

May 19, 2017

Ms. Johanna Fabian-Marks  
Special Deputy & Acting Director  
Bureau of Life, Accident & Health Insurance  
1326 Strawberry Square  
Harrisburg, PA 17120

Re: Aetna HealthAssurance of PA

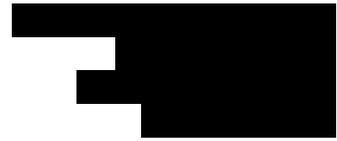
NAIC #:	18527
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2018
Avg rate change requested:	1.8%
Range of rate change requested:	-17.6% to +35.2%
Products:	PPO
Rating Areas & Change over 2017:	Rating Areas 1-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	9,989
Current # policyholders:	5,701
Number of plans offered vs 2017:	1; 14 in 2017
HIOS Issuer ID / Binder #:	18939 Binder # AETN-PA18-125071663
Rate Filing Tracking Number:	AETN-131033573
Policy Form(s):	AHASPA SG HCOC-2018-PPO 02
Form Filing Tracking Number:	AETN-130914613

Dear Ms. Fabian-Marks:

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, 2018 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, 2018.

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,

, FSA, MAAA  
Aetna

# 2018 Pennsylvania Actuarial Memorandum

## 1. Basic Information and Data

### A. Company Information

Company Legal Name:	Aetna Health Assurance of PA
NAIC #:	18527
Market:	Small Group Off-Exchange
Effective Date:	01/01/2018
Avg rate change requested:	1.8%
Range of rate change requested:	-17.6% to +35.2%
Products:	PPO
Rating Areas:	Rating Areas 1-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	9,989
Current # policyholders:	5,701
Number of plans offered:	1
HIOS Issuer ID / Binder #:	18939
Rate Filing Tracking Number:	AETN-131033573
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Form Filing Tracking Number:	AETN-130914613

### B. Rate History and Proposed Variations in Rate Changes

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

### C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 1.8%. The change in the 21 year old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 4.0%.

### D. Membership Count

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

### E. Benefit 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 2017 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.

#### **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, 2016 through December 31, 2016 and paid through February 28, 2017, for Aetna Health Assurance of PA.

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 2017 (for 2016 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).

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2018.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2016 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 based 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.

The resulting member transfers are summed to the HIOS plan level and adjusted for 2016 Risk Adjustment fees of \$0.15 PMPM in Worksheet 2.

### **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, 2016 to December 31, 2016 and paid through February, 2017 for Aetna and Coventry 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**

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, 2017. 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 are 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 trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2018.

### **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 *2018 PA SG AHASPA Exhibits.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 trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2018.

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment on 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 been 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 2016 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 2018.

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.

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 84.5%. Paid to allowed ratios are based on 2016 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 used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 12, 2017, which incorporated carrier data as of May 1, 2017, to develop our initial projected risk adjustment transfer assumption.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2018 Notice of Benefit and Payment Parameters. The 2018 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 .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 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment payable, net of the 2018 user fee of \$0.14 PBMPM.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2018.

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, 2017 projections, and projected changes in expenses, inflation, and membership for 2018 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 2018, as well as Federal income tax and State Premium taxes. The risk adjustment user fee is applied to the projected risk adjustment transfer and therefore, excluded from 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 the initial pricing of our 2017 plans.

## **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 2017 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 2018 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.

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 1.8%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -13%
- The change in allowable plan adjusted level components is worth 2%
- The change in retention components is worth 6%
- The remainder is driven primarily by the 2017 covered lives that are not being mapped to 2018 plans.

### **3. Plan Rate Development**

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

#### *Pricing AV / Benefit Richness:*

These adjustments are discussed in Section 2C above.

#### *Benefits in addition to EHBs:*

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

#### *Provider Network:*

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

#### *Catastrophic Eligibility:*

This filing does not include catastrophic plans.

#### *Tobacco Surcharge Adjustment:*

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

#### *Admin Costs / Taxes & Fees / Profit or Contingency:*

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

An AV Certification is included in this filing, titled *PA\_SG\_18939\_AVCert\_Off\_2018\_v1.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2017 and 2018 are shown in Columns Z and AA. The 2018 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit E-2 for two reasons: (1) The CPAIR on Exhibit E-2 are 1/1/2018 rates while the rates in Column AA are average 2018 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Exhibit E-1 to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5.

#### **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 the same as the current approved 2017 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 2017 rate filing.

##### **E. Composite Rating**

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

## 6. Actuarial Certifications

### Reliance

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

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

### Certification

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

I, [REDACTED] am 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.

May 19, 2017

\_\_\_\_\_  
Aetna, FSA, MAAA

\_\_\_\_\_  
Date

Aetna HealthAssurance of PA  
Pennsylvania Small Group  
PPO Products

**Summary**

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

The new rates will apply to plan years effective in 2018. The current membership and range of rate changes by product are:

<u>Product Name</u>	<u># Members as of February 2017</u>	<u>Range of Increases</u>
Aetna PPO	9,989	-17.6% to +35.2%; avg. 1.8%

**Why We Need to Increase Premiums**

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 12.1% 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 Prescription Drugs has increased 8.3%
- The cost of Inpatient Services has increased 7.8%

**What Else Affects Our Request to Increase Premiums**

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 grandfathered/transitional/state high risk pool/ Medicaid/alternative coverage.

Claims experience for this market has been worse than anticipated. Part of the rate increase is needed to ensure that we can continue to offer coverage in this market.

**Will Premiums for All Small Groups Increase 1.8%?**

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.

Additionally, Aetna's Plan for Your Health website aims to educate all consumers on how to take advantage of their health care benefits.

## Actuarial Memorandum and Certification

### General Information

#### *Company Identifying Information:*

**Company Legal Name:** Aetna Health Assurance of PA  
**State:** Pennsylvania  
**HIOS Issuer ID:** 18939  
**Market:** Small Group  
**Effective Date:** 01/01/2018  
**Rate Filing Tracking Number:** AETN-131033573  
**Policy Form(s):** AHASPA SG HCOC-2018-PPO 02  
**Form Filing Tracking Number:** AETN-130914613

#### *Company Contact Information:*

**Name:** [REDACTED]  
**Telephone Number:** [REDACTED]  
**Email Address:** [REDACTED]

### 1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premiums 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 designs 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, 2018. 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

This filing includes new benefit plans that will be marketed to Small Groups in Pennsylvania for coverage effective beginning January 1, 2018.

### 3. Experience Period Premium and Claims

#### 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, 2016 through December 31, 2016 and paid through February 28, 2017.

#### B. Premiums (Net of MLR Rebate) in Experience Period:

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 2017 (for 2016 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

#### 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.

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.

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.

#### 4. 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 March, 2017. 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 are 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.

#### 5. Projection Factors

##### A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2016
- 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 2018.

**B. Changes in Benefits:**

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 2017 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.

**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. Other Adjustments:**

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts.

**E. 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.

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

**6. Credibility Manual Rate Development**

**A. Source and Appropriateness of Experience Data Used:**

The source data for our manual rate is the experience incurred from January 1, 2016 to December 31, 2016 and paid through February, 2017 for Aetna and Coventry 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.

**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 the previously referenced exhibits.

C. Inclusion of Capitation Payments:

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2018.

7. Credibility of Experience

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

8. Paid-to-Allowed Ratio

The projected paid to allowed ratio is 84.5%. Paid to allowed ratios are based on 2016 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

9. Reinsurance and Risk Adjustment

A. Reinsurance – Experience Period

Transitional Reinsurance recoveries do not apply to Small Group business. The experience period data reflects the Reinsurance Contribution of \$2.25 PMPM assessed during 2016.

B. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2016 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 based 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. The resulting member transfers are summed to the HIOS plan level and adjusted for 2016 Risk Adjustment fees of \$0.15 PMPM in Worksheet 2.

C. Risk Adjustment – Projection Period

We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 12, 2017, which incorporated carrier data as of May 1, 2017, to develop our initial projected risk adjustment transfer assumption.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2018 Notice of Benefit and Payment Parameters. The 2018 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 .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 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment payable, net of the 2018 user fee of \$0.14 PBMPM.

10. Non-Benefit Expenses and Profit & Risk

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

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2017 projections, and projected changes in expenses, inflation, and membership

for 2018 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 2018, as well as Federal income tax and State Premium taxes. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from 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 the initial pricing of our 2017 plans.

#### 11. Projected Loss Ratio

The expected 2018 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

#### 12. 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 Aetna Health Assurance of PA. 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.

#### 13. 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, 2018.

#### 14. Market-Adjusted Index Rate

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment on 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 been converted to percent of allowed claims in this Exhibit.

## 15. Plan-Adjusted Index Rates

Exhibit E-2 illustrates the development of the Plan Adjusted Index Rates, and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The 2018 Plan Adjusted Index Rates are displayed in Column 7. The following briefly describes how each set of adjustments was determined.

### A. Actuarial Value, Cost Sharing:

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

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. 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 2018 membership.

### B. Distribution and Administrative Costs:

Exhibit E-2, Column 3, reflects the adjustment for projected administrative costs, including any sales, marketing, and profit & risk. These are discussed above in the 'Non-Benefit Expenses and Profit & Risk' section, and exclude the Risk Adjustment User Fee, and Exchange User Fee, which are reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

### C. 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.

### D. 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.

### E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans.

## 16. Calibration

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

### A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2017 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 2018 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.

**C. Small Group Premium Rates:**

The development of the average projected trend factor is discussed above.

17. 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 \* 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.

18. Composite Premiums

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

19. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the AV 2018 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.

20. AV Pricing Values

The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 15. AV Pricing Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

21. 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 2017, 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 2016 to 2018. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2017 and 2018. 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.

### 22. Plan Type

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

### 23. Warning Alerts

The Experience Period Plan Adjusted Index Rate on Worksheet 2 differs from the Experience Period Premium PMPM on Worksheet 1 since 1) the Experience Period Premium reflects the actual enrollment mix for all non-grandfathered business in the market in 2016 while the average Plan Adjusted Index Rate reflects the projected (vs. actual) ACA mix for single risk pool experience and a zero rate for non-single risk pool experience, and 2) premiums reported on Worksheet 1 are net of estimated risk adjustment transfers and MLR rebates while the Plan Adjusted Index Rates on Worksheet 2 do not consider the impact of risk adjustment transfers or MLR rebates.

For the same reasons, the experience period Total Premium (TP) differs between Worksheets 1 and 2.

The Experience Period Incurred claims and Incurred Claims PMPM on Worksheet 2 adjust for the impacts of Reinsurance and Risk Adjustment. The Incurred Claims on Worksheet 1 are not adjusted for the impact of Reinsurance and Risk Adjustment. The warning alerts on rows 68 and 73 of Worksheet 2 result from the different treatment of Reinsurance and Risk Adjustment on the two worksheets.

The Projected Plan Adjusted Index Rate on Worksheet 2 differs from the Gross Premium Average Rate on Worksheet 1. This difference results from the value on Worksheet 1 being the rate that corresponds to claims incurred in the 12 months starting January 1, 2017, while the average on Worksheet 2 is the average rate for the market for coverage that begins between January 1, 2017 and December 31, 2017.

For the same reason, Total Premium (TP) differs between Worksheets 1 and 2.

### 24. 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 the supporting exhibits. 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.

### 25. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Plan Finder and our own website. In addition, members of our 2017 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.

### 26. Underwriting

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

27. Renewability

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

28. Company Financial Condition

As of December 31, 2016, the capital and surplus held by Aetna Health Assurance of PA was approximately \$10 million. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2016. The Company issues commercial and Medicare Advantage coverage in various states for multiple business segments, including to large employer, small employer, and individual purchasers.

### Reliance

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

- 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.

May 19, 2017

\_\_\_\_\_  
Aetna, FSA, MAAA

\_\_\_\_\_  
Date

## Aetna Health Assurance of PA – Small Group Plans

Rate request filing ID# AETN-131033573 - 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:	+1.8% <sup>1</sup>
Revised requested average rate change:	N/A <sup>1</sup>
Range of requested rate change:	-17.6% to +35.2%
Effective date:	January 1, 2018
People impacted:	9,989
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

### Key information

#### Jan. 2016-Dec. 2016 financial experience<sup>2</sup>

Premiums	\$54M
Claims	\$45M
Administrative expenses	\$6M
Taxes & fees	\$4M
Company made (after taxes)	<b>-\$1M</b>

#### How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2018:

Claims:	79.3%
Administrative:	10.3%
Taxes & fees:	6.5%
Profit:	3.9%

The company expects its annual medical costs to increase **12%**.

### 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.

<sup>1</sup> 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.

<sup>2</sup> Note that due to data limitations, the experience for ALIC and AHASPA was combined for the reporting of this document.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	X	Y		
1	<b>Unified Rate Review v4.2</b>																									
2																										
3	Company Legal Name:		Aetna Health Assurance Penns												State:		PA									
4	HIOS Issuer ID:		18939												Market:		Small Group									
5	Effective Date of Rate Change(s):																									
6																										
7																										
8	<b>Market Level Calculations (Same for all Plans)</b>																									
9																										
10																										
11	<b>Section I: Experience period data</b>																									
12	Experience Period:		01/01/2016		to		12/31/2016																			
13			<u>Experience Period</u>																							
14			<u>Aggregate Amount</u>		<u>PMPM</u>		<u>% of Prem</u>																			
15	Premiums (net of MLR Rebate) in Experience Period:		\$54,215,349		\$439.91		100.00%																			
16	Incurred Claims in Experience Period		\$45,230,915		367.01		83.43%																			
17	Allowed Claims:		\$55,081,888		446.94		101.60%																			
18	Index Rate of Experience Period				\$446.93																					
19	Experience Period Member Months		123,243																							
20	<b>Section II: Allowed Claims, PMPM basis</b>																									
21			<u>Experience Period</u>						<u>Projection Period:</u> 01/00/1900 to 12/30/1900		Mid-point to Mid-point, Experience to Projection												-1393 months			
22			<u>on Actual Experience Allowed</u>						<u>Adj't. from Experience to Projection Period</u>		<u>Annualized Trend Factors</u>		<u>Projections, before credibility Adjustment</u>				<u>Credibility Manual</u>									
23	<b>Benefit Category</b>		<b>Utilization Description</b>		<b>Utilization per 1,000</b>		<b>Average Cost/Service</b>		<b>PMPM</b>		<b>Pop'l risk Morbidity Other Cost Util</b>		<b>Utilization per 1,000</b>		<b>Average Cost/Service</b>		<b>PMPM</b>		<b>Utilization per 1,000</b>		<b>Average Cost/Service</b>		<b>PMPM</b>			
24	Inpatient Hospital		Days		246.87		\$4,205.62		\$86.52		1.194 0.985 1.078 0.922		3,580,826.07		\$0.69 \$205.95		311.16		\$4,015.38		\$104.12					
25	Outpatient Hospital		Visits		679.58		1,403.73		79.50		1.194 0.985 1.057 0.944		658,854.17		2.27 124.58		1862.91		920.87		142.96					
26	Professional		Visits		6,433.69		155.54		83.39		1.194 0.985 1.020 0.948		3,602,846.69		14.54 4,365.03		11423.37		96.16		91.54					
27	Other Medical		Visits		3,627.12		299.10		90.41		1.194 0.985 1.057 0.944		3,516,527.36		0.48 141.68		2266.76		237.31		44.83					
28	Capitation		Benefit Period		12,000.00		0.12		0.12		1.194 0.985 1.000 0.895		#####		0.12 52,980.97		11600.89		4.71		4.55					
29	Prescription Drug		Prescriptions		7,045.56		182.25		107.00		1.194 0.976 1.083 0.917		187,123,024.87		0.02 263.26		11896.83		103.21		102.32					
30	Total								\$446.94														\$490.32			
31																										
32	<b>Section III: Projected Experience:</b>																						<b>After Credibility</b>		<b>Projected Period Totals</b>	
33																										
34																										
35																										
36																										
37																										
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48																										
49	<b>Information Not Releasable to the Public Unless Authorized by Law:</b> 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.																									
50																										

Product-Plan Data Collection

Company Legal Name  
HIOS Issuer ID  
Effective Date of Rate Change(s)

Aetna HealthAssurance Pennsylvania, Inc.  
18939

State  
Market  
PA  
Small Group

Product/Plan Level Calculations

Section I General Product and Plan Information

P Product ID	PA S lve PPO	B onze PPO	B onze PPO	Gold	Gold	S lve PPO	S lve PPO	B onze PPO	S lve PPO	Gold	Gold	S lve PPO	Plat num	Plat num	Gold	Gold	Gold	Gold	S lve PPO	S lve PPO
18939PA0010025	18939PA0010001	18939PA0010002	18939PA0010003	18939PA0010004	18939PA0010005	18939PA0010007	18939PA0010009	18939PA0010010	18939PA0010011	18939PA0010012	18939PA0010014	18939PA0010015	18939PA0010016	18939PA0010017	18939PA0010018	18939PA0010019	18939PA0010020	18939PA0010022	18939PA0010023	
AV Metal Value	0.702	0.595	0.582	0.801	0.796	0.718	0.686	0.617	0.693	0.813	0.789	0.719	0.894	0.891	0.812	0.814	0.812	0.789	0.704	0.708
AV P c ng Value	1.064	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010
Plan Category	New	Te m rated	Te m rated	Te m rated	Te m rated	Te m rated	Te m rated	Te m rated	Te m rated	Te m rated	Te m rated	Te m rated	Te m rated	Te m rated	Te m rated	Te m rated	Te m rated	Te m rated	Te m rated	Te m rated
Plan Type	PA S lve PPO	PA B onze PPO	PA B onze PPO	PA Gold PPO 2000	PA Gold PPO 1500	PA S lve PPO	PA S lve PPO	PA B onze PPO	PA S lve PPO	PA Gold PPO 1000	PA Gold PPO 1000	PA S lve PPO	PA Plat num PPO	PA Plat num PPO	PA Gold PPO 1000	PA Gold PPO 1000	PA Gold PPO 1500	PA Gold PPO 2000	PA S lve PPO	PA S lve PPO
Plan ID (Standards Component ID)	5000 80/50	6000 100/50 HSA	6450 100/50 HSA	100/50 HSA T	100/50 HSA	2500 100/50 HSA	2500 100/50 HSA	5000 80/50 HSA	3500 100/50 HSA	90/50	3000 80/50	100/50 2000	500 100/50	100/50 250A	100/50	100/50	100/50	100/50	3000 100/50 250A	3500 100/50
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
H sto cal Rate Inc ease - Calenda	Yes - 2																			
H sto cal Rate Inc ease - Calenda	Yes - 1																			
H sto cal Rate Inc ease - Calenda	Yes 0																			
Effect ve Date of P opied Rates	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018
Rate Change % (ov_ p_ o f l ng)	-12.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'l ve Rate Change % (ov_ 12 mos_ p_ o)	-8.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P old Pe Rate Change % (ov_ Expe_ Pe_ od)	#DIV/0!	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%
P oduct Rate Inc ease %																				

Section II Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Plan ID (Standards Component ID)	Total	18939PA0010025	18939PA0010001	18939PA0010002	18939PA0010003	18939PA0010004	18939PA0010005	18939PA0010007	18939PA0010009	18939PA0010010	18939PA0010011	18939PA0010012	18939PA0010014	18939PA0010015	18939PA0010016	18939PA0010017	18939PA0010018	18939PA0010019	18939PA0010020	18939PA0010022	18939PA0010023
Input ent	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Output ent	\$0.00	\$-20.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
P ofess onal	\$0.00	\$-21.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
P esc_ pt_ on_ D_ ug	\$0.00	\$-28.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$-23.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cost of on	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Admin st at on	\$0.00	\$-3.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Taxes & Fees	\$0.00	\$27.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
R & B P of t cha ge	\$0.00	\$9.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Rate Inc ease	\$0.00	\$-81.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Member Cost cha e Inc ease	\$0.00	\$-88.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ave age Cu ent Rate PMPM	\$661.82	\$661.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
P oected Member_ Months	19,978		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Section III Experience Period Information

Plan ID (Standards Component ID)	Total	18939PA0010025	18939PA0010001	18939PA0010002	18939PA0010003	18939PA0010004	18939PA0010005	18939PA0010007	18939PA0010009	18939PA0010010	18939PA0010011	18939PA0010012	18939PA0010014	18939PA0010015	18939PA0010016	18939PA0010017	18939PA0010018	18939PA0010019	18939PA0010020	18939PA0010022	18939PA0010023
Plan Adusted Index Rate	\$607.60	\$0.00	\$459.91	\$459.91	\$660.20	\$660.20	\$543.96	\$543.96	\$459.91	\$543.96	\$593.90	\$593.90	\$526.05	\$734.45	\$734.45	\$675.45	\$675.45	\$634.41	\$634.41	\$572.89	\$572.89
Months	45,377	0	301	443	234	974	2,877	4,419	2,698	30	154	680	3,976	2,500	3,138	216	7,644	3,771	83	754	270
Total P em um (TP)	\$21,015,596	\$0	\$105,981	\$132,947	\$126,767	\$456,475	\$1,229,311	\$1,869,649	\$934,597	\$7,389	\$83,617	\$344,485	\$1,725,608	\$1,423,753	\$1,701,862	\$103,587	\$3,667,081	\$1,961,244	\$45,161	\$365,255	\$106,848
EHF Pe cent of TP, (see rst uct ons)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benef ts po t on of TP that a e other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benef ts po t on of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Allowed Cla ms (TAC)	\$20,651,873	\$0	\$80,997	\$95,035	\$194,108	\$352,678	\$982,895	\$1,543,532	\$891,133	\$2,968	\$113,098	\$370,946	\$1,644,878	\$2,327,436	\$1,645,036	\$113,246	\$4,077,219	\$1,600,905	\$268,091	\$417,620	\$44,846
EHF Pe cent of TAC, (see rst uct ons)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benef ts po t on of TAC that a e other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benef ts po t on of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Cla ms wh ch a e not the issue's obligat on	\$3,898,533	\$0	\$45,192	\$67,567	\$31,059	\$113,126	\$385,802	\$521,706	\$405,219	\$2,875	\$21,345	\$45,966	\$432,908	\$120,984	\$125,162	\$19,064	\$428,752	\$315,061	\$6,484	\$73,069	\$24,898
P o t on of above payable by HHS's funds on behalf of rsu ed pe son, n dolla s	\$0																				
P o t on of above payable by HHS on behalf of rsu ed pe son, as %	0.00%																				
Total Incu ed cla ms, payable w th issue funds	\$16,753,340	\$0	\$35,805	\$27,468	\$162,449	\$239,551	\$597,193	\$1,019,806	\$485,894	\$92	\$89,753	\$124,980	\$1,181,970	\$2,206,452	\$1,519,874	\$92,182	\$3,648,467	\$1,335,245	\$262,206	\$344,551	\$19,948
Net Amt of Re n	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Net Amt of R & Ad	\$-46.02	\$0.00	\$-39	\$-78	\$-104	\$-247	\$-273	\$-34	\$-103	\$-39	\$-130	\$-195	\$-390	\$-351	\$-65	\$-364	\$-273	\$-65	\$-82	\$-117	
Incu ed Cla ms PMPM	\$369.20	#DIV/0!	\$118.95	\$62.00	\$694.23	\$245.95	\$207.58	\$230.78	\$180.09	\$3.08	\$582.81	\$183.79	\$297.28	\$882.58	\$484.34	\$426.77	\$477.30	\$354.08	\$3,159.11	\$456.96	\$73.88
Allowed Cla ms PMPM	\$455.12	#DIV/0!	\$269.09	\$214.53	\$829.52	\$362.92	\$341.67	\$348.84	\$330.29	\$98.92	\$721.42	\$251.39	\$406.16	\$930.97	\$524.23	\$515.03	\$533.39	\$437.63	\$3,237.24	\$553.87	\$166.10
EHF po t on of Allowed Cla ms, PMPM	\$455.12	#DIV/0!	\$269.09	\$214.53	\$829.52	\$362.92	\$341.67	\$348.84	\$330.29	\$98.9											



**PA Rate Template Part I**  
**Data Relevant to the Rate Filing**

**Table 0. Identifying Information**

Carrier Name:	Astina Health Assurance of PA		
Product(s):	PPD		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2018	to	12/31/2018
Base Period Start Date	01/01/2016	to	12/31/2016
Date of Most Recent Membership	02/01/2017		

**Table 1. Number of Members**

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2017)	Projected Rating Period
Average Age	35.51	34.55	3.55
Total	46,405	9,989	19,978
<18	8,389	2,234	4,419
18-24	4,041	974	1,861
25-29	4,035	832	1,712
30-34	4,049	831	1,716
35-39	3,870	795	1,596
40-44	2,235	625	1,220
45-49	5,857	1,028	2,095
50-54	4,761	894	1,776
55-59	4,649	876	1,778
60-63	2,925	581	1,184
64	1,094	318	621

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

**Table 2. Experience Period Claims and Premiums**

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 21,292,659.43	\$ 16,704,308.20	\$ 17,493,128.49	46,405	\$ 4,996,436.66	\$ 18,038,716.01	\$ -	\$ (545,588.42)	\$ 5,380.25	\$ -	\$ (0.217,032.75)	\$ -
<b>Experience Period Total Allowed EHB Claims - EHB Capitation PMPM (net of prescription drug rebates)</b>											\$ 377.08
<b>Loss Ratio</b>											93.79%

\*Exp ess P. esc. pt on D. ug Rebates as a negat ve number

**Table 3. Trend Components**

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend**	Weight*
Inpatient Hospital	7.78%	3.00%	-10.47%	-0.61%	19.36%
Outpatient Hospital	5.68%	5.43%	-10.47%	-0.25%	17.79%
Professional	2.05%	5.93%	-10.47%	-3.22%	18.66%
Other Medical	5.68%	5.43%	-10.47%	-0.25%	20.23%
Capitation				-10.47%	0.03%
Prescription Drugs	8.31%	2.46%	-10.47%	-0.64%	23.98%
Total Annual Trend				-0.97%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				0.981	

\*Exp ess Cost. URRT on Induced URRT on and Weight as pe centages

\*\*Should = URRT Trend

**Table 4. Historical Experience**

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member & HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Feb-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Mar-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Apr-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
May-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Jun-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Jul-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Aug-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Sep-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Oct-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Nov-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Dec-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Jan-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Feb-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Mar-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Apr-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
May-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Jun-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Jul-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Aug-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Sep-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Oct-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Nov-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Dec-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Jan-16	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Feb-16	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Mar-16	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Apr-16	\$ 370,381.48	\$ 995.8	0.9958	\$ 371,958.53	1,456	\$ 255.48	\$ (4,638.59)	\$ 376,597.12	\$ 258.66	
May-16	\$ 903,936.81	\$ 994.4	0.9944	\$ 909,073.07	2,418	\$ 375.97	\$ (6,536.74)	\$ 925,609.81	\$ 382.81	
Jun-16	\$ 1,000,193.28	\$ 1,001.2	1.0012	\$ 998,979.26	3,249	\$ 307.44	\$ (43,465.66)	\$ 1,042,444.92	\$ 320.82	
Jul-16	\$ 1,542,798.83	\$ 991.6	0.9916	\$ 1,553,878.90	4,592	\$ 338.82	\$ (45,355.00)	\$ 1,601,233.90	\$ 348.69	
Aug-16	\$ 1,970,371.39	\$ 979.1	0.9791	\$ 2,031,143.06	5,195	\$ 387.13	\$ (86,620.01)	\$ 2,097,763.06	\$ 403.81	
Sep-16	\$ 2,495,196.84	\$ 973.6	0.9736	\$ 2,563,805.70	6,329	\$ 405.11	\$ (61,785.97)	\$ 2,625,591.67	\$ 414.87	
Oct-16	\$ 2,883,089.53	\$ 956.7	0.9567	\$ 3,013,501.99	6,900	\$ 436.72	\$ (118,709.70)	\$ 3,132,211.69	\$ 453.92	
Nov-16	\$ 2,572,351.00	\$ 972.6	0.9726	\$ 2,644,798.04	7,132	\$ 370.82	\$ (69,470.53)	\$ 2,714,268.57	\$ 380.56	
Dec-16	\$ 2,964,989.24	\$ 969.9	0.9699	\$ 3,423,989.94	9,134	\$ 374.85	\$ (99,006.21)	\$ 3,522,996.16	\$ 385.69	
<b>Total</b>	<b>\$ 21,292,659.43</b>	<b>\$ 2,964,989.24</b>	<b>0.9699</b>	<b>\$ 3,423,989.94</b>	<b>9,134</b>	<b>\$ 374.85</b>	<b>\$ 1,085,796.59</b>	<b>\$ 3,522,996.16</b>	<b>\$ 385.69</b>	

\*Exp ess Complet on Facto as a pe centage

\*\*Exp ess P. esc. pt on D. ug Rebates as a negat ve number

Carrier Name: Aetna HealthAssurance of PA  
 Product(s): PPO  
 Market Segment: Small Group  
 Rate Effective Date: 01/01/2018

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 Recoveries
\$ 211,393,426.03	\$ 178,799,354.59	\$ 182,773,808.60	493,126	\$ 31,980,622.07	\$ 214,754,430.67	\$ -	\$ (6,773,791.94)	\$ 2,852,291.00	\$ -	\$ (4,298,601.77)	\$ 426.60
Experience Period Total Allowed EHB Claims EHB Capitation PMPM (net of prescription drug rebates)											\$ 86.14%

Loss Ratio  
 \*Exp ess P ess pt on D ug Rebates as a negat ve numb er

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URR T Trend**	Weight*
Inpatient Hospital	7.78%	3.00%	-5.95%	4.41%	21.04%
Outpatient Hospital	5.68%	5.43%	-5.95%	4.78%	28.68%
Professional	2.05%	5.93%	-5.95%	1.65%	19.51%
Other Medical	5.68%	5.43%	-5.95%	4.78%	8.99%
Capitation				-5.95%	1.13%
Prescription Drugs	8.31%	2.46%	-5.95%	4.37%	20.66%
Total Annual Trend				3.89%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.079	

\*Exp ess Cost U R T rat on Induced U R T rat on and We ght as pe centages  
 \*\* Should = URR T end

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-14		\$ 4,553,586.99	0.9966	\$ 4,560,140.05	13,975	\$ 326.31		\$ (69,476.91)	\$ 5,765,991.26	\$ 412.60
Feb-14		\$ 4,123,916.09	0.9979	\$ 4,132,662.45	15,09	\$ 273.52		\$ (62,369.30)	\$ 5,259,017.51	\$ 348.07
Mar-14		\$ 4,904,104.72	0.9949	\$ 4,929,267.66	16,130	\$ 305.60		\$ (55,600.59)	\$ 6,245,806.52	\$ 387.23
Apr-14		\$ 6,078,594.54	0.9969	\$ 6,097,563.53	18,131	\$ 336.30		\$ (47,750.20)	\$ 7,468,582.90	\$ 411.92
May-14		\$ 6,037,490.10	0.9961	\$ 6,060,957.40	20,001	\$ 303.03		\$ (45,191.85)	\$ 7,536,735.23	\$ 376.31
Jun-14		\$ 7,297,280.33	0.9865	\$ 7,397,141.41	21,891	\$ 337.90		\$ (79,588.65)	\$ 8,913,029.83	\$ 407.15
Jul-14		\$ 7,818,044.84	0.9784	\$ 7,990,979.43	24,60	\$ 330.75		\$ (60,414.83)	\$ 9,876,207.97	\$ 408.78
Aug-14		\$ 8,462,287.31	0.9785	\$ 8,647,926.58	25,313	\$ 341.64		\$ (55,598.49)	\$ 10,389,324.36	\$ 410.43
Sep-14		\$ 8,735,759.68	0.9868	\$ 8,851,879.09	26,507	\$ 333.94		\$ (57,375.97)	\$ 10,883,062.56	\$ 410.57
Oct-14		\$ 9,564,795.96	0.9552	\$ 10,013,404.68	27,834	\$ 359.75		\$ (63,963.09)	\$ 12,152,212.32	\$ 436.59
Nov-14		\$ 7,987,553.93	0.9643	\$ 8,283,126.76	28,753	\$ 288.08		\$ (62,109.45)	\$ 10,954,682.02	\$ 389.70
Dec-14	\$ 115,666,123.20	\$ 12,982,177.45	0.9424	\$ 13,775,500.08	39,250	\$ 350.97	\$ 20,280,140.09	\$ (51,640.53)	\$ 16,486,036.92	\$ 420.03
Jan-15		\$ 6,468,928.76	0.9949	\$ 6,553,784.87	51,549	\$ 321.13		\$ (357,168.81)	\$ 20,756,112.90	\$ 402.65
Feb-15		\$ 6,395,108.82	0.9976	\$ 6,434,018.29	51,727	\$ 317.71		\$ (415,832.62)	\$ 20,391,620.89	\$ 394.22
Mar-15		\$ 8,934,467.05	0.9974	\$ 8,983,177.15	51,762	\$ 366.74		\$ (533,894.70)	\$ 23,013,076.29	\$ 444.59
Apr-15		\$ 19,010,679.81	0.9971	\$ 19,066,843.24	51,547	\$ 369.89		\$ (428,050.55)	\$ 23,091,750.68	\$ 447.98
May-15		\$ 17,055,763.40	0.9961	\$ 17,121,738.08	51,123	\$ 334.92		\$ (466,678.10)	\$ 20,837,998.60	\$ 407.61
Jun-15		\$ 17,536,008.76	0.9960	\$ 17,606,526.04	50,837	\$ 346.34		\$ (513,713.37)	\$ 21,278,623.33	\$ 418.57
Jul-15		\$ 8,819,998.44	0.9939	\$ 8,934,914.06	50,595	\$ 374.24		\$ (501,640.75)	\$ 22,689,304.87	\$ 448.45
Aug-15		\$ 8,086,295.60	0.9918	\$ 8,235,516.76	50,329	\$ 362.33		\$ (531,266.58)	\$ 21,745,368.06	\$ 432.07
Sep-15		\$ 6,933,522.85	0.9703	\$ 7,451,329.15	50,327	\$ 346.76		\$ (390,354.27)	\$ 20,995,854.55	\$ 417.19
Oct-15		\$ 17,031,619.00	0.9633	\$ 18,614,751.63	49,850	\$ 373.42		\$ (429,784.79)	\$ 23,313,353.97	\$ 447.61
Nov-15		\$ 6,824,788.92	0.9379	\$ 7,938,951.15	49,349	\$ 363.51		\$ (442,959.10)	\$ 21,378,378.28	\$ 433.21
Dec-15	\$ 251,775,467.96	\$ 14,769,039.51	0.8894	\$ 16,605,957.20	48,814	\$ 354.72	\$ 45,630,534.42	\$ (434,421.03)	\$ 20,686,294.62	\$ 441.88
Jan-16		\$ 17,699,022.64	0.9953	\$ 17,782,256.91	48,255	\$ 368.51		\$ (574,457.29)	\$ 20,498,310.16	\$ 424.79
Feb-16		\$ 6,718,132.69	0.9946	\$ 6,809,115.11	47,409	\$ 354.56		\$ (647,495.51)	\$ 19,416,426.96	\$ 409.55
Mar-16		\$ 8,000,510.71	0.9967	\$ 8,059,646.93	47,012	\$ 384.15		\$ (677,554.09)	\$ 20,841,195.70	\$ 443.32
Apr-16		\$ 6,639,120.51	0.9950	\$ 6,723,087.40	45,544	\$ 367.19		\$ (596,083.91)	\$ 19,159,274.43	\$ 420.68
May-16		\$ 6,065,546.43	0.9929	\$ 6,180,458.74	43,823	\$ 369.22		\$ (603,901.01)	\$ 18,441,410.48	\$ 420.82
Jun-16		\$ 15,468,157.14	0.9918	\$ 15,595,622.00	42,648	\$ 365.68		\$ (647,172.93)	\$ 17,918,652.03	\$ 420.15
Jul-16		\$ 14,628,226.56	0.9756	\$ 14,993,588.61	41,017	\$ 365.55		\$ (544,405.46)	\$ 17,152,577.98	\$ 418.18
Aug-16		\$ 14,387,450.38	0.9846	\$ 14,612,87.43	40,064	\$ 364.73		\$ (598,865.69)	\$ 16,844,724.03	\$ 420.45
Sep-16		\$ 13,986,099.17	0.9720	\$ 14,389,019.61	38,636	\$ 372.43		\$ (470,034.15)	\$ 16,564,479.91	\$ 428.73
Oct-16		\$ 12,852,991.80	0.9483	\$ 13,553,515.04	37,062	\$ 365.70		\$ (553,002.85)	\$ 15,577,179.49	\$ 420.30
Nov-16		\$ 13,540,553.54	0.9417	\$ 14,379,046.50	35,613	\$ 403.76		\$ (498,322.91)	\$ 16,409,566.86	\$ 460.77
Dec-16	\$ 211,393,426.03	\$ 8,813,441.03	0.9090	\$ 9,696,064.54	26,043	\$ 372.31	\$ 31,854,433.08	\$ (62,496.13)	\$ 11,415,948.91	\$ 438.35

\*Exp ess Complet on Facto as a pe centage

**PA Rate Template Part II  
Rate Development and Change**

Carrier Name: Aetna HealthAssurance of PA  
 Product(s): PPO  
 Market Segment: Small Group  
 Rate Effective Date: 01/01/2018

**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	\$ 377.08	\$ 426.60	- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two Year Trend Adjustment Factor	0.981	1.079	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 369.82	\$ 460.43	
Single Risk Pool Adjustment Factor	1.194	1.093	- See URRT Instructions
Change in Morbidity	0.983	0.974	
Change in Demographics	0.977	0.958	- See URRT Instructions
Change in Network	1.009	1.020	- See URRT Instructions
Change in Benefits	1.000	1.000	- See URRT Instructions
Change in Other	0.997	0.997	- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 433.86	\$ 490.32	
Combined Factor	0%	100%	- See Instructions
Blended Projected EHB Claims PMPM		\$ 490.32	- Projected Index Rate
<b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 490.32		Index Rate for Projected Period on URRT - Individual First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM (will only populate for small group filings)	\$ 512.33		Index Rate for Projected Period on URRT - Small Group
Projected Paid to Allowed Ratio	0.845		Paid to Allowed Average Factor - Projected Period on URRT
Projected Paid EHB Claims PMPM	\$ 433.11		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	(528.88)		
Projected Paid Exchange User Fees PMPM	50.00		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 461.99		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 546.50		- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 461.99		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 546.50		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 426.60	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 211,393,426.03	
Blended Loss Ratio	86.14%	

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

Effective Date	01/01/2018	04/01/2018	07/01/2018	10/01/2018	Total Single Risk Pool
# of Member Months Renewing in Quarter	104,802	143,796	127,677	117,161	493,126
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 490.32	\$ 490.32	\$ 490.32	\$ 490.32	\$ 490.32
Months of Trend	-	3	6	9	
Annual Trend	12.11%	12.11%	12.11%	12.11%	
Single Risk Pool Projected Allowed Claims	\$ 490.32	\$ 504.53	\$ 519.15	\$ 534.20	\$ 512.33
Quarterly Trend Factor	100.0%	102.9%	105.9%	108.9%	104.5%
2018 Trend Factors by Quarter	0.957028051	0.984764806	1.013305431	1.042673226	

**Table 6. Retention**

Retention Items - Express in percentages	
Administrative Expenses	10.14%
General and Claims	7.81%
Agent/Broker Fees and Commissions	2.33%
Quality Improvement Initiatives	0.00%
Taxes and Fees	6.48%
PCORI Fees (Enter \$ amount here: \$ 0.20)	0.03%
Premium Tax (if applicable)	1.20%
Federal Income Tax	2.10%
Health Insurance Providers Fee	3.15%
Profit/Contingency (after tax)	3.90%
Total Retention	20.52%
Projected Required Revenue PMPM	\$ 581.28

- Single Risk Pool Gross Premium Avg. Rate, PMPM on URRT

**Table 7. Normalized Market-Adjusted Projected Allowed Total Claims**

Normalization Factors	2017	2018
Average Age Factor	0.693	0.699
Average Geographic Factor	1.083	1.086
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (Induced demand)	0.997	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 609.78	\$ 546.50
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 814.81	\$ 719.94

**Table 8. Components of Rate Change**

Rate Components	2017	2018	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 433,288,535.1	\$ 441,241,141.2	\$ 7,952,606.1	1.8%
B. Base period allowed claims before normalization	\$ 5427.82	\$ 426.60	\$ -5,001.22	0%
C. Normalization factor component of change	\$ 143.85	\$ 135,990,899.5	\$ -135,847.04	-94.4%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 571.67	\$ 561.99	\$ (9.68)	-2%
D2. URRT Trend	\$ 53.29	\$ 44.57	\$ (8.73)	-2%
D3. URRT Morbidity	\$ 18.67	\$ 56.40	\$ 37.73	202%
D4. URRT Other	\$ 44.16	\$ (17.02)	\$ (61.18)	-14%
D5. Normalized URRT RA/RI on an allowed basis	\$ -31,376,650.75	\$ 45,005,828.65	\$ 76,382,479.40	243%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0%
D7. Subtotal - Sum(D1-D6)	\$ 656.42	\$ 690.94	\$ 34.52	8%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ 0.00	\$ 0.00	\$ (0.00)	0%
E2. Pricing AV	\$ (101.09)	\$ (06.85)	\$ (94.24)	-9%
E3. Benefit Richness	\$ (1.94)	\$ -	\$ 1.94	0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0%
E5. Subtotal - Sum(E1-E4)	\$ (103.02)	\$ (06.85)	\$ (96.17)	-9%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 42.64	\$ 44.74	\$ 2.10	0%
F2. Taxes and Fees	\$ 11.22	\$ 28.61	\$ 17.39	4%
F3. Profit and/or Contingency	\$ 8.67	\$ 17.21	\$ 8.54	2%
F4. Subtotal - Sum(F1-F3)	\$ 62.52	\$ 90.55	\$ 28.03	6%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 615.92	\$ 674.65	\$ 58.73	14%

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

	2017	2018
Paid-to-Allowed	0.846	0.845
URRT Trend (Total Applied Trend Factor)	1.093	1.079
URRT Morbidity	1.090	1.093
URRT "Other"	1.069	0.974
Risk Adjustment	(19.87)	528.88
Exchange User Fee Capitation	\$ 50.00	\$ -
Network	\$ 12.84	\$ 4.55
Pricing AV	1.000	1.000
Benefit Richness	0.846	0.845
Catastrophic Eligibility	0.997	1.000
Administrative Expenses	9.84%	10.14%
Taxes and Fees	2.59%	6.48%
Profit and/or Contingency	2.00%	3.90%







**Aetna HealthAssurance of PA  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0010025	PA Silver PPO 5000 80/50	PPO	Silver	Off	Full	PA01,PA02, PA03,PA05, PA06,PA07, PA08,PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna HealthInsurance of PA  
Market Small Group

Product PPO  
Effective Date of Rates January 3, 2018

Ending date of Rates 31-Mar-18

HIOS Plan D (On Exchange) =>	18939PA0010025																	
W Or Plan D (Off Exchange) =>	PA Silver PPO 5000 80/50																	
Plan Marketing Name =>	PA Silver PPO 5000 80/50																	
Form # =>																		
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 4		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	Full																	
Metal =>	Silver																	
deductible =>	5000		5000		5000		5000		5000		5000		5000		5000		5000	
Concourse =>	80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50	
Copays =>																		
ODP Maximum =>																		
Pediatric Dental (Yes/No) =>																		
Age Band	Non Tobacco	Tobacco	Non-Tobacco	Tobacco														
0-14	\$244.34	\$244.34	\$246.45	\$246.45	\$310.68	\$310.68	\$252.17	\$252.17	\$242.77	\$242.77	\$305.96	\$305.96	\$306.21	\$306.21	\$311.25	\$311.25	\$290.47	\$290.47
15	\$244.34	\$244.34	\$246.45	\$246.45	\$310.68	\$310.68	\$252.17	\$252.17	\$242.77	\$242.77	\$305.96	\$305.96	\$306.21	\$306.21	\$311.25	\$311.25	\$290.47	\$290.47
16	\$285.56	\$285.56	\$288.03	\$288.03	\$363.10	\$363.10	\$294.72	\$294.72	\$283.73	\$283.73	\$357.57	\$357.57	\$357.87	\$357.87	\$363.76	\$363.76	\$339.47	\$339.47
17	\$294.20	\$294.20	\$296.75	\$296.75	\$374.09	\$374.09	\$303.64	\$303.64	\$292.31	\$292.31	\$368.40	\$368.40	\$368.70	\$368.70	\$374.77	\$374.77	\$349.75	\$349.75
18	\$303.51	\$303.51	\$306.14	\$306.14	\$385.92	\$385.92	\$313.24	\$313.24	\$301.56	\$301.56	\$380.05	\$380.05	\$380.36	\$380.36	\$386.63	\$386.63	\$360.82	\$360.82
19	\$312.82	\$312.82	\$315.53	\$315.53	\$397.76	\$397.76	\$322.85	\$322.85	\$310.81	\$310.81	\$391.71	\$391.71	\$392.03	\$392.03	\$398.48	\$398.48	\$371.88	\$371.88
20	\$322.46	\$322.46	\$325.25	\$325.25	\$410.02	\$410.02	\$332.80	\$332.80	\$320.39	\$320.39	\$403.78	\$403.78	\$404.11	\$404.11	\$410.76	\$410.76	\$383.34	\$383.34
21	\$332.43	\$332.43	\$335.31	\$335.31	\$422.70	\$422.70	\$343.09	\$343.09	\$330.30	\$330.30	\$416.27	\$416.27	\$416.61	\$416.61	\$423.47	\$423.47	\$395.20	\$395.20
22	\$332.43	\$332.43	\$335.31	\$335.31	\$422.70	\$422.70	\$343.09	\$343.09	\$330.30	\$330.30	\$416.27	\$416.27	\$416.61	\$416.61	\$423.47	\$423.47	\$395.20	\$395.20
23	\$332.43	\$332.43	\$335.31	\$335.31	\$422.70	\$422.70	\$343.09	\$343.09	\$330.30	\$330.30	\$416.27	\$416.27	\$416.61	\$416.61	\$423.47	\$423.47	\$395.20	\$395.20
24	\$332.43	\$332.43	\$335.31	\$335.31	\$422.70	\$422.70	\$343.09	\$343.09	\$330.30	\$330.30	\$416.27	\$416.27	\$416.61	\$416.61	\$423.47	\$423.47	\$395.20	\$395.20
25	\$333.76	\$333.76	\$336.65	\$336.65	\$424.39	\$424.39	\$344.46	\$344.46	\$331.62	\$331.62	\$417.93	\$417.93	\$418.27	\$418.27	\$425.16	\$425.16	\$396.78	\$396.78
26	\$340.41	\$340.41	\$343.36	\$343.36	\$432.84	\$432.84	\$351.33	\$351.33	\$338.23	\$338.23	\$426.26	\$426.26	\$426.61	\$426.61	\$433.63	\$433.63	\$404.68	\$404.68
27	\$348.39	\$348.39	\$351.40	\$351.40	\$442.99	\$442.99	\$359.56	\$359.56	\$346.15	\$346.15	\$436.25	\$436.25	\$436.61	\$436.61	\$443.79	\$443.79	\$414.17	\$414.17
28	\$361.35	\$361.35	\$364.48	\$364.48	\$459.47	\$459.47	\$372.94	\$372.94	\$359.03	\$359.03	\$452.48	\$452.48	\$452.85	\$452.85	\$460.31	\$460.31	\$429.58	\$429.58
29	\$371.99	\$371.99	\$375.21	\$375.21	\$473.00	\$473.00	\$383.92	\$383.92	\$369.60	\$369.60	\$465.80	\$465.80	\$466.18	\$466.18	\$473.86	\$473.86	\$442.23	\$442.23
30	\$377.31	\$377.31	\$380.58	\$380.58	\$479.76	\$479.76	\$389.41	\$389.41	\$374.89	\$374.89	\$472.46	\$472.46	\$472.85	\$472.85	\$480.64	\$480.64	\$448.55	\$448.55
31	\$385.29	\$385.29	\$388.62	\$388.62	\$489.91	\$489.91	\$397.64	\$397.64	\$382.82	\$382.82	\$482.45	\$482.45	\$482.85	\$482.85	\$490.80	\$490.80	\$458.03	\$458.03
32	\$393.27	\$393.27	\$396.67	\$396.67	\$500.05	\$500.05	\$405.88	\$405.88	\$390.74	\$390.74	\$492.44	\$492.44	\$492.85	\$492.85	\$500.96	\$500.96	\$467.52	\$467.52
33	\$398.25	\$398.25	\$401.70	\$401.70	\$506.39	\$506.39	\$411.02	\$411.02	\$395.70	\$395.70	\$498.69	\$498.69	\$499.10	\$499.10	\$507.31	\$507.31	\$473.45	\$473.45
34	\$400.57	\$400.57	\$404.07	\$404.07	\$513.16	\$513.16	\$416.51	\$416.51	\$400.98	\$400.98	\$505.35	\$505.35	\$505.76	\$505.76	\$514.09	\$514.09	\$479.77	\$479.77
35	\$406.23	\$406.23	\$409.79	\$409.79	\$516.54	\$516.54	\$419.26	\$419.26	\$403.63	\$403.63	\$508.68	\$508.68	\$509.09	\$509.09	\$517.48	\$517.48	\$482.93	\$482.93
36	\$408.89	\$408.89	\$412.43	\$412.43	\$519.92	\$519.92	\$422.00	\$422.00	\$406.27	\$406.27	\$512.01	\$512.01	\$512.43	\$512.43	\$520.87	\$520.87	\$486.09	\$486.09
37	\$411.55	\$411.55	\$415.11	\$415.11	\$523.30	\$523.30	\$424.75	\$424.75	\$408.91	\$408.91	\$515.34	\$515.34	\$515.76	\$515.76	\$524.25	\$524.25	\$489.25	\$489.25
38	\$414.21	\$414.21	\$417.79	\$417.79	\$526.68	\$526.68	\$427.49	\$427.49	\$411.55	\$411.55	\$518.67	\$518.67	\$519.09	\$519.09	\$527.64	\$527.64	\$492.42	\$492.42
39	\$419.53	\$419.53	\$423.16	\$423.16	\$533.45	\$533.45	\$432.98	\$432.98	\$416.84	\$416.84	\$525.33	\$525.33	\$525.76	\$525.76	\$534.42	\$534.42	\$498.74	\$498.74
40	\$424.85	\$424.85	\$428.52	\$428.52	\$540.21	\$540.21	\$438.47	\$438.47	\$422.12	\$422.12	\$531.99	\$531.99	\$532.42	\$532.42	\$541.19	\$541.19	\$505.06	\$505.06
41	\$432.83	\$432.83	\$436.57	\$436.57	\$550.35	\$550.35	\$446.71	\$446.71	\$430.05	\$430.05	\$541.98	\$541.98	\$542.42	\$542.42	\$551.35	\$551.35	\$514.55	\$514.55
42	\$440.47	\$440.47	\$444.28	\$444.28	\$560.08	\$560.08	\$454.60	\$454.60	\$437.65	\$437.65	\$551.55	\$551.55	\$552.01	\$552.01	\$561.09	\$561.09	\$523.64	\$523.64
43	\$445.11	\$445.11	\$448.91	\$448.91	\$569.51	\$569.51	\$462.58	\$462.58	\$448.22	\$448.22	\$564.87	\$564.87	\$565.34	\$565.34	\$574.65	\$574.65	\$536.28	\$536.28
44	\$446.41	\$446.41	\$449.83	\$449.83	\$570.51	\$570.51	\$463.43	\$463.43	\$449.30	\$449.30	\$565.83	\$565.83	\$566.31	\$566.31	\$575.80	\$575.80	\$537.09	\$537.09
45	\$448.03	\$448.03	\$451.49	\$451.49	\$571.38	\$571.38	\$464.53	\$464.53	\$450.43	\$450.43	\$566.95	\$566.95	\$567.44	\$567.44	\$577.09	\$577.09	\$537.67	\$537.67
46	\$449.65	\$449.65	\$453.26	\$453.26	\$572.04	\$572.04	\$465.44	\$465.44	\$451.64	\$451.64	\$568.20	\$568.20	\$568.70	\$568.70	\$578.41	\$578.41	\$538.20	\$538.20
47	\$451.59	\$451.59	\$455.49	\$455.49	\$572.68	\$572.68	\$466.26	\$466.26	\$452.96	\$452.96	\$569.59	\$569.59	\$570.10	\$570.10	\$579.76	\$579.76	\$538.79	\$538.79
48	\$454.53	\$454.53	\$458.53	\$458.53	\$573.11	\$573.11	\$467.00	\$467.00	\$454.04	\$454.04	\$571.01	\$571.01	\$571.53	\$571.53	\$581.13	\$581.13	\$539.27	\$539.27
49	\$456.13	\$456.13	\$460.24	\$460.24	\$573.44	\$573.44	\$467.65	\$467.65	\$455.49	\$455.49	\$572.15	\$572.15	\$572.70	\$572.70	\$582.44	\$582.44	\$539.74	\$539.74
50	\$458.72	\$458.72	\$462.94	\$462.94	\$573.68	\$573.68	\$468.21	\$468.21	\$457.09	\$457.09	\$573.38	\$573.38	\$573.94	\$573.94	\$583.79	\$583.79	\$540.21	\$540.21
51	\$461.99	\$461.99	\$465.85	\$465.85	\$573.83	\$573.83	\$468.69	\$468.69	\$458.44	\$458.44	\$574.69	\$574.69	\$575.27	\$575.27	\$585.18	\$585.18	\$540.69	\$540.69
52	\$464.91	\$464.91	\$468.81	\$468.81	\$573.89	\$573.89	\$469.09	\$469.09	\$459.74	\$459.74	\$576.01	\$576.01	\$576.60	\$576.60	\$586.61	\$586.61	\$541.13	\$541.13
53	\$467.16	\$467.16	\$471.11	\$471.11	\$573.86	\$573.86	\$469.41	\$469.41	\$461.01	\$461.01	\$577.34	\$577.34	\$577.94	\$577.94	\$588.06	\$588.06	\$541.55	\$541.55
54	\$470.74	\$470.74	\$474.83	\$474.83	\$573.74	\$573.74	\$469.65	\$469.65	\$462.19	\$462.19	\$578.69	\$578.69	\$579.30	\$579.30	\$589.54	\$589.54	\$541.94	\$541.94
55	\$474.32	\$474.32	\$478.54	\$478.54	\$573.54	\$573.54	\$469.81	\$469.81	\$463.34	\$463.34	\$579.99	\$579.99	\$580.61	\$580.61	\$591.04	\$591.04	\$542.33	\$542.33
56	\$477.56	\$477.56	\$481.83	\$481.83	\$573.28	\$573.28	\$470.00	\$470.00	\$464.44	\$464.44	\$581.25	\$581.25	\$581.88	\$581.88	\$592.54	\$592.54	\$542.70	\$542.70
57	\$481.04	\$481.04	\$485.37	\$485.37	\$572.97	\$572.97	\$470.12	\$470.12	\$465.49	\$465.49	\$582.55	\$582.55	\$583.19	\$583.19	\$594.00	\$594.00	\$543.06	\$543.06
58	\$484.04	\$484.04	\$488.42	\$488.42	\$572.61	\$572.61	\$470.17	\$470.17	\$466.54	\$466.54	\$583.80	\$583.80	\$584.45	\$584.45	\$595.43	\$595.43	\$543.43	\$543.43
59	\$486.32	\$486.32	\$490.75	\$490.75	\$572.21	\$572.21	\$470.15	\$470.15	\$467.54	\$467.54	\$585.01	\$585.01	\$585.67	\$585.67	\$596.83	\$596.83	\$543.79	\$543.79
60	\$489.22	\$489.22	\$493.70	\$493.70	\$571.77	\$571.77	\$470.07	\$470.07	\$468.49	\$468.49	\$586.17	\$586.17	\$586.84	\$586.84	\$598.20	\$598.20	\$544.13	\$544.13
61	\$492.13	\$492.13	\$497.22	\$497.22	\$571.29	\$571.29	\$470.00	\$470.00	\$469.39	\$469.39	\$587.29	\$587.29	\$587.97	\$587.97	\$599.54	\$599.54	\$544.47	\$544.47
62	\$495.08	\$495.08	\$502.24	\$502.24	\$570.77	\$570.77	\$469.85	\$469.85	\$470.25	\$470.25	\$588.37	\$588.37	\$589.06	\$589.06	\$600.94	\$600.94	\$544.80	\$544.80



**Aetna HealthAssurance of PA  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0010025	PA Silver PPO 5000 80/50	PPO	Silver	Off	Full	PA01,PA02, PA03,PA05, PA06,PA07, PA08,PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name **Aetna HealthAssurance of PA**  
 Market **Small Group**  
 Product **PPO**  
 Effective Date of Rates **April 1, 2018**

Ending date of Rates **30-Jun-18**

HIOS Plan D (On Exchange) =>	18939PA0010025													
W OR Plan D (Off Exchange) =>	PA Silver PPO 5000 80/50													
Plan Marketing Name =>														
Form # =>														
Rating Area =>	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9					
Network =>	Full													
Metal =>	Silver													
deductible =>	\$0/50	\$0/50	\$0/50	\$0/50	\$0/50	\$0/50	\$0/50	\$0/50	\$0/50					
Coinsurance =>	80/50	80/50	80/50	80/50	80/50	80/50	80/50	80/50	80/50					
Copays =>														
ODP Maximum =>														
Pediatric Dental (Yes/No) =>														
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco										
0-14	\$251.42	\$251.42	\$251.59	\$251.59	\$319.69	\$319.69	\$259.48	\$259.48	\$249.81	\$249.81	\$314.82	\$314.82	\$315.08	\$315.08
15	\$293.84	\$293.84	\$293.98	\$293.98	\$373.62	\$373.62	\$303.26	\$303.26	\$291.95	\$291.95	\$367.94	\$367.94	\$368.24	\$368.24
16	\$302.73	\$302.73	\$305.35	\$305.35	\$384.93	\$384.93	\$312.44	\$312.44	\$300.79	\$300.79	\$379.07	\$379.07	\$379.38	\$379.38
17	\$312.31	\$312.31	\$315.01	\$315.01	\$397.11	\$397.11	\$322.32	\$322.32	\$310.30	\$310.30	\$391.07	\$391.07	\$391.39	\$391.39
18	\$321.88	\$321.88	\$324.67	\$324.67	\$409.29	\$409.29	\$332.21	\$332.21	\$319.82	\$319.82	\$401.06	\$401.06	\$401.39	\$401.39
19	\$331.80	\$331.80	\$334.68	\$334.68	\$421.90	\$421.90	\$342.44	\$342.44	\$329.68	\$329.68	\$415.48	\$415.48	\$415.82	\$415.82
20	\$342.07	\$342.07	\$345.03	\$345.03	\$434.95	\$434.95	\$353.04	\$353.04	\$339.87	\$339.87	\$428.33	\$428.33	\$428.68	\$428.68
21	\$352.07	\$352.07	\$355.31	\$355.31	\$445.39	\$445.39	\$361.51	\$361.51	\$348.61	\$348.61	\$438.20	\$438.20	\$438.57	\$438.57
22	\$361.59	\$361.59	\$365.83	\$365.83	\$456.83	\$456.83	\$369.98	\$369.98	\$356.19	\$356.19	\$448.89	\$448.89	\$449.26	\$449.26
23	\$371.83	\$371.83	\$376.04	\$376.04	\$467.79	\$467.79	\$378.75	\$378.75	\$364.44	\$364.44	\$459.44	\$459.44	\$459.82	\$459.82
24	\$382.77	\$382.77	\$387.09	\$387.09	\$478.71	\$478.71	\$387.65	\$387.65	\$373.32	\$373.32	\$469.30	\$469.30	\$469.69	\$469.69
25	\$393.61	\$393.61	\$399.61	\$399.61	\$489.61	\$489.61	\$396.55	\$396.55	\$382.19	\$382.19	\$479.16	\$479.16	\$479.56	\$479.56
26	\$404.45	\$404.45	\$411.34	\$411.34	\$500.45	\$500.45	\$405.45	\$405.45	\$391.07	\$391.07	\$489.02	\$489.02	\$489.43	\$489.43
27	\$415.29	\$415.29	\$423.16	\$423.16	\$511.29	\$511.29	\$414.34	\$414.34	\$399.95	\$399.95	\$498.89	\$498.89	\$499.31	\$499.31
28	\$426.13	\$426.13	\$435.03	\$435.03	\$522.13	\$522.13	\$423.24	\$423.24	\$408.82	\$408.82	\$508.76	\$508.76	\$509.19	\$509.19
29	\$437.07	\$437.07	\$446.96	\$446.96	\$533.07	\$533.07	\$432.13	\$432.13	\$417.70	\$417.70	\$518.63	\$518.63	\$519.07	\$519.07
30	\$448.01	\$448.01	\$458.93	\$458.93	\$544.01	\$544.01	\$441.03	\$441.03	\$426.57	\$426.57	\$528.50	\$528.50	\$528.95	\$528.95
31	\$458.95	\$458.95	\$471.98	\$471.98	\$555.01	\$555.01	\$449.92	\$449.92	\$435.44	\$435.44	\$538.37	\$538.37	\$538.83	\$538.83
32	\$469.89	\$469.89	\$485.01	\$485.01	\$566.01	\$566.01	\$458.81	\$458.81	\$444.32	\$444.32	\$548.24	\$548.24	\$548.71	\$548.71
33	\$480.83	\$480.83	\$498.04	\$498.04	\$577.01	\$577.01	\$467.70	\$467.70	\$453.20	\$453.20	\$558.11	\$558.11	\$558.59	\$558.59
34	\$491.77	\$491.77	\$511.07	\$511.07	\$588.01	\$588.01	\$476.59	\$476.59	\$462.07	\$462.07	\$567.98	\$567.98	\$568.47	\$568.47
35	\$502.71	\$502.71	\$524.16	\$524.16	\$599.01	\$599.01	\$485.48	\$485.48	\$470.95	\$470.95	\$577.85	\$577.85	\$578.35	\$578.35
36	\$513.65	\$513.65	\$537.25	\$537.25	\$610.01	\$610.01	\$494.37	\$494.37	\$479.82	\$479.82	\$587.72	\$587.72	\$588.23	\$588.23
37	\$524.59	\$524.59	\$550.34	\$550.34	\$621.01	\$621.01	\$503.26	\$503.26	\$488.70	\$488.70	\$597.59	\$597.59	\$598.11	\$598.11
38	\$535.53	\$535.53	\$563.43	\$563.43	\$632.01	\$632.01	\$512.15	\$512.15	\$497.57	\$497.57	\$607.46	\$607.46	\$608.00	\$608.00
39	\$546.47	\$546.47	\$576.52	\$576.52	\$643.01	\$643.01	\$521.04	\$521.04	\$506.44	\$506.44	\$617.33	\$617.33	\$617.88	\$617.88
40	\$557.41	\$557.41	\$589.61	\$589.61	\$654.01	\$654.01	\$529.93	\$529.93	\$515.32	\$515.32	\$627.20	\$627.20	\$627.76	\$627.76
41	\$568.35	\$568.35	\$602.70	\$602.70	\$665.01	\$665.01	\$538.82	\$538.82	\$524.20	\$524.20	\$637.07	\$637.07	\$637.64	\$637.64
42	\$579.29	\$579.29	\$615.79	\$615.79	\$676.01	\$676.01	\$547.71	\$547.71	\$533.09	\$533.09	\$646.94	\$646.94	\$647.52	\$647.52
43	\$590.23	\$590.23	\$628.88	\$628.88	\$687.01	\$687.01	\$556.60	\$556.60	\$541.97	\$541.97	\$656.81	\$656.81	\$657.40	\$657.40
44	\$601.17	\$601.17	\$641.97	\$641.97	\$698.01	\$698.01	\$565.49	\$565.49	\$550.86	\$550.86	\$666.68	\$666.68	\$667.28	\$667.28
45	\$612.11	\$612.11	\$655.06	\$655.06	\$709.01	\$709.01	\$574.38	\$574.38	\$559.75	\$559.75	\$676.55	\$676.55	\$677.16	\$677.16
46	\$623.05	\$623.05	\$668.15	\$668.15	\$720.01	\$720.01	\$583.27	\$583.27	\$568.64	\$568.64	\$686.42	\$686.42	\$687.04	\$687.04
47	\$633.99	\$633.99	\$681.24	\$681.24	\$731.01	\$731.01	\$592.16	\$592.16	\$577.53	\$577.53	\$696.29	\$696.29	\$696.92	\$696.92
48	\$644.93	\$644.93	\$694.33	\$694.33	\$742.01	\$742.01	\$601.05	\$601.05	\$586.42	\$586.42	\$706.16	\$706.16	\$706.80	\$706.80
49	\$655.87	\$655.87	\$707.42	\$707.42	\$753.01	\$753.01	\$609.94	\$609.94	\$595.31	\$595.31	\$716.03	\$716.03	\$716.68	\$716.68
50	\$666.81	\$666.81	\$720.51	\$720.51	\$764.01	\$764.01	\$618.83	\$618.83	\$604.20	\$604.20	\$725.90	\$725.90	\$726.56	\$726.56
51	\$677.75	\$677.75	\$733.60	\$733.60	\$775.01	\$775.01	\$627.72	\$627.72	\$613.09	\$613.09	\$735.77	\$735.77	\$736.44	\$736.44
52	\$688.69	\$688.69	\$746.69	\$746.69	\$786.01	\$786.01	\$636.61	\$636.61	\$621.98	\$621.98	\$745.64	\$745.64	\$746.32	\$746.32
53	\$699.63	\$699.63	\$759.78	\$759.78	\$797.01	\$797.01	\$645.50	\$645.50	\$630.87	\$630.87	\$755.51	\$755.51	\$756.20	\$756.20
54	\$710.57	\$710.57	\$772.87	\$772.87	\$808.01	\$808.01	\$654.39	\$654.39	\$639.76	\$639.76	\$765.38	\$765.38	\$766.08	\$766.08
55	\$721.51	\$721.51	\$785.96	\$785.96	\$819.01	\$819.01	\$663.28	\$663.28	\$648.65	\$648.65	\$775.25	\$775.25	\$775.96	\$775.96
56	\$732.45	\$732.45	\$799.05	\$799.05	\$830.01	\$830.01	\$672.17	\$672.17	\$657.54	\$657.54	\$785.12	\$785.12	\$785.84	\$785.84
57	\$743.39	\$743.39	\$812.14	\$812.14	\$841.01	\$841.01	\$681.06	\$681.06	\$666.43	\$666.43	\$794.99	\$794.99	\$795.72	\$795.72
58	\$754.33	\$754.33	\$825.23	\$825.23	\$852.01	\$852.01	\$689.95	\$689.95	\$675.32	\$675.32	\$804.86	\$804.86	\$805.60	\$805.60
59	\$765.27	\$765.27	\$838.32	\$838.32	\$863.01	\$863.01	\$698.84	\$698.84	\$684.21	\$684.21	\$814.73	\$814.73	\$815.48	\$815.48
60	\$776.21	\$776.21	\$851.41	\$851.41	\$874.01	\$874.01	\$707.73	\$707.73	\$693.10	\$693.10	\$824.60	\$824.60	\$825.36	\$825.36
61	\$787.15	\$787.15	\$864.50	\$864.50	\$885.01	\$885.01	\$716.62	\$716.62	\$701.99	\$701.99	\$834.47	\$834.47	\$835.24	\$835.24
62	\$798.09	\$798.09	\$877.59	\$877.59	\$896.01	\$896.01	\$725.51	\$725.51	\$710.88	\$710.88	\$844.34	\$844.34	\$845.12	\$845.12
63	\$809.03	\$809.03	\$890.68	\$890.68	\$907.01	\$907.01	\$734.40	\$734.40	\$719.77	\$719.77	\$854.21	\$854.21	\$855.00	\$855.00
64	\$820.07	\$820.07	\$903.77	\$903.77	\$918.01	\$918.01	\$743.29	\$743.29	\$728.66	\$728.66	\$864.08	\$864.08	\$864.88	\$864.88

Company Name: AUSTIN INMAN AND S. PA  
 SIC CODE: 5300  
 STATE: OH AGE 21 NON TOBACCO USER BY NAT REG AREA AND COUNTY

COUNTY	STATE	AGE	SEX	RACE	REG AREA 1				REG AREA 2				REG AREA 3				REG AREA 4				REG AREA 5				REG AREA 6				REG AREA 7				REG AREA 8				REG AREA 9							
					01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36				

**Aetna HealthAssurance of PA  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0010025	PA Silver PPO 5000 80/50	PPO	Silver	Off	Full	PA01,PA02, PA03,PA05, PA06,PA07, PA08,PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name: Aetna HealthAssurance of PA  
 Market: Small Group  
 Product: PPO  
 Effective Date of Rates: July 1, 2018

Ending date of Rates 30-Sep-18

HIOS Plan ID (On Exchange) =>	18939PA010025		18939PA010025		18939PA010025		18939PA010025		18939PA010025		18939PA010025		18939PA010025		18939PA010025		18939PA010025	
HIOS Plan ID (Off Exchange) =>	PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50	
Plan Marketing Name =>	PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50		PA Silver PPO 5000 80/50	
Form # =>	Full		Full		Full		Full		Full		Full		Full		Full		Full	
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 4		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>	Full		Full		Full		Full		Full		Full		Full		Full		Full	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	5000		5000		5000		5000		5000		5000		5000		5000		5000	
Co insurance =>	80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50	
Copay =>																		
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	Non-Tobacco	Tobacco
0-14	\$258.71	\$258.71	\$260.94	\$260.94	\$328.95	\$328.95	\$267.00	\$267.00	\$257.05	\$257.05	\$323.95	\$323.95	\$324.21	\$324.21	\$329.55	\$329.55	\$307.55	\$307.55
15	\$258.71	\$258.71	\$260.94	\$260.94	\$328.95	\$328.95	\$267.00	\$267.00	\$257.05	\$257.05	\$323.95	\$323.95	\$324.21	\$324.21	\$329.55	\$329.55	\$307.55	\$307.55
16	\$302.35	\$302.35	\$304.97	\$304.97	\$384.45	\$384.45	\$312.05	\$312.05	\$300.41	\$300.41	\$378.60	\$378.60	\$378.91	\$378.91	\$385.15	\$385.15	\$359.44	\$359.44
17	\$311.50	\$311.50	\$314.20	\$314.20	\$396.09	\$396.09	\$321.49	\$321.49	\$309.50	\$309.50	\$390.06	\$390.06	\$390.38	\$390.38	\$396.81	\$396.81	\$370.32	\$370.32
18	\$321.36	\$321.36	\$324.14	\$324.14	\$408.62	\$408.62	\$331.66	\$331.66	\$319.30	\$319.30	\$402.40	\$402.40	\$402.73	\$402.73	\$409.36	\$409.36	\$382.03	\$382.03
19	\$331.21	\$331.21	\$334.08	\$334.08	\$421.15	\$421.15	\$341.83	\$341.83	\$329.09	\$329.09	\$414.74	\$414.74	\$415.08	\$415.08	\$421.92	\$421.92	\$393.75	\$393.75
20	\$341.42	\$341.42	\$344.38	\$344.38	\$434.13	\$434.13	\$352.37	\$352.37	\$339.23	\$339.23	\$427.52	\$427.52	\$427.87	\$427.87	\$434.92	\$434.92	\$405.88	\$405.88
21	\$351.98	\$351.98	\$355.03	\$355.03	\$447.56	\$447.56	\$363.27	\$363.27	\$349.72	\$349.72	\$440.75	\$440.75	\$441.11	\$441.11	\$448.37	\$448.37	\$418.44	\$418.44
22	\$351.98	\$351.98	\$355.03	\$355.03	\$447.56	\$447.56	\$363.27	\$363.27	\$349.72	\$349.72	\$440.75	\$440.75	\$441.11	\$441.11	\$448.37	\$448.37	\$418.44	\$418.44
23	\$351.98	\$351.98	\$355.03	\$355.03	\$447.56	\$447.56	\$363.27	\$363.27	\$349.72	\$349.72	\$440.75	\$440.75	\$441.11	\$441.11	\$448.37	\$448.37	\$418.44	\$418.44
24	\$351.98	\$351.98	\$355.03	\$355.03	\$447.56	\$447.56	\$363.27	\$363.27	\$349.72	\$349.72	\$440.75	\$440.75	\$441.11	\$441.11	\$448.37	\$448.37	\$418.44	\$418.44
25	\$353.39	\$353.39	\$356.45	\$356.45	\$449.35	\$449.35	\$364.72	\$364.72	\$349.72	\$349.72	\$442.51	\$442.51	\$442.87	\$442.87	\$450.16	\$450.16	\$420.11	\$420.11
26	\$360.43	\$360.43	\$363.55	\$363.55	\$458.30	\$458.30	\$371.99	\$371.99	\$358.12	\$358.12	\$451.32	\$451.32	\$451.69	\$451.69	\$459.13	\$459.13	\$428.48	\$428.48
27	\$368.88	\$368.88	\$372.07	\$372.07	\$469.04	\$469.04	\$380.70	\$380.70	\$366.51	\$366.51	\$461.90	\$461.90	\$462.28	\$462.28	\$469.89	\$469.89	\$448.52	\$448.52
28	\$382.60	\$382.60	\$385.91	\$385.91	\$486.49	\$486.49	\$394.87	\$394.87	\$380.15	\$380.15	\$479.09	\$479.09	\$479.48	\$479.48	\$487.38	\$487.38	\$464.84	\$464.84
29	\$393.87	\$393.87	\$397.27	\$397.27	\$500.82	\$500.82	\$406.50	\$406.50	\$391.34	\$391.34	\$493.19	\$493.19	\$493.60	\$493.60	\$501.73	\$501.73	\$468.23	\$468.23
30	\$399.50	\$399.50	\$402.95	\$402.95	\$507.98	\$507.98	\$412.31	\$412.31	\$396.93	\$396.93	\$500.25	\$500.25	\$500.66	\$500.66	\$508.90	\$508.90	\$474.93	\$474.93
31	\$407.95	\$407.95	\$411.48	\$411.48	\$518.72	\$518.72	\$421.03	\$421.03	\$405.33	\$405.33	\$510.82	\$510.82	\$511.24	\$511.24	\$519.66	\$519.66	\$484.97	\$484.97
32	\$416.39	\$416.39	\$420.00	\$420.00	\$529.46	\$529.46	\$429.75	\$429.75	\$413.72	\$413.72	\$521.40	\$521.40	\$521.83	\$521.83	\$530.42	\$530.42	\$495.01	\$495.01
33	\$421.67	\$421.67	\$425.32	\$425.32	\$536.17	\$536.17	\$435.19	\$435.19	\$418.97	\$418.97	\$528.01	\$528.01	\$528.45	\$528.45	\$537.15	\$537.15	\$501.29	\$501.29
34	\$427.30	\$427.30	\$431.00	\$431.00	\$543.33	\$543.33	\$441.01	\$441.01	\$424.56	\$424.56	\$535.06	\$535.06	\$535.50	\$535.50	\$544.32	\$544.32	\$507.98	\$507.98
35	\$430.12	\$430.12	\$433.94	\$433.94	\$549.91	\$549.91	\$446.91	\$446.91	\$427.36	\$427.36	\$538.59	\$538.59	\$539.03	\$539.03	\$547.91	\$547.91	\$511.33	\$511.33
36	\$432.94	\$432.94	\$436.68	\$436.68	\$550.49	\$550.49	\$446.82	\$446.82	\$430.16	\$430.16	\$542.12	\$542.12	\$542.56	\$542.56	\$551.49	\$551.49	\$514.68	\$514.68
37	\$435.75	\$435.75	\$439.52	\$439.52	\$554.07	\$554.07	\$449.73	\$449.73	\$432.96	\$432.96	\$545.64	\$545.64	\$546.09	\$546.09	\$555.08	\$555.08	\$518.03	\$518.03
38	\$438.57	\$438.57	\$442.36	\$442.36	\$557.65	\$557.65	\$452.63	\$452.63	\$435.75	\$435.75	\$548.17	\$548.17	\$548.62	\$548.62	\$558.67	\$558.67	\$521.37	\$521.37
39	\$444.20	\$444.20	\$448.04	\$448.04	\$564.82	\$564.82	\$458.44	\$458.44	\$441.35	\$441.35	\$556.22	\$556.22	\$556.68	\$556.68	\$565.84	\$565.84	\$528.07	\$528.07
40	\$449.83	\$449.83	\$453.72	\$453.72	\$571.98	\$571.98	\$464.26	\$464.26	\$446.94	\$446.94	\$563.27	\$563.27	\$563.73	\$563.73	\$573.02	\$573.02	\$534.76	\$534.76
41	\$458.28	\$458.28	\$462.24	\$462.24	\$582.72	\$582.72	\$472.97	\$472.97	\$455.34	\$455.34	\$573.85	\$573.85	\$574.32	\$574.32	\$583.78	\$583.78	\$544.81	\$544.81
42	\$466.37	\$466.37	\$470.41	\$470.41	\$593.01	\$593.01	\$481.33	\$481.33	\$463.38	\$463.38	\$583.99	\$583.99	\$584.47	\$584.47	\$594.09	\$594.09	\$554.43	\$554.43
43	\$477.64	\$477.64	\$481.77	\$481.77	\$607.33	\$607.33	\$492.95	\$492.95	\$474.57	\$474.57	\$598.09	\$598.09	\$598.58	\$598.58	\$608.44	\$608.44	\$567.82	\$567.82
44	\$491.72	\$491.72	\$495.97	\$495.97	\$625.24	\$625.24	\$507.48	\$507.48	\$488.56	\$488.56	\$615.72	\$615.72	\$616.23	\$616.23	\$626.37	\$626.37	\$584.56	\$584.56
45	\$508.26	\$508.26	\$512.66	\$512.66	\$646.27	\$646.27	\$524.56	\$524.56	\$505.00	\$505.00	\$636.44	\$636.44	\$636.96	\$636.96	\$647.45	\$647.45	\$604.22	\$604.22
46	\$527.97	\$527.97	\$532.54	\$532.54	\$671.33	\$671.33	\$544.90	\$544.90	\$524.58	\$524.58	\$661.12	\$661.12	\$661.66	\$661.66	\$672.55	\$672.55	\$627.66	\$627.66
47	\$550.15	\$550.15	\$554.91	\$554.91	\$699.53	\$699.53	\$567.79	\$567.79	\$546.62	\$546.62	\$688.88	\$688.88	\$689.45	\$689.45	\$700.80	\$700.80	\$654.02	\$654.02
48	\$575.49	\$575.49	\$580.47	\$580.47	\$731.75	\$731.75	\$593.94	\$593.94	\$571.80	\$571.80	\$720.62	\$720.62	\$721.21	\$721.21	\$733.08	\$733.08	\$684.14	\$684.14
49	\$600.48	\$600.48	\$605.68	\$605.68	\$763.53	\$763.53	\$619.73	\$619.73	\$596.63	\$596.63	\$751.91	\$751.91	\$752.53	\$752.53	\$764.92	\$764.92	\$713.85	\$713.85
50	\$628.64	\$628.64	\$634.08	\$634.08	\$799.33	\$799.33	\$648.80	\$648.80	\$624.60	\$624.60	\$787.17	\$787.17	\$787.82	\$787.82	\$800.79	\$800.79	\$747.33	\$747.33
51	\$656.44	\$656.44	\$662.12	\$662.12	\$834.69	\$834.69	\$677.49	\$677.49	\$652.23	\$652.23	\$821.99	\$821.99	\$822.66	\$822.66	\$836.21	\$836.21	\$780.39	\$780.39
52	\$687.07	\$687.07	\$693.01	\$693.01	\$873.63	\$873.63	\$709.10	\$709.10	\$682.66	\$682.66	\$860.33	\$860.33	\$861.04	\$861.04	\$875.22	\$875.22	\$816.79	\$816.79
53	\$718.04	\$718.04	\$724.25	\$724.25	\$913.01	\$913.01	\$741.07	\$741.07	\$713.43	\$713.43	\$899.12	\$899.12	\$899.86	\$899.86	\$914.67	\$914.67	\$853.61	\$853.61
54	\$751.48	\$751.48	\$757.98	\$757.98	\$955.53	\$955.53	\$775.58	\$775.58	\$746.66	\$746.66	\$940.99	\$940.99	\$941.76	\$941.76	\$957.27	\$957.27	\$893.36	\$893.36
55	\$784.92	\$784.92	\$791.71	\$791.71	\$998.05	\$998.05	\$810.09	\$810.09	\$779.88	\$779.88	\$982.86	\$982.86	\$983.67	\$983.67	\$999.86	\$999.86	\$933.11	\$933.11
56	\$821.17	\$821.17	\$828.28	\$828.28	\$1,044.15	\$1,044.15	\$847.50	\$847.50	\$815.90	\$815.90	\$1,028.26	\$1,028.26	\$1,029.10	\$1,029.10	\$1,046.65	\$1,046.65	\$976.21	\$976.21
57	\$857.78	\$857.78	\$865.20	\$865.20	\$1,090.69	\$1,090.69	\$885.28	\$885.28	\$852.27	\$852.27	\$1,074.10	\$1,074.10	\$1,074.98	\$1,074.98	\$1,092.68	\$1,092.68	\$1,019.73	\$1,019.73
58	\$886.85	\$886.85	\$894.61	\$894.61	\$1,140.37	\$1,140.37	\$925.61	\$92										



**Aetna HealthAssurance of PA  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0010025	PA Silver PPO 5000 80/50	PPO	Silver	Off	Full	PA01,PA02, PA03,PA05, PA06,PA07, PA08,PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name: Aetna HealthAssurance of PA  
 Market: Small Group  
 Product: PPO  
 Effective Date of Rates: **October 1, 2018**

Ending date of Rates: **31-Dec-18**

HIOS Plan ID (On Exchange) =>		18939PA010025																	
HIOS Plan ID (Off Exchange) =>		PA Silver PPO 5000 80/50																	
Form # =>																			
Rating Area =>		Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 4		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network =>		Full																	
Metal =>		Silver																	
Deductible =>		5000		5000		5000		5000		5000		5000		5000		5000		5000	
Co insurance =>		80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50		80/50	
Copay =>																			
OOP Maximum =>																			
Pediatric Dental (Yes/No) =>																			
Age Band		Non-Tobacco		Tobacco		Non-Tobacco													
0-14	2266.20	2266.20	2268.51	2268.51	2338.49	2338.49	2274.74	2274.74	2264.50	2264.50	2333.34	2333.34	2333.61	2333.61	2339.10	2339.10	2316.46	2316.46	
15	2266.20	2266.20	2268.51	2268.51	2338.49	2338.49	2274.74	2274.74	2264.50	2264.50	2333.34	2333.34	2333.61	2333.61	2339.10	2339.10	2316.46	2316.46	
16	5311.11	5311.11	5313.81	5313.81	5395.59	5395.59	5321.09	5321.09	5309.12	5309.12	5389.57	5389.57	5389.89	5389.89	5396.31	5396.31	5369.85	5369.85	
17	5320.53	5320.53	5323.30	5323.30	5407.57	5407.57	5330.81	5330.81	5318.47	5318.47	5401.36	5401.36	5401.69	5401.69	5408.31	5408.31	5381.05	5381.05	
18	5330.67	5330.67	5333.53	5333.53	5420.46	5420.46	5341.28	5341.28	5328.55	5328.55	5414.06	5414.06	5414.40	5414.40	5421.23	5421.23	5393.11	5393.11	
19	5340.81	5340.81	5343.76	5343.76	5433.36	5433.36	5351.74	5351.74	5338.63	5338.63	5426.76	5426.76	5427.11	5427.11	5434.14	5434.14	5405.16	5405.16	
20	5351.32	5351.32	5354.36	5354.36	5446.71	5446.71	5362.58	5362.58	5349.06	5349.06	5439.91	5439.91	5440.27	5440.27	5447.52	5447.52	5417.65	5417.65	
21	5362.18	5362.18	5365.32	5365.32	5460.53	5460.53	5373.80	5373.80	5359.86	5359.86	5453.52	5453.52	5453.89	5453.89	5461.36	5461.36	5430.56	5430.56	
22	5362.18	5362.18	5365.32	5365.32	5460.53	5460.53	5373.80	5373.80	5359.86	5359.86	5453.52	5453.52	5453.89	5453.89	5461.36	5461.36	5430.56	5430.56	
23	5362.18	5362.18	5365.32	5365.32	5460.53	5460.53	5373.80	5373.80	5359.86	5359.86	5453.52	5453.52	5453.89	5453.89	5461.36	5461.36	5430.56	5430.56	
24	5362.18	5362.18	5365.32	5365.32	5460.53	5460.53	5373.80	5373.80	5359.86	5359.86	5453.52	5453.52	5453.89	5453.89	5461.36	5461.36	5430.56	5430.56	
25	5363.63	5363.63	5366.78	5366.78	5462.37	5462.37	5375.29	5375.29	5361.30	5361.30	5455.33	5455.33	5455.71	5455.71	5463.21	5463.21	5432.29	5432.29	
26	5370.87	5370.87	5374.08	5374.08	5471.58	5471.58	5382.77	5382.77	5368.49	5368.49	5464.40	5464.40	5464.78	5464.78	5472.44	5472.44	5440.90	5440.90	
27	5378.57	5378.57	5382.85	5382.85	5482.63	5482.63	5391.74	5391.74	5377.13	5377.13	5475.29	5475.29	5475.68	5475.68	5483.51	5483.51	5453.23	5453.23	
28	5393.69	5393.69	5397.10	5397.10	5500.59	5500.59	5406.32	5406.32	5391.17	5391.17	5492.98	5492.98	5493.38	5493.38	5501.50	5501.50	5468.02	5468.02	
29	5405.28	5405.28	5408.79	5408.79	5515.33	5515.33	5418.28	5418.28	5402.68	5402.68	5507.49	5507.49	5507.90	5507.90	5516.27	5516.27	5481.80	5481.80	
30	5411.08	5411.08	5414.63	5414.63	5522.70	5522.70	5424.26	5424.26	5408.44	5408.44	5514.74	5514.74	5515.17	5515.17	5523.65	5523.65	5488.69	5488.69	
31	5419.77	5419.77	5423.40	5423.40	5533.75	5533.75	5433.23	5433.23	5417.08	5417.08	5523.63	5523.63	5526.06	5526.06	5534.72	5534.72	5499.02	5499.02	
32	5428.46	5428.46	5432.17	5432.17	5544.80	5544.80	5442.20	5442.20	5425.71	5425.71	5536.51	5536.51	5536.95	5536.95	5545.79	5545.79	5509.36	5509.36	
33	5433.89	5433.89	5437.65	5437.65	5551.71	5551.71	5447.81	5447.81	5431.11	5431.11	5548.32	5548.32	5548.76	5548.76	5557.71	5557.71	5515.82	5515.82	
34	5439.69	5439.69	5443.49	5443.49	5559.08	5559.08	5453.79	5453.79	5436.87	5436.87	5550.57	5550.57	5551.02	5551.02	5560.10	5560.10	5522.71	5522.71	
35	5442.59	5442.59	5446.42	5446.42	5566.76	5566.76	5462.76	5462.76	5446.75	5446.75	5554.20	5554.20	5554.65	5554.65	5563.79	5563.79	5526.15	5526.15	
36	5445.48	5445.48	5449.34	5449.34	5566.45	5566.45	5469.77	5469.77	5442.62	5442.62	5557.83	5557.83	5558.29	5558.29	5567.48	5567.48	5529.59	5529.59	
37	5448.38	5448.38	5452.26	5452.26	5570.13	5570.13	5462.76	5462.76	5445.50	5445.50	5561.46	5561.46	5561.92	5561.92	5571.17	5571.17	5533.04	5533.04	
38	5451.28	5451.28	5455.18	5455.18	5573.82	5573.82	5465.75	5465.75	5448.38	5448.38	5565.08	5565.08	5565.55	5565.55	5574.86	5574.86	5536.48	5536.48	
39	5457.07	5457.07	5461.03	5461.03	5581.19	5581.19	5471.73	5471.73	5454.14	5454.14	5572.34	5572.34	5572.81	5572.81	5582.24	5582.24	5543.37	5543.37	
40	5462.87	5462.87	5466.87	5466.87	5588.55	5588.55	5477.71	5477.71	5459.90	5459.90	5579.60	5579.60	5580.07	5580.07	5589.62	5589.62	5550.26	5550.26	
41	5471.56	5471.56	5475.64	5475.64	5599.61	5599.61	5486.68	5486.68	5468.53	5468.53	5590.48	5590.48	5590.97	5590.97	5600.70	5600.70	5560.59	5560.59	
42	5479.89	5479.89	5484.04	5484.04	5610.20	5610.20	5495.28	5495.28	5476.81	5476.81	5600.91	5600.91	5601.41	5601.41	5611.31	5611.31	5570.50	5570.50	
43	5491.48	5491.48	5495.73	5495.73	5624.94	5624.94	5507.24	5507.24	5488.33	5488.33	5615.43	5615.43	5615.93	5615.93	5626.07	5626.07	5584.28	5584.28	
44	5505.97	5505.97	5510.35	5510.35	5643.36	5643.36	5522.19	5522.19	5502.72	5502.72	5633.57	5633.57	5634.09	5634.09	5644.53	5644.53	5601.50	5601.50	
45	5522.99	5522.99	5527.52	5527.52	5665.08	5665.08	5539.76	5539.76	5519.63	5519.63	5654.88	5654.88	5655.42	5655.42	5666.21	5666.21	5621.74	5621.74	
46	5543.27	5543.27	5547.97	5547.97	5690.79	5690.79	5560.69	5560.69	5539.79	5539.79	5669.28	5669.28	5670.84	5670.84	5682.05	5682.05	5645.85	5645.85	
47	5566.09	5566.09	5570.99	5570.99	5719.80	5719.80	5584.24	5584.24	5562.46	5562.46	5708.85	5708.85	5709.43	5709.43	5721.11	5721.11	5672.97	5672.97	
48	5592.17	5592.17	5597.29	5597.29	5752.96	5752.96	5611.16	5611.16	5588.37	5588.37	5741.50	5741.50	5742.11	5742.11	5754.33	5754.33	5703.97	5703.97	
49	5617.88	5617.88	5623.23	5623.23	5785.66	5785.66	5637.70	5637.70	5613.92	5613.92	5773.70	5773.70	5774.34	5774.34	5787.09	5787.09	5734.54	5734.54	
50	5646.86	5646.86	5652.45	5652.45	5822.50	5822.50	5667.60	5667.60	5642.71	5642.71	5809.99	5809.99	5810.69	5810.69	5824.00	5824.00	5768.99	5768.99	
51	5675.47	5675.47	5681.31	5681.31	5858.88	5858.88	5697.13	5697.13	5671.13	5671.13	5845.81	5845.81	5846.51	5846.51	5860.44	5860.44	5803.00	5803.00	
52	5706.98	5706.98	5713.10	5713.10	5896.95	5896.95	5729.65	5729.65	5702.44	5702.44	5885.27	5885.27	5885.99	5885.99	5900.58	5900.58	5840.46	5840.46	
53	5738.85	5738.85	5745.24	5745.24	5939.48	5939.48	5762.54	5762.54	5734.11	5734.11	5925.18	5925.18	5925.94	5925.94	5941.18	5941.18	5878.35	5878.35	
54	5773.26	5773.26	5779.95	5779.95	5983.23	5983.23	5798.05	5798.05	5768.30	5768.30	5968.26	5968.26	5969.06	5969.06	5985.01	5985.01	5919.26	5919.26	
55	5807.67	5807.67	5814.65	5814.65	6026.98	6026.98	5833.56	5833.56	5802.48	5802.48	6011.35	6011.35	6012.18	6012.18	6028.84	6028.84	5960.16	5960.16	
56	5844.97	5844.97	5852.28	5852.28	6074.41	6074.41	5872.07	5872.07	5839.55	5839.55	6058.06	6058.06	6058.93	6058.93	6076.36	6076.36	6004.51	6004.51	
57	5882.64	5882.64	5890.28	5890.28	6122.31	6122.31	5910.94	5910.94	5876.97	5876.97	6105.23	6105.23	6106.13	6106.13	6124.34	6124.34	6049.29	6049.29	
58	5921.84	5921.84	5929.84	5929.84	6173.42	6173.42	5952.43	5952.43	5916.92	5916.92	6155.57	6155.57	6156.51	6156.51	6175.56	6175.56	6097.08	6097.08	
59	5962.76	5962.76	5971.52	5971.52	6226.95	6226.95	5992.99	5992.99	5976.71	5976.71	6201.51	6201.51	6202.51	6202.51	6223.63	6223.63	6148.85	6148.85	
60	6004.96	6004.96	6014.47	6014.47	6283.24														

Company Name: AUSTIN INMAN AND S. PA  
 EIN: 0000000000  
 STATE: OH AGE 21 NON TOBACCO USER BY RAY AG AREA AND COUNTY

PERSONAL	ALL	IND	IND	IND
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RAY AG AREA A 1					RAY AG AREA B 1					RAY AG AREA C 1					RAY AG AREA D 1					RAY AG AREA E 1					RAY AG AREA F 1					RAY AG AREA G 1					RAY AG AREA H 1					RAY AG AREA I 1																			
2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021															

2018 Rates Table Template v7.1		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	18939					
Federal TIN*	47-4352768					
Rate Effective Date*	01/01/2018					
Rate Expiration Date*	03/31/2018					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	244.34	244.34	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	15	244.34	244.34	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	16	285.56	285.56	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	17	294.20	294.20	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	18	303.51	303.51	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	19	312.82	312.82	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	20	322.46	322.46	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	21	332.43	332.43	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	22	332.43	332.43	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	23	332.43	332.43	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	24	332.43	332.43	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	25	333.76	333.76	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	26	340.41	340.41	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	27	348.39	348.39	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	28	361.35	361.35	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	29	371.99	371.99	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	30	377.31	377.31	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	31	385.29	385.29	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	32	393.27	393.27	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	33	398.25	398.25	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	34	403.57	403.57	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	35	406.23	406.23	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	36	408.89	408.89	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	37	411.55	411.55	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	38	414.21	414.21	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	39	419.53	419.53	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	40	424.85	424.85	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	41	432.83	432.83	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	42	440.47	440.47	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	43	451.11	451.11	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	44	464.41	464.41	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	45	480.03	480.03	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	46	498.65	498.65	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	47	519.59	519.59	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	48	543.53	543.53	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	49	567.13	567.13	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	50	593.72	593.72	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	51	619.99	619.99	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	52	648.91	648.91	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	53	678.16	678.16	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	54	709.74	709.74	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	55	741.32	741.32	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	56	775.56	775.56	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	57	810.14	810.14	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	58	847.04	847.04	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	59	865.32	865.32	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	60	902.22	902.22	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	61	934.13	934.13	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	62	955.08	955.08	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	63	981.34	981.34	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	996.96	996.96	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	246.45	246.45	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	15	246.45	246.45	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	16	288.03	288.03	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	17	296.75	296.75	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	18	306.14	306.14	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	19	315.53	315.53	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	20	325.25	325.25	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	21	335.31	335.31	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	22	335.31	335.31	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	23	335.31	335.31	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	24	335.31	335.31	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	25	336.65	336.65	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	26	343.36	343.36	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	27	351.40	351.40	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	28	364.48	364.48	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	29	375.21	375.21	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	30	380.58	380.58	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	31	388.62	388.62	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	32	396.67	396.67	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	33	401.70	401.70	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	34	407.07	407.07	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	35	409.75	409.75	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	36	412.43	412.43	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	37	415.11	415.11	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	38	417.79	417.79	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	39	423.16	423.16	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	40	428.52	428.52	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	41	436.57	436.57	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	42	444.28	444.28	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	43	455.01	455.01	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	44	468.43	468.43	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	45	484.19	484.19	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	46	502.96	502.96	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	47	524.09	524.09	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	48	548.23	548.23	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	49	572.04	572.04	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	50	598.86	598.86	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	51	625.35	625.35	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	52	654.52	654.52	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	53	684.03	684.03	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	54	715.88	715.88	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	55	747.74	747.74	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	56	782.28	782.28	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	57	817.15	817.15	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	58	854.37	854.37	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	59	872.81	872.81	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	60	910.03	910.03	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	61	942.22	942.22	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	62	963.34	963.34	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	63	989.83	989.83	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1005.59	1005.59	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	310.68	310.68	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	15	310.68	310.68	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	16	363.10	363.10	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	17	374.09	374.09	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	18	385.92	385.92	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	19	397.76	397.76	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	20	410.02	410.02	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	21	422.70	422.70	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	22	422.70	422.70	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	23	422.70	422.70	



18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	34	400.98	400.98
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	35	403.63	403.63
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	36	406.27	406.27
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	37	408.91	408.91
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	38	411.55	411.55
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	39	416.84	416.84
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	40	422.12	422.12
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	41	430.05	430.05
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	42	437.65	437.65
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	43	448.22	448.22
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	44	461.43	461.43
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	45	476.95	476.95
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	46	495.45	495.45
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	47	516.26	516.26
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	48	540.04	540.04
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	49	563.49	563.49
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	50	589.91	589.91
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	51	616.01	616.01
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	52	644.74	644.74
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	53	673.81	673.81
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	54	705.19	705.19
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	55	736.57	736.57
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	56	770.59	770.59
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	57	804.94	804.94
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	58	841.60	841.60
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	59	859.77	859.77
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	60	896.43	896.43
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	61	928.14	928.14
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	62	948.95	948.95
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	63	975.04	975.04
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	990.57	990.57
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	305.96	305.96
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	15	305.96	305.96
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	16	357.57	357.57
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	17	368.40	368.40
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	18	380.05	380.05
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	19	391.71	391.71
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	20	403.78	403.78
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	21	416.27	416.27
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	22	416.27	416.27
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	23	416.27	416.27
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	24	416.27	416.27
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	25	417.93	417.93
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	26	426.26	426.26
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	27	436.25	436.25
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	28	452.48	452.48
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	29	465.80	465.80
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	30	472.46	472.46
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	31	482.45	482.45
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	32	492.44	492.44
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	33	498.69	498.69
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	34	505.35	505.35
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	35	508.68	508.68
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	36	512.01	512.01
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	37	515.34	515.34
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	38	518.67	518.67
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	39	525.33	525.33
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	40	531.99	531.99
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	41	541.98	541.98
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	42	551.55	551.55
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	43	564.87	564.87
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	44	581.53	581.53
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	45	601.09	601.09
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	46	624.40	624.40
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	47	650.63	650.63
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	48	680.60	680.60

18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	49	710.15	710.15
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	50	743.45	743.45
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	51	776.34	776.34
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	52	812.55	812.55
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	53	849.18	849.18
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	54	888.73	888.73
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	55	928.28	928.28
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	56	971.15	971.15
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	57	1014.44	1014.44
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	58	1060.65	1060.65
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	59	1083.54	1083.54
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	60	1129.75	1129.75
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	61	1169.71	1169.71
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	62	1195.94	1195.94
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	63	1228.82	1228.82
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1248.38	1248.38
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	306.21	306.21
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	15	306.21	306.21
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	16	357.87	357.87
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	17	368.70	368.70
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	18	380.36	380.36
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	19	392.03	392.03
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	20	404.11	404.11
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	21	416.61	416.61
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	22	416.61	416.61
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	23	416.61	416.61
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	24	416.61	416.61
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	25	418.27	418.27
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	26	426.61	426.61
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	27	436.61	436.61
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	28	452.85	452.85
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	29	466.18	466.18
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	30	472.85	472.85
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	31	482.85	482.85
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	32	492.85	492.85
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	33	499.10	499.10
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	34	505.76	505.76
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	35	509.09	509.09
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	36	512.43	512.43
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	37	515.76	515.76
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	38	519.09	519.09
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	39	525.76	525.76
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	40	532.42	532.42
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	41	542.42	542.42
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	42	552.01	552.01
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	43	565.34	565.34
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	44	582.00	582.00
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	45	601.58	601.58
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	46	624.91	624.91
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	47	651.16	651.16
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	48	681.15	681.15
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	49	710.73	710.73
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	50	744.06	744.06
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	51	776.97	776.97
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	52	813.22	813.22
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	53	849.88	849.88
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	54	889.46	889.46
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	55	929.04	929.04
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	56	971.95	971.95
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	57	1015.27	1015.27
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	58	1061.52	1061.52
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	59	1084.43	1084.43
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	60	1130.67	1130.67
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	61	1170.67	1170.67
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	62	1196.91	1196.91
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	63	1229.83	1229.83

18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1249.41	1249.41
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	311.25	311.25
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	311.25	311.25
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	16	363.76	363.76
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	17	374.77	374.77
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	18	386.63	386.63
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	19	398.48	398.48
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	20	410.76	410.76
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	21	423.47	423.47
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	22	423.47	423.47
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	23	423.47	423.47
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	24	423.47	423.47
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	25	425.16	425.16
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	26	433.63	433.63
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	27	443.79	443.79
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	28	460.31	460.31
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	29	473.86	473.86
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	30	480.64	480.64
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	31	490.80	490.80
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	32	500.96	500.96
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	33	507.31	507.31
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	34	514.09	514.09
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	35	517.48	517.48
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	36	520.87	520.87
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	37	524.25	524.25
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	38	527.64	527.64
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	39	534.42	534.42
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	541.19	541.19
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	41	551.35	551.35
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	42	561.09	561.09
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	43	574.65	574.65
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	44	591.58	591.58
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	45	611.49	611.49
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	46	635.20	635.20
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	47	661.88	661.88
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	48	692.37	692.37
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	49	722.44	722.44
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	50	756.31	756.31
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	51	789.77	789.77
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	52	826.61	826.61
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	53	863.87	863.87
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	54	904.10	904.10
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	55	944.33	944.33
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	56	987.95	987.95
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	57	1031.99	1031.99
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	58	1079.00	1079.00
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	59	1102.29	1102.29
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	60	1149.29	1149.29
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	61	1189.94	1189.94
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1216.62	1216.62
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1250.08	1250.08
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1269.98	1269.98
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	290.47	290.47
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	15	290.47	290.47
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	16	339.47	339.47
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	17	349.75	349.75
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	18	360.82	360.82
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	19	371.88	371.88
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	20	383.34	383.34
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	21	395.20	395.20
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	22	395.20	395.20
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	23	395.20	395.20
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	24	395.20	395.20
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	25	396.78	396.78
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	26	404.68	404.68
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	27	414.17	414.17

18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	28	429.58	429.58
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	29	442.23	442.23
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	30	448.55	448.55
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	31	458.03	458.03
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	32	467.52	467.52
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	33	473.45	473.45
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	34	479.77	479.77
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	35	482.93	482.93
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	36	486.09	486.09
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	37	489.25	489.25
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	38	492.42	492.42
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	39	498.74	498.74
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	40	505.06	505.06
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	41	514.55	514.55
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	42	523.64	523.64
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	43	536.28	536.28
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	44	552.09	552.09
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	45	570.67	570.67
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	46	592.80	592.80
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	47	617.69	617.69
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	48	646.15	646.15
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	49	674.21	674.21
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	50	705.82	705.82
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	51	737.04	737.04
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	52	771.43	771.43
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	53	806.20	806.20
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	54	843.75	843.75
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	55	881.29	881.29
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	56	922.00	922.00
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	57	963.10	963.10
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	58	1006.96	1006.96
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	59	1028.70	1028.70
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	60	1072.57	1072.57
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	61	1110.51	1110.51
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	62	1135.40	1135.40
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	63	1166.62	1166.62
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1185.20	1185.20

2018 Rates Table Template v7.1		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	18939					
Federal TIN*	47-4352768					
Rate Effective Date*	04/01/2018					
Rate Expiration Date*	07/31/2018					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	251.42	251.42	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	15	251.42	251.42	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	16	293.84	293.84	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	17	302.73	302.73	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	18	312.31	312.31	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	19	321.88	321.88	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	20	331.80	331.80	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	21	342.07	342.07	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	22	342.07	342.07	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	23	342.07	342.07	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	24	342.07	342.07	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	25	343.44	343.44	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	26	350.28	350.28	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	27	358.49	358.49	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	28	371.83	371.83	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	29	382.77	382.77	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	30	388.25	388.25	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	31	396.46	396.46	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	32	404.67	404.67	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	33	409.80	409.80	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	34	415.27	415.27	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	35	418.01	418.01	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	36	420.74	420.74	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	37	423.48	423.48	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	38	426.22	426.22	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	39	431.69	431.69	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	40	437.16	437.16	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	41	445.37	445.37	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	42	453.24	453.24	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	43	464.18	464.18	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	44	477.87	477.87	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	45	493.94	493.94	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	46	513.10	513.10	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	47	534.65	534.65	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	48	559.28	559.28	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	49	583.57	583.57	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	50	610.93	610.93	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	51	637.95	637.95	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	52	667.71	667.71	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	53	697.82	697.82	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	54	730.31	730.31	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	55	762.81	762.81	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	56	798.04	798.04	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	57	833.62	833.62	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	58	871.59	871.59	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	59	890.40	890.40	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	60	928.37	928.37	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	61	961.21	961.21	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	62	982.76	982.76	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	63	1009.78	1009.78	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1025.86	1025.86	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	253.59	253.59	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	15	253.59	253.59	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	16	296.38	296.38	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	17	305.35	305.35	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	18	315.01	315.01	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	19	324.67	324.67	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	20	334.68	334.68	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	21	345.03	345.03	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	22	345.03	345.03	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	23	345.03	345.03	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	24	345.03	345.03	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	25	346.41	346.41	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	26	353.31	353.31	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	27	361.59	361.59	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	28	375.04	375.04	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	29	386.09	386.09	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	30	391.61	391.61	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	31	399.89	399.89	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	32	408.17	408.17	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	33	413.34	413.34	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	34	418.86	418.86	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	35	421.62	421.62	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	36	424.38	424.38	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	37	427.14	427.14	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	38	429.90	429.90	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	39	435.42	435.42	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	40	440.94	440.94	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	41	449.22	449.22	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	42	457.16	457.16	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	43	468.20	468.20	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	44	482.00	482.00	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	45	498.22	498.22	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	46	517.54	517.54	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	47	539.28	539.28	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	48	564.12	564.12	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	49	588.62	588.62	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	50	616.22	616.22	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	51	643.48	643.48	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	52	673.49	673.49	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	53	703.85	703.85	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	54	736.63	736.63	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	55	769.41	769.41	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	56	804.95	804.95	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	57	840.83	840.83	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	58	879.13	879.13	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	59	898.10	898.10	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	60	936.40	936.40	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	61	969.53	969.53	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	62	991.26	991.26	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	63	1018.52	1018.52	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1034.74	1034.74	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	319.69	319.69	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	15	319.69	319.69	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	16	373.62	373.62	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	17	384.93	384.93	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	18	397.11	397.11	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	19	409.29	409.29	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	20	421.90	421.90	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	21	434.95	434.95	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	22	434.95	434.95	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	23	434.95	434.95	



18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	34	412.60	412.60
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	35	415.32	415.32
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	36	418.04	418.04
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	37	420.76	420.76
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	38	423.48	423.48
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	39	428.92	428.92
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	40	434.36	434.36
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	41	442.51	442.51
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	42	450.33	450.33
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	43	461.21	461.21
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	44	474.80	474.80
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	45	490.77	490.77
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	46	509.81	509.81
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	47	531.22	531.22
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	48	555.69	555.69
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	49	579.82	579.82
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	50	607.01	607.01
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	51	633.86	633.86
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	52	663.43	663.43
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	53	693.34	693.34
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	54	725.63	725.63
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	55	757.91	757.91
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	56	792.92	792.92
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	57	828.27	828.27
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	58	865.99	865.99
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	59	884.69	884.69
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	60	922.41	922.41
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	61	955.04	955.04
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	62	976.45	976.45
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	63	1003.30	1003.30
18939PA0010025 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1019.27	1019.27
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	314.82	314.82
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	15	314.82	314.82
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	16	367.94	367.94
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	17	379.07	379.07
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	18	391.07	391.07
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	19	403.06	403.06
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	20	415.48	415.48
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	21	428.33	428.33
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	22	428.33	428.33
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	23	428.33	428.33
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	24	428.33	428.33
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	25	430.04	430.04
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	26	438.61	438.61
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	27	448.89	448.89
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	28	465.60	465.60
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	29	479.30	479.30
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	30	486.16	486.16
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	31	496.44	496.44
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	32	506.72	506.72
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	33	513.14	513.14
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	34	519.99	519.99
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	35	523.42	523.42
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	36	526.85	526.85
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	37	530.27	530.27
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	38	533.70	533.70
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	39	540.55	540.55
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	40	547.41	547.41
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	41	557.69	557.69
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	42	567.54	567.54
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	43	581.25	581.25
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	44	598.38	598.38
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	45	618.51	618.51
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	46	642.50	642.50
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	47	669.48	669.48
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	48	700.32	700.32

18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	49	730.73	730.73
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	50	765.00	765.00
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	51	798.84	798.84
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	52	836.10	836.10
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	53	873.80	873.80
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	54	914.49	914.49
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	55	955.18	955.18
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	56	999.30	999.30
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	57	1043.84	1043.84
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	58	1091.39	1091.39
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	59	1114.95	1114.95
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	60	1162.49	1162.49
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	61	1203.61	1203.61
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	62	1230.60	1230.60
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	63	1264.43	1264.43
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1284.57	1284.57
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	315.08	315.08
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	15	315.08	315.08
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	16	368.24	368.24
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	17	379.38	379.38
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	18	391.39	391.39
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	19	403.39	403.39
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	20	415.82	415.82
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	21	428.68	428.68
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	22	428.68	428.68
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	23	428.68	428.68
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	24	428.68	428.68
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	25	430.40	430.40
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	26	438.97	438.97
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	27	449.26	449.26
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	28	465.98	465.98
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	29	479.70	479.70
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	30	486.55	486.55
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	31	496.84	496.84
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	32	507.13	507.13
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	33	513.56	513.56
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	34	520.42	520.42
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	35	523.85	523.85
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	36	527.28	527.28
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	37	530.71	530.71
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	38	534.14	534.14
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	39	541.00	541.00
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	40	547.86	547.86
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	41	558.14	558.14
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	42	568.00	568.00
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	43	581.72	581.72
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	44	598.87	598.87
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	45	619.02	619.02
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	46	643.02	643.02
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	47	670.03	670.03
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	48	700.90	700.90
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	49	731.33	731.33
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	50	765.63	765.63
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	51	799.49	799.49
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	52	836.79	836.79
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	53	874.51	874.51
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	54	915.24	915.24
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	55	955.96	955.96
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	56	1000.12	1000.12
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	57	1044.70	1044.70
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	58	1092.28	1092.28
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	59	1115.86	1115.86
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	60	1163.44	1163.44
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	61	1204.60	1204.60
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	62	1231.60	1231.60
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	63	1265.47	1265.47

18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1285.62	1285.62
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	320.27	320.27
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	320.27	320.27
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	16	374.30	374.30
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	17	385.63	385.63
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	18	397.83	397.83
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	19	410.03	410.03
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	20	422.67	422.67
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	21	435.74	435.74
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	22	435.74	435.74
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	23	435.74	435.74
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	24	435.74	435.74
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	25	437.48	437.48
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	26	446.20	446.20
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	27	456.66	456.66
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	28	473.65	473.65
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	29	487.59	487.59
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	30	494.57	494.57
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	31	505.02	505.02
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	32	515.48	515.48
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	33	522.02	522.02
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	34	528.99	528.99
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	35	532.48	532.48
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	36	535.96	535.96
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	37	539.45	539.45
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	38	542.93	542.93
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	39	549.90	549.90
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	556.88	556.88
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	41	567.33	567.33
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	42	577.36	577.36
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	43	591.30	591.30
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	44	608.73	608.73
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	45	629.21	629.21
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	46	653.61	653.61
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	47	681.06	681.06
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	48	712.44	712.44
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	49	743.37	743.37
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	50	778.23	778.23
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	51	812.66	812.66
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	52	850.57	850.57
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	53	888.91	888.91
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	54	930.31	930.31
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	55	971.70	971.70
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	56	1016.58	1016.58
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	57	1061.90	1061.90
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	58	1110.27	1110.27
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	59	1134.23	1134.23
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	60	1182.60	1182.60
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	61	1224.43	1224.43
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1251.88	1251.88
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1286.31	1286.31
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1306.79	1306.79
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	298.89	298.89
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	15	298.89	298.89
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	16	349.31	349.31
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	17	359.89	359.89
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	18	371.27	371.27
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	19	382.66	382.66
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	20	394.45	394.45
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	21	406.65	406.65
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	22	406.65	406.65
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	23	406.65	406.65
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	24	406.65	406.65
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	25	408.28	408.28
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	26	416.41	416.41
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	27	426.17	426.17

18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	28	442.03	442.03
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	29	455.04	455.04
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	30	461.55	461.55
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	31	471.31	471.31
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	32	481.07	481.07
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	33	487.17	487.17
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	34	493.67	493.67
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	35	496.93	496.93
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	36	500.18	500.18
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	37	503.43	503.43
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	38	506.69	506.69
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	39	513.19	513.19
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	40	519.70	519.70
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	41	529.46	529.46
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	42	538.81	538.81
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	43	551.83	551.83
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	44	568.09	568.09
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	45	587.20	587.20
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	46	609.98	609.98
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	47	635.60	635.60
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	48	664.88	664.88
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	49	693.75	693.75
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	50	726.28	726.28
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	51	758.40	758.40
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	52	793.78	793.78
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	53	829.57	829.57
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	54	868.20	868.20
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	55	906.83	906.83
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	56	948.72	948.72
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	57	991.01	991.01
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	58	1036.15	1036.15
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	59	1058.51	1058.51
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	60	1103.65	1103.65
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	61	1142.69	1142.69
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	62	1168.31	1168.31
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	63	1200.44	1200.44
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1219.55	1219.55

2018 Rates Table Template v7.1		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	18939					
Federal TIN*	47-4352768					
Rate Effective Date*	07/01/2018					
Rate Expiration Date*	09/30/2018					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	258.71	258.71	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	15	258.71	258.71	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	16	302.35	302.35	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	17	311.50	311.50	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	18	321.36	321.36	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	19	331.21	331.21	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	20	341.42	341.42	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	21	351.98	351.98	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	22	351.98	351.98	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	23	351.98	351.98	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	24	351.98	351.98	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	25	353.39	353.39	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	26	360.43	360.43	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	27	368.88	368.88	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	28	382.60	382.60	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	29	393.87	393.87	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	30	399.50	399.50	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	31	407.95	407.95	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	32	416.39	416.39	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	33	421.67	421.67	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	34	427.30	427.30	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	35	430.12	430.12	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	36	432.94	432.94	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	37	435.75	435.75	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	38	438.57	438.57	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	39	444.20	444.20	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	40	449.83	449.83	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	41	458.28	458.28	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	42	466.37	466.37	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	43	477.64	477.64	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	44	491.72	491.72	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	45	508.26	508.26	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	46	527.97	527.97	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	47	550.15	550.15	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	48	575.49	575.49	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	49	600.48	600.48	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	50	628.64	628.64	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	51	656.44	656.44	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	52	687.07	687.07	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	53	718.04	718.04	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	54	751.48	751.48	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	55	784.92	784.92	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	56	821.17	821.17	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	57	857.78	857.78	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	58	896.85	896.85	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	59	916.21	916.21	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	60	955.28	955.28	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	61	989.07	989.07	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	62	1011.24	1011.24	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	63	1039.05	1039.05	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1055.59	1055.59	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	260.94	260.94	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	15	260.94	260.94	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	16	304.97	304.97	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	17	314.20	314.20	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	18	324.14	324.14	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	19	334.08	334.08	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	20	344.38	344.38	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	21	355.03	355.03	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	22	355.03	355.03	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	23	355.03	355.03	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	24	355.03	355.03	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	25	356.45	356.45	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	26	363.55	363.55	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	27	372.07	372.07	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	28	385.91	385.91	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	29	397.27	397.27	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	30	402.95	402.95	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	31	411.48	411.48	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	32	420.00	420.00	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	33	425.32	425.32	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	34	431.00	431.00	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	35	433.84	433.84	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	36	436.68	436.68	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	37	439.52	439.52	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	38	442.36	442.36	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	39	448.04	448.04	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	40	453.72	453.72	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	41	462.24	462.24	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	42	470.41	470.41	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	43	481.77	481.77	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	44	495.97	495.97	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	45	512.66	512.66	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	46	532.54	532.54	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	47	554.91	554.91	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	48	580.47	580.47	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	49	605.68	605.68	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	50	634.08	634.08	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	51	662.12	662.12	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	52	693.01	693.01	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	53	724.25	724.25	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	54	757.98	757.98	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	55	791.71	791.71	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	56	828.28	828.28	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	57	865.20	865.20	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	58	904.61	904.61	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	59	924.13	924.13	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	60	963.54	963.54	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	61	997.62	997.62	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	62	1019.99	1019.99	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	63	1048.04	1048.04	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1064.72	1064.72	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	328.95	328.95	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	15	328.95	328.95	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	16	384.45	384.45	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	17	396.09	396.09	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	18	408.62	408.62	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	19	421.15	421.15	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	20	434.13	434.13	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	21	447.56	447.56	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	22	447.56	447.56	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	23	447.56	447.56	



18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	34	424.56	424.56
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	35	427.36	427.36
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	36	430.16	430.16
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	37	432.96	432.96
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	38	435.75	435.75
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	39	441.35	441.35
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	40	446.94	446.94
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	41	455.34	455.34
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	42	463.38	463.38
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	43	474.57	474.57
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	44	488.56	488.56
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	45	505.00	505.00
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	46	524.58	524.58
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	47	546.62	546.62
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	48	571.80	571.80
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	49	596.63	596.63
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	50	624.60	624.60
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	51	652.23	652.23
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	52	682.66	682.66
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	53	713.43	713.43
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	54	746.66	746.66
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	55	779.88	779.88
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	56	815.90	815.90
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	57	852.27	852.27
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	58	891.09	891.09
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	59	910.33	910.33
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	60	949.14	949.14
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	61	982.72	982.72
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	62	1004.75	1004.75
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	63	1032.38	1032.38
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1048.82	1048.82
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	323.95	323.95
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	15	323.95	323.95
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	16	378.60	378.60
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	17	390.06	390.06
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	18	402.40	402.40
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	19	414.74	414.74
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	20	427.52	427.52
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	21	440.75	440.75
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	22	440.75	440.75
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	23	440.75	440.75
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	24	440.75	440.75
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	25	442.51	442.51
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	26	451.32	451.32
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	27	461.90	461.90
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	28	479.09	479.09
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	29	493.19	493.19
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	30	500.25	500.25
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	31	510.82	510.82
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	32	521.40	521.40
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	33	528.01	528.01
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	34	535.06	535.06
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	35	538.59	538.59
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	36	542.12	542.12
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	37	545.64	545.64
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	38	549.17	549.17
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	39	556.22	556.22
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	40	563.27	563.27
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	41	573.85	573.85
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	42	583.99	583.99
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	43	598.09	598.09
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	44	615.72	615.72
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	45	636.44	636.44
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	46	661.12	661.12
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	47	688.88	688.88
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	48	720.62	720.62

18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	49	751.91	751.91
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	50	787.17	787.17
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	51	821.99	821.99
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	52	860.33	860.33
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	53	899.12	899.12
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	54	940.99	940.99
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	55	982.86	982.86
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	56	1028.26	1028.26
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	57	1074.10	1074.10
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	58	1123.02	1123.02
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	59	1147.26	1147.26
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	60	1196.18	1196.18
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	61	1238.49	1238.49
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	62	1266.26	1266.26
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	63	1301.08	1301.08
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1321.79	1321.79
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	324.21	324.21
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	15	324.21	324.21
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	16	378.91	378.91
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	17	390.38	390.38
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	18	402.73	402.73
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	19	415.08	415.08
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	20	427.87	427.87
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	21	441.11	441.11
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	22	441.11	441.11
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	23	441.11	441.11
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	24	441.11	441.11
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	25	442.87	442.87
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	26	451.69	451.69
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	27	462.28	462.28
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	28	479.48	479.48
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	29	493.60	493.60
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	30	500.66	500.66
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	31	511.24	511.24
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	32	521.83	521.83
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	33	528.45	528.45
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	34	535.50	535.50
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	35	539.03	539.03
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	36	542.56	542.56
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	37	546.09	546.09
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	38	549.62	549.62
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	39	556.68	556.68
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	40	563.73	563.73
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	41	574.32	574.32
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	42	584.47	584.47
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	43	598.58	598.58
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	44	616.23	616.23
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	45	636.96	636.96
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	46	661.66	661.66
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	47	689.45	689.45
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	48	721.21	721.21
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	49	752.53	752.53
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	50	787.82	787.82
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	51	822.66	822.66
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	52	861.04	861.04
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	53	899.86	899.86
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	54	941.76	941.76
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	55	983.67	983.67
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	56	1029.10	1029.10
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	57	1074.98	1074.98
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	58	1123.94	1123.94
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	59	1148.20	1148.20
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	60	1197.16	1197.16
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	61	1239.51	1239.51
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	62	1267.30	1267.30
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	63	1302.15	1302.15

18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1322.88	1322.88
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	329.55	329.55
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	329.55	329.55
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	16	385.15	385.15
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	17	396.81	396.81
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	18	409.36	409.36
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	19	421.92	421.92
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	20	434.92	434.92
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	21	448.37	448.37
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	22	448.37	448.37
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	23	448.37	448.37
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	24	448.37	448.37
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	25	450.16	450.16
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	26	459.13	459.13
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	27	469.89	469.89
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	28	487.38	487.38
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	29	501.73	501.73
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	30	508.90	508.90
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	31	519.66	519.66
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	32	530.42	530.42
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	33	537.15	537.15
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	34	544.32	544.32
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	35	547.91	547.91
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	36	551.49	551.49
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	37	555.08	555.08
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	38	558.67	558.67
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	39	565.84	565.84
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	573.02	573.02
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	41	583.78	583.78
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	42	594.09	594.09
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	43	608.44	608.44
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	44	626.37	626.37
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	45	647.45	647.45
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	46	672.55	672.55
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	47	700.80	700.80
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	48	733.08	733.08
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	49	764.92	764.92
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	50	800.79	800.79
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	51	836.21	836.21
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	52	875.22	875.22
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	53	914.67	914.67
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	54	957.27	957.27
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	55	999.86	999.86
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	56	1046.05	1046.05
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	57	1092.68	1092.68
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	58	1142.44	1142.44
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	59	1167.11	1167.11
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	60	1216.87	1216.87
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	61	1259.92	1259.92
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1288.16	1288.16
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1323.59	1323.59
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1344.66	1344.66
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	307.55	307.55
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	15	307.55	307.55
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	16	359.44	359.44
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	17	370.32	370.32
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	18	382.03	382.03
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	19	393.75	393.75
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	20	405.88	405.88
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	21	418.44	418.44
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	22	418.44	418.44
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	23	418.44	418.44
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	24	418.44	418.44
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	25	420.11	420.11
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	26	428.48	428.48
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	27	438.52	438.52

18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	28	454.84	454.84
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	29	468.23	468.23
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	30	474.93	474.93
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	31	484.97	484.97
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	32	495.01	495.01
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	33	501.29	501.29
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	34	507.98	507.98
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	35	511.33	511.33
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	36	514.68	514.68
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	37	518.03	518.03
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	38	521.37	521.37
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	39	528.07	528.07
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	40	534.76	534.76
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	41	544.81	544.81
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	42	554.43	554.43
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	43	567.82	567.82
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	44	584.56	584.56
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	45	604.22	604.22
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	46	627.66	627.66
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	47	654.02	654.02
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	48	684.14	684.14
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	49	713.85	713.85
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	50	747.33	747.33
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	51	780.39	780.39
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	52	816.79	816.79
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	53	853.61	853.61
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	54	893.36	893.36
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	55	933.11	933.11
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	56	976.21	976.21
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	57	1019.73	1019.73
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	58	1066.18	1066.18
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	59	1089.19	1089.19
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	60	1135.64	1135.64
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	61	1175.81	1175.81
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	62	1202.17	1202.17
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	63	1235.23	1235.23
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1254.89	1254.89

2018 Rates Table Template v7.1		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	18939					
Federal TIN*	47-4352768					
Rate Effective Date*	10/01/2018					
Rate Expiration Date*	12/31/2018					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	266.20	266.20	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	15	266.20	266.20	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	16	311.11	311.11	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	17	320.53	320.53	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	18	330.67	330.67	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	19	340.81	340.81	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	20	351.32	351.32	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	21	362.18	362.18	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	22	362.18	362.18	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	23	362.18	362.18	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	24	362.18	362.18	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	25	363.63	363.63	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	26	370.87	370.87	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	27	379.57	379.57	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	28	393.69	393.69	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	29	405.28	405.28	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	30	411.08	411.08	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	31	419.77	419.77	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	32	428.46	428.46	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	33	433.89	433.89	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	34	439.69	439.69	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	35	442.59	442.59	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	36	445.48	445.48	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	37	448.38	448.38	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	38	451.28	451.28	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	39	457.07	457.07	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	40	462.87	462.87	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	41	471.56	471.56	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	42	479.89	479.89	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	43	491.48	491.48	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	44	505.97	505.97	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	45	522.99	522.99	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	46	543.27	543.27	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	47	566.09	566.09	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	48	592.17	592.17	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	49	617.88	617.88	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	50	646.86	646.86	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	51	675.47	675.47	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	52	706.98	706.98	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	53	738.85	738.85	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	54	773.26	773.26	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	55	807.67	807.67	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	56	844.97	844.97	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	57	882.64	882.64	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	58	922.84	922.84	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	59	942.76	942.76	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	60	982.96	982.96	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	61	1017.73	1017.73	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	62	1040.55	1040.55	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	63	1069.16	1069.16	
18939PA0010025	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1086.18	1086.18	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	268.51	268.51	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	15	268.51	268.51	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	16	313.81	313.81	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	17	323.30	323.30	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	18	333.53	333.53	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	19	343.76	343.76	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	20	354.36	354.36	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	21	365.32	365.32	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	22	365.32	365.32	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	23	365.32	365.32	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	24	365.32	365.32	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	25	366.78	366.78	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	26	374.08	374.08	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	27	382.85	382.85	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	28	397.10	397.10	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	29	408.79	408.79	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	30	414.63	414.63	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	31	423.40	423.40	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	32	432.17	432.17	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	33	437.65	437.65	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	34	443.49	443.49	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	35	446.42	446.42	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	36	449.34	449.34	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	37	452.26	452.26	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	38	455.18	455.18	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	39	461.03	461.03	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	40	466.87	466.87	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	41	475.64	475.64	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	42	484.04	484.04	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	43	495.73	495.73	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	44	510.35	510.35	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	45	527.52	527.52	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	46	547.97	547.97	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	47	570.99	570.99	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	48	597.29	597.29	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	49	623.23	623.23	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	50	652.45	652.45	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	51	681.31	681.31	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	52	713.10	713.10	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	53	745.24	745.24	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	54	779.95	779.95	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	55	814.65	814.65	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	56	852.28	852.28	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	57	890.28	890.28	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	58	930.83	930.83	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	59	950.92	950.92	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	60	991.47	991.47	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	61	1026.54	1026.54	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	62	1049.55	1049.55	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	63	1078.41	1078.41	
18939PA0010025	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1095.58	1095.58	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	338.49	338.49	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	15	338.49	338.49	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	16	395.59	395.59	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	17	407.57	407.57	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	18	420.46	420.46	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	19	433.36	433.36	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	20	446.71	446.71	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	21	460.53	460.53	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	22	460.53	460.53	
18939PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	23	460.53	460.53	



18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	34	436.87	436.87
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	35	439.75	439.75
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	36	442.62	442.62
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	37	445.50	445.50
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	38	448.38	448.38
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	39	454.14	454.14
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	40	459.90	459.90
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	41	468.53	468.53
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	42	476.81	476.81
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	43	488.33	488.33
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	44	502.72	502.72
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	45	519.63	519.63
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	46	539.79	539.79
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	47	562.46	562.46
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	48	588.37	588.37
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	49	613.92	613.92
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	50	642.71	642.71
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	51	671.13	671.13
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	52	702.44	702.44
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	53	734.11	734.11
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	54	768.30	768.30
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	55	802.48	802.48
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	56	839.55	839.55
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	57	876.97	876.97
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	58	916.92	916.92
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	59	936.71	936.71
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	60	976.65	976.65
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	61	1011.20	1011.20
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	62	1033.87	1033.87
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	63	1062.30	1062.30
18939PA0010025	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1079.21	1079.21
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	333.34	333.34
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	15	333.34	333.34
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	16	389.57	389.57
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	17	401.36	401.36
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	18	414.06	414.06
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	19	426.76	426.76
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	20	439.91	439.91
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	21	453.52	453.52
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	22	453.52	453.52
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	23	453.52	453.52
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	24	453.52	453.52
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	25	455.33	455.33
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	26	464.40	464.40
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	27	475.29	475.29
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	28	492.98	492.98
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	29	507.49	507.49
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	30	514.74	514.74
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	31	525.63	525.63
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	32	536.51	536.51
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	33	543.32	543.32
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	34	550.57	550.57
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	35	554.20	554.20
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	36	557.83	557.83
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	37	561.46	561.46
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	38	565.08	565.08
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	39	572.34	572.34
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	40	579.60	579.60
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	41	590.48	590.48
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	42	600.91	600.91
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	43	615.43	615.43
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	44	633.57	633.57
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	45	654.88	654.88
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	46	680.28	680.28
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	47	708.85	708.85
18939PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	48	741.50	741.50

18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	49	773.70	773.70
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	50	809.99	809.99
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	51	845.81	845.81
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	52	885.27	885.27
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	53	925.18	925.18
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	54	968.26	968.26
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	55	1011.35	1011.35
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	56	1058.06	1058.06
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	57	1105.23	1105.23
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	58	1155.57	1155.57
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	59	1180.51	1180.51
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	60	1230.85	1230.85
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	61	1274.39	1274.39
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	62	1302.96	1302.96
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	63	1338.79	1338.79
18939PA0010025 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1360.10	1360.10
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	333.61	333.61
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	15	333.61	333.61
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	16	389.89	389.89
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	17	401.69	401.69
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	18	414.40	414.40
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	19	427.11	427.11
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	20	440.27	440.27
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	21	453.89	453.89
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	22	453.89	453.89
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	23	453.89	453.89
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	24	453.89	453.89
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	25	455.71	455.71
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	26	464.78	464.78
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	27	475.68	475.68
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	28	493.38	493.38
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	29	507.90	507.90
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	30	515.17	515.17
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	31	526.06	526.06
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	32	536.95	536.95
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	33	543.76	543.76
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	34	551.02	551.02
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	35	554.65	554.65
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	36	558.29	558.29
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	37	561.92	561.92
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	38	565.55	565.55
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	39	572.81	572.81
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	40	580.07	580.07
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	41	590.97	590.97
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	42	601.41	601.41
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	43	615.93	615.93
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	44	634.09	634.09
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	45	655.42	655.42
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	46	680.84	680.84
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	47	709.43	709.43
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	48	742.11	742.11
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	49	774.34	774.34
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	50	810.65	810.65
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	51	846.51	846.51
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	52	885.99	885.99
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	53	925.94	925.94
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	54	969.06	969.06
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	55	1012.18	1012.18
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	56	1058.93	1058.93
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	57	1106.13	1106.13
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	58	1156.51	1156.51
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	59	1181.48	1181.48
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	60	1231.86	1231.86
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	61	1275.43	1275.43
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	62	1304.03	1304.03
18939PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	63	1339.89	1339.89

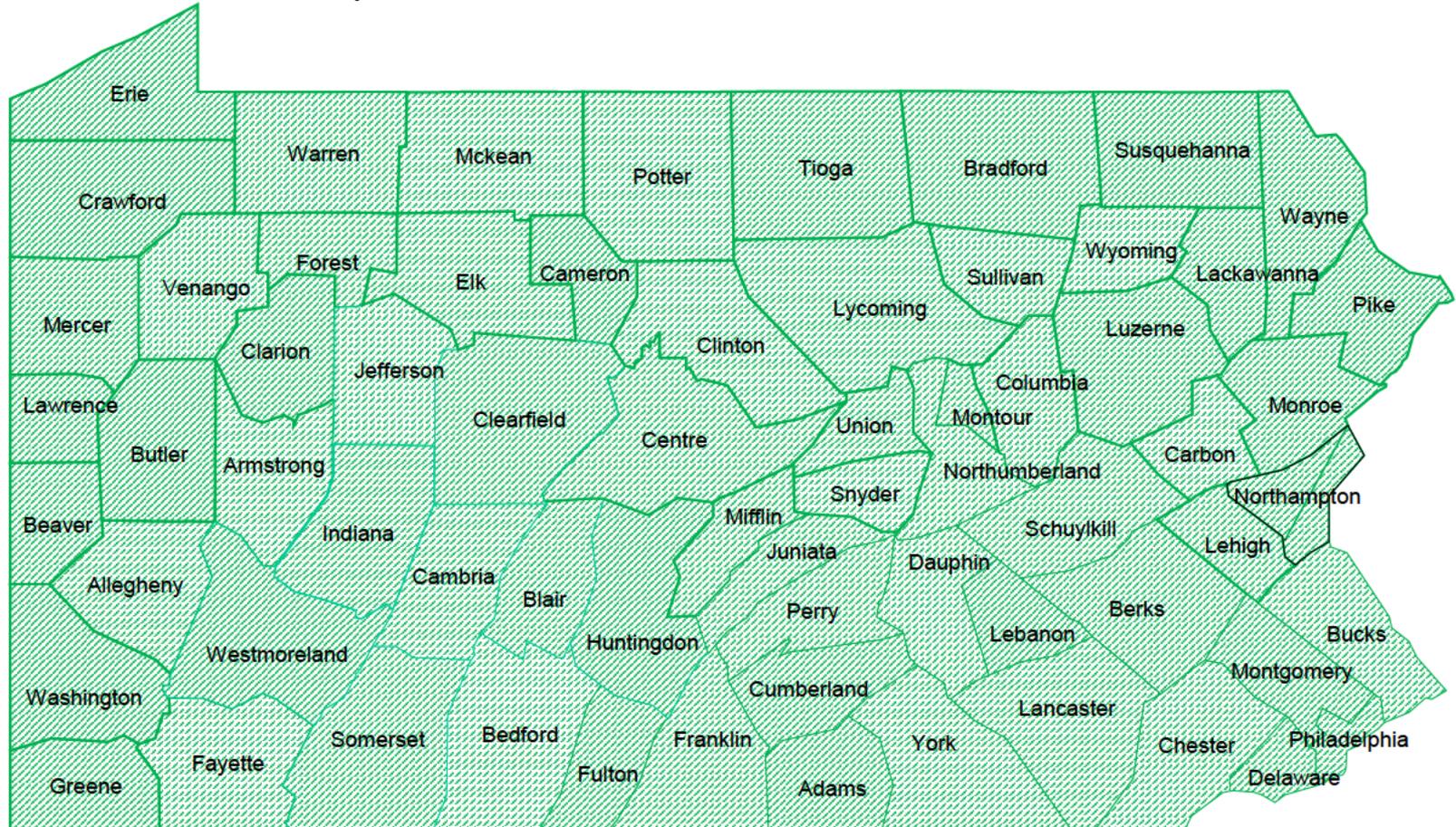
18939PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1361.22	1361.22
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	339.10	339.10
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	339.10	339.10
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	16	396.31	396.31
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	17	408.31	408.31
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	18	421.23	421.23
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	19	434.14	434.14
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	20	447.52	447.52
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	21	461.36	461.36
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	22	461.36	461.36
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	23	461.36	461.36
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	24	461.36	461.36
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	25	463.21	463.21
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	26	472.44	472.44
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	27	483.51	483.51
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	28	501.50	501.50
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	29	516.27	516.27
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	30	523.65	523.65
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	31	534.72	534.72
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	32	545.79	545.79
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	33	552.71	552.71
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	34	560.10	560.10
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	35	563.79	563.79
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	36	567.48	567.48
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	37	571.17	571.17
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	38	574.86	574.86
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	39	582.24	582.24
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	589.62	589.62
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	41	600.70	600.70
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	42	611.31	611.31
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	43	626.07	626.07
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	44	644.53	644.53
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	45	666.21	666.21
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	46	692.05	692.05
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	47	721.11	721.11
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	48	754.33	754.33
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	49	787.09	787.09
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	50	824.00	824.00
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	51	860.44	860.44
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	52	900.58	900.58
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	53	941.18	941.18
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	54	985.01	985.01
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	55	1028.84	1028.84
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	56	1076.36	1076.36
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	57	1124.34	1124.34
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	58	1175.56	1175.56
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	59	1200.93	1200.93
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	60	1252.14	1252.14
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	61	1296.43	1296.43
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1325.50	1325.50
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1361.95	1361.95
18939PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1383.63	1383.63
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	316.46	316.46
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	15	316.46	316.46
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	16	369.85	369.85
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	17	381.05	381.05
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	18	393.11	393.11
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	19	405.16	405.16
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	20	417.65	417.65
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	21	430.56	430.56
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	22	430.56	430.56
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	23	430.56	430.56
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	24	430.56	430.56
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	25	432.29	432.29
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	26	440.90	440.90
18939PA0010025	Rating Area 9	Tobacco User/Non-Tobacco User	27	451.23	451.23

18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	28	468.02	468.02
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	29	481.80	481.80
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	30	488.69	488.69
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	31	499.02	499.02
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	32	509.36	509.36
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	33	515.82	515.82
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	34	522.71	522.71
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	35	526.15	526.15
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	36	529.59	529.59
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	37	533.04	533.04
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	38	536.48	536.48
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	39	543.37	543.37
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	40	550.26	550.26
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	41	560.59	560.59
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	42	570.50	570.50
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	43	584.28	584.28
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	44	601.50	601.50
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	45	621.74	621.74
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	46	645.85	645.85
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	47	672.97	672.97
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	48	703.97	703.97
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	49	734.54	734.54
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	50	768.99	768.99
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	51	803.00	803.00
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	52	840.46	840.46
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	53	878.35	878.35
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	54	919.26	919.26
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	55	960.16	960.16
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	56	1004.51	1004.51
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	57	1049.29	1049.29
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	58	1097.08	1097.08
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	59	1120.76	1120.76
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	60	1168.55	1168.55
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	61	1209.89	1209.89
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	62	1237.01	1237.01
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	63	1271.03	1271.03
18939PA0010025 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1291.26	1291.26

# 01/01/2017 Service Area

Issuer: Aetna HealthAssurance of PA

Market: Small Group



**Key** *(modify as needed)*

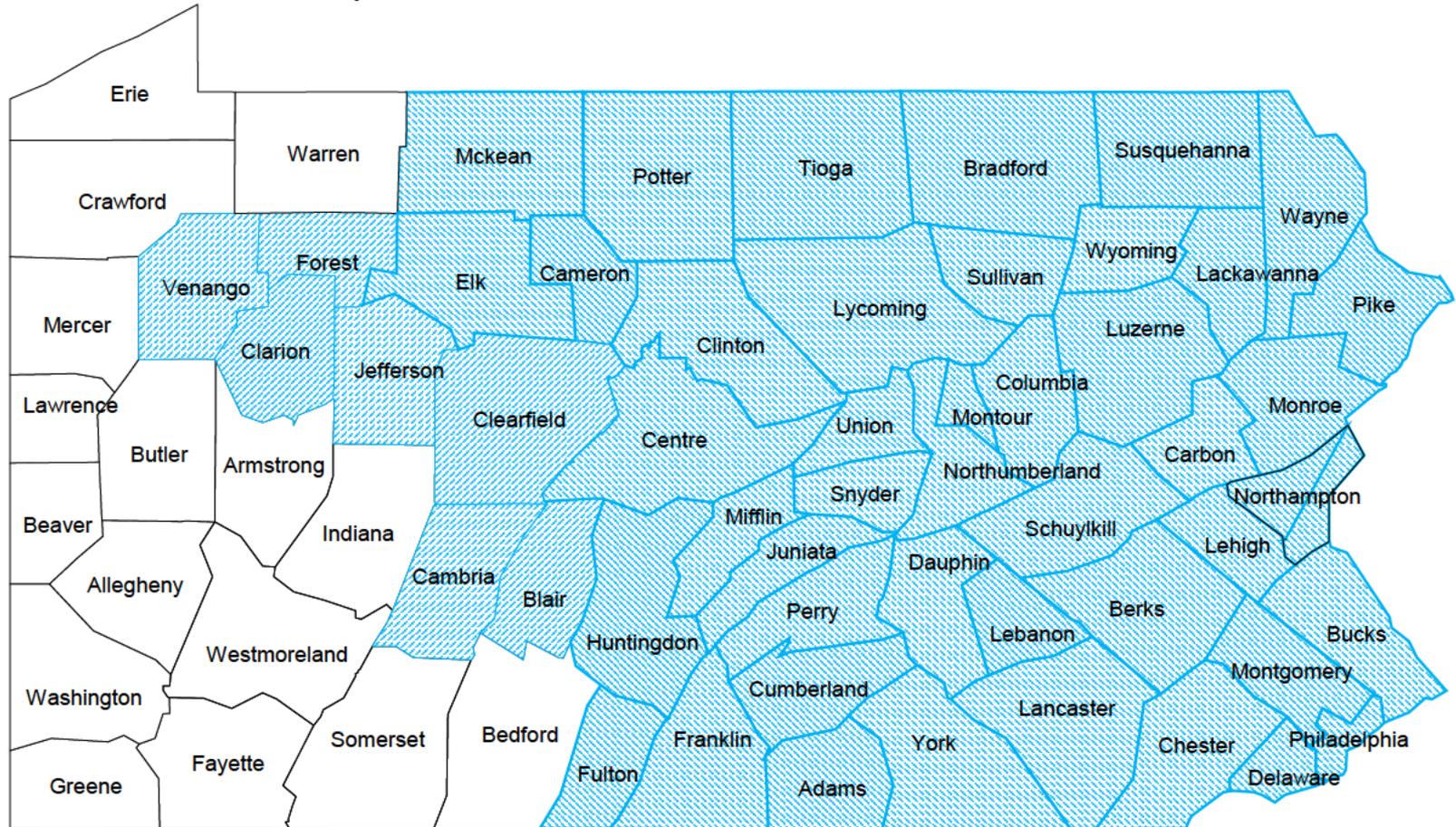
 : 2017 on-exchange service area

 : 2017 off-exchange only service area

# 01/01/2018 Service Area

Issuer: Aetna HealthAssurance of PA

Market: Small Group



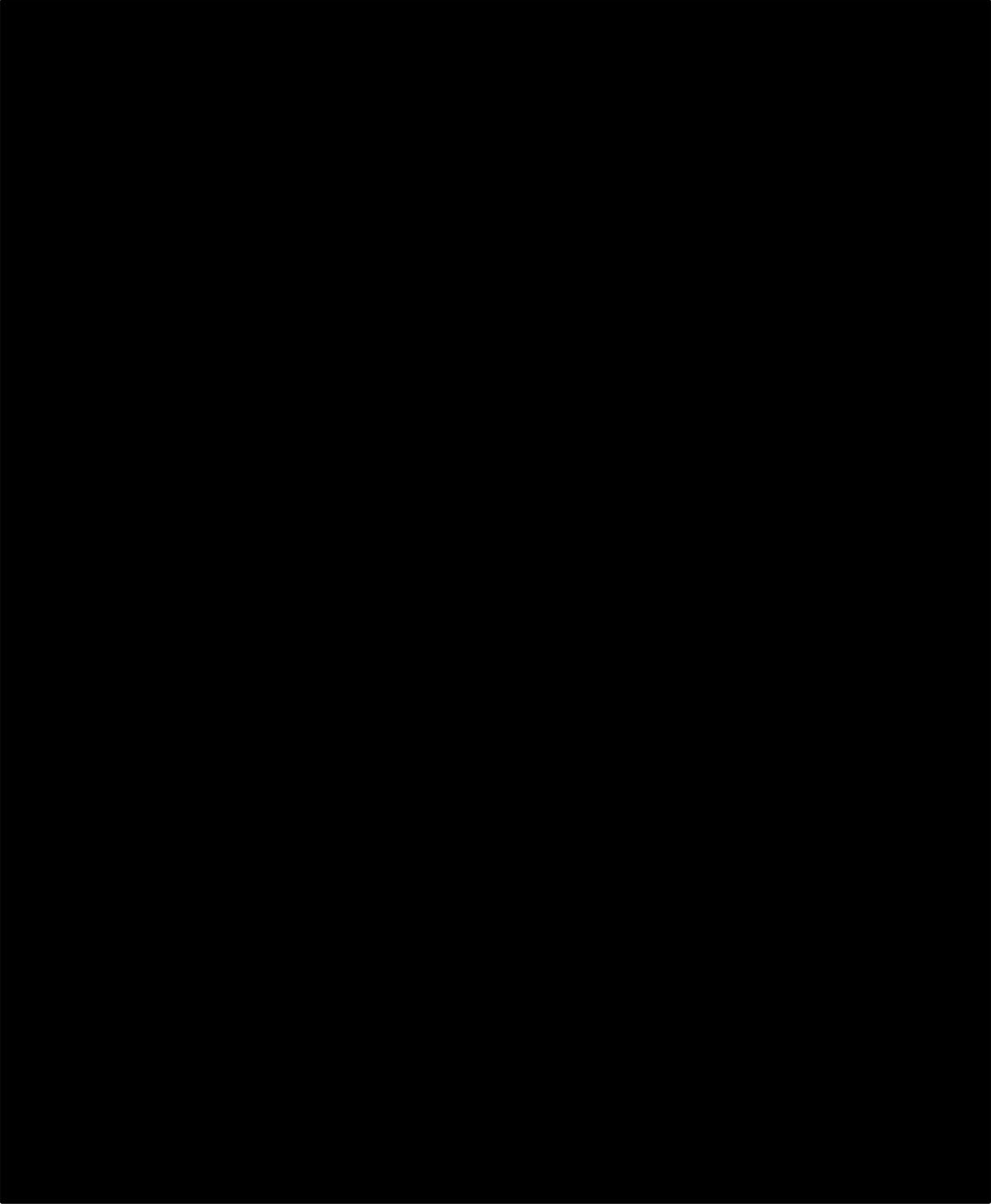
**Key** (*modify as needed*)

 : 2018 on-exchange service area

 : 2018 off-exchange only service area

**Actuarial Value Snapshot**

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.



## Justification for Confidentiality Requests

Company Legal Name:	Aetna Health Assurance of PA
NAIC #:	18527
Market:	Small Group Off-Exchange
Effective Date:	01/01/2018
Avg rate change requested:	1.8%
Range of rate change requested:	-17.6% to +35.2%
Products:	PPO
Rating Areas:	Rating Areas 1-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	9,989
Current # policyholders:	5,701
Number of plans offered:	1
HIOS Issuer ID / Binder #:	18939
Rate Filing Tracking Number:	AETN-131033573
Policy Form(s):	AHASPA SG HCOC-2018-PPO 02
Form Filing Tracking Number:	AETN-130914613

### A.2. RFJ Part III – Actuarial Memorandum

Name and contact information are kept confidential to protect actuary identity.

### D.6. Actuarial Certifications

Name and contact information are kept confidential to protect actuary identity.

### AV Screenshots

AV Screenshots redacted as per Department expectations of a necessary redaction.

SERFF Tracking Number: AETN-131033573 State: Pennsylvania

Filing Company: Aetna HealthAssurance Pennsylvania, Inc. State Tracking Number: AETN-131033573

Company Tracking Number:

TOI: H15G Group Health - Hospital/Surgical/Medical Expense Sub-TOI: H15G.003 Small Group Only

Product Name: 2018 PA SG AHASPA Filing

Project Name:

Objection Letter Status: Pending Industry Response

Objection Letter Date: 06/16/2017

Respond By Date: 06/23/2017

Submitted Date: 06/16/2017 02:21 PM

Introduction: The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 5 business days of the date of this letter.

1. The URRT Worksheet (WS) 1, Section III, does not appear to tie to Table 5, but appears to tie to Table 5 in the Aetna Life Insurance Company (AETN-131033620). Please correct and re-submit the URRT.
2. URRT Worksheet 2 does not show any plans as "Renewing" while tab IV of the PA Act Memo Exhibits does show the mapping of plans occurring. Please provide an explanation for the inconsistency between the workbooks and which of them is accurate.
3. While we acknowledge the explanation on Page 8 of the Federal Actuarial Memorandum (Act Memo), it is not clear why there is such a large variation between WS1 and WS2 Section III of the URRT. Specifically, why does the membership vary from 123,243 on WS1 to 36,839 on WS2? We would expect that the experience period membership would not vary between these sheets. The same concern follows for the other information creating a 'WARNING' on WS2. Please provide an illustration of how these numbers reconcile and are consistent with the 2018 URRT Instructions.
4. Please correct or justify the discrepancy on Page 1 of PA Act Memo which shows the average rate change

of 1.8%, whereas Table 10, Cell AC15, as referenced in the same section on Page 1 shows 2.39%. There is a similar discrepancy between the - 24.8% in the PA Act Memo and Table 11, Cell AN13.

5. The rate change of 2.4% in Table 10, Cell AC15 includes the mapping of Bronze, Gold, and Platinum plans to Silver plans. When only Silver-to-Silver plan mapping is considered, the rate change increases to 11.3%. Please quantify all drivers of the 11.3% increase when only Silver-to-Silver plan mapping is considered.

6. Plans with a Mental Health/Substance Abuse (MH/SA) benefits set to the Specialist cost sharing may not be Mental Health Parity (MHP) compliant. Please illustrate that the \$75 copay on MH/SA is compliant with MHP regulations.

7. Please provide an explanation for how the AV Calculator (AVC) inputs for the Specialty Drug benefit were determined when there is different cost sharing between preferred and non-preferred drugs, as shown in Exhibit A-2.

8. Please provide an explanation and illustration for the calculation of the 0.845 paid-to- allowed ratio for the Silver plans.

9. Please illustrate the development of the network factors.

10. Please illustrate the development of the trend factor used in Exhibit 12 (~12.1% trend) as it relates to Exhibit 8 (~10.6% trend); specifically, please show how the leveraging is applied, as noted on Page 5 of the Federal Act Memo.

11. Please provide numerical support for the trend assumptions shown in Exhibit 8. We understand that additional considerations are applied other than historical trends as stated in the Act Memos, but please justify the large discrepancy in historical pharmacy trend with what is being shown in Exhibit 8.

12. Please provide numerical support for the morbidity assumption for both the Actual Experience Data and Manual Data.

13. Please show the breakout of the components that make up the 'other' adjustment for both the Actual Experience Data and Manual Data. Clearly illustrate the 'Change in Network' is not being double counted, as the PA Act Memo states the 'Change in Network' is included in 'Change in Other.', but Table 5 shows it applied on its own.

14. Please provide numerical support for the development of the Risk Adjustment amount.
15. Please reconcile the discrepancy between Table 5's projected risk adjustment which is shown as a payment of \$28.89, compared to Exhibit E-1 which equates to \$30.17  $((551.03 - 515.33) * 0.845)$ .
16. Please provide numerical support for the development of the Health Insurer Fee.
17. Please reconcile the discrepancy between Exhibit 11's 'Premium (pmpm)' of \$560.57 compared to URRT WS1 which shows \$557.87?
18. Please reconcile the discrepancy between Exhibit 11's 'Medical Cost (pmpm)' of \$442.86 compared to URRT WS1 which shows \$443.38?
19. Please reconcile the discrepancy between Exhibit 11's 'Taxes and Fees' of \$39.29 compared to URRT WS1 which shows \$36.17? We should expect this to differ by only the Risk Adjustment User Fee amount.
20. The Service Area Template included in the Binder indicates that AHI is statewide; however the Service Area Map included in this rate filing shows 16 counties in which coverage will not be offered in 2018. Please review and revise.
21. Please confirm the HIOS submission and update the cover letter to include the Binder # in addition to the HIOS Issuer ID.
22. Please confirm that you have tested to ensure that the PID rate exhibits the Federal rates template included in this filing and the binder are the same.
23. The Rate/Rule Schedule tab shows 5,701 policy holders while cell V15 of Table 10 shows 7,224 and the Rate Change Request Summary Attachment shows 9,989 covered lives as of February 1, 2017. Be advised that the 2018 Guidance, consistent with the 2017 Guidance, states that the policyholders in the Rate/Rule Schedule tab should show the number of covered lives and that this number should equal the figure shown in Table 1 and Table 10. Please review the Mapping instructions in section D.3.C and revise.
24. Please provide the experience period data and projection factors used to develop the credibility manual data, in the same format as Worksheet I, Sections I and II of the URRT.

25. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the --\$28.88 Projected Risk Adjustments PMPM amount found in Section III, Worksheet 1 of the URRT and in Table 5 cell C31. Also provide a detailed narrative that describes the development of the estimated risk adjustment transfer payment. In demonstrating the development of the transfer payment, please show all risk transfer formula components, the estimated market-wide average risk assumptions as well as support for those assumptions. Since this response should include detailed insight into the risk adjustment transfer methodology, you may redact this response as appropriate.

26. Please show quantitatively the derivation of the trend assumptions for each benefit category as shown in Table 3b. Please include the sources and source claims data in Table 4b. Also provide a detailed narrative that explains why this data is appropriate and how it was used in developing the trend, including all assumptions and adjustments. Also discuss the impact of provider contracting and leveraging on trend. The specific provider contracting agreement and amount may be redacted, but not aggregate amounts.

27. Table 6, cell B54, indicates the PCORI fee is \$0.19. The 2018 PCORI pmpm amount should be \$0.20 or \$0.21. Please revise.

28. On page 14 of the 2018 Guidance, the department requested data regarding the development of the Pricing AVs and Induced Demand in Table 10. Please provide this data in Excel.

29. Please show quantitatively, including an Excel spreadsheet with formulas, the development of the age (1.430) and geographic (0.921) calibration factors in cells T4 and T5 of Table 10. Also, state the associated age.

30. Please show the calculation of the PA Premium Tax percentage shown in Table 6, cell C55; I note the maximum tax payable is 0% for HMO and RANLI business, and 2% for all other business.

31. Please show quantitatively, including an Excel spreadsheet with formulas the development of and discuss the basis for the federal income tax of 2.10% in cell C56 and the Health Insurer Provider Fee of 3.15% in cell C57 of Table 6.

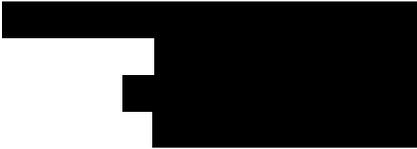
32. Please show quantitatively, including an Excel spreadsheet with formulas the development of and discuss the basis for the Change in Morbidity (1.093), Change in Demographics (0.958), Change in Network (1.020) and the Change in Other (.997) in Table 5.

33. Table 6 cell C63 indicates the Single Risk Pool pmpm is \$581.27, while the Single risk pool in the URRT

in cell V43 indicates \$557.87. Please reconcile.

34. Please show the development of the average commission and circumstances in which broker commissions will be paid and if they will vary based on geographic location, metal level, plan, open enrollment vs SEP enrollment, etc. Additionally, the current and 2018 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated pmpm dollar amount.

Please be advised that there may be additional questions subsequent to your responses to the above. To the extent that concerns have been raised by the Department in this filing and not in this entity's other market or affiliate companies, where the issue exists in the other market or affiliate, please make the appropriate adjustment and advise in the response to the data call. Data and exhibits in response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2013 or less). Please retain all formulas. Should you have any questions regarding this correspondence, please contact me at (717) 783-2115.



June 23, 2017

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

Subject: Aetna HealthAssurance Pennsylvania, Inc.  
Small Group Rate Filing  
SERFF # AETN-131033573

Dear Mr. Michael Gurgiolo:

Enclosed is additional information related to the items contained in your objection letter dated 06/16/2017 for the above referenced rate filing.

1. The URRT Worksheet (WS) 1, Section III, does not appear to tie to Table 5, but appears to tie to Table 5 in the Aetna Life Insurance Company (AETN-131033620). Please correct and re-submit the URRT.

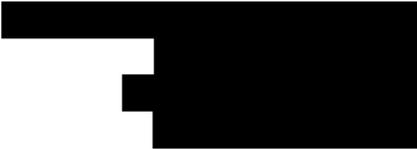
*Table 5 has been updated, we apologize for the oversight.*

2. URRT Worksheet 2 does not show any plans as “Renewing” while tab IV of the PA Act Memo Exhibits does show the mapping of plans occurring. Please provide an explanation for the inconsistency between the workbooks and which of them is accurate.

*All membership from 2017 is being offered a 2018 plan which is shown in the exhibits. However, the 2018 plan does not meet the UBM mapping requirements of the URRT, therefore it is considered a new plan.*

3. While we acknowledge the explanation on Page 8 of the Federal Actuarial Memorandum (Act Memo), it is not clear why there is such a large variation between WS1 and WS2 Section III of the URRT. Specifically, why does the membership vary from 123,243 on WS1 to 36,839 on WS2? We would expect that the experience period membership would not vary between these sheets. The same concern follows for the other information creating a ‘WARNING’ on WS2. Please provide an illustration of how these numbers reconcile and are consistent with the 2018 URRT Instructions.

*Worksheet 1 includes the historical experience for the Small Group transitional policies or Keep What You Have. This is consistent with the 2018 URRT instructions (page 13). However, Worksheet 2 does not include these plans.*



- Please correct or justify the discrepancy on Page 1 of PA Act Memo which shows the average rate change of [REDACTED], whereas Table 10, Cell AC15, as referenced in the same section on Page 1 shows [REDACTED]. There is a similar discrepancy between the [REDACTED] in the PA Act Memo and Table 11, Cell AN13.

*The discrepancy has been corrected and updated. Please see "Updated 2018 PA Actuarial Memorandum SG AHASPA".*

- The rate change of [REDACTED] in Table 10, Cell AC15 includes the mapping of Bronze, Gold, and Platinum plans to Silver plans. When only Silver-to-Silver plan mapping is considered, the rate change increases to [REDACTED]. Please quantify all drivers of the [REDACTED] increase when only Silver-to-Silver plan mapping is considered.

*The drivers of the rate change are:*

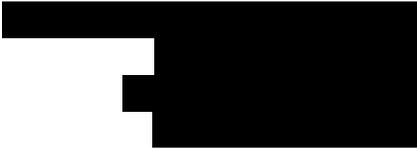
Trend	[REDACTED]
Population Morbidity	[REDACTED]
HIF	[REDACTED]
Profit	[REDACTED]
Benefit & Other Changes	[REDACTED]
Total	[REDACTED]

- Plans with a Mental Health/Substance Abuse (MH/SA) benefits set to the Specialist cost sharing may not be Mental Health Parity (MHP) compliant. Please illustrate that the \$75 copay on MH/SA is compliant with MHP regulations.

*Aetna's plan complies with the "substantially all" and "predominant" tests of the Mental Health Parity and Addiction Equity Act ("MHPAEA"). MHPAEA provides that the financial requirement applicable to behavioral health and substance use disorder benefits must arise from a comparison of all medical and surgical benefits within a given classification. In the case of the "Outpatient- In Network" classification, MHPAEA permits plans to subclassify benefits as "Office Visits," including specialist, primary care and behavioral health office visits, and "All Other."*

*In accordance with MHPAEA, for the plan in Aetna's filing, the cost share for outpatient behavioral health benefits is the "type" applicable to "substantially all" (or at least 2/3 of) medical and surgical benefits within the applicable sub-classification. Further, the "level" (or amount) of any such cost share is no greater than the "predominant" level (or applicable to more than 1/2 of) for medical and surgical benefits.*

*In the case of the plan at issue here, the "substantially all" actuarial analysis set forth in MHPAEA results in a cost share for the behavioral health "outpatient office" sub-classification that aligns in "type" (e.g., copay or coinsurance) with both primary care and specialist office visits. On the other hand, the "predominant" actuarial analysis*



*results in a cost share “level,” or amount, which aligns with specialist office visits, not primary care.*

*When tested on the basis of actuarially-credible data, the Plan passes the substantially all and predominant tests. The BH/SUD cost share type (copay) applies to 83.7% (or substantially all) of the in-network M/S benefits in the office subclassification. Further, the level of that cost share (\$75) applies to 78.6% (predominant) of the M/S benefits. In other words, the plan passes the substantially all and predominant tests.*

7. Please provide an explanation for how the AV Calculator (AVC) inputs for the Specialty Drug benefit were determined when there is different cost sharing between preferred and non-preferred drugs, as shown in Exhibit A-2.

*When calculating the AV, we entered the preferred tier cost sharing. Weighting between the preferred and non-preferred tiers is not material to the Actuarial Value.*

8. Please provide an explanation and illustration for the calculation of the [REDACTED] paid-to-allowed ratio for the Silver plans.

*Paid to allowed ratios are based on 2016 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.*

9. Please illustrate the development of the network factors.

*All network factors are 1.0 for this filing.*

10. Please illustrate the development of the trend factor used in Exhibit 12 (~[REDACTED] trend) as it relates to Exhibit 8 (~[REDACTED] trend); specifically, please show how the leveraging is applied, as noted on Page 5 of the Federal Act Memo.

*Exhibit 8 uses our projected Allowed trend, while Exhibit 12 uses our projected Paid trend. The only difference between the two is the adjustment for leveraging. We apply an adjustment separately to Inpatient, Outpatient and Physician to appropriately reflect the leveraging impact by cost category.*

11. Please provide numerical support for the trend assumptions shown in Exhibit 8. We understand that additional considerations are applied other than historical trends as stated in the Act Memos, but please justify the large discrepancy in historical pharmacy trend with what is being shown in Exhibit 8

*Please see Exhibit 8 for the trend components by category. For utilization trends, our trends are determined by studying our national Small Group data. We use a rolling-12*



utilization per thousand statistic for a continuous, normalized population, and exclude catastrophic claims.

For Unit Costs, we track projected unit cost increases at each facility/provider and develop a weighted average increase based on our volume at each facility location.

Pharmacy Unit Cost trend considers the impact of formulary changes, patent expirations, new drugs, and other general market share shifts. It is important to note for both medical and pharmacy unit cost trend, historical unit costs are not indicative of the known changes we include in our forward projections.

- 12. Please provide numerical support for the morbidity assumption for both the Actual Experience Data and Manual Data.

Please see the table below for changes in the average morbidity of the population.

	Experience	Manual
Experience Period		
Projection Period		
Morbidity Factor		

\*Morbidity factor is developed by taking the Projection Period Factor/Experience Period Factor ( )

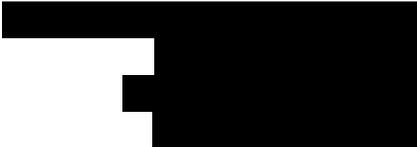
- 13. Please show the breakout of the components that make up the 'other' adjustment for both the Actual Experience Data and Manual Data. Clearly illustrate the 'Change in Network' is not being double counted, as the PA Act Memo states the 'Change in Network' is included in 'Change in Other.,' but Table 5 shows it applied on its own.

Please see tab 'Objection 13' and 'Objection 13 cont.' of "Objections 6-16-17.xlsx". The Network change is only utilized in one place in the formula.

- 14. Please provide numerical support for the development of the Risk Adjustment amount.

Please see the table below for the calculation of the Projected Risk Adjustment PMPM

Risk Transfer Estimate from PA DOI	
Adjustment for Admin components of Premium	
2018 Risk Adjustment Fee	
2018 Net High Risk Pool Prem less Recoveries	
<b>Projected Risk Adjustment PMPM</b>	



15. Please reconcile the discrepancy between Table 5's projected risk adjustment which is shown as a payment of \$28.89, compared to Exhibit E-1 which equates to [REDACTED].

*Exhibit E-1 provides the risk adjustment value on an allowed bases (before the paid to allowed adjustment) and trended to the midpoint of the projection period for all policies offered in 2018 (not just the first quarter policies as on Worksheet I of the URRT).*

16. Please provide numerical support for the development of the Health Insurer Fee.

*We are estimating the Health Insurer Fee to be 3.15% of premium for 2018. The Health Insurer Fee was calculated for Aetna by taking the total dollar value due to the HIF and by estimating our national market share. To calculate this, we used growth assumptions for Aetna by market and compared to industry wide growth assumptions.*

17. Please reconcile the discrepancy between Exhibit 11's 'Premium (pmpm)' of [REDACTED] compared to URRT WS1 which shows [REDACTED]?

*Exhibit 11 has been updated to reflect the correct value of \$557.87. The URRT and Exhibit now reconcile. Please see "Updated PA SG AHASPA FACT Exhibits.xlsx".*

18. Please reconcile the discrepancy between Exhibit 11's 'Medical Cost (pmpm)' of [REDACTED] compared to URRT WS1 which shows [REDACTED]?

*The corrected value on Exhibit 11 is [REDACTED]. [REDACTED] of costs are moved from medicate costs to Taxes and fees to account for the cost of the high risk pool.*

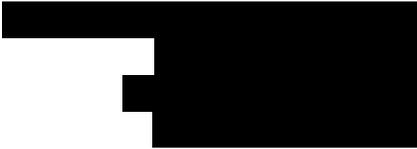
19. Please reconcile the discrepancy between Exhibit 11's 'Taxes and Fees' of [REDACTED] compared to URRT WS1 which shows [REDACTED]? We should expect this to differ by only the Risk Adjustment User Fee amount.

*The difference is we are increasing the Taxes and fees by the [REDACTED] of premium that was reduced from the Medical Cost for the high risk pool.*

20. The Service Area Template included in the Binder indicates that AHI is statewide; however the Service Area Map included in this rate filing shows 16 counties in which coverage will not be offered in 2018. Please review and revise.

*A revised binder will be submitted. We apologize for the oversight.*

21. Please confirm the HIOS submission and update the cover letter to include the Binder # in addition to the HIOS Issuer ID.



*HIOS was submitted and the Binder tracking number is AETN-PA18-125071663. The cover letter has been updated to reflect this.*

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

*We have confirmed the rates now match. See uploaded "Rates Tables" files.*

23. The Rate/Rule Schedule tab shows 5,701 policy holders while cell V15 of Table 10 shows 7,224 and the Rate Change Request Summary Attachment shows 9,989 covered lives as of February 1, 2017. Be advised that the 2018 Guidance, consistent with the 2017 Guidance, states that the policyholders in the Rate/Rule Schedule tab should show the number of covered lives and that this number should equal the figure shown in Table 1 and Table 10. Please review the Mapping instructions in section D.3.C and revise.

*5,701 is the number of current policy holders, 7,224 is the number of current covered lives mapped to 2018 plans, and 9,989 is the total covered lives as of February 1, 2017. The Rate/Rule Schedule tab will be updated to match Table 1's cell D18 and Table 10's cell AP15 value of 9,989 covered lives.*

24. Please provide the experience period data and projection factors used to develop the credibility manual data, in the same format as Worksheet I, Sections I and II of the URRT.

*Please see tab 'Objection 11' of "Objections 6-16-17.xlsx".*

25. Please show quantitatively, including an Excel spreadsheet with formulas, the derivation of the -- Projected Risk Adjustments PMPM amount found in Section III, Worksheet 1 of the URRT and in Table 5 cell C31. Also provide a detailed narrative that describes the development of the estimated risk adjustment transfer payment. In demonstrating the development of the transfer payment, please show all risk transfer formula components, the estimated market-wide average risk assumptions as well as support for those assumptions. Since this response should include detailed insight into the risk adjustment transfer methodology, you may redact this response as appropriate.

*Please see the response to Question 14. As noted above, our projected Risk Adjustment PMPM relied upon the information provided by the Pennsylvania DOI.*

26. Please show quantitatively the derivation of the trend assumptions for each benefit category as shown in Table 3b. Please include the sources and source claims data in Table 4b. Also provide a detailed narrative that explains why this data is appropriate and how it was used in developing the trend, including all assumptions and adjustments. Also discuss the impact of provider contracting and leveraging on trend. The specific provider contracting agreement and amount may be redacted, but not aggregate amounts.



*Please see the response to Question 11 for the derivation of the trend assumption. The data in Table 4b is not appropriate to develop trend assumptions as it has not been normalized for benefit changes, demographic changes, or catastrophic claims. We also develop a prospective forward looking trend estimate, rather than a historical view so that we are able to appropriately price for the projected claims for the 2018 policies.*

27. Table 6, cell B54, indicates the PCORI fee is [REDACTED]. The 2018 PCORI pmpm amount should be [REDACTED] or [REDACTED]. Please revise.

*Table 6 had been updated to reflect a [REDACTED] PCORI pmpm amount.*

28. On page 14 of the 2018 Guidance, the department requested data regarding the development of the Pricing AVs and Induced Demand in Table 10. Please provide this data in Excel.

*Please see Question 8 for the development of the Pricing AV. Induced Demand is 1.0 for the plans in this filing.*

29. Please show quantitatively, including an Excel spreadsheet with formulas, the development of the age ([REDACTED]) and geographic ([REDACTED]) calibration factors in cells T4 and T5 of Table 10. Also, state the associated age.

*Please see "Objection 29- Geographic Calibration" tab of "Objections 6-16-17.xlsx".*

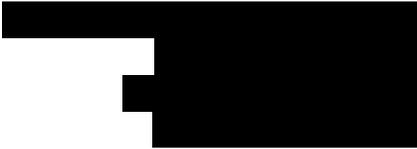
30. Please show the calculation of the PA Premium Tax percentage shown in Table 6, cell C55; I note the maximum tax payable is 0% for HMO and RANLI business, and 2% for all other business.

*The breakouts of the components included in Premium Tax are:*

HMO/RANLI Statutory Tax	[REDACTED]
Other Assessments	[REDACTED]
<b>Total Premium Tax</b>	[REDACTED]

31. Please show quantitatively, including an Excel spreadsheet with formulas the development of and discuss the basis for the federal income tax of 2.10% in cell C56 and the Health Insurer Provider Fee of 3.15% in cell C57 of Table 6.

*Please see tab 'Objection 31' in "Objections 6-16-17.xlsx". The Health Insurer Fee was calculated for Aetna by estimating our national market share based on growth assumptions and compared to industry growth assumptions.*



32. Please show quantitatively, including an Excel spreadsheet with formulas the development of and discuss the basis for the Change in Morbidity (██████), Change in Demographics (██████), Change in Network (██████) and the Change in Other (██████) in Table 5.

*Please see tab 'Objection 13 cont. & Obj 32' in "Objections 6-16-17.xlsx".*

33. Table 6 cell C63 indicates the Single Risk Pool pmpm is ██████, while the Single risk pool in the URRT in cell V43 indicates ██████. Please reconcile.

*Table 6 uses the average of all policies offered through the year, while the URRT Worksheet 1 cell V43 only represents the first quarter policies.*

34. Please show the development of the average commission and circumstances in which broker commissions will be paid and if they will vary based on geographic location, metal level, plan, open enrollment vs SEP enrollment, etc. Additionally, the current and 2018 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated pmpm dollar amount.

*As noted in our actuarial memorandum, 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.*

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

Sincerely,

██████████, FSA  
Senior Director, Aetna

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc**  
**1Q18 Small Group Rates**

**Projection Period:** 01/01/2018 to 12/31/2018 Mid-point to Mid-point, Exper to Proj: 24 months

<b>Benefit Category</b>		<u>IP</u>	<u>OP</u>	<u>Prof</u>	<u>Other</u>	<u>Cap.</u>	<u>Rx</u>
Total Other	Util/1,000						
	Avg. Cost/Service						
	PMPM						
	Population Risk						
	Area Factor						
	Area Mix						
	Demo Factor						
	Demo Mix						
	Network Factor						
	Network Mix						
	Benefit Mandate Change						
	New Cap						
	Pooling Impact						
	Deductible Suppression						
	Rx Other Trend						
<b>Total Other</b>							
Unit Cost							
Total Utilization Trend							
Util/1,000							
Avg. Cost/Service							
<b>Projected PMPM</b>							

Development of the Projected Index Rate	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	
Two year trend projection Factor	
Unadjusted Projected Allowed EHB Claims PMPM	
<u>Single Risk Pool Adjustment Factors</u>	
Change in Morbidity	
Change in Other	
Change in Demographics	
Change in Network	
Change in Benefits	
Change in Other	
Total Adjusted Projected Allowed EHB Claims PMPM	
Credibility Factors	
Blended Projected EHB Claims PMPM	

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc**  
**1Q18 Small Group Rates**  
**Objection 29: Geographic Calibration**

Rating Area	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1				
2				
3				
4				
5				
6				
7				
8				
9				

**Average Experience Period Area Factor**

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

**Average Projected Area Factor**

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

**Calibration Factor**

**Area Shift Factor**

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

**Area Factor Change**

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

**Objection 31: Federal Income Tax**

BFIT Profit & Risk Load	
Federal Income Tax Rate	35.0%
Federal Income Tax Rate	

Introduction: The Department has the following additional questions regarding the subject filing. To facilitate a timely review, we request this information be provided within 5 business days of the date of this letter:

1) In reference to response #2, please review Sections '2.2.1 Guaranteed Renewability and Uniform modification of Coverage' and '2.2.2 Plan Mapping Instructions' beginning on page 25 of the Unified Rate Review (URR) Instructions. We would expect one or more plans to be listed as 'Renewing' in the URR template in order to avoid a market withdrawal. Please provide support for having all 2018 plans listed as 'New' in the URR template while avoiding a market withdrawal or revise the URR template accordingly.

2) In reference to response #3, please include the transitional policies (or Keep What You Have) on Worksheet 2 of the URR template. Refer to Page 33 of the URR Instructions, under 'Product,' which states "all products included in the single risk pool experience shown on Worksheet 1 must be entered in this section of Worksheet 2."

3) In reference to response #5, please provide further information for what is contained in the "Benefit and Other Changes" grouping which is a -10.5% change. Since the overall total is only comparing silver plans, we would not expect there to be much impact from benefit changes.

4) In reference to response #10, please illustrate how the paid trend in Exhibit 12 ties to the allowed trend in Exhibit 8 and show the leveraging impact, including how it was calculated, by cost category.

5) In reference to response #12, please provide further information on how the experience period and projection period factors were calculated and what the factors represent.

6) In reference to response #13, please illustrate the development of the 'Area Mix' and 'Deductible Suppression' factors. In addition, please provide an explanation for what the 'Deductible Suppression' factor represents.

7) In reference to response #14, please illustrate the development of the '2018 Net High Risk Pool Prem less Recoveries' amount was calculated. How was it determined that the premium paid would be more than the recoveries received?

8) In reference to response #16, please provide numerical support for the development of the 3.15% Health Insurer Fee assumption.

9) In regards to response #18 and #19, please provide support for deducting the risk adjustment high risk pool amount from premium as our understanding is that it is not an allowable adjustment in the MLR calculation.

10) Regarding response #29, I note that the response addresses geographic factors but not age factors. Please provide the requested information regarding the age calibration factors and associated age.

11) Please remove the Total Premium Tax from the filing.

12) Regarding response #37, please ensure that the factors supported in the Objections 6-16-17 workbook are consistent with those shown in Table 5, and provide the requested discussion of the development of these factors.

13) Regarding response #39, the Agent/Broker Fees and Commissions line in Table 6 should include only scheduled compensation paid to agents and brokers; all other advertising/marketing expenses should be shown under Administrative Expenses – General and Claims.

If you wish to make adjustments to the projected RA amount included in this rate submission and the URRT, based on the June 30, 2017 Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers, please do so. Provide narrative and an Excel spreadsheet demonstrating the development and assumptions.

In your June 14th response you indicated that corrections would be when the final files are uploaded in SERFF. Be advised, all revisions must be reflected in this resubmission.

Please provide a PDF file for public review (Public Rate Filing PDF) in SERFF to show the updated rate request. The following updated supporting items must be included:

- Cover Letter
- Rate Change Request Summary (Attachment 1)
- Part 1 - Unified Rate Review Template (URRT)
- Part II – Consumer Friendly Justification
- Part III – Federal Actuarial Memorandum (redacted)

- PA Actuarial Memorandum (redacted)
- PA Actuarial Memorandum Rate Exhibits
- PA Plan Design Summary and Rate Tables
- Federal Rates Templates
- Service Area Maps
- Correspondence – Q&A's and supporting exhibits

Please remain cognizant of the limited redactions as outlined on pages 3 and 4 of the 2018 Guidance. Only those specific items may be redacted. Since AV screenshots and commission schedules are proprietary, they should not be included in this public PDF. Additionally, please ensure that documents and spreadsheets are internally consistent and that the Excel exhibit with formula corrections emailed to you on June 6, 2017 is used. The deadline for the revised PDF is COB July 18, 2017.

Conclusion:

Sincerely,

Michael Gurgiolo



July 14, 2017

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

Subject: Aetna HealthAssurance Pennsylvania, Inc.  
Small Group Rate Filing  
SERFF # AETN-131033573

Dear Mr. Michael Gurgiolo:

Enclosed is additional information related to the items contained in your objection letter dated 07/07/2017 for the above referenced rate filing.

- 1) In reference to response #2, please review Sections '2.2.1 Guaranteed Renewability and Uniform modification of Coverage' and '2.2.2 Plan Mapping Instructions' beginning on page 25 of the Unified Rate Review (URR) Instructions. We would expect one or more plans to be listed as 'Renewing' in the URR template in order to avoid a market withdrawal. Please provide support for having all 2018 plans listed as 'New' in the URR template while avoiding a market withdrawal or revise the URR template accordingly.

*Prior CMS guidance deemed carriers discontinuing all current plans to withdraw from a market even if those carriers already filed new plans for the following year. However, because this guidance evidenced a disconnect between traditional market withdrawal concepts and a carrier's evidence of continued commitment to a market, CMS recently revised its position through a Q&A document. Now, discontinuing all current plans and replacing with all new plans will not be deemed to be a market withdrawal. CMS does specify that carriers cannot use this approach to avoid the rate review process and must apply the reasonable rate review process to the newly filed plans.*

*The applicable excerpt from the Q&A says:*

To reflect these exceptions to market withdrawal requirements, we proposed to add new paragraph (d)(3) to § 147.106 to provide that an issuer has not discontinued offering all health insurance coverage in a market if the issuer continues to offer and make available a product in the applicable market in a State and subjects the new product to the rate review requirements under part 154 of this title (to the extent otherwise applicable to coverage of the same type and in the same market) as if that part applied to that product, and reasonably identifies a discontinued product that corresponds to the new product for purposes of such rate review. We are finalizing the proposal as proposed by adding § 147.106(d)(3) with minor non-substantive modifications to the structure and text of the regulation, and also making conforming amendments to §§ 146.152(d)(3) and 148.122(e)(4).



- 2) In reference to response #3, please include the transitional policies (or Keep What You Have) on Worksheet 2 of the URR template. Refer to Page 33 of the URR Instructions, under 'Product,' which states "all products included in the single risk pool experience shown on Worksheet 1 must be entered in this section of Worksheet 2."

*We will revise and provide an updated copy of the URRT to reflect the requested revision by COB July 18, 2017.*

- 3) In reference to response #5, please provide further information for what is contained in the "Benefit and Other Changes" grouping which is a [REDACTED] change. Since the overall total is only comparing silver plans, we would not expect there to be much impact from benefit changes.

*In 2017 we offered a variety of silver plans across the range of allowable actuarial value. However, in 2018 we are only offering a single silver plan. Overall, the benefits for the silver plan filed in 2018 were much leaner the benefits filed than the average silver plan for 2017 causing there to be a [REDACTED] change. Such leaning out of benefits include moving to a \$5000 deductible, \$7000 MOOP, 20% coinsurance, \$30 PCP copay and \$50 Specialty copay for an individual.*

- 4) In reference to response #10, please illustrate how the paid trend in Exhibit 12 ties to the allowed trend in Exhibit 8 and show the leveraging impact, including how it was calculated, by cost category.

*Please see tab 'Objection 4' of 'AHASPA Objection Response 7-7-17 for PA\_DOI.xlsx'. The leveraging impact was calculated by assessing the impact of fixed member cost share on the overall ratio of paid to allowed claims, after unit cost and utilization trend. Historical levels of paid to allowed changes at the cost category level are used to determine the factor to apply.*

- 5) In reference to response #12, please provide further information on how the experience period and projection period factors were calculated and what the factors represent.

*The Experience Period factor represents the average morbidity of the population covered during the 2016 historical period. It is calculated based on internal risk scores. The Projection period factors represent the average morbidity we expect in 2018 and was calculated by projecting forward which populations would remain in the single risk pool in 2018.*

- 6) In reference to response #13, please illustrate the development of the 'Area Mix' and 'Deductible Suppression' factors. In addition, please provide an explanation for what the 'Deductible Suppression' factor represents.

*Please see tab 'Objection 6' of AHASPA Objection Response 7-7-17 for PA\_DOI.xlsx. The deductible suppression factor represents the durational impact of members in the base period not being active for the full 12 months of the year. The result of this is that a higher level of allowed claims is applied to deductible in the base period than would be expected in the projection period. The deductible suppression factor adjusts the base period claims to the expected level for 12 month contract.*

- 7) In reference to response #14, please illustrate the development of the '2018 Net High Risk Pool Prem less Recoveries' amount was calculated. How was it determined that the premium paid would be more than the recoveries received?

*We anticipate, based on historical ACA national averaging, that our high risk pool recoveries will be [REDACTED] of overall claims. With the expected risk pool premium charge of [REDACTED], we anticipate premium less recoveries to equal .28% of total premium.*



- 8) In reference to response #16, please provide numerical support for the development of the 3.15% Health Insurer Fee assumption.  
*The 3.15% is calculated based on the national Aetna HIF liability and depend on market share projections in each State. Unfortunately we are not able to publically disclose these detailed market share projection calculations. Our projections of the HIF have been accurate in prior years*
- 9) In regards to response #18 and #19, please provide support for deducting the risk adjustment high risk pool amount from premium as our understanding is that it is not an allowable adjustment in the MLR calculation.  
*We reached out to HHS for clarification on this point, and received the following response: "The pooling charge should be considered a fee, while the recoveries should be reflected in the 'Allowed Claims which are not the Issuer's Obligation."*
- 10) Regarding response #29, I note that the response addresses geographic factors but not age factors. Please provide the requested information regarding the age calibration factors and associated age.  
*Please see 'Objection 10(AGE)' tab of the AHASPA Objection Response 7-7-17 for PA\_DOI.xlsx spreadsheet.  
The state associated age is 35.*
- 11) Please remove the Total Premium Tax from the filing.  
*Federal and Pennsylvania regulations require us to file adequate rates. In Actuarial Standard of Practice #8, this is defined as "Rates may be considered adequate if they provide for payment of claims, administrative expenses, taxes, and regulatory fees and have reasonable contingency or profit margins". As we are required to pay these taxes and fees, removal of them would prevent us from certifying that we are providing actuarially sound adequate rates. Therefore, they have not been removed from this filing.*
- 12) Regarding response #37, please ensure that the factors supported in the Objections 6-16-17 workbook are consistent with those shown in Table 5, and provide the requested discussion of the development of these factors.  
*The factors are consistent with the ones shown in Table 5. The development of these factors can be seen in the excel workbook previously provided. These factors were developed by:  
Change in morbidity- The Experience Period factor represents the average morbidity of the population covered during the 2016 historical period. It is calculated based on internal risk scores. The Projection period factors represents the average morbidity we expect in 2018 and was calculated by projecting forward which populations would remain in the single risk pool in 2018.  
Change in Demographic- The change in demographic factor represents comparing the average demographic profile for the manual membership to the demographic of the projected enrollment in 2018.  
Change in Network-This factor was developed by comparing the average network factor in the experience period, to the average network factor available in 2018  
Change in Other-The components of this factor includes the deductible suppression factor of .997 which is discussed in response to objection 6.*



- 13) Regarding response #39, the Agent/Broker Fees and Commissions line in Table 6 should include only scheduled compensation paid to agents and brokers; all other advertising/marketing expenses should be shown under Administrative Expenses – General and Claims.  
*We believe we have appropriately bucketed this expense.*

If you wish to make adjustments to the projected RA amount included in this rate submission and the URRT, based on the June 30, 2017 Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers, please do so. Provide narrative and an Excel spreadsheet demonstrating the development and assumptions.

In your June 14th response you indicated that corrections would be when the final files are uploaded in SERFF. Be advised, all revisions must be reflected in this resubmission.

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**Pennsylvania  
Aetna HealthAssurance Pennsylvania, Inc.  
1Q18 Small Group Rates  
Objection 4: Trend**

Exhibit 8 Buildup

Service Type	Claim Distribution	Utilization	Unit Cost	Projection Allowed Trend
Facility Inpatient				
Facility Outpatient				
Physician				
Capitation				
Medical (IP+OP+Phy)				
Pharmacy				
Medical + Rx				

TRUE Matches Exhibit 8

TRUE Matches Exhibit 8

Exhibit 12 Build up

Medical	Trend expense Guidance	Projected Allowed Trend	Leveraging	Projected Paid Trend
RX				
Total				

Exhibit 12 Build up

Effective Quarter	Trend
1	
2	
3	
4	

TRUE Matches Exhibit 12

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q18 Small Group Rates**  
**Objection 6: Area Mix Factor**

Rating Area	Counties	Manual Period Membership	Manual Area Factor	Projected Membership	Projected Area Factor
[Redacted Data]					

Area Shift (Mix) Factor	
-------------------------	--

**Note:**  
Area Shift (Mix) Factor computed as the ratio of the Projected Membership by Area over the Manual Membership by Area Factor represents: The impact due to the shift of the population distribution across areas



**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q18 Small Group Rates**  
**Objection 10: Age Calibration**

	All Members	Age 0-20 \$0 Prem MMs	Rated Members
Member Months			
Age Calibration Factor			
Age Gender of Rated Mems			