586.18	586.18
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	598.32	598.32
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	605.90	605.90
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	613.99	613.99
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	618.04	618.04
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	622.09	622.09
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	626.13	626.13
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	630.18	630.18
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	638.27	638.27

	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	646.36	646.36
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	658.50	658.50
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	670.13	670.13
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	686.32	686.32
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	706.55	706.55
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	730.32	730.32
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	758.64	758.64
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	790.51	790.51
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	826.92	826.92
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	862.83	862.83
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	903.29	903.29
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	943.25	943.25
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	987.25	987.25
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1031.75	1031.75
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1079.80	1079.80
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1127.85	1127.85
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1179.94	1179.94
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1232.54	1232.54
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1288.68	1288.68
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1316.50	1316.50
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1372.64	1372.64
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1421.19	1421.19
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1453.05	1453.05
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1493.01	1493.01
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1516.78	1516.78
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	317.48	317.48
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	345.70	345.70
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	356.49	356.49
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	367.28	367.28
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	378.90	378.90
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	390.52	390.52
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	402.55	402.55
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	415.00	415.00
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	415.00	415.00
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	415.00	415.00
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	415.00	415.00
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	416.66	416.66
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	424.96	424.96
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	434.92	434.92
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	451.11	451.11
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	464.39	464.39
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	471.03	471.03
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	480.99	480.99
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	490.95	490.95
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	497.17	497.17
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	503.81	503.81
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	507.13	507.13
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	510.45	510.45
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	513.77	513.77

	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	517.09	517.09
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	523.73	523.73
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	530.37	530.37
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	540.33	540.33
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	549.88	549.88
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	563.16	563.16
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	579.76	579.76
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	599.26	599.26
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	622.50	622.50
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	648.65	648.65
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	678.53	678.53
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	707.99	707.99
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	741.19	741.19
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	773.98	773.98
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	810.08	810.08
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	846.60	846.60
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	886.03	886.03
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	925.45	925.45
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	968.20	968.20
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	1011.36	1011.36
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	1057.42	1057.42
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	1080.25	1080.25
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1126.31	1126.31
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1166.15	1166.15
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1192.30	1192.30
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1225.08	1225.08
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1244.59	1244.59
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	390.70	390.70
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	425.43	425.43
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	438.71	438.71
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	451.99	451.99
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	466.29	466.29
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	480.59	480.59
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	495.40	495.40
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	510.72	510.72
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	510.72	510.72
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	510.72	510.72
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	510.72	510.72

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	512.76	512.76
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	522.98	522.98
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	535.23	535.23
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	555.15	555.15
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	571.50	571.50
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	579.67	579.67
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	591.92	591.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	604.18	604.18
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	611.84	611.84
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	620.01	620.01
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	624.10	624.10
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	628.19	628.19
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	632.27	632.27
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	636.36	636.36
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	644.53	644.53
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	652.70	652.70
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	664.96	664.96
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	676.70	676.70
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	693.05	693.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	713.48	713.48
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	737.48	737.48
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	766.08	766.08
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	798.26	798.26
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	835.03	835.03

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	871.29	871.29
	Rating Area 6	Tobacco User/Non-Tobacco User	50	912.15	912.15
	Rating Area 6	Tobacco User/Non-Tobacco User	51	952.49	952.49
	Rating Area 6	Tobacco User/Non-Tobacco User	52	996.93	996.93
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1041.87	1041.87
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1090.39	1090.39
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1138.91	1138.91
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1191.51	1191.51
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1244.63	1244.63
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1301.32	1301.32
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1329.40	1329.40
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1386.09	1386.09
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1435.12	1435.12
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1467.30	1467.30
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1507.65	1507.65
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1531.65	1531.65
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	409.67	409.67
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	446.08	446.08
	Rating Area 7	Tobacco User/Non-Tobacco User	16	460.01	460.01
	Rating Area 7	Tobacco User/Non-Tobacco User	17	473.93	473.93
	Rating Area 7	Tobacco User/Non-Tobacco User	18	488.92	488.92
	Rating Area 7	Tobacco User/Non-Tobacco User	19	503.92	503.92
	Rating Area 7	Tobacco User/Non-Tobacco User	20	519.45	519.45
	Rating Area 7	Tobacco User/Non-Tobacco User	21	535.51	535.51

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	535.51	535.51
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	535.51	535.51
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	535.51	535.51
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	537.65	537.65
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	548.36	548.36
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	561.22	561.22
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	582.10	582.10
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	599.24	599.24
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	607.81	607.81
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	620.66	620.66
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	633.51	633.51
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	641.54	641.54
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	650.11	650.11
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	654.40	654.40
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	658.68	658.68
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	662.96	662.96
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	667.25	667.25
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	675.82	675.82
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	684.39	684.39
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	697.24	697.24
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	709.55	709.55
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	726.69	726.69
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	748.11	748.11
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	773.28	773.28

	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	803.27	803.27
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	837.01	837.01
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	875.56	875.56
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	913.58	913.58
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	956.43	956.43
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	998.73	998.73
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	1045.32	1045.32
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	1092.45	1092.45
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1143.32	1143.32
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1194.19	1194.19
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1249.35	1249.35
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1305.04	1305.04
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1364.49	1364.49
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1393.94	1393.94
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1453.38	1453.38
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1504.79	1504.79
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1538.53	1538.53
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1580.83	1580.83
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1606.00	1606.00
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	379.32	379.32
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	413.04	413.04
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	425.93	425.93
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	438.82	438.82
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	452.71	452.71

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	466.59	466.59
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	480.97	480.97
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	495.84	495.84
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	495.84	495.84
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	495.84	495.84
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	495.84	495.84
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	497.83	497.83
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	507.75	507.75
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	519.65	519.65
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	538.98	538.98
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	554.85	554.85
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	562.78	562.78
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	574.68	574.68
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	586.58	586.58
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	594.02	594.02
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	601.96	601.96
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	605.92	605.92
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	609.89	609.89
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	613.86	613.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	617.82	617.82
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	625.76	625.76
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	633.69	633.69
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	645.59	645.59
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	656.99	656.99

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	672.86	672.86
	Rating Area 8	Tobacco User/Non-Tobacco User	44	692.70	692.70
	Rating Area 8	Tobacco User/Non-Tobacco User	45	716.00	716.00
	Rating Area 8	Tobacco User/Non-Tobacco User	46	743.77	743.77
	Rating Area 8	Tobacco User/Non-Tobacco User	47	775.01	775.01
	Rating Area 8	Tobacco User/Non-Tobacco User	48	810.71	810.71
	Rating Area 8	Tobacco User/Non-Tobacco User	49	845.91	845.91
	Rating Area 8	Tobacco User/Non-Tobacco User	50	885.58	885.58
	Rating Area 8	Tobacco User/Non-Tobacco User	51	924.75	924.75
	Rating Area 8	Tobacco User/Non-Tobacco User	52	967.89	967.89
	Rating Area 8	Tobacco User/Non-Tobacco User	53	1011.52	1011.52
	Rating Area 8	Tobacco User/Non-Tobacco User	54	1058.63	1058.63
	Rating Area 8	Tobacco User/Non-Tobacco User	55	1105.73	1105.73
	Rating Area 8	Tobacco User/Non-Tobacco User	56	1156.81	1156.81
	Rating Area 8	Tobacco User/Non-Tobacco User	57	1208.37	1208.37
	Rating Area 8	Tobacco User/Non-Tobacco User	58	1263.41	1263.41
	Rating Area 8	Tobacco User/Non-Tobacco User	59	1290.68	1290.68
	Rating Area 8	Tobacco User/Non-Tobacco User	60	1345.72	1345.72
	Rating Area 8	Tobacco User/Non-Tobacco User	61	1393.32	1393.32
	Rating Area 8	Tobacco User/Non-Tobacco User	62	1424.56	1424.56
	Rating Area 8	Tobacco User/Non-Tobacco User	63	1463.73	1463.73
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1487.04	1487.04
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	356.30	356.30
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	387.97	387.97

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	400.08	400.08
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	412.19	412.19
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	425.24	425.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	438.28	438.28
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	20	451.78	451.78
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	21	465.76	465.76
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	465.76	465.76
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	465.76	465.76
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	465.76	465.76
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	467.62	467.62
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	476.93	476.93
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	488.11	488.11
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	506.28	506.28
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	521.18	521.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	528.63	528.63
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	539.81	539.81
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	550.99	550.99
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	557.98	557.98
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	565.43	565.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	569.15	569.15
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	572.88	572.88
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	576.61	576.61
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	580.33	580.33
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	587.78	587.78

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	595.24	595.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	606.41	606.41
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	617.13	617.13
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	632.03	632.03
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	650.66	650.66
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	672.55	672.55
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	698.63	698.63
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	727.98	727.98
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	761.51	761.51
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	794.58	794.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	831.84	831.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	868.64	868.64
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	909.16	909.16
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	950.14	950.14
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	994.39	994.39
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	1038.64	1038.64
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	1086.61	1086.61
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	1135.05	1135.05
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1186.75	1186.75
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1212.36	1212.36
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1264.06	1264.06
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1308.77	1308.77
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1338.12	1338.12
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1374.91	1374.91

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1396.80	1396.80
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2021 Rates Table Template v10.0	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*	33906					
Rate Effective Date*	4/1/2021					
Rate Expiration Date*	6/30/2021					
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 elig ble 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	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	304.16	304.16	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	331.19	331.19	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	341.53	341.53	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	351.87	351.87	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	363.00	363.00	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	374.13	374.13	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	385.66	385.66	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	397.59	397.59	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	397.59	397.59	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	397.59	397.59	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	397.59	397.59	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	399.18	399.18	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	407.13	407.13	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	416.67	416.67	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	432.18	432.18	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	444.90	444.90	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	451.26	451.26	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	460.80	460.80	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	470.35	470.35	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	476.31	476.31	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	482.67	482.67	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	485.85	485.85	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	489.03	489.03	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	492.21	492.21	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	495.40	495.40	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	501.76	501.76	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	508.12	508.12	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	517.66	517.66	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	526.80	526.80	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	539.53	539.53	

33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	555.43	555.43
	Rating Area 1	Tobacco User/Non-Tobacco User	45	574.12	574.12
	Rating Area 1	Tobacco User/Non-Tobacco User	46	596.38	596.38
	Rating Area 1	Tobacco User/Non-Tobacco User	47	621.43	621.43
	Rating Area 1	Tobacco User/Non-Tobacco User	48	650.06	650.06
	Rating Area 1	Tobacco User/Non-Tobacco User	49	678.29	678.29
	Rating Area 1	Tobacco User/Non-Tobacco User	50	710.09	710.09
	Rating Area 1	Tobacco User/Non-Tobacco User	51	741.50	741.50
	Rating Area 1	Tobacco User/Non-Tobacco User	52	776.09	776.09
	Rating Area 1	Tobacco User/Non-Tobacco User	53	811.08	811.08
	Rating Area 1	Tobacco User/Non-Tobacco User	54	848.85	848.85
	Rating Area 1	Tobacco User/Non-Tobacco User	55	886.62	886.62
	Rating Area 1	Tobacco User/Non-Tobacco User	56	927.57	927.57
	Rating Area 1	Tobacco User/Non-Tobacco User	57	968.92	968.92
	Rating Area 1	Tobacco User/Non-Tobacco User	58	1013.06	1013.06
	Rating Area 1	Tobacco User/Non-Tobacco User	59	1034.92	1034.92
	Rating Area 1	Tobacco User/Non-Tobacco User	60	1079.05	1079.05
	Rating Area 1	Tobacco User/Non-Tobacco User	61	1117.22	1117.22
	Rating Area 1	Tobacco User/Non-Tobacco User	62	1142.27	1142.27
	Rating Area 1	Tobacco User/Non-Tobacco User	63	1173.68	1173.68
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1192.37	1192.37
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	319.95	319.95
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	348.39	348.39
	Rating Area 2	Tobacco User/Non-Tobacco User	16	359.26	359.26
	Rating Area 2	Tobacco User/Non-Tobacco User	17	370.14	370.14
	Rating Area 2	Tobacco User/Non-Tobacco User	18	381.85	381.85
	Rating Area 2	Tobacco User/Non-Tobacco User	19	393.56	393.56
	Rating Area 2	Tobacco User/Non-Tobacco User	20	405.69	405.69
	Rating Area 2	Tobacco User/Non-Tobacco User	21	418.24	418.24
	Rating Area 2	Tobacco User/Non-Tobacco User	22	418.24	418.24
	Rating Area 2	Tobacco User/Non-Tobacco User	23	418.24	418.24
	Rating Area 2	Tobacco User/Non-Tobacco User	24	418.24	418.24
	Rating Area 2	Tobacco User/Non-Tobacco User	25	419.91	419.91
	Rating Area 2	Tobacco User/Non-Tobacco User	26	428.27	428.27
	Rating Area 2	Tobacco User/Non-Tobacco User	27	438.31	438.31
	Rating Area 2	Tobacco User/Non-Tobacco User	28	454.62	454.62
	Rating Area 2	Tobacco User/Non-Tobacco User	29	468.00	468.00
	Rating Area 2	Tobacco User/Non-Tobacco User	30	474.70	474.70
	Rating Area 2	Tobacco User/Non-Tobacco User	31	484.73	484.73
	Rating Area 2	Tobacco User/Non-Tobacco User	32	494.77	494.77
	Rating Area 2	Tobacco User/Non-Tobacco User	33	501.05	501.05
	Rating Area 2	Tobacco User/Non-Tobacco User	34	507.74	507.74
	Rating Area 2	Tobacco User/Non-Tobacco User	35	511.08	511.08
	Rating Area 2	Tobacco User/Non-Tobacco User	36	514.43	514.43
	Rating Area 2	Tobacco User/Non-Tobacco User	37	517.77	517.77
	Rating Area 2	Tobacco User/Non-Tobacco User	38	521.12	521.12
	Rating Area 2	Tobacco User/Non-Tobacco User	39	527.81	527.81
	Rating Area 2	Tobacco User/Non-Tobacco User	40	534.50	534.50
	Rating Area 2	Tobacco User/Non-Tobacco User	41	544.54	544.54

	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	554.16	554.16
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	567.54	567.54
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	584.27	584.27
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	603.93	603.93
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	627.35	627.35
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	653.70	653.70
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	683.81	683.81
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	713.51	713.51
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	746.97	746.97
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	780.01	780.01
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	816.39	816.39
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	853.20	853.20
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	892.93	892.93
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	932.66	932.66
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	975.74	975.74
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	1019.24	1019.24
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	1065.66	1065.66
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	1088.67	1088.67
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	1135.09	1135.09
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	1175.24	1175.24
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1201.59	1201.59
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1234.63	1234.63
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1254.29	1254.29
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	398.39	398.39
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	433.80	433.80
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	447.34	447.34
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	460.88	460.88
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	475.47	475.47
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	490.05	490.05
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	505.15	505.15
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	520.77	520.77
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	520.77	520.77
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	520.77	520.77
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	520.77	520.77
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	522.86	522.86
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	533.27	533.27
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	545.77	545.77
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	566.08	566.08
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	582.75	582.75
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	591.08	591.08
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	603.58	603.58
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	616.08	616.08
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	623.89	623.89
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	632.22	632.22
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	636.39	636.39
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	640.55	640.55
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	644.72	644.72
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	648.88	648.88
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	657.22	657.22

	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	665.55	665.55
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	678.05	678.05
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	690.03	690.03
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	706.69	706.69
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	727.52	727.52
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	752.00	752.00
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	781.16	781.16
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	813.97	813.97
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	851.47	851.47
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	888.44	888.44
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	930.10	930.10
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	971.24	971.24
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	1016.55	1016.55
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1062.38	1062.38
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1111.85	1111.85
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1161.33	1161.33
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1214.97	1214.97
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1269.13	1269.13
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1326.93	1326.93
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1355.57	1355.57
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1413.38	1413.38
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1463.37	1463.37
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1496.18	1496.18
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1537.32	1537.32
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1561.80	1561.80
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	326.90	326.90
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	355.96	355.96
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	367.07	367.07
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	378.18	378.18
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	390.14	390.14
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	402.11	402.11
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	414.50	414.50
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	427.32	427.32
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	427.32	427.32
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	427.32	427.32
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	427.32	427.32
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	429.03	429.03
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	437.57	437.57
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	447.83	447.83
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	464.50	464.50
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	478.17	478.17
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	485.01	485.01
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	495.26	495.26
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	505.52	505.52
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	511.93	511.93
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	518.77	518.77
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	522.18	522.18
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	525.60	525.60
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	529.02	529.02

	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	532.44	532.44
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	539.28	539.28
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	546.11	546.11
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	556.37	556.37
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	566.20	566.20
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	579.87	579.87
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	596.96	596.96
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	617.05	617.05
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	640.98	640.98
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	667.90	667.90
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	698.67	698.67
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	729.01	729.01
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	763.19	763.19
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	796.95	796.95
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	834.13	834.13
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	871.73	871.73
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	912.33	912.33
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	952.92	952.92
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	996.94	996.94
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	1041.38	1041.38
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	1088.81	1088.81
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	1112.31	1112.31
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1159.74	1159.74
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1200.77	1200.77
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1227.69	1227.69
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1261.45	1261.45
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1281.53	1281.53
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	402.30	402.30
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	438.06	438.06
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	451.73	451.73
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	465.40	465.40
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	480.13	480.13
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	494.85	494.85
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	510.10	510.10
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	525.88	525.88
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	525.88	525.88
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	525.88	525.88
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	525.88	525.88

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	527.98	527.98
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	538.50	538.50
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	551.12	551.12
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	571.63	571.63
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	588.46	588.46
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	596.87	596.87
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	609.49	609.49
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	622.12	622.12
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	630.00	630.00
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	638.42	638.42
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	642.62	642.62
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	646.83	646.83
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	651.04	651.04
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	655.25	655.25
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	663.66	663.66
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	672.07	672.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	684.70	684.70
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	696.79	696.79
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	713.62	713.62
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	734.65	734.65
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	759.37	759.37
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	788.82	788.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	821.95	821.95
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	859.81	859.81

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	897.15	897.15
	Rating Area 6	Tobacco User/Non-Tobacco User	50	939.22	939.22
	Rating Area 6	Tobacco User/Non-Tobacco User	51	980.77	980.77
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1026.52	1026.52
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1072.79	1072.79
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1122.75	1122.75
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1172.71	1172.71
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1226.88	1226.88
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1281.57	1281.57
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1339.94	1339.94
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1368.86	1368.86
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1427.24	1427.24
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1477.72	1477.72
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1510.85	1510.85
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1552.40	1552.40
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1577.11	1577.11
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	421.83	421.83
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	459.32	459.32
	Rating Area 7	Tobacco User/Non-Tobacco User	16	473.66	473.66
	Rating Area 7	Tobacco User/Non-Tobacco User	17	488.00	488.00
	Rating Area 7	Tobacco User/Non-Tobacco User	18	503.44	503.44
	Rating Area 7	Tobacco User/Non-Tobacco User	19	518.87	518.87
	Rating Area 7	Tobacco User/Non-Tobacco User	20	534.87	534.87
	Rating Area 7	Tobacco User/Non-Tobacco User	21	551.41	551.41

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	551.41	551.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	551.41	551.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	551.41	551.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	553.61	553.61
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	564.64	564.64
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	577.88	577.88
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	599.38	599.38
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	617.03	617.03
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	625.85	625.85
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	639.08	639.08
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	652.32	652.32
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	660.59	660.59
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	669.41	669.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	673.82	673.82
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	678.23	678.23
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	682.64	682.64
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	687.05	687.05
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	695.88	695.88
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	704.70	704.70
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	717.93	717.93
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	730.62	730.62
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	748.26	748.26
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	770.32	770.32
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	796.23	796.23

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	827.11	827.11
	Rating Area 7	Tobacco User/Non-Tobacco User	47	861.85	861.85
	Rating Area 7	Tobacco User/Non-Tobacco User	48	901.55	901.55
	Rating Area 7	Tobacco User/Non-Tobacco User	49	940.70	940.70
	Rating Area 7	Tobacco User/Non-Tobacco User	50	984.81	984.81
	Rating Area 7	Tobacco User/Non-Tobacco User	51	1028.38	1028.38
	Rating Area 7	Tobacco User/Non-Tobacco User	52	1076.35	1076.35
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1124.87	1124.87
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1177.26	1177.26
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1229.64	1229.64
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1286.43	1286.43
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1343.78	1343.78
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1404.99	1404.99
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1435.31	1435.31
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1496.52	1496.52
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1549.46	1549.46
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1584.19	1584.19
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1627.76	1627.76
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1653.67	1653.67
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	390.58	390.58
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	425.30	425.30
	Rating Area 8	Tobacco User/Non-Tobacco User	16	438.57	438.57
	Rating Area 8	Tobacco User/Non-Tobacco User	17	451.85	451.85
	Rating Area 8	Tobacco User/Non-Tobacco User	18	466.14	466.14

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	480.44	480.44
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	495.25	495.25
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	510.56	510.56
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	510.56	510.56
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	510.56	510.56
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	510.56	510.56
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	512.60	512.60
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	522.82	522.82
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	535.07	535.07
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	554.98	554.98
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	571.32	571.32
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	579.49	579.49
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	591.74	591.74
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	604.00	604.00
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	611.65	611.65
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	619.82	619.82
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	623.91	623.91
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	627.99	627.99
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	632.08	632.08
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	636.16	636.16
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	644.33	644.33
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	652.50	652.50
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	664.75	664.75
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	676.50	676.50

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	692.83	692.83
	Rating Area 8	Tobacco User/Non-Tobacco User	44	713.26	713.26
	Rating Area 8	Tobacco User/Non-Tobacco User	45	737.25	737.25
	Rating Area 8	Tobacco User/Non-Tobacco User	46	765.84	765.84
	Rating Area 8	Tobacco User/Non-Tobacco User	47	798.01	798.01
	Rating Area 8	Tobacco User/Non-Tobacco User	48	834.77	834.77
	Rating Area 8	Tobacco User/Non-Tobacco User	49	871.02	871.02
	Rating Area 8	Tobacco User/Non-Tobacco User	50	911.86	911.86
	Rating Area 8	Tobacco User/Non-Tobacco User	51	952.20	952.20
	Rating Area 8	Tobacco User/Non-Tobacco User	52	996.62	996.62
	Rating Area 8	Tobacco User/Non-Tobacco User	53	1041.55	1041.55
	Rating Area 8	Tobacco User/Non-Tobacco User	54	1090.05	1090.05
	Rating Area 8	Tobacco User/Non-Tobacco User	55	1138.55	1138.55
	Rating Area 8	Tobacco User/Non-Tobacco User	56	1191.14	1191.14
	Rating Area 8	Tobacco User/Non-Tobacco User	57	1244.24	1244.24
	Rating Area 8	Tobacco User/Non-Tobacco User	58	1300.91	1300.91
	Rating Area 8	Tobacco User/Non-Tobacco User	59	1328.99	1328.99
	Rating Area 8	Tobacco User/Non-Tobacco User	60	1385.67	1385.67
	Rating Area 8	Tobacco User/Non-Tobacco User	61	1434.68	1434.68
	Rating Area 8	Tobacco User/Non-Tobacco User	62	1466.85	1466.85
	Rating Area 8	Tobacco User/Non-Tobacco User	63	1507.18	1507.18
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1531.18	1531.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	366.88	366.88
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	399.49	399.49

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	411.96	411.96
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	424.43	424.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	437.86	437.86
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	451.29	451.29
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	20	465.19	465.19
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	21	479.58	479.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	479.58	479.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	479.58	479.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	479.58	479.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	481.50	481.50
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	491.09	491.09
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	502.60	502.60
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	521.30	521.30
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	536.65	536.65
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	544.32	544.32
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	555.83	555.83
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	567.34	567.34
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	574.54	574.54
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	582.21	582.21
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	586.05	586.05
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	589.88	589.88
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	593.72	593.72
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	597.56	597.56
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	605.23	605.23

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	612.90	612.90
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	624.41	624.41
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	635.44	635.44
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	650.79	650.79
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	669.97	669.97
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	692.51	692.51
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	719.37	719.37
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	749.58	749.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	784.11	784.11
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	818.16	818.16
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	856.53	856.53
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	894.42	894.42
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	936.14	936.14
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	978.34	978.34
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	1023.90	1023.90
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	1069.46	1069.46
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	1118.86	1118.86
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	1168.74	1168.74
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1221.97	1221.97
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1248.35	1248.35
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1301.58	1301.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1347.62	1347.62
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1377.84	1377.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1415.72	1415.72

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1438.26	1438.26
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2021 Rates Table Template v10.0	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*	33906					
Rate Effective Date*	7/1/2021					
Rate Expiration Date*	9/30/2021					
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 elig ble 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	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	313.18	313.18	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	341.02	341.02	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	351.67	351.67	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	362.31	362.31	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	373.77	373.77	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	385.24	385.24	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	397.11	397.11	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	409.39	409.39	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	409.39	409.39	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	409.39	409.39	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	409.39	409.39	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	411.03	411.03	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	419.21	419.21	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	429.04	429.04	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	445.01	445.01	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	458.11	458.11	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	464.66	464.66	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	474.48	474.48	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	484.31	484.31	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	490.45	490.45	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	497.00	497.00	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	500.27	500.27	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	503.55	503.55	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	506.82	506.82	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	510.10	510.10	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	516.65	516.65	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	523.20	523.20	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	533.03	533.03	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	542.44	542.44	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	555.54	555.54	

	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	571.92	571.92
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	591.16	591.16
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	614.08	614.08
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	639.88	639.88
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	669.35	669.35
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	698.42	698.42
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	731.17	731.17
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	763.51	763.51
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	799.13	799.13
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	835.15	835.15
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	874.05	874.05
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	912.94	912.94
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	955.11	955.11
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	997.68	997.68
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	1043.12	1043.12
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	1065.64	1065.64
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	1111.08	1111.08
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1150.38	1150.38
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	1176.18	1176.18
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1208.52	1208.52
	33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1227.76	1227.76
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	329.45	329.45
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	358.73	358.73
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	369.93	369.93
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	381.12	381.12
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	393.18	393.18
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	405.24	405.24
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	417.73	417.73
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	430.65	430.65
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	430.65	430.65
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	430.65	430.65
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	430.65	430.65
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	432.37	432.37
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	440.98	440.98
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	451.32	451.32
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	468.12	468.12
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	481.90	481.90
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	488.79	488.79
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	499.12	499.12
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	509.46	509.46
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	515.92	515.92
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	522.81	522.81
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	526.25	526.25
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	529.70	529.70
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	533.14	533.14
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	536.59	536.59
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	543.48	543.48
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	550.37	550.37
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	560.71	560.71

	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	570.61	570.61
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	584.39	584.39
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	601.62	601.62
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	621.86	621.86
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	645.97	645.97
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	673.10	673.10
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	704.11	704.11
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	734.69	734.69
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	769.14	769.14
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	803.16	803.16
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	840.63	840.63
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	878.52	878.52
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	919.44	919.44
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	960.35	960.35
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	1004.70	1004.70
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	1049.49	1049.49
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	1097.29	1097.29
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	1120.98	1120.98
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	1168.78	1168.78
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	1210.12	1210.12
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1237.25	1237.25
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1271.28	1271.28
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1291.52	1291.52
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	410.22	410.22
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	446.68	446.68
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	460.62	460.62
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	474.56	474.56
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	489.58	489.58
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	504.59	504.59
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	520.14	520.14
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	536.23	536.23
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	536.23	536.23
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	536.23	536.23
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	536.23	536.23
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	538.38	538.38
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	549.10	549.10
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	561.97	561.97
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	582.88	582.88
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	600.04	600.04
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	608.62	608.62
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	621.49	621.49
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	634.36	634.36
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	642.41	642.41
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	650.98	650.98
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	655.27	655.27
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	659.56	659.56
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	663.85	663.85
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	668.14	668.14
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	676.72	676.72

	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	685.30	685.30
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	698.17	698.17
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	710.51	710.51
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	727.67	727.67
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	749.12	749.12
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	774.32	774.32
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	804.35	804.35
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	838.13	838.13
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	876.74	876.74
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	914.81	914.81
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	957.71	957.71
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	1000.07	1000.07
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	1046.72	1046.72
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1093.91	1093.91
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1144.85	1144.85
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1195.80	1195.80
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1251.03	1251.03
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1306.80	1306.80
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1366.32	1366.32
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1395.81	1395.81
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1455.33	1455.33
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1506.81	1506.81
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1540.59	1540.59
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1582.96	1582.96
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1608.16	1608.16
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	336.60	336.60
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	366.52	366.52
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	377.96	377.96
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	389.40	389.40
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	401.72	401.72
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	414.04	414.04
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	426.80	426.80
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	440.00	440.00
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	440.00	440.00
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	440.00	440.00
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	440.00	440.00
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	441.76	441.76
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	450.56	450.56
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	461.12	461.12
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	478.28	478.28
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	492.36	492.36
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	499.40	499.40
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	509.96	509.96
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	520.52	520.52
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	527.12	527.12
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	534.16	534.16
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	537.68	537.68
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	541.20	541.20
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	544.72	544.72

	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	548.24	548.24
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	555.28	555.28
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	562.32	562.32
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	572.88	572.88
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	583.00	583.00
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	597.08	597.08
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	614.68	614.68
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	635.36	635.36
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	660.00	660.00
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	687.72	687.72
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	719.40	719.40
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	750.64	750.64
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	785.84	785.84
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	820.60	820.60
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	858.89	858.89
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	897.61	897.61
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	939.41	939.41
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	981.21	981.21
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	1026.53	1026.53
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	1072.29	1072.29
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	1121.13	1121.13
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	1145.33	1145.33
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1194.17	1194.17
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1236.41	1236.41
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1264.13	1264.13
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1298.89	1298.89
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1319.57	1319.57
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	414.24	414.24
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	451.06	451.06
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	465.14	465.14
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	479.22	479.22
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	494.38	494.38
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	509.54	509.54
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	525.24	525.24
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	541.49	541.49
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	541.49	541.49
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	541.49	541.49
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	541.49	541.49

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	543.65	543.65
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	554.48	554.48
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	567.48	567.48
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	588.60	588.60
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	605.93	605.93
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	614.59	614.59
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	627.59	627.59
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	640.58	640.58
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	648.70	648.70
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	657.37	657.37
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	661.70	661.70
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	666.03	666.03
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	670.36	670.36
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	674.69	674.69
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	683.36	683.36
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	692.02	692.02
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	705.02	705.02
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	717.47	717.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	734.80	734.80
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	756.46	756.46
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	781.91	781.91
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	812.23	812.23
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	846.35	846.35
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	885.33	885.33

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	923.78	923.78
	Rating Area 6	Tobacco User/Non-Tobacco User	50	967.10	967.10
	Rating Area 6	Tobacco User/Non-Tobacco User	51	1009.88	1009.88
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1056.99	1056.99
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1104.64	1104.64
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1156.08	1156.08
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1207.52	1207.52
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1263.29	1263.29
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1319.61	1319.61
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1379.71	1379.71
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1409.49	1409.49
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1469.60	1469.60
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1521.58	1521.58
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1555.70	1555.70
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1598.47	1598.47
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1623.92	1623.92
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	434.35	434.35
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	472.96	472.96
	Rating Area 7	Tobacco User/Non-Tobacco User	16	487.72	487.72
	Rating Area 7	Tobacco User/Non-Tobacco User	17	502.48	502.48
	Rating Area 7	Tobacco User/Non-Tobacco User	18	518.38	518.38
	Rating Area 7	Tobacco User/Non-Tobacco User	19	534.28	534.28
	Rating Area 7	Tobacco User/Non-Tobacco User	20	550.74	550.74
	Rating Area 7	Tobacco User/Non-Tobacco User	21	567.77	567.77

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	567.77	567.77
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	567.77	567.77
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	567.77	567.77
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	570.05	570.05
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	581.40	581.40
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	595.03	595.03
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	617.17	617.17
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	635.34	635.34
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	644.42	644.42
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	658.05	658.05
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	671.68	671.68
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	680.19	680.19
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	689.28	689.28
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	693.82	693.82
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	698.36	698.36
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	702.90	702.90
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	707.45	707.45
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	716.53	716.53
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	725.62	725.62
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	739.24	739.24
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	752.30	752.30
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	770.47	770.47
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	793.18	793.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	819.87	819.87

	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	851.66	851.66
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	887.43	887.43
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	928.31	928.31
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	968.62	968.62
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	1014.05	1014.05
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	1058.90	1058.90
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	1108.30	1108.30
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	1158.26	1158.26
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1212.20	1212.20
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1266.14	1266.14
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1324.62	1324.62
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1383.67	1383.67
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1446.69	1446.69
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1477.92	1477.92
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1540.94	1540.94
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1595.45	1595.45
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1631.22	1631.22
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1676.07	1676.07
	33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1702.76	1702.76
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	402.17	402.17
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	437.92	437.92
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	451.59	451.59
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	465.26	465.26
	33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	479.98	479.98

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	494.70	494.70
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	509.95	509.95
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	525.72	525.72
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	525.72	525.72
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	525.72	525.72
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	525.72	525.72
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	527.82	527.82
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	538.33	538.33
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	550.95	550.95
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	571.45	571.45
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	588.28	588.28
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	596.69	596.69
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	609.31	609.31
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	621.92	621.92
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	629.81	629.81
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	638.22	638.22
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	642.43	642.43
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	646.63	646.63
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	650.84	650.84
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	655.04	655.04
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	663.45	663.45
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	671.87	671.87
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	684.48	684.48
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	696.58	696.58

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	713.40	713.40
	Rating Area 8	Tobacco User/Non-Tobacco User	44	734.43	734.43
	Rating Area 8	Tobacco User/Non-Tobacco User	45	759.14	759.14
	Rating Area 8	Tobacco User/Non-Tobacco User	46	788.58	788.58
	Rating Area 8	Tobacco User/Non-Tobacco User	47	821.70	821.70
	Rating Area 8	Tobacco User/Non-Tobacco User	48	859.55	859.55
	Rating Area 8	Tobacco User/Non-Tobacco User	49	896.87	896.87
	Rating Area 8	Tobacco User/Non-Tobacco User	50	938.93	938.93
	Rating Area 8	Tobacco User/Non-Tobacco User	51	980.46	980.46
	Rating Area 8	Tobacco User/Non-Tobacco User	52	1026.20	1026.20
	Rating Area 8	Tobacco User/Non-Tobacco User	53	1072.46	1072.46
	Rating Area 8	Tobacco User/Non-Tobacco User	54	1122.41	1122.41
	Rating Area 8	Tobacco User/Non-Tobacco User	55	1172.35	1172.35
	Rating Area 8	Tobacco User/Non-Tobacco User	56	1226.50	1226.50
	Rating Area 8	Tobacco User/Non-Tobacco User	57	1281.17	1281.17
	Rating Area 8	Tobacco User/Non-Tobacco User	58	1339.53	1339.53
	Rating Area 8	Tobacco User/Non-Tobacco User	59	1368.44	1368.44
	Rating Area 8	Tobacco User/Non-Tobacco User	60	1426.80	1426.80
	Rating Area 8	Tobacco User/Non-Tobacco User	61	1477.27	1477.27
	Rating Area 8	Tobacco User/Non-Tobacco User	62	1510.39	1510.39
	Rating Area 8	Tobacco User/Non-Tobacco User	63	1551.92	1551.92
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1576.63	1576.63
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	377.77	377.77
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	411.35	411.35

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	424.19	424.19
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	437.03	437.03
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	450.85	450.85
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	464.68	464.68
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	20	479.00	479.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	21	493.82	493.82
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	493.82	493.82
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	493.82	493.82
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	493.82	493.82
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	495.79	495.79
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	505.67	505.67
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	517.52	517.52
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	536.78	536.78
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	552.58	552.58
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	560.48	560.48
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	572.33	572.33
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	584.18	584.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	591.59	591.59
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	599.49	599.49
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	603.44	603.44
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	607.39	607.39
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	611.34	611.34
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	615.29	615.29
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	623.20	623.20

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	631.10	631.10
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	642.95	642.95
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	654.31	654.31
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	670.11	670.11
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	689.86	689.86
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	713.07	713.07
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	740.72	740.72
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	771.83	771.83
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	807.39	807.39
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	842.45	842.45
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	881.95	881.95
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	920.97	920.97
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	963.93	963.93
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	1007.38	1007.38
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	1054.30	1054.30
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	1101.21	1101.21
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	1152.07	1152.07
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	1203.43	1203.43
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1258.24	1258.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1285.40	1285.40
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1340.22	1340.22
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1387.62	1387.62
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1418.73	1418.73
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1457.74	1457.74

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1480.95	1480.95
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2021 Rates Table Template v10.0	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*	33906					
Rate Effective Date*	10/1/2021					
Rate Expiration Date*	12/31/2021					
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 elig ble 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	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	322.48	322.48	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	351.14	351.14	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	362.10	362.10	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	373.06	373.06	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	384.87	384.87	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	396.67	396.67	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	408.89	408.89	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	421.54	421.54	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	421.54	421.54	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	421.54	421.54	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	421.54	421.54	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	423.23	423.23	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	431.66	431.66	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	441.77	441.77	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	458.22	458.22	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	471.70	471.70	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	478.45	478.45	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	488.57	488.57	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	498.68	498.68	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	505.01	505.01	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	511.75	511.75	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	515.12	515.12	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	518.50	518.50	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	521.87	521.87	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	525.24	525.24	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	531.98	531.98	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	538.73	538.73	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	548.85	548.85	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	558.54	558.54	
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	572.03	572.03	

33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	588.89	588.89
	Rating Area 1	Tobacco User/Non-Tobacco User	45	608.71	608.71
	Rating Area 1	Tobacco User/Non-Tobacco User	46	632.31	632.31
	Rating Area 1	Tobacco User/Non-Tobacco User	47	658.87	658.87
	Rating Area 1	Tobacco User/Non-Tobacco User	48	689.22	689.22
	Rating Area 1	Tobacco User/Non-Tobacco User	49	719.15	719.15
	Rating Area 1	Tobacco User/Non-Tobacco User	50	752.87	752.87
	Rating Area 1	Tobacco User/Non-Tobacco User	51	786.17	786.17
	Rating Area 1	Tobacco User/Non-Tobacco User	52	822.85	822.85
	Rating Area 1	Tobacco User/Non-Tobacco User	53	859.94	859.94
	Rating Area 1	Tobacco User/Non-Tobacco User	54	899.99	899.99
	Rating Area 1	Tobacco User/Non-Tobacco User	55	940.04	940.04
	Rating Area 1	Tobacco User/Non-Tobacco User	56	983.46	983.46
	Rating Area 1	Tobacco User/Non-Tobacco User	57	1027.30	1027.30
	Rating Area 1	Tobacco User/Non-Tobacco User	58	1074.09	1074.09
	Rating Area 1	Tobacco User/Non-Tobacco User	59	1097.27	1097.27
	Rating Area 1	Tobacco User/Non-Tobacco User	60	1144.06	1144.06
	Rating Area 1	Tobacco User/Non-Tobacco User	61	1184.53	1184.53
	Rating Area 1	Tobacco User/Non-Tobacco User	62	1211.09	1211.09
	Rating Area 1	Tobacco User/Non-Tobacco User	63	1244.39	1244.39
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1264.20	1264.20
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	339.23	339.23
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	369.38	369.38
	Rating Area 2	Tobacco User/Non-Tobacco User	16	380.91	380.91
	Rating Area 2	Tobacco User/Non-Tobacco User	17	392.44	392.44
	Rating Area 2	Tobacco User/Non-Tobacco User	18	404.85	404.85
	Rating Area 2	Tobacco User/Non-Tobacco User	19	417.27	417.27
	Rating Area 2	Tobacco User/Non-Tobacco User	20	430.13	430.13
	Rating Area 2	Tobacco User/Non-Tobacco User	21	443.43	443.43
	Rating Area 2	Tobacco User/Non-Tobacco User	22	443.43	443.43
	Rating Area 2	Tobacco User/Non-Tobacco User	23	443.43	443.43
	Rating Area 2	Tobacco User/Non-Tobacco User	24	443.43	443.43
	Rating Area 2	Tobacco User/Non-Tobacco User	25	445.21	445.21
	Rating Area 2	Tobacco User/Non-Tobacco User	26	454.07	454.07
	Rating Area 2	Tobacco User/Non-Tobacco User	27	464.72	464.72
	Rating Area 2	Tobacco User/Non-Tobacco User	28	482.01	482.01
	Rating Area 2	Tobacco User/Non-Tobacco User	29	496.20	496.20
	Rating Area 2	Tobacco User/Non-Tobacco User	30	503.29	503.29
	Rating Area 2	Tobacco User/Non-Tobacco User	31	513.94	513.94
	Rating Area 2	Tobacco User/Non-Tobacco User	32	524.58	524.58
	Rating Area 2	Tobacco User/Non-Tobacco User	33	531.23	531.23
	Rating Area 2	Tobacco User/Non-Tobacco User	34	538.33	538.33
	Rating Area 2	Tobacco User/Non-Tobacco User	35	541.87	541.87
	Rating Area 2	Tobacco User/Non-Tobacco User	36	545.42	545.42
	Rating Area 2	Tobacco User/Non-Tobacco User	37	548.97	548.97
	Rating Area 2	Tobacco User/Non-Tobacco User	38	552.52	552.52
	Rating Area 2	Tobacco User/Non-Tobacco User	39	559.61	559.61
	Rating Area 2	Tobacco User/Non-Tobacco User	40	566.71	566.71
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	577.35	577.35

	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	587.55	587.55
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	601.74	601.74
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	619.47	619.47
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	640.32	640.32
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	665.15	665.15
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	693.08	693.08
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	725.01	725.01
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	756.49	756.49
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	791.97	791.97
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	827.00	827.00
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	865.58	865.58
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	904.60	904.60
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	946.73	946.73
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	988.85	988.85
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	1034.53	1034.53
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	1080.64	1080.64
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	1129.86	1129.86
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	1154.25	1154.25
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	1203.47	1203.47
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	1246.04	1246.04
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1273.98	1273.98
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1309.01	1309.01
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1329.85	1329.85
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	422.39	422.39
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	459.94	459.94
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	474.29	474.29
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	488.65	488.65
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	504.11	504.11
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	519.57	519.57
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	535.58	535.58
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	552.15	552.15
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	552.15	552.15
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	552.15	552.15
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	552.15	552.15
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	554.36	554.36
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	565.40	565.40
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	578.65	578.65
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	600.18	600.18
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	617.85	617.85
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	626.69	626.69
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	639.94	639.94
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	653.19	653.19
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	661.47	661.47
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	670.31	670.31
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	674.72	674.72
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	679.14	679.14
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	683.56	683.56
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	687.98	687.98
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	696.81	696.81

	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	705.64	705.64
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	718.90	718.90
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	731.60	731.60
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	749.26	749.26
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	771.35	771.35
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	797.30	797.30
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	828.22	828.22
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	863.01	863.01
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	902.76	902.76
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	941.96	941.96
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	986.14	986.14
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	1029.76	1029.76
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	1077.79	1077.79
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1126.38	1126.38
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1178.84	1178.84
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1231.29	1231.29
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1288.16	1288.16
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1345.58	1345.58
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1406.87	1406.87
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1437.24	1437.24
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1498.53	1498.53
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1551.54	1551.54
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1586.32	1586.32
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1629.94	1629.94
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1655.89	1655.89
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	346.59	346.59
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	377.40	377.40
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	389.18	389.18
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	400.96	400.96
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	413.65	413.65
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	426.33	426.33
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	439.47	439.47
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	453.06	453.06
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	453.06	453.06
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	453.06	453.06
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	453.06	453.06
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	454.87	454.87
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	463.94	463.94
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	474.81	474.81
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	492.48	492.48
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	506.98	506.98
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	514.23	514.23
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	525.10	525.10
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	535.97	535.97
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	542.77	542.77
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	550.02	550.02
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	553.64	553.64
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	557.27	557.27
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	560.89	560.89

	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	564.52	564.52
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	571.77	571.77
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	579.01	579.01
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	589.89	589.89
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	600.31	600.31
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	614.81	614.81
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	632.93	632.93
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	654.22	654.22
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	679.59	679.59
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	708.14	708.14
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	740.76	740.76
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	772.92	772.92
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	809.17	809.17
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	844.96	844.96
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	884.38	884.38
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	924.25	924.25
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	967.29	967.29
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	1010.33	1010.33
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	1057.00	1057.00
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	1104.11	1104.11
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	1154.40	1154.40
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	1179.32	1179.32
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1229.61	1229.61
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1273.11	1273.11
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1301.65	1301.65
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1337.44	1337.44
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1358.74	1358.74
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	426.53	426.53
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	464.45	464.45
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	478.94	478.94
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	493.44	493.44
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	509.05	509.05
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	524.66	524.66
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	540.83	540.83
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	557.56	557.56
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	557.56	557.56
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	557.56	557.56
	33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	557.56	557.56

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	559.79	559.79
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	570.94	570.94
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	584.32	584.32
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	606.07	606.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	623.91	623.91
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	632.83	632.83
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	646.21	646.21
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	659.59	659.59
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	667.96	667.96
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	676.88	676.88
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	681.34	681.34
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	685.80	685.80
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	690.26	690.26
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	694.72	694.72
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	703.64	703.64
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	712.56	712.56
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	725.94	725.94
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	738.77	738.77
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	756.61	756.61
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	778.91	778.91
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	805.12	805.12
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	836.34	836.34
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	871.47	871.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	911.61	911.61

33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	951.20	951.20
	Rating Area 6	Tobacco User/Non-Tobacco User	50	995.80	995.80
	Rating Area 6	Tobacco User/Non-Tobacco User	51	1039.85	1039.85
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1088.36	1088.36
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1137.42	1137.42
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1190.39	1190.39
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1243.36	1243.36
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1300.79	1300.79
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1358.78	1358.78
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1420.67	1420.67
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1451.33	1451.33
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1513.22	1513.22
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1566.75	1566.75
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1601.87	1601.87
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1645.92	1645.92
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1672.13	1672.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	447.24	447.24
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	486.99	486.99
	Rating Area 7	Tobacco User/Non-Tobacco User	16	502.19	502.19
	Rating Area 7	Tobacco User/Non-Tobacco User	17	517.39	517.39
	Rating Area 7	Tobacco User/Non-Tobacco User	18	533.76	533.76
	Rating Area 7	Tobacco User/Non-Tobacco User	19	550.13	550.13
	Rating Area 7	Tobacco User/Non-Tobacco User	20	567.09	567.09
	Rating Area 7	Tobacco User/Non-Tobacco User	21	584.63	584.63

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	584.63	584.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	584.63	584.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	584.63	584.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	586.97	586.97
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	598.66	598.66
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	612.69	612.69
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	635.49	635.49
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	654.20	654.20
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	663.55	663.55
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	677.58	677.58
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	691.61	691.61
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	700.38	700.38
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	709.74	709.74
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	714.41	714.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	719.09	719.09
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	723.77	723.77
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	728.45	728.45
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	737.80	737.80
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	747.15	747.15
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	761.18	761.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	774.63	774.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	793.34	793.34
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	816.72	816.72
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	844.20	844.20

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	876.94	876.94
	Rating Area 7	Tobacco User/Non-Tobacco User	47	913.77	913.77
	Rating Area 7	Tobacco User/Non-Tobacco User	48	955.87	955.87
	Rating Area 7	Tobacco User/Non-Tobacco User	49	997.37	997.37
	Rating Area 7	Tobacco User/Non-Tobacco User	50	1044.14	1044.14
	Rating Area 7	Tobacco User/Non-Tobacco User	51	1090.33	1090.33
	Rating Area 7	Tobacco User/Non-Tobacco User	52	1141.19	1141.19
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1192.64	1192.64
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1248.18	1248.18
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1303.72	1303.72
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1363.93	1363.93
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1424.74	1424.74
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1489.63	1489.63
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1521.78	1521.78
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1586.68	1586.68
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1642.80	1642.80
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1679.63	1679.63
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1725.82	1725.82
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1753.30	1753.30
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	414.11	414.11
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	450.92	450.92
	Rating Area 8	Tobacco User/Non-Tobacco User	16	465.00	465.00
	Rating Area 8	Tobacco User/Non-Tobacco User	17	479.07	479.07
	Rating Area 8	Tobacco User/Non-Tobacco User	18	494.23	494.23

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	509.38	509.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	525.08	525.08
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	541.32	541.32
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	541.32	541.32
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	541.32	541.32
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	541.32	541.32
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	543.49	543.49
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	554.31	554.31
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	567.30	567.30
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	588.42	588.42
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	605.74	605.74
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	614.40	614.40
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	627.39	627.39
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	640.38	640.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	648.50	648.50
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	657.16	657.16
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	661.49	661.49
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	665.83	665.83
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	670.16	670.16
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	674.49	674.49
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	683.15	683.15
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	691.81	691.81
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	704.80	704.80
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	717.25	717.25

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	734.57	734.57
	Rating Area 8	Tobacco User/Non-Tobacco User	44	756.23	756.23
	Rating Area 8	Tobacco User/Non-Tobacco User	45	781.67	781.67
	Rating Area 8	Tobacco User/Non-Tobacco User	46	811.98	811.98
	Rating Area 8	Tobacco User/Non-Tobacco User	47	846.09	846.09
	Rating Area 8	Tobacco User/Non-Tobacco User	48	885.06	885.06
	Rating Area 8	Tobacco User/Non-Tobacco User	49	923.49	923.49
	Rating Area 8	Tobacco User/Non-Tobacco User	50	966.80	966.80
	Rating Area 8	Tobacco User/Non-Tobacco User	51	1009.56	1009.56
	Rating Area 8	Tobacco User/Non-Tobacco User	52	1056.66	1056.66
	Rating Area 8	Tobacco User/Non-Tobacco User	53	1104.30	1104.30
	Rating Area 8	Tobacco User/Non-Tobacco User	54	1155.72	1155.72
	Rating Area 8	Tobacco User/Non-Tobacco User	55	1207.15	1207.15
	Rating Area 8	Tobacco User/Non-Tobacco User	56	1262.90	1262.90
	Rating Area 8	Tobacco User/Non-Tobacco User	57	1319.20	1319.20
	Rating Area 8	Tobacco User/Non-Tobacco User	58	1379.29	1379.29
	Rating Area 8	Tobacco User/Non-Tobacco User	59	1409.06	1409.06
	Rating Area 8	Tobacco User/Non-Tobacco User	60	1469.15	1469.15
	Rating Area 8	Tobacco User/Non-Tobacco User	61	1521.11	1521.11
	Rating Area 8	Tobacco User/Non-Tobacco User	62	1555.22	1555.22
	Rating Area 8	Tobacco User/Non-Tobacco User	63	1597.98	1597.98
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1623.42	1623.42
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	388.98	388.98
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	423.56	423.56

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	436.78	436.78
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	450.00	450.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	464.24	464.24
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	478.47	478.47
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	20	493.22	493.22
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	21	508.47	508.47
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	22	508.47	508.47
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	23	508.47	508.47
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	24	508.47	508.47
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	25	510.51	510.51
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	26	520.68	520.68
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	27	532.88	532.88
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	28	552.71	552.71
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	29	568.98	568.98
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	30	577.12	577.12
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	31	589.32	589.32
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	32	601.52	601.52
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	33	609.15	609.15
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	34	617.29	617.29
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	35	621.35	621.35
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	36	625.42	625.42
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	37	629.49	629.49
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	38	633.56	633.56
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	39	641.69	641.69

33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	40	649.83	649.83
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	41	662.03	662.03
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	42	673.73	673.73
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	43	690.00	690.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	44	710.34	710.34
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	45	734.23	734.23
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	46	762.71	762.71
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	47	794.74	794.74
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	48	831.35	831.35
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	49	867.45	867.45
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	50	908.13	908.13
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	51	948.30	948.30
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	52	992.54	992.54
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	53	1037.28	1037.28
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	54	1085.59	1085.59
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	55	1133.89	1133.89
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	56	1186.27	1186.27
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	57	1239.15	1239.15
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1295.59	1295.59
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1323.55	1323.55
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1380.00	1380.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1428.81	1428.81
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1460.84	1460.84
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1501.01	1501.01

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1524.91	1524.91
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Aetna Life Insurance Company
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Exhibit C-1
Calibrated Plan Adjusted Index Rates

		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
		Member Months	Pre-Calibrated Plan Adjusted Index Rate	Plan-Level Average Age Factor	Age- Calibrated Plan Adjusted Index Rate	Average Rating Area Factor	Age&Geog.Calib Plan Adjusted Index Rate	Average Tobacco Factor	Consumer Adjusted Index Rates	Calibrated Plan Adjusted Index Rates
Silver Plan	33906PA0160001	2,760	\$779.41	1.490	\$779.41	1.007	\$779.41	1.000	\$779.41	\$519.43
All Plans Aggregate	Calibration Factors:			Age 1.490 $= \Sigma((A) \times (B) \times (C)) / \Sigma((A) \times (B))$		Geographic 1.007 $= \Sigma((D) \times (E) \times (A)) / \Sigma((D) \times (A))$		Tobacco 1.000 $= \Sigma((F) \times (G) \times (A)) / \Sigma((F) \times (A))$		

Notes:

(A) Plan Level Average Age Factor, See Exhibit C-2 for Example

(B) Premium Paying Members, See Exhibit C-2 for Example

C) Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (A) x Plan Specific Average Age Factor (B) /Age Calibration Factor
Total Premium = $\Sigma (D) \times (C)$

(D) Plan Level Average Rating Area Factor, See Exhibit C-2 for Example

(E) Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) /Geographic Calibration Factor
Total Premium = $\Sigma (F) \times (C)$

(F) Average Tobacco Factor, See Exhibit C-2 for Example

(G) Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration Faction

(H) Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (A) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)
Total Premium = $\Sigma (I) \times (C) \times (B) \times (E) \times (G)$

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

Average Age Factor - Silver Plan 33906PA0160001		
Age	% by Age	Age Factor
0-20	0.1%	-
1-14	14.5%	0.765
15	1.1%	0.833
16	1.3%	0.859
17	1.0%	0.885
18	1.2%	0.913
19	1.0%	0.941
20	1.2%	0.970
21	1.1%	1.000
22	1.1%	1.000
23	1.2%	1.000
24	1.1%	1.000
25	1.1%	1.004
26	1.7%	1.024
27	2.1%	1.048
28	2.0%	1.087
29	1.8%	1.119
30	1.8%	1.135
31	1.9%	1.159
32	2.0%	1.183
33	1.8%	1.198
34	1.5%	1.214
35	1.9%	1.222
36	1.8%	1.230
37	1.8%	1.238
38	1.9%	1.246
39	1.9%	1.262
40	1.9%	1.278
41	1.4%	1.302
42	1.6%	1.325
43	1.8%	1.357
44	1.6%	1.397
45	1.7%	1.444
46	1.9%	1.500
47	2.1%	1.563
48	2.1%	1.635
49	2.0%	1.706
50	2.0%	1.786
51	2.0%	1.865
52	1.9%	1.952
53	1.8%	2.040
54	2.0%	2.135
55	2.0%	2.230
56	2.0%	2.333
57	2.3%	2.437
58	2.2%	2.548
59	1.9%	2.603
60	1.4%	2.714
61	1.5%	2.810
62	1.9%	2.873
63	1.4%	2.952
64	1.2%	3.000
65+	1.2%	3.000
Total	100.0%	1.490

Average Tobacco User Factor -			
Silver Plan 33906PA0160001			
Tobacco No	Tobacco Yes	Avg. Rate	Tobacco Rate
0.1%	0.0%	1.000	1.000
14.5%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
1.3%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
1.2%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
1.2%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
1.0%	0.1%	1.000	1.000
1.1%	0.1%	1.000	1.000
1.0%	0.1%	1.000	1.000
1.0%	0.1%	1.000	1.000
1.5%	0.2%	1.000	1.000
1.9%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.3%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.3%	0.1%	1.000	1.000
1.5%	0.2%	1.000	1.000
1.6%	0.2%	1.000	1.000
1.4%	0.2%	1.000	1.000
1.5%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.9%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
1.8%	0.2%	1.000	1.000
2.0%	0.2%	1.000	1.000
2.0%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.3%	0.1%	1.000	1.000
1.4%	0.2%	1.000	1.000
1.7%	0.2%	1.000	1.000
1.2%	0.1%	1.000	1.000
1.0%	0.1%	1.000	1.000
1.1%	0.1%	1.000	1.000
92.1%	7.9%	1.000	

Average Rating Area Factor -			
Silver Plan 33906PA0160001			
Rating Area	Rating Area Names	% by Rating	Rating Area Factors
1	Erie	0.0%	0.779
2	Elk/Cameron/Potter	0.6%	0.819
3	NEPA	3.7%	1.020
4	Pittsburgh	0.0%	
5	Altoona	1.3%	0.837
6	Mid Central plus Lehigh Valley	5.5%	1.030
7	York/Lancaster	18.4%	1.080
8	Greater Philadelphia	59.8%	1.000
9	Harrisburg	10.7%	0.939
Total	-	100.0%	1.007

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Exhibit 4
Benefit/Induced Demand Change

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
Benefit Change	0.617	0.615	0.622	1.008	1.010
Induced Utilization	1.014	1.012	1.000	0.986	0.988

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Exhibit 5
Claim Impact due to Demographic Changes

Age	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.51%	1.48%	1.117	1.114	0.46%	0.52%	1.117	1.114
1	0.00%	0.40%	1.117	1.114	0.31%	0.43%	1.117	1.114
2	0.17%	0.17%	0.511	0.511	0.36%	0.44%	0.511	0.511
3	0.00%	0.40%	0.511	0.511	0.24%	0.40%	0.511	0.511
4	0.00%	0.51%	0.511	0.511	0.55%	0.24%	0.511	0.511
5	0.46%	0.63%	0.379	0.379	0.49%	0.42%	0.379	0.379
6	0.00%	0.46%	0.379	0.379	0.39%	0.40%	0.379	0.379
7	0.97%	0.57%	0.379	0.379	0.35%	0.41%	0.379	0.379
8	0.91%	0.11%	0.379	0.379	0.39%	0.34%	0.379	0.379
9	1.31%	0.40%	0.379	0.379	0.54%	0.41%	0.379	0.379
10	0.91%	1.25%	0.412	0.380	0.64%	0.68%	0.412	0.380
11	0.28%	0.40%	0.412	0.380	0.58%	0.58%	0.412	0.380
12	0.57%	1.54%	0.412	0.380	0.64%	0.65%	0.412	0.380
13	0.06%	0.68%	0.412	0.380	0.81%	0.62%	0.412	0.380
14	0.23%	1.25%	0.412	0.380	0.65%	0.62%	0.412	0.380
1	0.46%	0.00%	0.532	0.591	0.63%	0.50%	0.532	0.591
16	0.46%	0.06%	0.532	0.591	0.66%	0.61%	0.532	0.591
17	1.08%	0.34%	0.532	0.591	0.56%	0.42%	0.532	0.591
18	0.28%	0.06%	0.532	0.591	0.56%	0.65%	0.532	0.591
19	0.00%	0.40%	0.532	0.591	0.51%	0.53%	0.532	0.591
20	0.40%	0.51%	0.479	0.787	0.62%	0.64%	0.479	0.787
21	0.40%	0.06%	0.479	0.787	0.70%	0.40%	0.479	0.787
22	0.06%	0.34%	0.479	0.787	0.53%	0.56%	0.479	0.787
23	0.28%	1.08%	0.479	0.787	0.57%	0.64%	0.479	0.787
24	0.46%	1.25%	0.479	0.787	0.68%	0.43%	0.479	0.787
25	0.63%	0.57%	0.489	1.176	0.59%	0.55%	0.489	1.176
26	0.80%	0.34%	0.489	1.176	0.88%	0.81%	0.489	1.176
27	1.08%	1.37%	0.489	1.176	1.07%	1.06%	0.489	1.176
28	1.71%	0.40%	0.489	1.176	1.16%	0.81%	0.489	1.176
29	1.20%	0.57%	0.489	1.176	0.98%	0.84%	0.489	1.176
30	1.88%	0.28%	0.552	1.393	0.94%	0.88%	0.552	1.393
31	2.90%	0.57%	0.552	1.393	1.15%	0.79%	0.552	1.393
32	0.68%	1.20%	0.552	1.393	0.99%	0.99%	0.552	1.393
33	0.80%	0.06%	0.552	1.393	0.95%	0.89%	0.552	1.393
34	0.34%	1.03%	0.552	1.393	0.71%	0.78%	0.552	1.393
35	0.23%	0.28%	0.670	1.303	0.93%	0.97%	0.670	1.303
36	1.42%	1.20%	0.670	1.303	0.93%	0.89%	0.670	1.303
37	0.68%	0.97%	0.670	1.303	1.01%	0.76%	0.670	1.303
38	1.20%	0.51%	0.670	1.303	1.03%	0.88%	0.670	1.303
39	1.14%	1.82%	0.670	1.303	1.05%	0.89%	0.670	1.303
40	1.88%	1.88%	0.839	1.224	0.97%	0.94%	0.839	1.224
41	1.71%	0.46%	0.839	1.224	0.65%	0.79%	0.839	1.224
42	0.17%	0.57%	0.839	1.224	0.79%	0.84%	0.839	1.224
43	0.46%	1.08%	0.839	1.224	0.91%	0.86%	0.839	1.224
44	0.51%	1.03%	0.839	1.224	0.82%	0.74%	0.839	1.224
45	1.20%	0.91%	1.063	1.314	0.93%	0.77%	1.063	1.314
46	2.22%	0.91%	1.063	1.314	0.97%	0.93%	1.063	1.314
47	1.82%	0.34%	1.063	1.314	1.13%	1.02%	1.063	1.314
48	1.25%	1.37%	1.063	1.314	0.98%	1.08%	1.063	1.314
49	0.85%	0.91%	1.063	1.314	0.92%	1.06%	1.063	1.314
50	1.20%	0.34%	1.456	1.565	1.10%	0.90%	1.456	1.565
51	1.42%	0.57%	1.456	1.565	1.03%	0.95%	1.456	1.565
52	2.05%	0.51%	1.456	1.565	1.10%	0.79%	1.456	1.565
53	0.23%	0.80%	1.456	1.565	1.01%	0.83%	1.456	1.565
54	0.34%	0.51%	1.456	1.565	1.01%	0.99%	1.456	1.565
55	0.28%	0.97%	1.868	1.810	1.10%	0.87%	1.868	1.810
56	1.65%	0.80%	1.868	1.810	1.04%	0.91%	1.868	1.810
57	1.08%	0.74%	1.868	1.810	1.32%	0.95%	1.868	1.810
58	1.08%	1.08%	1.868	1.810	1.23%	1.00%	1.868	1.810
59	1.42%	0.17%	1.868	1.810	0.98%	0.94%	1.868	1.810
60	1.42%	0.11%	2.358	2.227	0.68%	0.74%	2.358	2.227
61	0.11%	1.03%	2.358	2.227	0.70%	0.84%	2.358	2.227
62	0.11%	0.57%	2.358	2.227	0.96%	0.99%	2.358	2.227
63	1.20%	1.08%	2.358	2.227	0.71%	0.65%	2.358	2.227
64	0.34%	0.06%	2.358	2.227	0.63%	0.54%	2.358	2.227
65+	1.54%	1.20%	2.358	2.227	0.71%	0.54%	2.358	2.227

Experience Period Demographic Factor	1.1009
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Note:
Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

Projected Demographic Factor	1.1251
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Note:
Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

Demographic Change	1.0219
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Note:
Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

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Exhibit 6
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	0%	0.779	0%	0.779
1	Crawford	0%	0.779	0%	0.779
1	Erie	0%	0.779	0%	0.779
1	Forest	0%	0.779	0%	0.779
1	McKean	0%	0.779	0%	0.779
1	Mercer	0%	0.779	0%	0.779
1	Venango	0%	0.779	0%	0.779
1	Warren	0%	0.779	0%	0.779
2	Cameron	0%	0.819	0%	0.819
2	Elk	6%	0.819	1%	0.819
2	Potter	0%	0.819	0%	0.819
3	Bradford	0%	1.020	0%	1.020
3	Carbon	0%	1.020	0%	1.020
3	Clinton	0%	1.020	0%	1.020
3	Lackawanna	0%	1.020	0%	1.020
3	Luzerne	2%	1.020	1%	1.020
3	Lycoming	4%	1.020	1%	1.020
3	Monroe	1%	1.020	1%	1.020
3	Pike	1%	1.020	0%	1.020
3	Sullivan	0%	1.020	0%	1.020
3	Susquehanna	0%	1.020	0%	1.020
3	Tioga	0%	1.020	0%	1.020
3	Wayne	0%	1.020	0%	1.020
3	Wyoming	0%	1.020	0%	1.020
4	Allegheny	0%	0.855	0%	0.855
4	Armstrong	0%	0.855	0%	0.855
4	Beaver	0%	0.855	0%	0.855
4	Butler	0%	0.855	0%	0.855
4	Fayette	0%	0.855	0%	0.855
4	Greene	0%	0.855	0%	0.855
4	Indiana	0%	0.855	0%	0.855
4	Lawrence	0%	0.855	0%	0.855
4	Washington	0%	0.855	0%	0.855
4	Westmoreland	0%	0.855	0%	0.855
5	Bedford	0%	0.837	0%	0.837
5	Blair	0%	0.837	0%	0.837
5	Cambria	0%	0.837	0%	0.837
5	Clearfield	0%	0.837	0%	0.837
5	Huntingdon	0%	0.837	0%	0.837
5	Jefferson	2%	0.837	0%	0.837
5	Somerset	0%	0.837	0%	0.837
6	Centre	0%	1.030	1%	1.030
6	Columbia	0%	1.030	0%	1.030
6	Lehigh	3%	1.030	3%	1.030
6	Mifflin	0%	1.030	0%	1.030
6	Montour	0%	1.030	0%	1.030
6	Northampton	1%	1.030	2%	1.030
6	Northumberland	0%	1.030	0%	1.030
6	Schuylkill	0%	1.030	0%	1.030
6	Snyder	0%	1.030	0%	1.030
6	Union	0%	1.030	0%	1.030
7	Adams	0%	1.080	1%	1.080
7	Berks	2%	1.080	3%	1.080
7	Lancaster	11%	1.080	12%	1.080
7	York	0%	1.080	3%	1.080
8	Bucks	5%	1.000	9%	1.000
8	Chester	13%	1.000	10%	1.000
8	Delaware	7%	1.000	12%	1.000
8	Montgomery	19%	1.000	14%	1.000
8	Philadelphia	16%	1.000	15%	1.000
9	Cumberland	2%	0.939	4%	0.939
9	Dauphin	1%	0.939	3%	0.939
9	Franklin	0%	0.939	1%	0.939
9	Fulton	0%	0.939	0%	0.939
9	Juniata	0%	0.939	1%	0.939
9	Lebanon	4%	0.939	3%	0.939
9	Perry	0%	0.939	0%	0.939

Average Experience Period Area Factor	0.9949
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Note:
Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership

Average Projected Area Factor	1.0073
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Note:
Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Area Shift Factor	1.0125
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Note:
Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area Factor represents: The impact due

Area Factor Change	1.0000
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Note:
Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership Factor

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Exhibit 7
Network Projection Factor Shift

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

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

Average Experience Period Network Factor	1.0000
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Average Projected Network Factor	1.0000
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Network Shift Factor	1.0000
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Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	4.7%	2.8%
Facility Outpatient	3.4%	6.8%
Physician	1.9%	6.3%
Capitation	0.0%	-0.7%
Medical	3.3%	5.6%
Pharmacy	8.9%	1.9%
Total (Med + Rx)	4.3%	4.9%

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Exhibit 10
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	8.88%	\$66.09
Profit & Risk Load	2.00%	\$14.88
Premium Tax	0.80%	\$5.95
User Exchange Fee	0.00%	\$0.00
State Based Exchange Fee	0.00%	\$0.00
HIF	0.00%	\$0.00
Risk Adjustment User Fee and PCORI	0.06%	\$0.47
Federal Income Tax	0.53%	\$3.96
Total Taxes and Fees	1.39%	\$10.38

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Exhibit 11
MLR Projection

			Formula
(a)	Premium (pmpm)	\$744.03	
(b)	Medical Cost (pmpm)	\$652.68	
(c)	Medical Benefit Ratio (MBR)	87.7%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$5.95	= (a) x 0.80%
(e)	Taxes and Fees (pmpm)	\$10.38	
(f)	Adjusted Premium (pmpm)	\$733.65	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$658.63	= (b) + (d)
	Medical Loss Ratio (MLR)	89.8%	=(g) / (f)

Notes:

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

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

This projection applies to the products included in this filing and is a standalone calculation for the 2021 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

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Exhibit 12
Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2021	33.3%	1.000	\$799.45
2Q 2021	12.9%	1.030	\$823.18
3Q 2021	17.7%	1.060	\$847.62
4Q 2021	36.1%	1.092	\$872.77
Total	100.0%	1.048	\$837.48

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Exhibit 14

Sample Rate Calculation

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

Sample Small Group Information:

Effective Date: 1/1/2021
Rating Area: Rating Area 9
Plan: PA Silver OAEPO 6000 80%

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

Age and Tobacco

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

Calculation of Monthly Premium

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

Market Base Rate =	\$569.47
x Rating Area Factor (Rating Area 9)	0.9393
x Plan Factor	0.8707
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	<u>\$465.76</u>

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

Member Monthly Rates	Employee	Spouse	Child 1	Child 2	Child 3	Total
Employee 1	\$569.15	\$572.88	\$356.30	\$356.30		\$1,854.63
Employee 2	\$1,086.61	\$909.16				\$1,995.77
Employee 3	\$465.76	\$465.76				\$931.52
Employee 4	\$909.16	\$794.58	\$438.28	\$412.19	\$400.08	\$2,954.29
Employee 5	\$1,397.27	\$1,397.27	\$467.62			\$3,262.16
Employee 6	\$1,186.75	\$1,264.06	\$465.76			\$2,916.57
Employee 7	\$1,086.61	\$868.64				\$1,955.25
Employee 8	\$617.13	\$606.41				\$1,223.54
Employee 9	\$557.98	\$565.43	\$356.30	\$356.30	\$356.30	\$2,192.31
Employee 10	\$467.62	\$506.28	\$356.30	\$356.30		\$1,686.50
Group Total Monthly Premium:						\$20,972.54

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

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Exhibit 15
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
33906PA0160001	OAEP0	PA Silver OAEP0 6000 80%	Silver	70.17%	No	100.00%

Company Name:	AetnaLifeInsuranceCo
Market:	Small Group
Product:	EPO
Effective Date of Rates:	January 1, 2021
Ending date of Rates:	March 31, 2021

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$295.39	\$295.39	\$310.73	\$310.73	\$386.91	\$386.91	\$317.48	\$317.48	\$390.70	\$390.70	\$409.67	\$409.67	\$379.32	\$379.32	\$356.30	\$356.30
15	\$321.64	\$321.64	\$338.35	\$338.35	\$421.30	\$421.30	\$345.70	\$345.70	\$425.43	\$425.43	\$446.08	\$446.08	\$413.04	\$413.04	\$387.97	\$387.97
16	\$331.68	\$331.68	\$348.91	\$348.91	\$434.45	\$434.45	\$356.49	\$356.49	\$438.71	\$438.71	\$460.01	\$460.01	\$425.93	\$425.93	\$400.08	\$400.08
17	\$341.72	\$341.72	\$359.47	\$359.47	\$447.60	\$447.60	\$367.28	\$367.28	\$451.99	\$451.99	\$473.93	\$473.93	\$438.82	\$438.82	\$412.19	\$412.19
18	\$352.53	\$352.53	\$370.84	\$370.84	\$461.76	\$461.76	\$378.90	\$378.90	\$466.29	\$466.29	\$488.92	\$488.92	\$452.71	\$452.71	\$425.24	\$425.24
19	\$363.35	\$363.35	\$382.21	\$382.21	\$475.92	\$475.92	\$390.52	\$390.52	\$480.59	\$480.59	\$503.92	\$503.92	\$466.59	\$466.59	\$438.28	\$438.28
20	\$374.54	\$374.54	\$393.99	\$393.99	\$490.59	\$490.59	\$402.55	\$402.55	\$495.40	\$495.40	\$519.45	\$519.45	\$480.97	\$480.97	\$451.78	\$451.78
21	\$386.13	\$386.13	\$406.18	\$406.18	\$505.76	\$505.76	\$415.00	\$415.00	\$510.72	\$510.72	\$535.51	\$535.51	\$495.84	\$495.84	\$465.76	\$465.76
22	\$386.13	\$386.13	\$406.18	\$406.18	\$505.76	\$505.76	\$415.00	\$415.00	\$510.72	\$510.72	\$535.51	\$535.51	\$495.84	\$495.84	\$465.76	\$465.76
23	\$386.13	\$386.13	\$406.18	\$406.18	\$505.76	\$505.76	\$415.00	\$415.00	\$510.72	\$510.72	\$535.51	\$535.51	\$495.84	\$495.84	\$465.76	\$465.76
24	\$386.13	\$386.13	\$406.18	\$406.18	\$505.76	\$505.76	\$415.00	\$415.00	\$510.72	\$510.72	\$535.51	\$535.51	\$495.84	\$495.84	\$465.76	\$465.76
25	\$387.67	\$387.67	\$407.80	\$407.80	\$507.78	\$507.78	\$416.66	\$416.66	\$512.76	\$512.76	\$537.65	\$537.65	\$497.83	\$497.83	\$467.62	\$467.62
26	\$395.39	\$395.39	\$415.93	\$415.93	\$517.90	\$517.90	\$424.96	\$424.96	\$522.98	\$522.98	\$548.36	\$548.36	\$507.75	\$507.75	\$476.93	\$476.93
27	\$404.66	\$404.66	\$425.68	\$425.68	\$530.04	\$530.04	\$434.92	\$434.92	\$535.23	\$535.23	\$561.22	\$561.22	\$519.65	\$519.65	\$488.11	\$488.11
28	\$419.72	\$419.72	\$441.52	\$441.52	\$549.76	\$549.76	\$451.11	\$451.11	\$555.15	\$555.15	\$582.10	\$582.10	\$538.98	\$538.98	\$506.28	\$506.28
29	\$432.08	\$432.08	\$454.51	\$454.51	\$565.95	\$565.95	\$464.39	\$464.39	\$571.50	\$571.50	\$599.24	\$599.24	\$554.85	\$554.85	\$521.18	\$521.18
30	\$438.25	\$438.25	\$461.01	\$461.01	\$574.04	\$574.04	\$471.03	\$471.03	\$579.67	\$579.67	\$607.81	\$607.81	\$562.78	\$562.78	\$528.63	\$528.63
31	\$447.52	\$447.52	\$470.76	\$470.76	\$586.18	\$586.18	\$480.99	\$480.99	\$591.92	\$591.92	\$620.66	\$620.66	\$574.68	\$574.68	\$539.81	\$539.81
32	\$456.79	\$456.79	\$480.51	\$480.51	\$598.32	\$598.32	\$490.95	\$490.95	\$604.18	\$604.18	\$633.51	\$633.51	\$586.58	\$586.58	\$550.99	\$550.99
33	\$462.58	\$462.58	\$486.60	\$486.60	\$605.90	\$605.90	\$497.17	\$497.17	\$611.84	\$611.84	\$641.54	\$641.54	\$594.02	\$594.02	\$557.98	\$557.98
34	\$468.76	\$468.76	\$493.10	\$493.10	\$613.99	\$613.99	\$503.81	\$503.81	\$620.01	\$620.01	\$650.11	\$650.11	\$601.96	\$601.96	\$565.43	\$565.43
35	\$471.85	\$471.85	\$496.35	\$496.35	\$618.04	\$618.04	\$507.13	\$507.13	\$624.10	\$624.10	\$654.40	\$654.40	\$605.92	\$605.92	\$569.15	\$569.15
36	\$474.94	\$474.94	\$499.60	\$499.60	\$622.09	\$622.09	\$510.45	\$510.45	\$628.19	\$628.19	\$658.68	\$658.68	\$609.89	\$609.89	\$572.88	\$572.88
37	\$478.03	\$478.03	\$502.85	\$502.85	\$626.13	\$626.13	\$513.77	\$513.77	\$632.27	\$632.27	\$662.96	\$662.96	\$613.86	\$613.86	\$576.61	\$576.61
38	\$481.11	\$481.11	\$506.10	\$506.10	\$630.18	\$630.18	\$517.09	\$517.09	\$636.36	\$636.36	\$667.25	\$667.25	\$617.82	\$617.82	\$580.33	\$580.33
39	\$487.29	\$487.29	\$512.60	\$512.60	\$638.27	\$638.27	\$523.73	\$523.73	\$644.53	\$644.53	\$675.82	\$675.82	\$625.76	\$625.76	\$587.78	\$587.78
40	\$493.47	\$493.47	\$519.10	\$519.10	\$646.36	\$646.36	\$530.37	\$530.37	\$652.70	\$652.70	\$684.39	\$684.39	\$633.69	\$633.69	\$595.24	\$595.24
41	\$502.74	\$502.74	\$528.84	\$528.84	\$658.50	\$658.50	\$540.33	\$540.33	\$664.96	\$664.96	\$697.24	\$697.24	\$645.59	\$645.59	\$606.41	\$606.41
42	\$511.62	\$511.62	\$538.19	\$538.19	\$670.13	\$670.13	\$549.88	\$549.88	\$676.70	\$676.70	\$709.55	\$709.55	\$656.99	\$656.99	\$617.13	\$617.13
43	\$523.97	\$523.97	\$551.18	\$551.18	\$686.32	\$686.32	\$563.16	\$563.16	\$693.05	\$693.05	\$726.69	\$726.69	\$672.86	\$672.86	\$632.03	\$632.03
44	\$539.42	\$539.42	\$567.43	\$567.43	\$706.55	\$706.55	\$579.76	\$579.76	\$713.48	\$713.48	\$748.11	\$748.11	\$692.70	\$692.70	\$650.66	\$650.66
45	\$557.57	\$557.57	\$586.52	\$586.52	\$730.32	\$730.32	\$599.26	\$599.26	\$737.48	\$737.48	\$773.28	\$773.28	\$716.00	\$716.00	\$672.55	\$672.55
46	\$579.19	\$579.19	\$609.27	\$609.27	\$758.64	\$758.64	\$622.50	\$622.50	\$766.08	\$766.08	\$803.27	\$803.27	\$743.77	\$743.77	\$698.63	\$698.63
47	\$603.52	\$603.52	\$634.86	\$634.86	\$790.51	\$790.51	\$648.65	\$648.65	\$798.26	\$798.26	\$837.01	\$837.01	\$775.01	\$775.01	\$727.98	\$727.98
48	\$631.32	\$631.32	\$664.10	\$664.10	\$826.92	\$826.92	\$678.53	\$678.53	\$835.03	\$835.03	\$875.56	\$875.56	\$810.71	\$810.71	\$761.51	\$761.51
49	\$658.73	\$658.73	\$692.94	\$692.94	\$862.83	\$862.83	\$707.99	\$707.99	\$871.29	\$871.29	\$913.58	\$913.58	\$845.91	\$845.91	\$794.58	\$794.58
50	\$689.62	\$689.62	\$725.44	\$725.44	\$903.29	\$903.29	\$741.19	\$741.19	\$912.15	\$912.15	\$956.43	\$956.43	\$885.58	\$885.58	\$831.84	\$831.84
51	\$720.13	\$720.13	\$757.52	\$757.52	\$943.25	\$943.25	\$773.98	\$773.98	\$952.49	\$952.49	\$998.73	\$998.73	\$924.75	\$924.75	\$868.64	\$868.64
52	\$753.72	\$753.72	\$792.86	\$792.86	\$987.25	\$987.25	\$810.08	\$810.08	\$996.93	\$996.93	\$1,045.32	\$1,045.32	\$967.89	\$967.89	\$909.16	\$909.16
53	\$787.70	\$787.70	\$828.60	\$828.60	\$1,031.75	\$1,031.75	\$846.60	\$846.60	\$1,041.87	\$1,041.87	\$1,092.45	\$1,092.45	\$1,011.52	\$1,011.52	\$950.14	\$950.14
54	\$824.38	\$824.38	\$867.19	\$867.19	\$1,079.80	\$1,079.80	\$886.03	\$886.03	\$1,090.39	\$1,090.39	\$1,143.32	\$1,143.32	\$1,058.63	\$1,058.63	\$994.39	\$994.39
55	\$861.06	\$861.06	\$905.78	\$905.78	\$1,127.85	\$1,127.85	\$925.45	\$925.45	\$1,138.91	\$1,138.91	\$1,194.19	\$1,194.19	\$1,105.73	\$1,105.73	\$1,038.64	\$1,038.64
56	\$900.84	\$900.84	\$947.62	\$947.62	\$1,179.94	\$1,179.94	\$968.20	\$968.20	\$1,191.51	\$1,191.51	\$1,249.35	\$1,249.35	\$1,156.81	\$1,156.81	\$1,086.61	\$1,086.61
57	\$940.99	\$940.99	\$989.86	\$989.86	\$1,232.54	\$1,232.54	\$1,011.36	\$1,011.36	\$1,244.63	\$1,244.63	\$1,305.04	\$1,305.04	\$1,208.37	\$1,208.37	\$1,135.05	\$1,135.05
58	\$983.85	\$983.85	\$1,034.94	\$1,034.94	\$1,288.68	\$1,288.68	\$1,057.42	\$1,057.42	\$1,301.32	\$1,301.32	\$1,364.49	\$1,364.49	\$			

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>																
Plan Marketing Name =>																
Form # =>																
Rating Area =>																
Network =>																
Metal =>																
Deductible =>																
Coinsurance =>																
Copays =>																
OOP Maximum =>																
Pediatric Dental (Yes/No) =>																
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
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AetnaLifeInsuranceCo
Small Group
Plan Design Summary

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

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

02-01-2020 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off

RATING AREA 1							
	0		0	0		0	
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$386.13		\$386.13	\$386.13		\$386.13	

RATING AREA 2

12	0	0
Elk	Cameron	Potter
\$406.18	\$406.18	\$406.18

RATING AREA 3

0	0	0	0	5	7	3	3	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$505.76	\$505.76	\$505.76	\$505.76	\$505.76	\$505.76	\$505.76	\$505.76	\$505.76	\$505.76	\$505.76	\$505.76	\$505.76

RATING AREA 4

Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

	0	0	0	0	0	
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$415.00	\$415.00	\$415.00	\$415.00	\$415.00	

RATING AREA 6

0	0	7	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$510.72	\$510.72	\$510.72	\$510.72	\$510.72	\$510.72	\$510.72	\$510.72	\$510.72	#####

RATING AREA 7

1	0	38	0
Adams	Berks	Lancaster	York
\$535.51	\$535.51	\$535.51	\$535.51

RATING AREA 8

5	63	17	31	22
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$495.84	\$495.84	\$495.84	\$495.84	\$495.84

RATING AREA 9

4	3	0	0	0	9	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$465.76	\$465.76	\$465.76	\$465.76	\$465.76	\$465.76	465.76

Company Name: AetnaLifeInsuranceCo
Market: Small Group
Product: EPO
Effective Date of Rates: April 1, 2021

Ending date of Rates: June 30, 2021

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$304.16	\$304.16	\$319.95	\$319.95	\$398.39	\$398.39	\$326.90	\$326.90	\$402.30	\$402.30	\$421.83	\$421.83	\$390.58	\$390.58	\$366.88	\$366.88
15	\$331.19	\$331.19	\$348.39	\$348.39	\$433.80	\$433.80	\$355.96	\$355.96	\$438.06	\$438.06	\$459.32	\$459.32	\$425.30	\$425.30	\$399.49	\$399.49
16	\$341.53	\$341.53	\$359.26	\$359.26	\$447.34	\$447.34	\$367.07	\$367.07	\$451.73	\$451.73	\$473.66	\$473.66	\$438.57	\$438.57	\$411.96	\$411.96
17	\$351.87	\$351.87	\$370.14	\$370.14	\$460.88	\$460.88	\$378.18	\$378.18	\$465.40	\$465.40	\$488.00	\$488.00	\$451.85	\$451.85	\$424.43	\$424.43
18	\$363.00	\$363.00	\$381.85	\$381.85	\$475.47	\$475.47	\$390.14	\$390.14	\$480.13	\$480.13	\$503.44	\$503.44	\$466.14	\$466.14	\$437.86	\$437.86
19	\$374.13	\$374.13	\$393.56	\$393.56	\$490.05	\$490.05	\$402.11	\$402.11	\$494.85	\$494.85	\$518.87	\$518.87	\$480.44	\$480.44	\$451.29	\$451.29
20	\$385.66	\$385.66	\$405.69	\$405.69	\$505.15	\$505.15	\$414.50	\$414.50	\$510.10	\$510.10	\$534.87	\$534.87	\$495.25	\$495.25	\$465.19	\$465.19
21	\$397.59	\$397.59	\$418.24	\$418.24	\$520.77	\$520.77	\$427.32	\$427.32	\$525.88	\$525.88	\$551.41	\$551.41	\$510.56	\$510.56	\$479.58	\$479.58
22	\$397.59	\$397.59	\$418.24	\$418.24	\$520.77	\$520.77	\$427.32	\$427.32	\$525.88	\$525.88	\$551.41	\$551.41	\$510.56	\$510.56	\$479.58	\$479.58
23	\$397.59	\$397.59	\$418.24	\$418.24	\$520.77	\$520.77	\$427.32	\$427.32	\$525.88	\$525.88	\$551.41	\$551.41	\$510.56	\$510.56	\$479.58	\$479.58
24	\$397.59	\$397.59	\$418.24	\$418.24	\$520.77	\$520.77	\$427.32	\$427.32	\$525.88	\$525.88	\$551.41	\$551.41	\$510.56	\$510.56	\$479.58	\$479.58
25	\$399.18	\$399.18	\$419.91	\$419.91	\$522.86	\$522.86	\$429.03	\$429.03	\$527.98	\$527.98	\$553.61	\$553.61	\$512.60	\$512.60	\$481.50	\$481.50
26	\$407.13	\$407.13	\$428.27	\$428.27	\$533.27	\$533.27	\$437.57	\$437.57	\$538.50	\$538.50	\$564.64	\$564.64	\$522.82	\$522.82	\$491.09	\$491.09
27	\$416.67	\$416.67	\$438.31	\$438.31	\$545.77	\$545.77	\$447.83	\$447.83	\$551.12	\$551.12	\$577.88	\$577.88	\$535.07	\$535.07	\$502.60	\$502.60
28	\$432.18	\$432.18	\$454.62	\$454.62	\$566.08	\$566.08	\$464.50	\$464.50	\$571.63	\$571.63	\$599.38	\$599.38	\$554.98	\$554.98	\$521.30	\$521.30
29	\$444.90	\$444.90	\$468.00	\$468.00	\$582.75	\$582.75	\$478.17	\$478.17	\$588.46	\$588.46	\$617.03	\$617.03	\$571.32	\$571.32	\$536.65	\$536.65
30	\$451.26	\$451.26	\$474.70	\$474.70	\$591.08	\$591.08	\$485.01	\$485.01	\$596.87	\$596.87	\$625.85	\$625.85	\$579.49	\$579.49	\$544.32	\$544.32
31	\$460.80	\$460.80	\$484.73	\$484.73	\$603.58	\$603.58	\$495.26	\$495.26	\$609.49	\$609.49	\$639.08	\$639.08	\$591.74	\$591.74	\$555.83	\$555.83
32	\$470.35	\$470.35	\$494.77	\$494.77	\$616.08	\$616.08	\$505.52	\$505.52	\$622.12	\$622.12	\$652.32	\$652.32	\$604.00	\$604.00	\$567.34	\$567.34
33	\$476.31	\$476.31	\$501.05	\$501.05	\$623.89	\$623.89	\$511.93	\$511.93	\$630.00	\$630.00	\$660.59	\$660.59	\$611.65	\$611.65	\$574.54	\$574.54
34	\$482.67	\$482.67	\$507.74	\$507.74	\$632.22	\$632.22	\$518.77	\$518.77	\$638.42	\$638.42	\$669.41	\$669.41	\$619.82	\$619.82	\$582.21	\$582.21
35	\$485.85	\$485.85	\$511.08	\$511.08	\$636.39	\$636.39	\$522.18	\$522.18	\$642.62	\$642.62	\$673.82	\$673.82	\$623.91	\$623.91	\$586.05	\$586.05
36	\$489.03	\$489.03	\$514.43	\$514.43	\$640.55	\$640.55	\$525.60	\$525.60	\$646.83	\$646.83	\$678.23	\$678.23	\$627.99	\$627.99	\$589.88	\$589.88
37	\$492.21	\$492.21	\$517.77	\$517.77	\$644.72	\$644.72	\$529.02	\$529.02	\$651.04	\$651.04	\$682.64	\$682.64	\$632.08	\$632.08	\$593.72	\$593.72
38	\$495.40	\$495.40	\$521.12	\$521.12	\$648.88	\$648.88	\$532.44	\$532.44	\$655.25	\$655.25	\$687.05	\$687.05	\$636.16	\$636.16	\$597.56	\$597.56
39	\$501.76	\$501.76	\$527.81	\$527.81	\$657.22	\$657.22	\$539.28	\$539.28	\$663.66	\$663.66	\$695.88	\$695.88	\$644.33	\$644.33	\$605.23	\$605.23
40	\$508.12	\$508.12	\$534.50	\$534.50	\$665.55	\$665.55	\$546.11	\$546.11	\$672.07	\$672.07	\$704.70	\$704.70	\$652.50	\$652.50	\$612.90	\$612.90
41	\$517.66	\$517.66	\$544.54	\$544.54	\$678.05	\$678.05	\$556.37	\$556.37	\$684.70	\$684.70	\$717.93	\$717.93	\$664.75	\$664.75	\$624.41	\$624.41
42	\$526.80	\$526.80	\$554.16	\$554.16	\$690.03	\$690.03	\$566.20	\$566.20	\$696.79	\$696.79	\$730.62	\$730.62	\$676.50	\$676.50	\$635.44	\$635.44
43	\$539.53	\$539.53	\$567.54	\$567.54	\$706.69	\$706.69	\$579.87	\$579.87	\$713.62	\$713.62	\$748.26	\$748.26	\$692.83	\$692.83	\$650.79	\$650.79
44	\$555.43	\$555.43	\$584.27	\$584.27	\$727.52	\$727.52	\$596.96	\$596.96	\$734.65	\$734.65	\$770.32	\$770.32	\$713.26	\$713.26	\$669.97	\$669.97
45	\$574.12	\$574.12	\$603.93	\$603.93	\$752.00	\$752.00	\$617.05	\$617.05	\$759.37	\$759.37	\$796.23	\$796.23	\$737.25	\$737.25	\$692.51	\$692.51
46	\$596.38	\$596.38	\$627.35	\$627.35	\$781.16	\$781.16	\$640.98	\$640.98	\$788.82	\$788.82	\$827.11	\$827.11	\$765.84	\$765.84	\$719.37	\$719.37
47	\$621.43	\$621.43	\$653.70	\$653.70	\$813.97	\$813.97	\$667.90	\$667.90	\$821.95	\$821.95	\$861.85	\$861.85	\$798.01	\$798.01	\$749.58	\$749.58
48	\$650.06	\$650.06	\$683.81	\$683.81	\$851.47	\$851.47	\$698.67	\$698.67	\$859.81	\$859.81	\$901.55	\$901.55	\$834.77	\$834.77	\$784.11	\$784.11
49	\$678.29	\$678.29	\$713.51	\$713.51	\$888.44	\$888.44	\$729.01	\$729.01	\$897.15	\$897.15	\$940.70	\$940.70	\$871.02	\$871.02	\$818.16	\$818.16
50	\$710.09	\$710.09	\$746.97	\$746.97	\$930.10	\$930.10	\$763.19	\$763.19	\$939.22	\$939.22	\$984.81	\$984.81	\$911.86	\$911.86	\$856.53	\$856.53
51	\$741.50	\$741.50	\$780.01	\$780.01	\$971.24	\$971.24	\$796.95	\$796.95	\$980.77	\$980.77	\$1,028.38	\$1,028.38	\$952.20	\$952.20	\$894.42	\$894.42
52	\$776.09	\$776.09	\$816.39	\$816.39	\$1,016.55	\$1,016.55	\$834.13	\$834.13	\$1,026.52	\$1,026.52	\$1,076.35	\$1,076.35	\$996.62	\$996.62	\$936.14	\$936.14
53	\$811.08	\$811.08	\$853.20	\$853.20	\$1,062.38	\$1,062.38	\$871.73	\$871.73	\$1,072.79	\$1,072.79	\$1,124.87	\$1,124.87	\$1,041.55	\$1,041.55	\$978.34	\$978.34
54	\$848.85	\$848.85	\$892.93	\$892.93	\$1,111.85	\$1,111.85	\$912.33	\$912.33	\$1,122.75	\$1,122.75	\$1,177.26	\$1,177.26	\$1,090.05	\$1,090.05	\$1,023.90	\$1,023.90
55	\$886.62	\$886.62	\$932.66	\$932.66	\$1,161.33	\$1,161.33	\$952.92	\$952.92	\$1,172.71	\$1,172.71	\$1,229.64	\$1,229.64	\$1,138.55	\$1,138.55	\$1,069.46	\$1,069.46
56	\$927.57	\$927.57	\$975.74	\$975.74	\$1,214.97	\$1,214.97	\$996.94	\$996.94	\$1,226.88	\$1,226.88	\$1,286.43	\$1,286.43	\$1,191.14	\$1,191.14	\$1,118.86	\$1,118.86
57	\$968.92	\$968.92	\$1,019.24	\$1,019.24	\$1,269.13	\$1,269.13	\$1,041.38	\$1,041.38	\$1,281.57	\$1,281.57	\$1,343.78	\$1,343.78	\$1,244.24	\$1,244.24	\$1,168.74	\$1,168.74
58	\$1,013.06	\$1,013.06	\$1,065.66	\$1,065.66	\$1,326.93	\$1,326.93	\$1,088.81	\$1,088.81	\$1,339.943							

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

HIOS Plan ID (On Exchange)=>																	
HIOS Plan ID (Off Exchange)=>																	
Plan Marketing Name =>																	
Form # =>																	
Rating Area =>																	
Network =>																	
Metal =>																	
Deductible =>																	
Coinsurance =>																	
Copays =>																	
OOP Maximum =>																	
Pediatric Dental (Yes/No) =>																	
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	
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63																	
64+																	

AetnaLifeInsuranceCo
Small Group
Plan Design Summary

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

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

02-01-2020 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off

RATING AREA 1							
	0		0	0		0	
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$397.59		\$397.59	\$397.59		\$397.59	

RATING AREA 2

12	0	0
Elk	Cameron	Potter
\$418.24	\$418.24	\$418.24

RATING AREA 3

0	0	0	0	5	7	3	3	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$520.77	\$520.77	\$520.77	\$520.77	\$520.77	\$520.77	\$520.77	\$520.77	\$520.77	\$520.77	\$520.77	\$520.77	\$520.77

RATING AREA 4

Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

	0	0	0	0	0	
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$427.32	\$427.32	\$427.32	\$427.32	\$427.32	

RATING AREA 6

0	0	7	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$525.88	\$525.88	\$525.88	\$525.88	\$525.88	\$525.88	\$525.88	\$525.88	\$525.88	#####

RATING AREA 7

1	0	38	0
Adams	Berks	Lancaster	York
\$551.41	\$551.41	\$551.41	\$551.41

RATING AREA 8

5	63	17	31	22
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$510.56	\$510.56	\$510.56	\$510.56	\$510.56

RATING AREA 9

4	3	0	0	0	9	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$479.58	\$479.58	\$479.58	\$479.58	\$479.58	\$479.58	479.58

Company Name: AetnaLifeInsuranceCo
Market: Small Group
Product: EPO
Effective Date of Rates: July 1, 2021

Ending date of Rates: September 30, 2021

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$313.18	\$313.18	\$329.45	\$329.45	\$410.22	\$410.22	\$336.60	\$336.60	\$414.24	\$414.24	\$434.35	\$434.35	\$402.17	\$402.17	\$377.77	\$377.77
15	\$341.02	\$341.02	\$358.73	\$358.73	\$446.68	\$446.68	\$366.52	\$366.52	\$451.06	\$451.06	\$472.96	\$472.96	\$437.92	\$437.92	\$411.35	\$411.35
16	\$351.67	\$351.67	\$369.93	\$369.93	\$460.62	\$460.62	\$377.96	\$377.96	\$465.14	\$465.14	\$487.72	\$487.72	\$451.59	\$451.59	\$424.19	\$424.19
17	\$362.31	\$362.31	\$381.12	\$381.12	\$474.56	\$474.56	\$389.40	\$389.40	\$479.22	\$479.22	\$502.48	\$502.48	\$465.26	\$465.26	\$437.03	\$437.03
18	\$373.77	\$373.77	\$393.18	\$393.18	\$489.58	\$489.58	\$401.72	\$401.72	\$494.38	\$494.38	\$518.38	\$518.38	\$479.98	\$479.98	\$450.85	\$450.85
19	\$385.24	\$385.24	\$405.24	\$405.24	\$504.59	\$504.59	\$414.04	\$414.04	\$509.54	\$509.54	\$534.28	\$534.28	\$494.70	\$494.70	\$464.68	\$464.68
20	\$397.11	\$397.11	\$417.73	\$417.73	\$520.14	\$520.14	\$426.80	\$426.80	\$525.24	\$525.24	\$550.74	\$550.74	\$509.95	\$509.95	\$479.00	\$479.00
21	\$409.39	\$409.39	\$430.65	\$430.65	\$536.23	\$536.23	\$440.00	\$440.00	\$541.49	\$541.49	\$567.77	\$567.77	\$525.72	\$525.72	\$493.82	\$493.82
22	\$409.39	\$409.39	\$430.65	\$430.65	\$536.23	\$536.23	\$440.00	\$440.00	\$541.49	\$541.49	\$567.77	\$567.77	\$525.72	\$525.72	\$493.82	\$493.82
23	\$409.39	\$409.39	\$430.65	\$430.65	\$536.23	\$536.23	\$440.00	\$440.00	\$541.49	\$541.49	\$567.77	\$567.77	\$525.72	\$525.72	\$493.82	\$493.82
24	\$409.39	\$409.39	\$430.65	\$430.65	\$536.23	\$536.23	\$440.00	\$440.00	\$541.49	\$541.49	\$567.77	\$567.77	\$525.72	\$525.72	\$493.82	\$493.82
25	\$411.03	\$411.03	\$432.37	\$432.37	\$538.38	\$538.38	\$441.76	\$441.76	\$543.65	\$543.65	\$570.05	\$570.05	\$527.82	\$527.82	\$495.79	\$495.79
26	\$419.21	\$419.21	\$440.98	\$440.98	\$549.10	\$549.10	\$450.56	\$450.56	\$554.48	\$554.48	\$581.40	\$581.40	\$538.33	\$538.33	\$505.67	\$505.67
27	\$429.04	\$429.04	\$451.32	\$451.32	\$561.97	\$561.97	\$461.12	\$461.12	\$567.48	\$567.48	\$595.03	\$595.03	\$550.95	\$550.95	\$517.52	\$517.52
28	\$445.01	\$445.01	\$468.12	\$468.12	\$582.88	\$582.88	\$478.28	\$478.28	\$588.60	\$588.60	\$617.17	\$617.17	\$571.45	\$571.45	\$536.78	\$536.78
29	\$458.11	\$458.11	\$481.90	\$481.90	\$600.04	\$600.04	\$492.36	\$492.36	\$605.93	\$605.93	\$635.34	\$635.34	\$588.28	\$588.28	\$552.58	\$552.58
30	\$464.66	\$464.66	\$488.79	\$488.79	\$608.62	\$608.62	\$499.40	\$499.40	\$614.59	\$614.59	\$644.42	\$644.42	\$596.69	\$596.69	\$560.48	\$560.48
31	\$474.48	\$474.48	\$499.12	\$499.12	\$621.49	\$621.49	\$509.96	\$509.96	\$627.59	\$627.59	\$658.05	\$658.05	\$609.31	\$609.31	\$572.33	\$572.33
32	\$484.31	\$484.31	\$509.46	\$509.46	\$634.36	\$634.36	\$520.52	\$520.52	\$640.58	\$640.58	\$671.68	\$671.68	\$621.92	\$621.92	\$584.18	\$584.18
33	\$490.45	\$490.45	\$515.92	\$515.92	\$642.41	\$642.41	\$527.12	\$527.12	\$648.70	\$648.70	\$680.19	\$680.19	\$629.81	\$629.81	\$591.59	\$591.59
34	\$497.00	\$497.00	\$522.81	\$522.81	\$650.98	\$650.98	\$534.16	\$534.16	\$657.37	\$657.37	\$689.28	\$689.28	\$638.22	\$638.22	\$599.49	\$599.49
35	\$500.27	\$500.27	\$526.25	\$526.25	\$655.27	\$655.27	\$537.68	\$537.68	\$661.70	\$661.70	\$693.82	\$693.82	\$642.43	\$642.43	\$603.44	\$603.44
36	\$503.55	\$503.55	\$529.70	\$529.70	\$659.56	\$659.56	\$541.20	\$541.20	\$666.03	\$666.03	\$698.36	\$698.36	\$646.63	\$646.63	\$607.39	\$607.39
37	\$506.82	\$506.82	\$533.14	\$533.14	\$663.85	\$663.85	\$544.72	\$544.72	\$670.36	\$670.36	\$702.90	\$702.90	\$650.84	\$650.84	\$611.34	\$611.34
38	\$510.10	\$510.10	\$536.59	\$536.59	\$668.14	\$668.14	\$548.24	\$548.24	\$674.69	\$674.69	\$707.45	\$707.45	\$655.04	\$655.04	\$615.29	\$615.29
39	\$516.65	\$516.65	\$543.48	\$543.48	\$676.72	\$676.72	\$555.28	\$555.28	\$683.36	\$683.36	\$716.53	\$716.53	\$663.45	\$663.45	\$623.20	\$623.20
40	\$523.20	\$523.20	\$550.37	\$550.37	\$685.30	\$685.30	\$562.32	\$562.32	\$692.02	\$692.02	\$725.62	\$725.62	\$671.87	\$671.87	\$631.10	\$631.10
41	\$533.03	\$533.03	\$560.71	\$560.71	\$698.17	\$698.17	\$572.88	\$572.88	\$705.02	\$705.02	\$739.24	\$739.24	\$684.48	\$684.48	\$642.95	\$642.95
42	\$542.44	\$542.44	\$570.61	\$570.61	\$710.51	\$710.51	\$583.00	\$583.00	\$717.47	\$717.47	\$752.30	\$752.30	\$696.58	\$696.58	\$654.31	\$654.31
43	\$555.54	\$555.54	\$584.39	\$584.39	\$727.67	\$727.67	\$597.08	\$597.08	\$734.80	\$734.80	\$770.47	\$770.47	\$713.40	\$713.40	\$670.11	\$670.11
44	\$571.92	\$571.92	\$601.62	\$601.62	\$749.12	\$749.12	\$614.68	\$614.68	\$756.46	\$756.46	\$793.18	\$793.18	\$734.43	\$734.43	\$689.86	\$689.86
45	\$591.16	\$591.16	\$621.86	\$621.86	\$774.32	\$774.32	\$635.36	\$635.36	\$781.91	\$781.91	\$819.87	\$819.87	\$759.14	\$759.14	\$713.07	\$713.07
46	\$614.08	\$614.08	\$645.97	\$645.97	\$804.35	\$804.35	\$660.00	\$660.00	\$812.23	\$812.23	\$851.66	\$851.66	\$788.58	\$788.58	\$740.72	\$740.72
47	\$639.88	\$639.88	\$673.10	\$673.10	\$838.13	\$838.13	\$687.72	\$687.72	\$846.35	\$846.35	\$887.43	\$887.43	\$821.70	\$821.70	\$771.83	\$771.83
48	\$669.35	\$669.35	\$704.11	\$704.11	\$876.74	\$876.74	\$719.40	\$719.40	\$885.33	\$885.33	\$928.31	\$928.31	\$859.55	\$859.55	\$807.39	\$807.39
49	\$698.42	\$698.42	\$734.69	\$734.69	\$914.81	\$914.81	\$750.64	\$750.64	\$923.78	\$923.78	\$968.62	\$968.62	\$896.87	\$896.87	\$842.45	\$842.45
50	\$731.17	\$731.17	\$769.14	\$769.14	\$957.71	\$957.71	\$785.84	\$785.84	\$967.10	\$967.10	\$1,014.05	\$1,014.05	\$938.93	\$938.93	\$881.95	\$881.95
51	\$763.51	\$763.51	\$803.16	\$803.16	\$1,000.07	\$1,000.07	\$820.60	\$820.60	\$1,009.88	\$1,009.88	\$1,058.90	\$1,058.90	\$980.46	\$980.46	\$920.97	\$920.97
52	\$799.13	\$799.13	\$840.63	\$840.63	\$1,046.72	\$1,046.72	\$858.89	\$858.89	\$1,056.99	\$1,056.99	\$1,108.30	\$1,108.30	\$1,026.20	\$1,026.20	\$963.93	\$963.93
53	\$835.15	\$835.15	\$878.52	\$878.52	\$1,093.91	\$1,093.91	\$897.61	\$897.61	\$1,104.64	\$1,104.64	\$1,158.26	\$1,158.26	\$1,072.46	\$1,072.46	\$1,007.38	\$1,007.38
54	\$874.05	\$874.05	\$919.44	\$919.44	\$1,144.85	\$1,144.85	\$939.41	\$939.41	\$1,156.08	\$1,156.08	\$1,212.20	\$1,212.20	\$1,122.41	\$1,122.41	\$1,054.30	\$1,054.30
55	\$912.94	\$912.94	\$960.35	\$960.35	\$1,195.80	\$1,195.80	\$981.21	\$981.21	\$1,207.52	\$1,207.52	\$1,266.14	\$1,266.14	\$1,172.35	\$1,172.35	\$1,101.21	\$1,101.21
56	\$955.11	\$955.11	\$1,004.70	\$1,004.70	\$1,251.03	\$1,251.03	\$1,026.53	\$1,026.53	\$1,263.29	\$1,263.29	\$1,324.62	\$1,324.62	\$1,226.50	\$1,226.50	\$1,152.07	\$1,152.07
57	\$997.68	\$997.68	\$1,049.49	\$1,049.49	\$1,306.80	\$1,306.80	\$1,072.29	\$1,072.29	\$1,319.61	\$1,319.61	\$1,383.67	\$1,383.67	\$1,281.17	\$1,281.17	\$1,203.43	\$1,203.43
58	\$1,043.12	\$1,043.12	\$1,097.29	\$1,097.29	\$1,366.32	\$1,366.32	\$1,121									

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

HIOS Plan ID (On Exchange)=>																	
HIOS Plan ID (Off Exchange)=>																	
Plan Marketing Name =>																	
Form # =>																	
Rating Area =>																	
Network =>																	
Metal =>																	
Deductible =>																	
Coinsurance =>																	
Copays =>																	
OOP Maximum =>																	
Pediatric Dental (Yes/No) =>																	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14																	
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AetnaLifeInsuranceCo
Small Group
Plan Design Summary

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

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

02-01-2020 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off

RATING AREA 1							
	0		0	0		0	
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$409.39		\$409.39	\$409.39		\$409.39	

RATING AREA 2

12	0	0
Elk	Cameron	Potter
\$430.65	\$430.65	\$430.65

RATING AREA 3

0	0	0	0	5	7	3	3	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$536.23	\$536.23	\$536.23	\$536.23	\$536.23	\$536.23	\$536.23	\$536.23	\$536.23	\$536.23	\$536.23	\$536.23	\$536.23

RATING AREA 4

Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

	0	0	0	0	0	
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$440.00	\$440.00	\$440.00	\$440.00	\$440.00	

RATING AREA 6

0	0	7	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$541.49	\$541.49	\$541.49	\$541.49	\$541.49	\$541.49	\$541.49	\$541.49	\$541.49	#####

RATING AREA 7

1	0	38	0
Adams	Berks	Lancaster	York
\$567.77	\$567.77	\$567.77	\$567.77

RATING AREA 8

5	63	17	31	22
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$525.72	\$525.72	\$525.72	\$525.72	\$525.72

RATING AREA 9

4	3	0	0	0	9	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$493.82	\$493.82	\$493.82	\$493.82	\$493.82	\$493.82	493.82

Company Name: AetnaLifeInsuranceCo

Market: Small Group

Product: EPO

Effective Date of Rates: October 1, 2021

Ending date of Rates: December 31, 2021

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001		33906PA0160001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%		Aetna Silver OAEPO 6000 80%	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum =>	\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100		\$8,550/\$17,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$322.48	\$322.48	\$339.23	\$339.23	\$422.39	\$422.39	\$346.59	\$346.59	\$426.53	\$426.53	\$447.24	\$447.24	\$414.11	\$414.11	\$388.98	\$388.98
15	\$351.14	\$351.14	\$369.38	\$369.38	\$459.94	\$459.94	\$377.40	\$377.40	\$464.45	\$464.45	\$486.99	\$486.99	\$450.92	\$450.92	\$423.56	\$423.56
16	\$362.10	\$362.10	\$380.91	\$380.91	\$474.29	\$474.29	\$389.18	\$389.18	\$478.94	\$478.94	\$502.19	\$502.19	\$465.00	\$465.00	\$436.78	\$436.78
17	\$373.06	\$373.06	\$392.44	\$392.44	\$488.65	\$488.65	\$400.96	\$400.96	\$493.44	\$493.44	\$517.39	\$517.39	\$479.07	\$479.07	\$450.00	\$450.00
18	\$384.87	\$384.87	\$404.85	\$404.85	\$504.11	\$504.11	\$413.65	\$413.65	\$509.05	\$509.05	\$533.76	\$533.76	\$494.23	\$494.23	\$464.24	\$464.24
19	\$396.67	\$396.67	\$417.27	\$417.27	\$519.57	\$519.57	\$426.33	\$426.33	\$524.66	\$524.66	\$550.13	\$550.13	\$509.38	\$509.38	\$478.47	\$478.47
20	\$408.89	\$408.89	\$430.13	\$430.13	\$535.58	\$535.58	\$439.47	\$439.47	\$540.83	\$540.83	\$567.09	\$567.09	\$525.08	\$525.08	\$493.22	\$493.22
21	\$421.54	\$421.54	\$443.43	\$443.43	\$552.15	\$552.15	\$453.06	\$453.06	\$557.56	\$557.56	\$584.63	\$584.63	\$541.32	\$541.32	\$508.47	\$508.47
22	\$421.54	\$421.54	\$443.43	\$443.43	\$552.15	\$552.15	\$453.06	\$453.06	\$557.56	\$557.56	\$584.63	\$584.63	\$541.32	\$541.32	\$508.47	\$508.47
23	\$421.54	\$421.54	\$443.43	\$443.43	\$552.15	\$552.15	\$453.06	\$453.06	\$557.56	\$557.56	\$584.63	\$584.63	\$541.32	\$541.32	\$508.47	\$508.47
24	\$421.54	\$421.54	\$443.43	\$443.43	\$552.15	\$552.15	\$453.06	\$453.06	\$557.56	\$557.56	\$584.63	\$584.63	\$541.32	\$541.32	\$508.47	\$508.47
25	\$423.23	\$423.23	\$445.21	\$445.21	\$554.36	\$554.36	\$454.87	\$454.87	\$559.79	\$559.79	\$586.97	\$586.97	\$543.49	\$543.49	\$510.51	\$510.51
26	\$431.66	\$431.66	\$454.07	\$454.07	\$565.40	\$565.40	\$463.94	\$463.94	\$570.94	\$570.94	\$598.66	\$598.66	\$554.31	\$554.31	\$520.68	\$520.68
27	\$441.77	\$441.77	\$464.72	\$464.72	\$578.65	\$578.65	\$474.81	\$474.81	\$584.32	\$584.32	\$612.69	\$612.69	\$567.30	\$567.30	\$532.88	\$532.88
28	\$458.22	\$458.22	\$482.01	\$482.01	\$600.18	\$600.18	\$492.48	\$492.48	\$606.07	\$606.07	\$635.49	\$635.49	\$588.42	\$588.42	\$552.71	\$552.71
29	\$471.70	\$471.70	\$496.20	\$496.20	\$617.85	\$617.85	\$506.98	\$506.98	\$623.91	\$623.91	\$654.20	\$654.20	\$605.74	\$605.74	\$568.98	\$568.98
30	\$478.45	\$478.45	\$503.29	\$503.29	\$626.69	\$626.69	\$514.23	\$514.23	\$632.83	\$632.83	\$663.55	\$663.55	\$614.40	\$614.40	\$577.12	\$577.12
31	\$488.57	\$488.57	\$513.94	\$513.94	\$639.94	\$639.94	\$525.10	\$525.10	\$646.21	\$646.21	\$677.58	\$677.58	\$627.39	\$627.39	\$589.32	\$589.32
32	\$498.68	\$498.68	\$524.58	\$524.58	\$653.19	\$653.19	\$535.97	\$535.97	\$659.59	\$659.59	\$691.61	\$691.61	\$640.38	\$640.38	\$601.52	\$601.52
33	\$505.01	\$505.01	\$531.23	\$531.23	\$661.47	\$661.47	\$542.77	\$542.77	\$667.96	\$667.96	\$700.38	\$700.38	\$648.50	\$648.50	\$609.15	\$609.15
34	\$511.75	\$511.75	\$538.33	\$538.33	\$670.31	\$670.31	\$550.02	\$550.02	\$676.88	\$676.88	\$709.74	\$709.74	\$657.16	\$657.16	\$617.29	\$617.29
35	\$515.12	\$515.12	\$541.87	\$541.87	\$674.72	\$674.72	\$553.64	\$553.64	\$681.34	\$681.34	\$714.41	\$714.41	\$661.49	\$661.49	\$621.35	\$621.35
36	\$518.50	\$518.50	\$545.42	\$545.42	\$679.14	\$679.14	\$557.27	\$557.27	\$685.80	\$685.80	\$719.09	\$719.09	\$665.83	\$665.83	\$625.42	\$625.42
37	\$521.87	\$521.87	\$548.97	\$548.97	\$683.56	\$683.56	\$560.89	\$560.89	\$690.26	\$690.26	\$723.77	\$723.77	\$670.16	\$670.16	\$629.49	\$629.49
38	\$525.24	\$525.24	\$552.52	\$552.52	\$687.98	\$687.98	\$564.52	\$564.52	\$694.72	\$694.72	\$728.45	\$728.45	\$674.49	\$674.49	\$633.56	\$633.56
39	\$531.98	\$531.98	\$559.61	\$559.61	\$696.81	\$696.81	\$571.77	\$571.77	\$703.64	\$703.64	\$737.80	\$737.80	\$683.15	\$683.15	\$641.69	\$641.69
40	\$538.73	\$538.73	\$566.71	\$566.71	\$705.64	\$705.64	\$579.01	\$579.01	\$712.56	\$712.56	\$747.15	\$747.15	\$691.81	\$691.81	\$649.83	\$649.83
41	\$548.85	\$548.85	\$577.35	\$577.35	\$718.90	\$718.90	\$589.89	\$589.89	\$725.94	\$725.94	\$761.18	\$761.18	\$704.80	\$704.80	\$662.03	\$662.03
42	\$558.54	\$558.54	\$587.55	\$587.55	\$731.60	\$731.60	\$600.31	\$600.31	\$738.77	\$738.77	\$774.63	\$774.63	\$717.25	\$717.25	\$673.73	\$673.73
43	\$572.03	\$572.03	\$601.74	\$601.74	\$749.26	\$749.26	\$614.81	\$614.81	\$756.61	\$756.61	\$793.34	\$793.34	\$734.57	\$734.57	\$690.00	\$690.00
44	\$588.89	\$588.89	\$619.47	\$619.47	\$771.35	\$771.35	\$632.93	\$632.93	\$778.91	\$778.91	\$816.72	\$816.72	\$756.23	\$756.23	\$710.34	\$710.34
45	\$608.71	\$608.71	\$640.32	\$640.32	\$797.30	\$797.30	\$654.22	\$654.22	\$805.12	\$805.12	\$844.20	\$844.20	\$781.67	\$781.67	\$734.23	\$734.23
46	\$632.31	\$632.31	\$665.15	\$665.15	\$828.22	\$828.22	\$679.59	\$679.59	\$836.34	\$836.34	\$876.94	\$876.94	\$811.98	\$811.98	\$762.71	\$762.71
47	\$658.87	\$658.87	\$693.08	\$693.08	\$863.01	\$863.01	\$708.14	\$708.14	\$871.47	\$871.47	\$913.77	\$913.77	\$846.09	\$846.09	\$794.74	\$794.74
48	\$689.22	\$689.22	\$725.01	\$725.01	\$902.76	\$902.76	\$740.76	\$740.76	\$911.61	\$911.61	\$955.87	\$955.87	\$885.06	\$885.06	\$831.35	\$831.35
49	\$719.15	\$719.15	\$756.49	\$756.49	\$941.96	\$941.96	\$772.92	\$772.92	\$951.20	\$951.20	\$997.37	\$997.37	\$923.49	\$923.49	\$867.45	\$867.45
50	\$752.87	\$752.87	\$791.97	\$791.97	\$986.14	\$986.14	\$809.17	\$809.17	\$995.80	\$995.80	\$1,044.14	\$1,044.14	\$966.80	\$966.80	\$908.13	\$908.13
51	\$786.17	\$786.17	\$827.00	\$827.00	\$1,029.76	\$1,029.76	\$844.96	\$844.96	\$1,039.85	\$1,039.85	\$1,090.33	\$1,090.33	\$1,009.56	\$1,009.56	\$948.30	\$948.30
52	\$822.85	\$822.85	\$865.58	\$865.58	\$1,077.79	\$1,077.79	\$884.38	\$884.38	\$1,088.36	\$1,088.36	\$1,141.19	\$1,141.19	\$1,056.66	\$1,056.66	\$992.54	\$992.54
53	\$859.94	\$859.94	\$904.60	\$904.60	\$1,126.38	\$1,126.38	\$924.25	\$924.25	\$1,137.42	\$1,137.42	\$1,192.64	\$1,192.64	\$1,104.30	\$1,104.30	\$1,037.28	\$1,037.28
54	\$899.99	\$899.99	\$946.73	\$946.73	\$1,178.84	\$1,178.84	\$967.29	\$967.29	\$1,190.39	\$1,190.39	\$1,248.18	\$1,248.18	\$1,155.72	\$1,155.72	\$1,085.59	\$1,085.59
55	\$940.04	\$940.04	\$988.85	\$988.85	\$1,231.29	\$1,231.29	\$1,010.33	\$1,010.33	\$1,243.36	\$1,243.36	\$1,303.72	\$1,303.72	\$1,207.15	\$1,207.15	\$1,133.89	\$1,133.89
56	\$983.46	\$983.46	\$1,034.53	\$1,034.53	\$1,288.16	\$1,288.16	\$1,057.00	\$1,057.00	\$1,300.79	\$1,300.79	\$1,363.93	\$1,363.93	\$1,262.90	\$1,262.90	\$1,186.27	\$1,186.27
57	\$1,027.30	\$1,027.30	\$1,080.64	\$1,080.64	\$1,345.58	\$1,345.58	\$1,104.11	\$1,104.11	\$1,358.78	\$1,358.78	\$1,424.74	\$1,424.74	\$1,319.20	\$1,319.20	\$1,239.15	\$1,239.15
58	\$1,074.09	\$1,074.09	\$1,129.86	\$1,129.86												

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

HIOS Plan ID (On Exchange)=>																	
HIOS Plan ID (Off Exchange)=>																	
Plan Marketing Name =>																	
Form # =>																	
Rating Area =>																	
Network =>																	
Metal =>																	
Deductible =>																	
Coinsurance =>																	
Copays =>																	
OOP Maximum =>																	
Pediatric Dental (Yes/No) =>																	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14																	
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63																	
64+																	

AetnaLifeInsuranceCo
Small Group
Plan Design Summary

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

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

02-01-2020 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
33906PA0160001	Aetna Silver OAEPO 6000 80%	EPO	Silver	Off

RATING AREA 1							
	0		0	0		0	
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
	\$421.54		\$421.54	\$421.54		\$421.54	

RATING AREA 2

12	0	0
Elk	Cameron	Potter
\$443.43	\$443.43	\$443.43

RATING AREA 3

0	0	0	0	5	7	3	3	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$552.15	\$552.15	\$552.15	\$552.15	\$552.15	\$552.15	\$552.15	\$552.15	\$552.15	\$552.15	\$552.15	\$552.15	\$552.15

RATING AREA 4

Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

	0	0	0	0	0	
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$453.06	\$453.06	\$453.06	\$453.06	\$453.06	

RATING AREA 6

0	0	7	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$557.56	\$557.56	\$557.56	\$557.56	\$557.56	\$557.56	\$557.56	\$557.56	\$557.56	#####

RATING AREA 7

1	0	38	0
Adams	Berks	Lancaster	York
\$584.63	\$584.63	\$584.63	\$584.63

RATING AREA 8

5	63	17	31	22
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$541.32	\$541.32	\$541.32	\$541.32	\$541.32

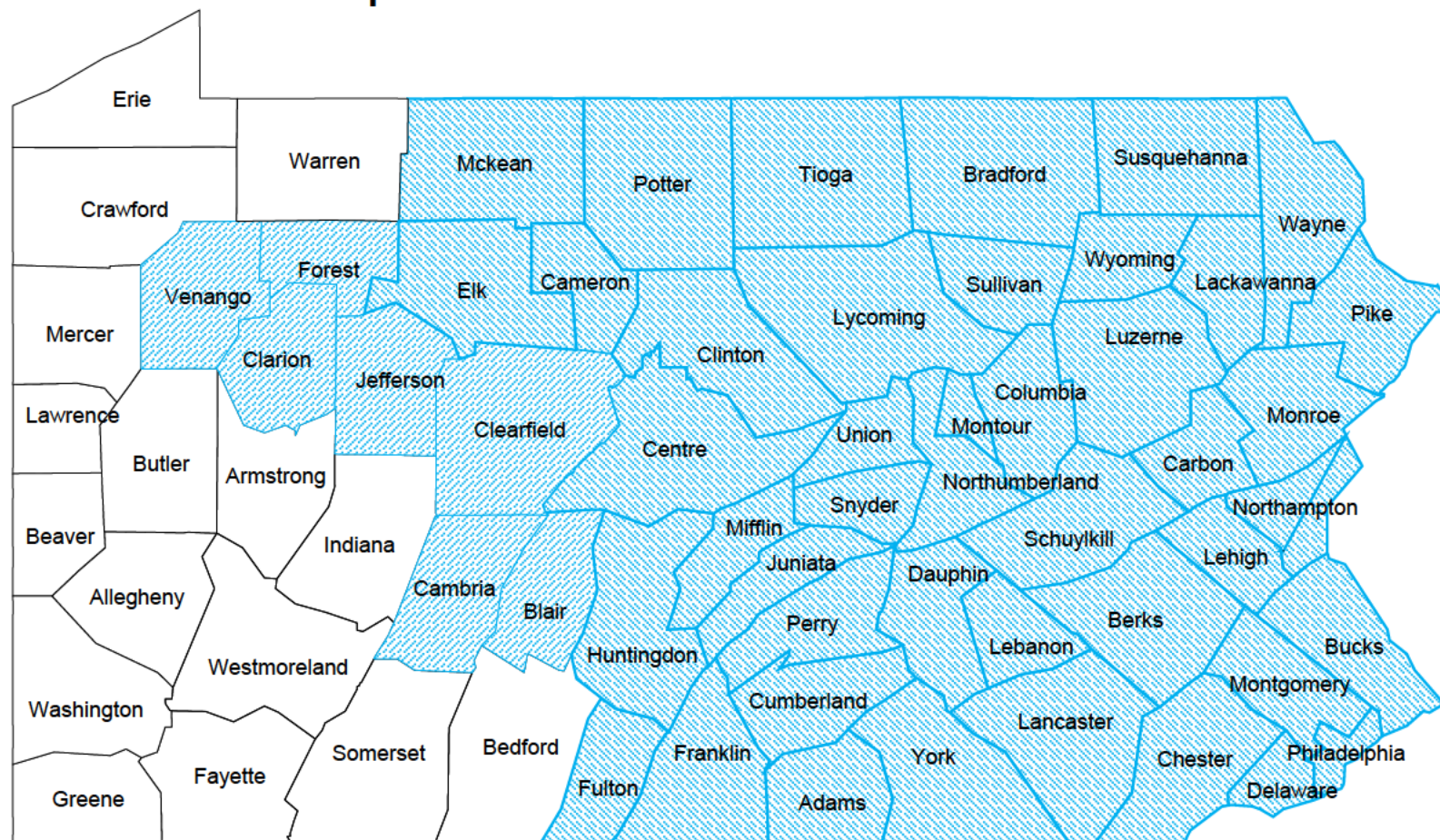
RATING AREA 9

4	3	0	0	0	9	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$508.47	\$508.47	\$508.47	\$508.47	\$508.47	\$508.47	508.47


01/01/2021 Service Area


Issuer: Aetna Life Insurance Company

Market: Small Group



Key *(modify as needed)*

 : 2021 on-exchange service area

 : 2021 off-exchange only service area



May 15, 2020

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

Re: Aetna Life Insurance Co

NAIC #:	60054
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2021
Avg rate change requested:	10.8%
Range of rate change requested:	10.8% - 10.8%
Written Prem change for this program:	\$208,677
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded, no changes from last
Metal Levels:	Silver
Current # covered lives:	230
Current # policyholders:	230
Number of plans offered vs 2020:	1 in 2020; 1 in 2021
2020 Avg rate change:	7.1%
HIOS Issuer ID / Binder #:	33906 / AETN-PA21-125097572
Rate Filing Tracking Number:	AETN-132308748
Policy Form(s):	AL SG HCOC-2021-EPO 05 AL SG-SOB-EPO-14045195 05
Form Filing Tracking Number:	AETN-132306007

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of PA for effective dates of January 1, 2021 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2021.



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

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

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

Sincerely,

A solid black rectangular redaction box covering the signature.

 FSA, MAAA
Aetna



June 30, 2020

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Co.
Small Group Rate Filing
SERFF # AETN-132308748

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA ALIC HMO SG filing received on June 16, 2020. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

1. We have the following questions related to the credibility of data:
 - a. Please provide support for applying 0% credibility to the experience data.
 - b. Please provide support for the manual rate data being fully credible based on 36,598 member months as noted in table 2b of the PA Rate Template.

The manual data consists of all ACA-compliant experience for 2018 and 2019 in Aetna plans. As the plan offerings for 2018 and 2019 were very similar in benefit design across all product types, we felt it appropriate to combine the experience and develop rates using expected product differentials. Zero credibility was assigned to the base data based on the expectation that the manual data was a more representative view of the performance of the full product offerings.

2. Please provide a quantitative development of the following adjustments included in Table 5 of the PA Rate Template, for both the experience and manual rate. Quantitative development should be provided for every item included in each of the below adjustments.
 - a. Change in Morbidity – All Other

Please refer to tab 'Response #2a' in the excel file 'ALIC Objection Response 1 Tables.xlsx'

- b. Change in Network
 - i. The development is provided in Exhibit 7 for the actual experience, but not the manual rate

Please refer to tab 'Response #2b' in the excel file 'ALIC Objection Response 1 Tables.xlsx'

- c. Change in Benefits
 - i. Exhibit 4 of the support Excel file seems to provide the necessary information for the actual experience but the manual adjustment does not tie to this Exhibit

Please refer to tab 'Response #2c' in the excel file 'ALIC Objection Response 1 Tables.xlsx'

- d. Change in Other

Please refer to tab 'Response #2d' in the excel file 'ALIC Objection Response 1 Tables.xlsx'



e. Change in Demographics

- i. The development is provided in Exhibits 5 and 6 for the actual experience, but not the manual rate

The development of the demographics change for the manual rate assumes the same age/gender distribution as the manual experience. The change is therefore a 1.00.

3. Please justify the 87.1% Paid-to-Allowed ratio quantitatively given its increase relative to last year's filing. This ratio seems high given this filing contains a silver plan.

Paid to allowed ratios are based on 2018 & 2019 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trending deductible-leveraging.

4. Please provide quantitative development of the projected incurred risk adjustment PMPM included in Table 5 of the PA Rate Template. Specifically, provide the necessary quantitative and qualitative support, as well as the source and any adjustments to the source information, for each item included in the risk adjustment calculation (i.e., carrier and statewide PLRS, IDF, GCF, ARF, AV, premium).

Thank you for your review. Upon closer examination, we discovered a formula issue in the projection. With your approval, we propose not changing rates right now and instead wait for the 2019 Actual Risk Adjustment Transfer payments to be released. Once we have actuals, we will update the rate filing to reflect the actuals in the 2021 projection build up

The methodology that will be used to project the 2021 transfer payment is as follows: The 2018 and 2019 actual risk adjustment transfer payments will be trended to 2021. The resulting PMPMs will be weighted by the premium experience exposure; the resulting blended PMPM will be the 2021 projected risk adjustment transfer. The risk adjustment fee and high risk pool premium less recoveries will be subtracted; this risk adjustment transfer amount will be populated in Field 4.16 of URRT Worksheet II.

5. The utilization trends presented on WS #1 of the URRT do not tie to the utilization trends presented in the actuarial memorandum or Exhibit 8. Please reconcile.

The utilization trend shown in Exhibit 8 and the actuarial memorandum includes induced utilization. The utilization trend shown on the revised URRT matches Exhibit 8. Please see attachment 'ALIC Objection Response 1 Tables.xlsx', tab 'Response #5', for the illustration of how the utilization trends differ between the files.

6. There are a few typos found in the actuarial memorandum. If a revised memorandum is needed, please consider fixing the following:
- a. Reference of cell AC15 in section 1C, which seems to refer to cell AZ15 instead.

This has been updated.

- b. Mention of Exhibit E-1 in section 2A, which seems to refer to Exhibit C-1.



References to Exhibit E-1 should have been replaced with references to Worksheet I of the URRT which now shows the development of the Market Adjusted Index Rate. The Actuarial Memo has been updated to reflect this.

- c. The \$0.19 risk adjustment user fee mentioned in section 2D. Note, the correct user fee of \$0.25 is used within the exhibits.

This has been updated.

- d. Mention of Exhibits E-1 and E-2 references in section 4, which seems to refer to Exhibits C-1 and C-2.

References to Exhibit E-1 should have been replaced with references to Worksheet I of the URRT which now shows the development of the Market Adjusted Index Rate. The Actuarial Memo has been updated to reflect this.

References to Exhibit E-2 should have been replaced with references to Exhibit C-1 which now shows the development of the Calibrated Plan Adjusted Index Rate. The Actuarial Memo has been updated to reflect this.

Exhibit C-2 does not show the development of MAIR or CPAIR.

- 7. Please provide an explanation for the change in profit and/or contingency from 2.00% in 2020 to 4.74% in 2021.

The 2% profit was mandated to us for 2020. The profit margin expectations for our organization have not changed; the 4.74% is consistent with our original 2020 filing.

- 8. Please provide detailed quantitative support for the trend assumptions included in Tables 3 and 3b of the PA Rate Template.
 - a. Service category cost trend
 - b. Service category utilization trend
 - c. Service category induced utilization trend

Please see attachment ALIC Objection Response 1 Tables.xlsx, tab 'Response #5'

- 9. Please provide additional quantitative support for the leveraging adjustment applied in the determination of the quarterly trend amounts. The information provided in the "Trend Tie Out..." Excel file provides the general concept behind the adjustment but does not provide the necessary support for the 2.4% increase over the allowed trend amounts.

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

Allowed Trend = 10.0%

Average Deductible = \$2,000

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

*Leveraging Trend = (1 + Allowed Trend * Deductible Lookup)/(1 + Allowed Trend) - 1*



$Leveraging\ Trend = (1 + 0.1 * 1.15)/(1 + 0.1) - 1 = 1.3\%$

$Paid\ Trend = (1 + Allowed\ Trend)*(1 + Leveraging\ Trend) - 1$

$Paid\ Trend = (1 + 10\%)*(1 + 1.3\%) - 1 = 11.5\%$

The leveraging factor assumed by medical cost component is:

Service Type	Leveraging
Facility Inpatient	1.7%
Facility Outpatient	2.2%
Physician	1.8%
Capitation	0.0%
Pharmacy	1.5%

10. Please reconcile the difference seen in average rate change in the actuarial memorandum and section 1 on WS #2 of the URRT.

In table 10 in the PA AM Exhibit v2 exhibit, column AC is 10.7%. This is the change in 1.0 calibrated index rates for 1Q21 over 1Q20.

The average rate change in Field 1.13 of Worksheet II of the URRT is the average 2021 FY rate over the average 2020 FY rate. The rate changes were not intended to be calculated the same.

11. Though these are not small group quarterly filings, the company has pressed the “Adjust PA Act Memo Exhibits to be for a Small Group Quarterly Filing” button in cell G2 of the Tab I Data sheet to adjust the exhibits to show quarterly filing information. Please resubmit with PA Actuarial Memorandum Exhibits without this adjustment.

We have updated the file.

12. In the cover letter, please indicate the additional revenue that the company expects will be generated due to the requested adjustment.

The letter was updated: 2021 PA SG Cover Letter_ALIC v2.pdf

13. In the cover letter, please indicate any rating area changes, including any changes in excepted counties, or indicate that there are no rating area changes proposed for 2021.

There are no changes. The letter was updated: 2021 PA SG Cover Letter_ALIC v2.pdf

14. Please verify the source of the manual data provided.

The source data for the manual rate is experience incurred from 1/1/18-12/31/19 for Aetna community-rated policies in the Pennsylvania Small Group market.

15. The information shown in columns Z and AA of Table 10 should provide a direct year-over-year calibrated PAIR comparison to generate the rate increase shown in column AC. Please identify the source of the data shown in column Z; the Department anticipates that column Z of the current small group filing will consist of the data in column AA from the 2020 annual filing adjusted by the Q1 trend factor found in Cell J35 in Table 5A of that filing. This will result in the



comparison of a Q1 2020 calibrated PAIR with a Q1 2021 calibrated PAIR. This will yield a proper apples-to-apples comparison.

We can confirm the source of the data in column Z of the updated PA Rate Template is the 2020 column AA data adjusted by the Q1 trend factor found in cell J35 of last year's filing.

16. Also, provide an exhibit showing the average quarterly rate change (Q1 2021/Q1 2020 - approved, Q2 2021/Q2 2020 - approved, etc.) groups will see if the proposed rates are approved, with these rate changes then weighted by enrollment to produce an aggregate change for the four quarters.

Please refer to tab 'Response #16' in the excel file 'ALIC Objection Response 1 Tables.xlsx'

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

Confirmed.

18. Please provide an exhibit showing the financial gains and losses for calendar years 2014 – 2019 for the following categories: Member months, total administrative expenses, total incurred claims, total premium, total actual paid taxes and fees, profit, annual underwriting gain/loss and underwriting gain/loss pmpy.

Please see attachment 'ALIC Objection Response 1 Tables cont.xlsx', tab 'Response #18'

19. Per the Department's published guidance, the Benefit Richness factors in Table 10 Column L should be developed based upon the following formula: $(\text{Plan Pricing AV in column K} * \text{CSR Defunding Adjustment in column P})^2 - (\text{Plan Pricing AV in column K} * \text{CSR Defunding Adjustment in column P}) + 1.24$. Further, the value developed by the quadratic formula must then be multiplied by a normalization constant such that the value in Cell L15 or L16 balances back to 1.000. Please modify the cells in Column L to explicitly show the quadratic formula and normalizing constant to demonstrate compliance with our guidance.

The required cells have been modified in the updated Rate Template to show the quadratic formula and normalizing constant.

20. Section 4.3 of the 2021 URR Instructions requires issuers to discuss the reason for rate increase(s): Issuers must provide the quantitative impact and a narrative description of all significant factors driving the proposed rate increase. As an example, these factors could include:
- Single risk pool experience which is more adverse than that assumed in the current rates
 - Medical inflation
 - Increased utilization
 - Prospective changes to benefits covered by the product or successor products
 - New taxes and fees imposed on the issuer
 - Anticipated changes in the average morbidity of the covered population that is market-wide, as opposed to issuer specific morbidity that is reflected in risk adjustment

Please see attachment 'ALIC Objection Response 1 Tables cont.xlsx', tab 'Response #20'



21. In Table 2, please update the risk adjustment amount to reflect the risk adjustment transfer shared by the Department on May 23, 2020 from Jim Lavery.

This number in the updated Rate Template now reflects the risk adjustment amount provided by Jim Lavery.

22. Please provide by service category the emerging data and resulting trend for the current calendar year to-date as of the end of May.

Please refer to tab 'Response #22' in the excel file 'ALIC Objection Response 1 Tables.xlsx'.

23. Regarding Trend:

- a. Was the data in Table 4 or 4b utilized in developing the proposed trend?
- b. Is the data in Table 4 or 4b raw unadjusted data or has it been normalized or otherwise adjusted? If the data has been adjusted, please provide an exhibit that quantitatively shows the unadjusted allowed monthly data for the 48 months. Also include the following monthly data:
 - i. The average age factor;
 - ii. The average geographic factor;
 - iii. The average tobacco factor; and
 - iv. The average benefit factor;
 - v. The normalized average pmpm (should match the allowed pmpms in column L of Table 4b).

Aetna trend is developed using service category weights from actual experience which is rolled up to a total annual trend. Additional discussion on the development of medical and pharmacy trend can be found below

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

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

24. Cell D16 of Table 5 should contain a formula, specifically the product of the 1.01 factor to reflect the repeal of the individual mandate and any other assumption that produces the amount shown in that cell. Please revise; I note that the formula could be as simple as 1.01×1 .

The formula in the updated Rate Template now contains a formula

25. Regarding Table 6:

- a. Please provide the proposed commission schedules for 2021.
- b. Using the proposed commission schedules, quantitatively show the development of the percent and pmpm amounts in cells C51 and D51.
- c. Using the 2019 SHCE in the Annual Statement, please quantitatively show the development of the Quality Improvement Initiatives percent and pmpm amount.
- d. We have repurposed row 54 to capture RA User Fees. Please provide the RA User Fee percentage and pmpm amount in cells C54 and D54.



Please refer to tab 'Response #25' in the excel file 'ALIC Objection Response 1 Tables. There you will find the commissions by rating area as well as the other requested fees and PMPMs.

The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

The 0.8% of premium is a HHS permitted standard deduction for Quality Improvement Initiatives. They determined the allowance by studying historically reported averages across all issuers. Table 6 in the updated Rate Template shows the RA User Fee information of \$0.25 PMPM.

26. Please provide an exhibit that shows, by HIOS Plan ID, summary benefit and cost sharing changes for 2021 relative to the 2020 design for all plans to be offered in 2021. Include Pricing AV columns for 2020 and 2021. Please show the approved 2020 Pricing AVs for all plans in the 2020 column and the proposed 2021 Pricing AVs in the 2021 column. Also provide a supporting worksheet that shows the quantitative development of the proposed factors.

There were minimal changes between the benefits and cost sharing arrangements in the 2020 and 2021 plans, as demonstrated in the 'Response #26' tab in ALIC Objection Response Tables. Internal pricing models were used to develop the pricing relativities using the plan designs of the 2021 portfolio. Please note that the internal pricing models were refreshed, and benefits slopes were updated since the 2020 pricing cycle. When the filed/approved Pricing AVs for 2020 are compared to the filed/proposed Pricing AVs for 2021, they are not on the same basis since the underlying models are different. Part of the annual pricing includes repricing older portfolios to ensure that pricing relativities are on the same basis within the pricing model. When the raw Pricing AVs are compared for 2020 and 2021, the YOY over change is a decrease due to increases in the 2021 OOP Max.

27. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost pmpms for calendar years 2015 – 2019, as applicable.

Please see attachment 'ALIC Objection Response 1 Tables cont.xlsx', tab 'Response #27'

28. The Department will contact the company shortly with information regarding the opportunity and parameters for the company to provide and support an updated Covid-19 impact assessment, if desired.

We will wait for the Department's guidance.

Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates

Response to question 2 from June 16, 2020 objection letter.

Change in Morbidity - All Other

Experience Inputs: N/A
Assumption Inputs: SG: Risk Scores for Experience, Interim, & Projection
Objective: Calculate change in risk

SMALL GROUP

Base	
	Total
Interim / Base	1.027
Projection / Interim	1.002
Projection / Base	1.029

Manual	
	Total
Interim / Manual	1.027
Projection / Interim	1.002
Projection / Manual	1.029

Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates

Response to question 2 from June 16, 2020 objection letter.

Network

Experience Inputs: N/A
Assumption Inputs: N/A
Objective: Calculate network discount average factors for normalization and projection

Base			Manual		
	Mix Change	Factor Change		Mix Change	Factor Change
Interim / Base	1.000	1.000	Interim / Manual	1.000	1.013
Projection / Interim	1.000	1.000	Projection / Interim	1.000	1.000
Projection / Base	1.000	1.000	Projection / Manual	1.000	1.013

		Average Network Discount Factors			
	Member Month	Base	Manual	Interim	Projection
Base	1,756	1.000	0.987	1.000	1.000
Manual	36,598	1.000	0.987	1.000	1.000
Interim	2,760	1.000	0.987	1.000	1.000
Projection	2,760	1.000	0.987	1.000	1.000

	Base Member Month	Manual Member Month	Interim Member Months	Projection Member Months		Base Factor	Manual Factor	Interim Factor	Projection Factor
Silver	1,756	36,598	2,760	2,760	0	1.000	0.987	1.000	1.000

Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates
Response to question 2 from June 16, 2020 objection letter.

Benefit

Experience Inputs: N/A
Assumption Inputs: N/A
Objective: Calculate benefit (unit cost paid to allowed) average factors for normalization and projection

Base			Manual		
	Mix Change	Factor Change	Total		
Interim / Base	1.000	0.998	0.998	Interim / Manual	1.000
Projection / Interim	1.000	1.010	1.010	Projection / Interim	1.000
Projection / Base	1.000	1.008	1.008	Projection / Manual	1.010

Average Benefit Factors					
	Member Months	Base	Manual	Interim	Projection
Base	1,756	0.617	0.615	0.615	0.622
Manual	36,598	0.617	0.615	0.615	0.622
Interim	2,760	0.617	0.615	0.615	0.622
Projection	2,760	0.617	0.615	0.615	0.622

	Base Member Months	Manual Member Months	Interim Member Months	Projection Member Months		Base Factor	Manual Factor	Interim Factor	Projection Factor
Silver	1,756	36,598	2,760	2,760	0	0.617	0.615	0.615	0.622

Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates

Response to question 2 from June 16, 2020 objection letter.

'Change in Other' - please see below for more details

Network Factor	1.000
Pooling Impact	1.015
Deductible Suppression	0.991
Rx Other Trend	1.000
Total Other	1.007

Network

Experience Inputs: N/A
Assumption Inputs: N/A
Objective: Calculate network discount average factors for normalization and projection

Base

	Mix Change	Factor Change	Total
Interim / Base	1.000	1.000	1.000
Projection / Interim	1.000	1.000	1.000
Projection / Base	1.000	1.000	1.000

Manual

	Mix Change	Factor Change	Total
Interim / Manual	1.000	1.013	1.013
Projection / Interim	1.000	1.000	1.000
Projection / Manual	1.000	1.013	1.013

Pooling

Experience Inputs: N/A
Assumption Inputs: Estimated pooling factor that accounts for capping claims and pooling point and applying pooling charge
Objective: Calculate a pooling factor to use in claim projection

Base

	Total
Interim / Base	1.015
Projection / Interim	1.000
Projection / Base	1.015

Manual

	Total
Interim / Manual	0.893
Projection / Interim	1.000
Projection / Manual	0.893

Deductible Suppression

Experience Inputs: MM % by 1st year and 2nd+ year cohorts
Assumption Inputs: MM % by 1st year and 2nd+ year cohorts for interim and projection period; avg deductible suppression factor
Objective: Calculate a deductible suppression factor to use in claim projection

Base

	Total
Interim / Base	0.991
Projection / Interim	1.000
Projection / Base	0.991

Manual

	Total
Interim / Manual	0.992
Projection / Interim	1.000
Projection / Manual	0.992

Rx Other Trend

Experience Inputs: N/A
Assumption Inputs: Impact due to changes in pharmacy
Objective: Calculate claim projection factors to use in pricing development

Base

	Total
Interim / Base	1.000
Projection / Interim	1.000
Projection / Base	1.000

Manual

	Total
Interim / Manual	1.000
Projection / Interim	1.000
Projection / Manual	1.000

Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates

Response to question 5 from June 16, 2020 objection letter.

From Exhibit 8

Service Type	Utilization	Utilization Trend	Induced Utilization	Util Trend with Induced Utilization
Facility Inpatient	2.78%	3.50%	0.993	2.78%
Facility Outpatient	6.75%	7.50%	0.993	6.75%
Physician	6.25%	7.00%	0.993	6.25%
Capitation	-0.70%	0.00%	0.993	-0.70%
Medical	5.57%			
Pharmacy	1.92%	2.63%	0.993	1.92%
Total (Med + Rx)	4.93%			

From corrected URRT

Annualized Trend Factors

Benefit Category	Util
Inpatient Hospital	2.78%
Outpatient Hospital	6.75%
Professional	6.25%
Other Medical	6.75%
Capitation	-0.70%
Prescription Drug	1.92%

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q21 Small Group Rates
Response to question 16 from June 16, 2020 objection letter.

Average quarterly rate change

	1Q	2Q	3Q	4Q	Average
Enrollment dist.	33%	13%	18%	36%	100%
Rate Change	11.0%	10.9%	10.9%	10.9%	10.9%

Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates

Response to question 18 from June 16, 2020 objection letter.

Year	Member Months	Total Incurred Claims	Total Premium	Paid Taxes and Fees	Administrative Expense	Annual UW Gain/Loss	UW Gain/Loss PMPY
2014	87,270	\$ 24,296,040	\$ 30,565,614	\$ 2,172,753	\$ 3,827,816	\$ 11,232,782	\$ 1,545
2015	102,092	\$ 34,718,513	\$ 35,418,812	\$ 3,459,432	\$ 7,197,038	\$ (11,044,489)	\$ (1,298)
2016	91,900	\$ 28,690,494	\$ 33,879,727	\$ 1,613,628	\$ 3,778,345	\$ 2,313,070	\$ 302
2017	20,826	\$ 13,850,141	\$ 13,342,297	\$ (643,860)	\$ 2,780,431	\$ 1,376,246	\$ 793
2018	10,866	\$ 14,285,961	\$ 20,979,726	\$ 1,533,334	\$ 1,292,354	\$ 5,487,820	\$ 6,061
2019	3,987	\$ 8,172,387	\$ 15,527,265	\$ 1,350,829	\$ 911,005	\$ 4,403,446	\$ 13,253

Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates

Response to question 20 from June 16, 2020 objection letter.

Driver of Rate Increase	Increase
Update to manual experience	34.8%
Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend	12.4%
Revisions to our assumptions about market-wide population morbidity and the projected population distribution	-7.7%
Update to the projected incurred Risk Adjustment	-7.0%
Revisions to administrative expense projections	-2.0%
Revisions to taxes and fees	-2.4%
Changes in Profit	2.6%
Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements and updates to our pricing models used to determine the impact of cost sharing designs	-8.5%
Changes in provider networks and contracts.	0.0%
Changes in demographics	-0.1%
Additional Changes	-5.0%
Total of Approximated Rate Increase Drivers:	10.9%
Filed Rate Change:	10.9%

Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates

Response to question 22 from June 16, 2020 objection letter.

Month	Members	Completed Allowed Claims	Inpatient	Outpatient	Professional	Other	Cap	Pharmacy	Paid Claims	Inpatient	Outpatient	Professional	Other	Cap	Pharmacy
1/1/2020	207	\$ 162,306	\$ 44,768	\$ 30,737	\$ 56,301	\$ 7,378	\$ -	\$ 23,122	\$ 135,474	\$ 41,127	\$ 92,694	\$ 40,441	\$(57,283)	\$ -	\$ 18,495
2/1/2020	188	\$ 111,666	\$ 20,517	\$ 15,956	\$ 46,307	\$ 1,788	\$ -	\$ 27,098	\$ 83,715	\$ 14,385	\$ 9,163	\$ 36,259	\$ 587	\$ -	\$ 23,321
3/1/2020	150	\$ 132,709	\$ -	\$ 54,489	\$ 56,838	\$ 5,757	\$ -	\$ 15,624	\$ 146,662	\$ -	\$ 48,384	\$ 45,083	\$ 40,662	\$ -	\$ 12,533
4/1/2020	140	\$ 97,765	\$ 15,802	\$ 19,286	\$ 48,029	\$ 1,628	\$ -	\$ 13,021	\$ 51,374	\$ 7,646	\$ 4,352	\$ 28,207	\$ 329	\$ -	\$ 10,841
5/1/2020	132	\$ 139,897	\$ -	\$ 42,591	\$ 81,459	\$ 4,346	\$ -	\$ 11,501	\$ 25,848	\$ -	\$ 4,423	\$ 11,524	\$ 657	\$ -	\$ 9,244
Total	817	\$ 644,343	\$ 81,087	\$ 163,058	\$ 288,934	\$ 20,897	\$ -	\$ 90,366	\$ 443,074	\$ 63,158	\$ 159,016	\$ 161,514	\$(15,048)	\$ -	\$ 74,435

Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates

Response to question 25 from June 16, 2020 objection letter.

\$25.58 PSPM; Blend of \$30 for SEPA and \$19 for WPA/CPA

Rating Area	Projected Membership	Comission
1	0%	\$ 19.00
2	1%	\$ 19.00
3	4%	\$ 19.00
4	0%	\$ 19.00
5	1%	\$ 19.00
6	6%	\$ 19.00
7	18%	\$ 19.00
8	60%	\$ 30.00
9	11%	\$ 19.00

Average Commission PSPM	25.58
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RA User Fee percentage	0.03%
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RA User Fee PMPM	\$ 0.25
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Quality Improvement Initiatives percentage	0.80%
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Quality Improvement Initiatives PMPM	\$ 6.14
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Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates

Response to question 26 from June 16, 2020 objection letter.

Plan ID	Pricing AV		Individual OOP Max		Family OOP Max		Telemedicine Cost Share		Rx Transition Fill Precert		Select OTC Rx		Step Therapy Rx Transition Fill	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
33906PA0160001	0.8280	0.8707	\$8,150	\$8,550	\$16,300	\$17,100	Not Covered	Covered	X		X		X	

Plan ID	Projected Incurred Claims PMPM	Projected Allowed Claims PMPM	Pricing AV
33906PA0160001	\$696.09	\$799.45	0.8707

Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates

Response to question 27 from June 16, 2020 objection letter.

ALIC

Calendar Year	Projected Claim Cost	Actual Claim Cost	Actual v. Projected
2015	\$ 345.62	\$ 358.51	3.7%
2016	\$ 351.78	\$ 381.23	8.4%
2017	\$ 486.50	\$ 338.41	-30.4%
2018	\$ 443.32	\$ 300.21	-32.3%
2019	\$ 548.44	\$ 784.64	43.1%

All Legal Entities

Calendar Year	Projected Claim Cost	Actual Claim Cost	Actual v. Projected
2015	\$ 336.75	\$ 331.38	-1.6%
2016	\$ 352.97	\$ 355.13	0.6%
2017	\$ 481.01	\$ 465.71	-3.2%
2018	\$ 451.89	\$ 465.71	3.1%
2019	\$ 541.95	\$ 845.03	55.9%



July 16, 2020

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

Re: Aetna Life Insurance Co

NAIC #:	60054
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2021
Avg rate change requested:	7.3%
Range of rate change requested:	7.3% - 7.3%
Written Premium Change for this Program:	\$ 143,321
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded No changes from last year
Metal Levels:	Silver
Current # covered lives:	230
Current # policyholders:	230
Number of plans offered vs 2020:	1 in 2020; 1 in 2021
2020 Avg rate change:	7.1%
HIOS Issuer ID / Binder #:	33906 / AETN-PA21-125097572
Rate Filing Tracking Number:	AETN-132308748
Policy Form(s):	AL SG HCOC-2021-EPO 05 AL SG-SOB-EPO-14045195 05
Form Filing Tracking Number:	AETN-132306007

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of PA for effective dates of January 1, 2021 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The rates filed on July 20th reflect the following changes requested by the Bureau:

- Reduction of profit to 2.0%
- Inclusion of the PCORI fee
- Updated 2019 risk adjustment transfer amounts to reflect those that the Bureau provided on June 30th



- Updated 2020 risk adjustment transfer amount projection methodology
- No impact for COVID-19 was included in the revised rates.

We have modeled a wide range of scenarios which are informing our expectations of future claims costs. Since these items have wide ranges of values and estimates are non-credible at this point, especially for our non-credible block of membership in PA, our current filing excludes an impact for COVID-19.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2021.


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

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

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

Sincerely,

A large black rectangular redaction box covering the signature of the sender.

, FSA, MAAA
Aetna



July 20, 2020

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Life Insurance Co.
Small Group Rate Filing
SERFF # AETN-132308748

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA ALIC HMO SG filing received on July 9, 2020. For convenience, your comments have been included as part of the response.

1. Please reconcile the difference seen in average rate change in the actuarial memorandum and section 1 on WS #2 of the URRT.

The average rate change of 7.34% in the actuarial memorandum is a member-weighted average by enrollment area of the average rate change from Q1 2020 to Q1 2021. The average rate change of 7.54% in section 1 on WS #2 of the URRT is the member-weighted average by quarter of the 2021 quarterly rates divided by the member-weighted average by quarter of the 2020 quarterly rates. As these two factors average different components, they result in different average rate changes.

2. As a follow-up to question 2a, please provide additional quantitative support for the ratios submitted on the 'Response #2a' tab of the support Excel file for the 'Morbidity - All Other' adjustment. This should include a detailed quantitative development of the interim, base, projection, and manual factors for both the experience and manual rate, not just the numerator and denominator that generated the provided ratios.

Please refer to tab 'Response #2' in the excel file 'ALIC Objection Response 2 Tables.xlsx'.

3. As a follow-up to question 2b, please provide a detailed quantitative development of the base, interim, projection, and manual network factors which are displayed on the 'Response #2b' tab of the support Excel file.

Please refer to tab 'Response #3' in the excel file 'ALIC Objection Response 2 Tables.xlsx' for the quantitative development. Factors are member-weighted averages of the network discounts for each plan.

4. As a follow-up to question 2c, please provide a detailed quantitative development of the base, interim, projection, and manual benefit factors which are displayed on the 'Response #2c' tab of the support Excel file. Additionally, please reconcile the discrepancy with the benefit factors displayed on the 'Response #2c' tab with the factors displayed as the "Change in Benefits" adjustment in Table 5.



The benefit factors displayed represent the Paid to Allowed ratios that come from our internal pricing models.

The 0.986 Plan Design Changes factor shown on WS1 of the URRT inadvertently includes Induced Utilization in the calculation. We corrected this issue by including Induced Utilization in the Section II table on WS1 of the URRT. The resulting Change in Benefits factor now matches the 1.0 shown in Table 5 as shown below.

From Table 5

<i>-Change in Benefits</i>	<i>1.000</i>
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From WS1 of URRT

<i>Plan Design Changes</i>	<i>1.000</i>
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5. As a follow-up to question 2d, please provide a detailed quantitative development of the base, interim, projection, and manual factors for both the pooling impact and deductible suppression adjustments which are displayed on the 'Response #2d' tab of the support Excel file. Additionally, please reconcile the Table 5 Experience 'Change in Other' factor with the factor developed in the 'Response #2d' tab of support Excel file.

The Pooling adjustment is developed internally using a market specific pooling study. The pooling point chosen for manual experience was \$750,000 for medical claims and \$250,000 for pharmacy claims. The pooling point for base experience was \$500,000 for medical claims and \$250,000 for pharmacy claims. The medical pooling points differed as a result of the different membership thresholds attained by the respective populations used in base and manual calculations.

The deductible suppression factor is developed internally using factors for each duration month and deductible level. The factors are applied to groups based on when they sign up for insurance.

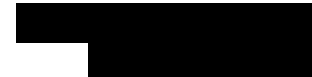
6. As a follow-up to question 3, please provide the quantitative development of the 87.1% paid-to-allowed ratio. This should include the experience data, a description of the source of the data and why it is appropriate, as well as any adjustment factors which are applied, separately for the 2018 and 2019 data.

Please refer to tab 'Response #6' in the excel file 'ALIC Objection Response 2 Tables.xlsx'.

7. As a follow-up to question 4, please provide the proposed methodology in the form of an Excel-based exhibit, supporting the trend applied to 2018 and 2019 payments, and understanding that the 2019 actual amounts may change. In addition, please provide support for how morbidity differences between the 2018 and 2019 risk adjustment results and the 2021 projected experience are accounted for such that the morbidity underlying the 2019 experience and manual rate used in the rate development is adjusted to align with the morbidity assumed in the projected risk adjustment amount.

Please refer to tab 'Response #7' in the excel file 'ALIC Objection Response 2 Tables.xlsx' for an exhibit on trend applied to 2018 and 2019 payments.

Please refer to tab 'Response #2' in the excel file 'ALIC Objection Response 2 Tables.xlsx' for detail on how morbidity differences between the 2019 risk adjustment results and the 2021 projected experience are accounted for. Change in the risk levels of membership mix from year to year are combined and



projected to calculate the 2021 projected risk.

8. As a follow-up to questions 5 and 8, please provide additional quantitative support for the trend assumptions. The 'Response #5' tab detailed in the support Excel file separated out the utilization trend and induced utilization trend, but it did not provide the requested detailed quantitative support for the assumptions.

Please refer to tab 'Response #8a' in the excel file 'ALIC Objection Response 2 Tables.xlsx' for the quantitative support of utilization trend and tab 'Response #8b' for the quantitative support of induced utilization trend.

In setting trend, we reference the PA-specific emerging experience in addition to national guidance in order to ensure that trend reflects the market. The continuous, active population in PA SG has been shrinking and due to credibility concerns with the PA emerging experience, national guidance – based on national SG experience – was used for PA utilization. In addition to the decline in population, the historical utilization trend (not normalized for demo, benefits, and catastrophic claims) has ranged from 9.6% to 26.2% over the last years; to mitigate large swings in rates for members, utilization trend was set using the national guidance.

9. As a follow-up to question 9, please provide the quantitative development of the leveraging factors by medical cost component as only an example was provided in the prior response.

Please refer to tab 'Response #9' in the excel file 'ALIC Objection Response 2 Tables.xlsx' for the quantitative development of leveraging factors by medical cost component. Membership was used from all entities for increased credibility.

10. Please update the 2019 experience period risk adjustment amount in Table 2 to reflect the department calculated revised risk adjustment transfer amount sent to your company on June 30th 2020, or the final CMS transfer amount published on or before July 16th, if it differs from the Department's calculation.

The 2019 experience period risk adjustment amount in Table 2 has been updated to reflect the revised amount sent to us on June 30th.

11. As directed by the Commissioner in previous filings, please revise the profit/contingency assumption to not exceed 2%.

The risk adjustment amount in Table 5 utilizes the numbers given to us by Jim Laverty on June 30th.

12. If the projected risk adjustment transfer amount in Table 5 will be modified due to either the June 30th revisions or the final CMS transfer amount published on or before July 16th if it differs from the Department's calculation, please provide narrative and detailed supporting data to justify the proposed changes.

The AFIT profit has been lowered to 2.00% and all materials have been updated accordingly.

13. On July 13th the Department will communicate its guidance based upon updated survey information from the issuers on their best estimate of the Covid-19 impact on 2021 rates. Responses to the round two questions are due on July 16th; please be sure that all documents submitted via SERFF on or after that date reflect the impact of Covid-19 and are consistent with Department's July 13th guidance.



The rates filed on July 20th reflect the following changes requested by the Bureau:

- *Reduction of profit to 2.0%*
- *Inclusion of the PCORI fee*
- *Updated 2019 risk adjustment transfer amounts to reflect those that the Bureau provided on June 30th*
- *Updated 2020 risk adjustment transfer amount projection methodology*
- *No impact for COVID-19 was included in the revised rates.*

We have modeled a wide range of scenarios which are informing our expectations of future claims costs. Since these items have wide ranges of values and estimates are non-credible at this point, especially for our non-credible block of membership in PA, our current filing excludes an impact for COVID-19.

14. 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 and Federal Rates Template are identical.

We have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rates Template are either identical or only have minor differences due to rounding.

15. Please submit an amendment to update the Company Rate Information under the Rate/Rule Schedule tab if any information has changed since the initial filing.

We have submitted an amendment to update the Company Rate Information under the Rate/Rule Schedule tab.

16. Please ensure that the 7/16/20 versions of the following items are posted in SERFF with your July 16th response to this data call:

- Cover letter identifying all changes made and the reason for the change. Also show the revised rate change.
- PA Actuarial Memorandum
- PA Actuarial Memorandum Exhibits
- Departments Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no “NA”)
- URRT
- Federal rates template
- Part III actuarial memorandum
- Updated Rate Change Request Summary (Attachment 1)
- Public filing pdf with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits subsequent to the initial submission, in addition to all of the above items).

All of the above are posted in SERFF.

Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates

Response to question 2, from July 9, 2020 objection letter.

Base Experience

	CY 2019 Data (Experience)	
	MMOS	Average Risk
SG ACA	8,325	1.001
Base Experience	8,325	1.001

	201912 Active (Jump-off Point)	
	Members	Average Risk
SG ACA	430	1.053

Renewal Action	2020 Renewals/Sales		2021 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	430	1.053	737	1.231
- Terminate Coverage	177	1.122	282	1.307
+ Add'l New Sales	1,554	1.032	2,065	0.996

Ending Membership	1,806	1.028	2,520	1.030
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	Morbidity Change Development
Starting Risk Score (Base Experience)	1.001
Ending Risk Score (ACA 2019)	1.030
Change in Morbidity Factor	1.029

Manual Experience

	CY 2019 Data (Experience)	
	MMOS	Average Risk
SG ACA	8,325	1.001
Manual Experience	8,325	1.001

	201912 Active (Jump-off Point)	
	Members	Average Risk
SG ACA	430	1.053

Renewal Action	2020 Renewals/Sales		2021 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	430	1.053	737	1.231
+ Add'l New Sales	1,554	1.032	2,065	0.996
- Terminate Coverage	177	1.122	282	1.307

Ending Membership	1,806	1.028	2,520	1.030
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	Morbidity Change Development
Starting Risk Score (Manual Experience)	1.001
Ending Risk Score (ACA 2019)	1.030
Change in Morbidity Factor	1.029

Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates

Response to question 3 from July 9, 2020 objection letter.

Base Network Factor:

Plan	Member Months	Network Discount
PA Silver OAEPO 6000 80%	1756	1.00
Total:		1.000

Manual Network Factor:

Plan	Member Months	Network Discount
PA Silver HMO 6000 80%	5263	0.95
PA Silver QPOS 6000 80/50	7003	0.97
PA Silver OAEPO 6000 80% AHASPA	20307	1.00
PA Silver OAEPO 6000 80%	4025	1.00
Total:		0.987

Interim Network Factor:

Plan	Member Months	Network Discount
PA Silver OAEPO 6000 80%	2760	1.00
Total:		1.000

Projection Network Factor:

Plan	Member Months	Network Discount
PA Silver OAEPO 6000 80%	2760	1.00
Total:		1.000

Pennsylvania
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1Q21 Small Group Rates

Response to question 6 from July 9, 2020 objection letter.

Experience Buildup	<u>2018</u>	<u>2019</u>	<u>Total</u>
Manual Paid PMPM	\$594.69	\$609.01	\$597.94
Manual Allowed PMPM	\$700.34	\$783.49	\$719.24
Weight	77.3%	22.7%	100%

Experience P/A	0.831
Leveraging Impact on P/A Ratio	1.037
Benefit Change from experience to projection	1.010
Projected P/A	0.871

Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates

Response to question 7 from July 9, 2020 objection letter.

2018 Risk Adjustment (Actuals)			
3-year trend factor			
2021 Risk Adjustment (Initial Projection)			
Weight applied to 2018 data			
2019 Risk Adjustment (from PA DOI)			
2-year trend factor			
2021 Risk Adjustment (Initial Projection)			
Weight applied to 2019 data			
2021 Blended Risk Adjustment			
2021 Risk Adjustment Fee			
2021 Net High Risk Pool Prem less Recoveries			
Total Risk Adjustment Payments:			

Response to question 8 from July 9, 2020 objection letter.

Continuous PAID CY/PY1 Adjustments			
Catastrophic Claims	Age Sex	Benefit Design	Normalized Trend
-2.4%	-1.3%	7.5%	58.6%
	-1.3%	7.5%	24.8%
	-1.3%	7.5%	22.5%
			35.4%
			32.9%

Proprietary

Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates

Response to question 8 from July 9, 2020 objection letter.

Induced Utilization Factors		
Base Factor	1.014	(a)
Projection Factor	1.000	(b)
Projection/Base Factor Change	0.986	(c) = (b)/(a)
Trend Factor	0.500	(d)
Trended Factor Change	0.993	(c)^(d)

Pennsylvania
Aetna Life Insurance, Co.
1Q21 Small Group Rates

Response to question 9 from July 9, 2020 objection letter.

Milliman Health Cost Guidelines -- Deductible Leveraging Factor Table		
Deductible	No OOP Max	With OOP Max
0	1.00	1.04
100	1.01	1.05
250	1.02	1.06
500	1.04	1.08
750	1.06	1.10
1000	1.07	1.11
1500	1.10	1.13
2000	1.12	1.15
2500	1.14	1.17
5000	1.21	1.24

2019 Membership Distribution - All Entities	
Deductible	Membership
0	468
100	0
250	0
500	0
750	0
1000	0
1500	0
2000	0
2500	0
5000	9599
Leveraging Factor:	
1.23	

Service Type	Allowed Trend	Deductible Lookup	Leveraging Trend
Facility Inpatient	7.8%	1.23	1.7%
Facility Outpatient	10.7%	1.23	2.2%
Physician	8.5%	1.23	1.8%
Capitation	0.0%	1.23	0.0%
Pharmacy	11.8%	1.23	2.4%