

State:	Pennsylvania	Filing Company:	Capital Advantage Assurance Company
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense		
Product Name:	Rates - CAAC Individual PPO		
Project Name/Number:	/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rates and PA Plan Design		New		Ind_16-48_Initial_CAAC_PPO_PIDRates_RateRule_20160510.pdf, Ind_16-48_Initial_CAAC_PPO_PIDRates_RateRule_20160510.xlsx,

SERFF Tracking #:	CABC-130539561	State Tracking #:	CABC-130539561	Company Tracking #:	16-48
<hr/>					
State:	Pennsylvania		Filing Company:	Capital Advantage Assurance Company	
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense				
Product Name:	Rates - CAAC Individual PPO				
Project Name/Number:	/				

Attachment Ind_16-48_Initial_CAAC_PPO_PIDRates_RateRule_20160510.xlsx is not a PDF document and cannot be reproduced here.

Capital Advantage Assurance Company
Individual
Plan Design Summary

HIOS Plan ID	On/Off Exchange	Product	Metal	Plan Design Marketing Name	Network	Rating Area	Counties Excluded
45127PA0020013	On/Off	PPO	Gold	Gold PPO 1000/0/20	PPO	6,7,9	None
45127PA0020008	On/Off	PPO	Silver	Silver PPO 4500/0/10	PPO	6,7,9	None
45127PA0020011	On/Off	PPO	Silver	Silver PPO 2500/0/45	PPO	6,7,9	None
45127PA0020015	On/Off	PPO	Silver	Silver PPO 0/0/55	PPO	6,7,9	None
45127PA0020018	On/Off	PPO	Silver	Silver PPO HSA 3000/10/0	PPO	6,7,9	None
45127PA0020019	On/Off	PPO	Silver	Silver PPO 1500/30/0	PPO	6,7,9	None
45127PA0020007	On/Off	PPO	Bronze	Bronze PPO 7000/50/60	PPO	6,7,9	None

Company Name:Capital Advantage Assurance Company

Market:Individual

Product:PPO

Effective Date of Rates:January 1, 2017

Ending date of Rates:

December 31, 2017

HIOS Plan ID (On Exchange)=>		45127PA0020013		45127PA0020013		45127PA0020013		45127PA0020008	
HIOS Plan ID (Off Exchange)=>		45127PA0020013		45127PA0020013		45127PA0020013		45127PA0020008	
Form # =>		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117	
Rating Area =>		6		7		9		6	
Counties Excluded in Rating Area =>		None		None		None		None	
Network =>		PPO		PPO		PPO		PPO	
Metal =>		Gold		Gold		Gold		Silver	
Plan Name =>		Gold PPO 1000/0/20		Gold PPO 1000/0/20		Gold PPO 1000/0/20		Silver PPO 4500/0/10	
Deductible =>		\$1000 /\$300 Med/Rx		\$1000 /\$300 Med/Rx		\$1000 /\$300 Med/Rx		\$4500 Med/Rx Combined	
Coinsurance =>		0%		0%		0%		0%	
Copays =>		\$20/\$50/\$300 PCP/SPC/ER		\$20/\$50/\$300 PCP/SPC/ER		\$20/\$50/\$300 PCP/SPC/ER		\$10/\$20/\$150 PCP/SPC/ER	
OOP Maximum =>		\$7150 Med/Rx Combined		\$7150 Med/Rx Combined		\$7150 Med/Rx Combined		\$7150 Med/Rx Combined	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes		Yes	
Age Band		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0	0 - 20	\$284.21	\$284.21	\$287.05	\$287.05	\$281.37	\$281.37	\$218.61	\$218.61
21	21	\$447.58	\$458.76	\$452.05	\$463.35	\$443.10	\$454.18	\$344.28	\$352.88
22	22	\$447.58	\$458.76	\$452.05	\$463.35	\$443.10	\$454.18	\$344.28	\$352.88
23	23	\$447.58	\$458.76	\$452.05	\$463.35	\$443.10	\$454.18	\$344.28	\$352.88
24	24	\$447.58	\$458.76	\$452.05	\$463.35	\$443.10	\$454.18	\$344.28	\$352.88
25	25	\$449.37	\$460.60	\$453.86	\$465.21	\$444.87	\$455.99	\$345.65	\$354.29
26	26	\$458.32	\$469.78	\$462.90	\$474.47	\$453.73	\$465.08	\$352.54	\$361.35
27	27	\$469.06	\$480.79	\$473.75	\$485.59	\$464.37	\$475.98	\$360.80	\$369.82
28	28	\$486.51	\$498.68	\$491.38	\$503.66	\$481.65	\$493.69	\$374.23	\$383.58
29	29	\$500.84	\$513.36	\$505.85	\$518.49	\$495.83	\$508.22	\$385.24	\$394.88
30	30	\$508.00	\$520.70	\$513.08	\$525.90	\$502.92	\$515.49	\$390.75	\$400.52
31	31	\$518.74	\$531.71	\$523.93	\$537.03	\$513.55	\$526.39	\$399.02	\$408.99
32	32	\$529.48	\$542.72	\$534.78	\$548.15	\$524.19	\$537.29	\$407.28	\$417.46
33	33	\$536.20	\$549.60	\$541.56	\$555.10	\$530.83	\$544.10	\$412.44	\$422.75
34	34	\$543.36	\$556.94	\$548.79	\$562.51	\$537.92	\$551.37	\$417.95	\$428.40
35	35	\$546.94	\$560.61	\$552.41	\$566.22	\$541.47	\$555.00	\$420.70	\$431.22
36	36	\$550.52	\$564.28	\$556.02	\$569.92	\$545.01	\$558.64	\$423.46	\$434.05
37	37	\$554.10	\$567.95	\$559.64	\$573.63	\$548.56	\$562.27	\$426.21	\$436.87
38	38	\$557.68	\$571.62	\$563.26	\$577.34	\$552.10	\$565.90	\$428.97	\$439.69
39	39	\$564.84	\$578.96	\$570.49	\$584.75	\$559.19	\$573.17	\$434.48	\$445.34
40	40	\$572.00	\$614.90	\$577.72	\$621.05	\$566.28	\$608.75	\$439.98	\$472.98
41	41	\$582.74	\$626.45	\$588.57	\$632.71	\$576.92	\$620.18	\$448.25	\$481.86
42	42	\$593.04	\$637.52	\$598.97	\$643.89	\$587.11	\$631.14	\$456.16	\$490.38
43	43	\$607.36	\$652.91	\$613.43	\$659.44	\$601.29	\$646.38	\$467.18	\$502.22
44	44	\$625.26	\$672.16	\$631.52	\$678.88	\$619.01	\$665.44	\$480.95	\$517.02
45	45	\$646.30	\$710.93	\$652.76	\$718.04	\$639.84	\$703.82	\$497.13	\$546.85
46	46	\$671.36	\$738.50	\$678.08	\$745.88	\$664.65	\$731.11	\$516.41	\$568.05
47	47	\$699.56	\$769.52	\$706.56	\$777.21	\$692.56	\$761.82	\$538.10	\$591.91
48	48	\$731.79	\$804.96	\$739.10	\$813.01	\$724.47	\$796.91	\$562.89	\$619.18
49	49	\$763.56	\$839.92	\$771.20	\$848.32	\$755.93	\$831.52	\$587.33	\$646.07
50	50	\$799.37	\$919.27	\$807.36	\$928.47	\$791.38	\$910.08	\$614.88	\$707.11
51	51	\$834.73	\$959.94	\$843.08	\$969.54	\$826.38	\$950.34	\$642.07	\$738.38
52	52	\$873.67	\$1,004.72	\$882.40	\$1,014.76	\$864.93	\$994.67	\$672.03	\$772.83
53	53	\$913.05	\$1,050.01	\$922.18	\$1,060.51	\$903.92	\$1,039.51	\$702.32	\$807.67
54	54	\$955.57	\$1,098.91	\$965.13	\$1,109.90	\$946.02	\$1,087.92	\$735.03	\$845.28
55	55	\$998.09	\$1,197.71	\$1,008.07	\$1,209.69	\$988.11	\$1,185.73	\$767.73	\$921.28
56	56	\$1,044.19	\$1,253.03	\$1,054.64	\$1,265.56	\$1,033.75	\$1,240.50	\$803.19	\$963.83
57	57	\$1,090.74	\$1,308.89	\$1,101.65	\$1,321.98	\$1,079.83	\$1,295.80	\$839.00	\$1,006.80
58	58	\$1,140.42	\$1,368.51	\$1,151.83	\$1,382.19	\$1,129.02	\$1,354.82	\$877.21	\$1,052.66
59	59	\$1,165.04	\$1,398.05	\$1,176.69	\$1,412.03	\$1,153.39	\$1,384.07	\$896.15	\$1,075.38
60	60	\$1,214.72	\$1,518.40	\$1,226.87	\$1,533.58	\$1,202.57	\$1,503.22	\$934.36	\$1,167.95
61	61	\$1,257.69	\$1,572.11	\$1,270.26	\$1,587.83	\$1,245.11	\$1,556.39	\$967.41	\$1,209.27
62	62	\$1,285.88	\$1,607.35	\$1,298.74	\$1,623.43	\$1,273.02	\$1,591.28	\$989.10	\$1,236.38
63	63	\$1,321.24	\$1,651.55	\$1,334.45	\$1,668.07	\$1,308.03	\$1,635.04	\$1,016.30	\$1,270.38
64+	64+	\$1,342.73	\$1,678.41	\$1,356.14	\$1,695.19	\$1,329.29	\$1,661.62	\$1,032.83	\$1,291.03

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

0
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64+

HIOS Plan ID (On Exchange)=>	45127PA0020008		45127PA0020008		45127PA0020011		45127PA0020011	
HIOS Plan ID (Off Exchange)=>	45127PA0020008		45127PA0020008		45127PA0020011		45127PA0020011	
Form # =>	CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117	
Rating Area =>	7		9		6		7	
Counties Excluded in Rating Area =>	None		None		None		None	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Plan Name =>	Silver PPO 4500/0/10		Silver PPO 4500/0/10		Silver PPO 2500/0/45		Silver PPO 2500/0/45	
Deductible =>	\$4500 Med/Rx Combined		\$4500 Med/Rx Combined		\$2500 Med/Rx Combined		\$2500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	\$10/\$20/\$150 PCP/SPC/ER		\$10/\$20/\$150 PCP/SPC/ER		\$45/\$70/\$375 PCP/SPC/ER		\$45/\$70/\$375 PCP/SPC/ER	
OOP Maximum =>	\$7150 Med/Rx Combined		\$7150 Med/Rx Combined		\$7150 Med/Rx Combined		\$7150 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$220.80	\$220.80	\$216.43	\$216.43	\$226.28	\$226.28	\$228.54	\$228.54
21	\$347.72	\$356.41	\$340.83	\$349.35	\$356.35	\$365.25	\$359.91	\$368.91
22	\$347.72	\$356.41	\$340.83	\$349.35	\$356.35	\$365.25	\$359.91	\$368.91
23	\$347.72	\$356.41	\$340.83	\$349.35	\$356.35	\$365.25	\$359.91	\$368.91
24	\$347.72	\$356.41	\$340.83	\$349.35	\$356.35	\$365.25	\$359.91	\$368.91
25	\$349.11	\$357.84	\$342.20	\$350.75	\$357.77	\$366.71	\$361.35	\$370.38
26	\$356.06	\$364.96	\$349.01	\$357.74	\$364.90	\$374.02	\$368.55	\$377.76
27	\$364.41	\$373.52	\$357.19	\$366.12	\$373.45	\$382.79	\$377.18	\$386.61
28	\$377.97	\$387.42	\$370.48	\$379.75	\$387.35	\$397.03	\$391.22	\$401.00
29	\$389.10	\$398.82	\$381.39	\$390.93	\$398.75	\$408.72	\$402.74	\$412.81
30	\$394.66	\$404.53	\$386.84	\$396.52	\$404.45	\$414.56	\$408.50	\$418.71
31	\$403.01	\$413.08	\$395.02	\$404.90	\$413.00	\$423.33	\$417.13	\$427.56
32	\$411.35	\$421.63	\$403.20	\$413.29	\$421.56	\$432.10	\$425.77	\$436.42
33	\$416.57	\$426.98	\$408.32	\$418.53	\$426.90	\$437.57	\$431.17	\$441.95
34	\$422.13	\$432.68	\$413.77	\$424.11	\$432.60	\$443.42	\$436.93	\$447.85
35	\$424.91	\$435.53	\$416.50	\$426.91	\$435.45	\$446.34	\$439.81	\$450.80
36	\$427.69	\$438.39	\$419.22	\$429.70	\$438.30	\$449.26	\$442.69	\$453.75
37	\$430.47	\$441.24	\$421.95	\$432.50	\$441.16	\$452.18	\$445.57	\$456.71
38	\$433.26	\$444.09	\$424.68	\$435.29	\$444.01	\$455.11	\$448.45	\$459.66
39	\$438.82	\$449.79	\$430.13	\$440.88	\$449.71	\$460.95	\$454.20	\$465.56
40	\$444.38	\$477.71	\$435.58	\$468.25	\$455.41	\$489.56	\$459.96	\$494.46
41	\$452.73	\$486.68	\$443.76	\$477.05	\$463.96	\$498.76	\$468.60	\$503.75
42	\$460.73	\$495.28	\$451.60	\$485.47	\$472.16	\$507.57	\$476.88	\$512.65
43	\$471.85	\$507.24	\$462.51	\$497.20	\$483.56	\$519.83	\$488.40	\$525.03
44	\$485.76	\$522.19	\$476.14	\$511.85	\$497.81	\$535.15	\$502.79	\$540.50
45	\$502.10	\$552.32	\$492.16	\$541.38	\$514.56	\$566.02	\$519.71	\$571.68
46	\$521.58	\$573.73	\$511.25	\$562.37	\$534.52	\$587.97	\$539.86	\$593.85
47	\$543.48	\$597.83	\$532.72	\$585.99	\$556.97	\$612.66	\$562.54	\$618.79
48	\$568.52	\$625.37	\$557.26	\$612.99	\$582.62	\$640.89	\$588.45	\$647.30
49	\$593.21	\$652.53	\$581.46	\$639.61	\$607.93	\$668.72	\$614.00	\$675.40
50	\$621.02	\$714.18	\$608.73	\$700.04	\$636.43	\$731.90	\$642.80	\$739.22
51	\$648.49	\$745.77	\$635.65	\$731.00	\$664.58	\$764.27	\$671.23	\$771.91
52	\$678.75	\$780.56	\$665.31	\$765.10	\$695.59	\$799.92	\$702.54	\$807.92
53	\$709.34	\$815.75	\$695.30	\$799.59	\$726.94	\$835.99	\$734.21	\$844.35
54	\$742.38	\$853.73	\$727.68	\$836.83	\$760.80	\$874.92	\$768.41	\$883.67
55	\$775.41	\$930.49	\$760.06	\$912.07	\$794.65	\$953.58	\$802.60	\$963.12
56	\$811.23	\$973.47	\$795.16	\$954.19	\$831.35	\$997.62	\$839.67	\$1,007.60
57	\$847.39	\$1,016.87	\$830.61	\$996.73	\$868.41	\$1,042.10	\$877.10	\$1,052.52
58	\$885.99	\$1,063.18	\$868.44	\$1,042.13	\$907.97	\$1,089.56	\$917.05	\$1,100.46
59	\$905.11	\$1,086.13	\$887.19	\$1,064.62	\$927.57	\$1,113.08	\$936.84	\$1,124.21
60	\$943.71	\$1,179.63	\$925.02	\$1,156.27	\$967.12	\$1,208.90	\$976.79	\$1,220.99
61	\$977.09	\$1,221.36	\$957.74	\$1,197.17	\$1,001.33	\$1,251.66	\$1,011.34	\$1,264.18
62	\$998.99	\$1,248.74	\$979.21	\$1,224.01	\$1,023.78	\$1,279.73	\$1,034.02	\$1,292.52
63	\$1,026.46	\$1,283.08	\$1,006.14	\$1,257.67	\$1,051.93	\$1,314.91	\$1,062.45	\$1,328.06
64+	\$1,043.15	\$1,303.94	\$1,022.49	\$1,278.12	\$1,069.04	\$1,336.29	\$1,079.72	\$1,349.66

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

0
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64+

HIOS Plan ID (On Exchange)=>		45127PA0020011		45127PA0020015		45127PA0020015		45127PA0020015	
HIOS Plan ID (Off Exchange)=>		45127PA0020011		45127PA0020015		45127PA0020015		45127PA0020015	
Form # =>		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117	
Rating Area =>		9		6		7		9	
Counties Excluded in Rating Area =>		None		None		None		None	
Network =>		PPO		PPO		PPO		PPO	
Metal =>		Silver		Silver		Silver		Silver	
Plan Name =>		Silver PPO 2500/0/45		Silver PPO 0/0/55		Silver PPO 0/0/55		Silver PPO 0/0/55	
Deductible =>		\$2500 Med/Rx Combined		\$0 /\$0 Med/Rx		\$0 /\$0 Med/Rx		\$0 /\$0 Med/Rx	
Coinsurance =>		0%		0%		0%		0%	
Copays =>		\$45/\$70/\$375 PCP/SPC/ER		\$55/\$85/\$400 PCP/SPC/ER		\$55/\$85/\$400 PCP/SPC/ER		\$55/\$85/\$400 PCP/SPC/ER	
OOP Maximum =>		\$7150 Med/Rx Combined		\$7150 Med/Rx Combined		\$7150 Med/Rx Combined		\$7150 Med/Rx Combined	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes		Yes	
Age Band		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0	0 - 20	\$224.02	\$224.02	\$238.59	\$238.59	\$240.97	\$240.97	\$236.20	\$236.20
21	21	\$352.78	\$361.60	\$375.73	\$385.12	\$379.48	\$388.97	\$371.97	\$381.27
22	22	\$352.78	\$361.60	\$375.73	\$385.12	\$379.48	\$388.97	\$371.97	\$381.27
23	23	\$352.78	\$361.60	\$375.73	\$385.12	\$379.48	\$388.97	\$371.97	\$381.27
24	24	\$352.78	\$361.60	\$375.73	\$385.12	\$379.48	\$388.97	\$371.97	\$381.27
25	25	\$354.19	\$363.05	\$377.23	\$386.66	\$381.00	\$390.53	\$373.46	\$382.79
26	26	\$361.25	\$370.28	\$384.74	\$394.36	\$388.59	\$398.30	\$380.90	\$390.42
27	27	\$369.72	\$378.96	\$393.76	\$403.60	\$397.70	\$407.64	\$389.82	\$399.57
28	28	\$383.47	\$393.06	\$408.41	\$418.62	\$412.50	\$422.81	\$404.33	\$414.44
29	29	\$394.76	\$404.63	\$420.44	\$430.95	\$424.64	\$435.26	\$416.23	\$426.64
30	30	\$400.41	\$410.42	\$426.45	\$437.11	\$430.71	\$441.48	\$422.18	\$432.74
31	31	\$408.87	\$419.10	\$435.47	\$446.35	\$439.82	\$450.82	\$431.11	\$441.89
32	32	\$417.34	\$427.77	\$444.48	\$455.60	\$448.93	\$460.15	\$440.04	\$451.04
33	33	\$422.63	\$433.20	\$450.12	\$461.37	\$454.62	\$465.99	\$445.62	\$456.76
34	34	\$428.28	\$438.98	\$456.13	\$467.53	\$460.69	\$472.21	\$451.57	\$462.86
35	35	\$431.10	\$441.88	\$459.14	\$470.61	\$463.73	\$475.32	\$454.54	\$465.91
36	36	\$433.92	\$444.77	\$462.14	\$473.70	\$466.76	\$478.43	\$457.52	\$468.96
37	37	\$436.74	\$447.66	\$465.15	\$476.78	\$469.80	\$481.54	\$460.50	\$472.01
38	38	\$439.57	\$450.56	\$468.15	\$479.86	\$472.84	\$484.66	\$463.47	\$475.06
39	39	\$445.21	\$456.34	\$474.17	\$486.02	\$478.91	\$490.88	\$469.42	\$481.16
40	40	\$450.86	\$484.67	\$480.18	\$516.19	\$484.98	\$521.35	\$475.38	\$511.03
41	41	\$459.32	\$493.77	\$489.19	\$525.88	\$494.09	\$531.14	\$484.30	\$520.63
42	42	\$467.44	\$502.49	\$497.84	\$535.17	\$502.81	\$540.53	\$492.86	\$529.82
43	43	\$478.72	\$514.63	\$509.86	\$548.10	\$514.96	\$553.58	\$504.76	\$542.62
44	44	\$492.84	\$529.80	\$524.89	\$564.25	\$530.14	\$569.90	\$519.64	\$558.61
45	45	\$509.42	\$560.36	\$542.55	\$596.80	\$547.97	\$602.77	\$537.12	\$590.83
46	46	\$529.17	\$582.09	\$563.59	\$619.95	\$569.22	\$626.15	\$557.95	\$613.75
47	47	\$551.40	\$606.54	\$587.26	\$645.98	\$593.13	\$652.44	\$581.39	\$639.52
48	48	\$576.80	\$634.48	\$614.31	\$675.74	\$620.45	\$682.50	\$608.17	\$668.98
49	49	\$601.85	\$662.03	\$640.99	\$705.09	\$647.40	\$712.14	\$634.58	\$698.04
50	50	\$630.07	\$724.58	\$671.05	\$771.70	\$677.76	\$779.42	\$664.33	\$763.99
51	51	\$657.94	\$756.63	\$700.73	\$805.84	\$707.73	\$813.90	\$693.72	\$797.78
52	52	\$688.63	\$791.92	\$733.42	\$843.43	\$740.75	\$851.86	\$726.08	\$834.99
53	53	\$719.67	\$827.63	\$766.48	\$881.45	\$774.14	\$890.27	\$758.81	\$872.64
54	54	\$753.19	\$866.17	\$802.17	\$922.50	\$810.20	\$931.72	\$794.15	\$913.27
55	55	\$786.70	\$944.04	\$837.87	\$1,005.44	\$846.25	\$1,015.50	\$829.49	\$995.39
56	56	\$823.04	\$987.65	\$876.57	\$1,051.88	\$885.33	\$1,062.40	\$867.80	\$1,041.36
57	57	\$859.73	\$1,031.68	\$915.64	\$1,098.77	\$924.80	\$1,109.76	\$906.49	\$1,087.78
58	58	\$898.89	\$1,078.67	\$957.35	\$1,148.82	\$966.92	\$1,160.31	\$947.77	\$1,137.33
59	59	\$918.29	\$1,101.95	\$978.01	\$1,173.62	\$987.79	\$1,185.35	\$968.23	\$1,161.88
60	60	\$957.45	\$1,196.81	\$1,019.72	\$1,274.65	\$1,029.92	\$1,287.39	\$1,009.52	\$1,261.90
61	61	\$991.32	\$1,239.15	\$1,055.79	\$1,319.74	\$1,066.35	\$1,332.93	\$1,045.23	\$1,306.54
62	62	\$1,013.54	\$1,266.93	\$1,079.46	\$1,349.32	\$1,090.25	\$1,362.82	\$1,068.66	\$1,335.83
63	63	\$1,041.41	\$1,301.77	\$1,109.14	\$1,386.43	\$1,120.23	\$1,400.29	\$1,098.05	\$1,372.56
64+	64+	\$1,058.34	\$1,322.93	\$1,127.18	\$1,408.97	\$1,138.44	\$1,423.06	\$1,115.90	\$1,394.88

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

0
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64+

HIOS Plan ID (On Exchange)=>		45127PA0020018		45127PA0020018		45127PA0020018		45127PA0020019	
HIOS Plan ID (Off Exchange)=>		45127PA0020018		45127PA0020018		45127PA0020018		45127PA0020019	
Form # =>		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117	
Rating Area =>		6		7		9		6	
Counties Excluded in Rating Area =>		None		None		None		None	
Network =>		PPO		PPO		PPO		PPO	
Metal =>		Silver		Silver		Silver		Silver	
Plan Name =>		Silver PPO HSA 3000/10/0		Silver PPO HSA 3000/10/0		Silver PPO HSA 3000/10/0		Silver PPO 1500/30/0	
Deductible =>		\$3000 Med/Rx Combined		\$3000 Med/Rx Combined		\$3000 Med/Rx Combined		\$1500 Med/Rx Combined	
Coinsurance =>		10%		10%		10%		30%	
Copays =>		\$0/\$0/\$0 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER	
OOP Maximum =>		\$4000 Med/Rx Combined		\$4000 Med/Rx Combined		\$4000 Med/Rx Combined		\$7150 Med/Rx Combined	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes		Yes	
Age Band		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0	0 - 20	\$215.83	\$215.83	\$217.99	\$217.99	\$213.68	\$213.68	\$234.40	\$234.40
21	21	\$339.90	\$348.39	\$343.29	\$351.88	\$336.50	\$344.91	\$369.14	\$378.36
22	22	\$339.90	\$348.39	\$343.29	\$351.88	\$336.50	\$344.91	\$369.14	\$378.36
23	23	\$339.90	\$348.39	\$343.29	\$351.88	\$336.50	\$344.91	\$369.14	\$378.36
24	24	\$339.90	\$348.39	\$343.29	\$351.88	\$336.50	\$344.91	\$369.14	\$378.36
25	25	\$341.25	\$349.79	\$344.67	\$353.28	\$337.84	\$346.29	\$370.61	\$379.88
26	26	\$348.05	\$356.75	\$351.53	\$360.32	\$344.57	\$353.19	\$377.99	\$387.44
27	27	\$356.21	\$365.12	\$359.77	\$368.77	\$352.65	\$361.46	\$386.85	\$396.53
28	28	\$369.47	\$378.70	\$373.16	\$382.49	\$365.77	\$374.92	\$401.25	\$411.28
29	29	\$380.34	\$389.85	\$384.15	\$393.75	\$376.54	\$385.95	\$413.06	\$423.39
30	30	\$385.78	\$395.43	\$389.64	\$399.38	\$381.92	\$391.47	\$418.97	\$429.44
31	31	\$393.94	\$403.79	\$397.88	\$407.82	\$390.00	\$399.75	\$427.83	\$438.52
32	32	\$402.10	\$412.15	\$406.12	\$416.27	\$398.08	\$408.03	\$436.69	\$447.60
33	33	\$407.19	\$417.37	\$411.27	\$421.55	\$403.12	\$413.20	\$442.22	\$453.28
34	34	\$412.63	\$422.95	\$416.76	\$427.18	\$408.51	\$418.72	\$448.13	\$459.33
35	35	\$415.35	\$425.74	\$419.51	\$429.99	\$411.20	\$421.48	\$451.08	\$462.36
36	36	\$418.07	\$428.52	\$422.25	\$432.81	\$413.89	\$424.24	\$454.04	\$465.39
37	37	\$420.79	\$431.31	\$425.00	\$435.62	\$416.58	\$427.00	\$456.99	\$468.41
38	38	\$423.51	\$434.10	\$427.74	\$438.44	\$419.27	\$429.76	\$459.94	\$471.44
39	39	\$428.95	\$439.67	\$433.24	\$444.07	\$424.66	\$435.27	\$465.85	\$477.49
40	40	\$434.39	\$466.97	\$438.73	\$471.63	\$430.04	\$462.30	\$471.75	\$507.14
41	41	\$442.54	\$475.73	\$446.97	\$480.49	\$438.12	\$470.98	\$480.61	\$516.66
42	42	\$450.36	\$484.14	\$454.86	\$488.98	\$445.86	\$479.30	\$489.10	\$525.79
43	43	\$461.24	\$495.83	\$465.85	\$500.79	\$456.63	\$490.87	\$500.92	\$538.49
44	44	\$474.83	\$510.45	\$479.58	\$515.55	\$470.09	\$505.34	\$515.68	\$554.36
45	45	\$490.81	\$539.89	\$495.72	\$545.29	\$485.90	\$534.49	\$533.03	\$586.33
46	46	\$509.84	\$560.83	\$514.94	\$566.44	\$504.74	\$555.22	\$553.70	\$609.07
47	47	\$531.26	\$584.38	\$536.57	\$590.23	\$525.94	\$578.54	\$576.96	\$634.65
48	48	\$555.73	\$611.30	\$561.29	\$617.41	\$550.17	\$605.19	\$603.54	\$663.89
49	49	\$579.86	\$637.85	\$585.66	\$644.23	\$574.06	\$631.47	\$629.74	\$692.72
50	50	\$607.05	\$698.11	\$613.12	\$705.09	\$600.98	\$691.13	\$659.28	\$758.17
51	51	\$633.90	\$728.99	\$640.24	\$736.28	\$627.57	\$721.70	\$688.44	\$791.70
52	52	\$663.48	\$763.00	\$670.11	\$770.63	\$656.84	\$755.37	\$720.55	\$828.63
53	53	\$693.39	\$797.39	\$700.32	\$805.37	\$686.45	\$789.42	\$753.04	\$865.99
54	54	\$725.68	\$834.53	\$732.93	\$842.87	\$718.42	\$826.18	\$788.10	\$906.32
55	55	\$757.97	\$909.56	\$765.55	\$918.66	\$750.39	\$900.46	\$823.17	\$987.81
56	56	\$792.98	\$951.57	\$800.91	\$961.09	\$785.05	\$942.06	\$861.19	\$1,033.43
57	57	\$828.32	\$993.99	\$836.61	\$1,003.93	\$820.04	\$984.05	\$899.58	\$1,079.50
58	58	\$866.05	\$1,039.26	\$874.71	\$1,049.66	\$857.39	\$1,028.87	\$940.56	\$1,128.67
59	59	\$884.75	\$1,061.70	\$893.59	\$1,072.31	\$875.90	\$1,051.08	\$960.86	\$1,153.03
60	60	\$922.48	\$1,153.09	\$931.70	\$1,164.63	\$913.25	\$1,141.56	\$1,001.83	\$1,252.29
61	61	\$955.11	\$1,193.88	\$964.66	\$1,205.82	\$945.55	\$1,181.94	\$1,037.27	\$1,296.59
62	62	\$976.52	\$1,220.65	\$986.28	\$1,232.86	\$966.75	\$1,208.44	\$1,060.53	\$1,325.66
63	63	\$1,003.37	\$1,254.21	\$1,013.40	\$1,266.76	\$993.34	\$1,241.67	\$1,089.69	\$1,362.11
64+	64+	\$1,019.69	\$1,274.61	\$1,029.87	\$1,287.35	\$1,009.49	\$1,261.86	\$1,107.41	\$1,384.26

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

0
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64+

HIOS Plan ID (On Exchange)=>		45127PA0020019		45127PA0020019		45127PA0020007		45127PA0020007	
HIOS Plan ID (Off Exchange)=>		45127PA0020019		45127PA0020019		45127PA0020007		45127PA0020007	
Form # =>		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117		CAAC-Ind-PPO-C-v0117	
Rating Area =>		7		9		6		7	
Counties Excluded in Rating Area =>		None		None		None		None	
Network =>		PPO		PPO		PPO		PPO	
Metal =>		Silver		Silver		Bronze		Bronze	
Plan Name =>		Silver PPO 1500/30/0		Silver PPO 1500/30/0		Bronze PPO 7000/50/60		Bronze PPO 7000/50/60	
Deductible =>		\$1500 Med/Rx Combined		\$1500 Med/Rx Combined		\$7000 Med/Rx Combined		\$7000 Med/Rx Combined	
Coinsurance =>		30%		30%		50%		50%	
Copays =>		\$0/\$0/\$0 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$60/\$85/\$0 PCP/SPC/ER		\$60/\$85/\$0 PCP/SPC/ER	
OOP Maximum =>		\$7150 Med/Rx Combined		\$7150 Med/Rx Combined		\$7150 Med/Rx Combined		\$7150 Med/Rx Combined	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes		Yes	
Age Band		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0	0 - 20	\$236.74	\$236.74	\$232.06	\$232.06	\$184.02	\$184.02	\$185.86	\$185.86
21	21	\$372.83	\$382.15	\$365.44	\$374.58	\$289.80	\$297.04	\$292.69	\$300.01
22	22	\$372.83	\$382.15	\$365.44	\$374.58	\$289.80	\$297.04	\$292.69	\$300.01
23	23	\$372.83	\$382.15	\$365.44	\$374.58	\$289.80	\$297.04	\$292.69	\$300.01
24	24	\$372.83	\$382.15	\$365.44	\$374.58	\$289.80	\$297.04	\$292.69	\$300.01
25	25	\$374.32	\$383.68	\$366.91	\$376.08	\$290.95	\$298.23	\$293.86	\$301.21
26	26	\$381.77	\$391.32	\$374.21	\$383.57	\$296.75	\$304.17	\$299.72	\$307.21
27	27	\$390.72	\$400.49	\$382.99	\$392.56	\$303.71	\$311.30	\$306.74	\$314.41
28	28	\$405.26	\$415.39	\$397.24	\$407.17	\$315.01	\$322.88	\$318.16	\$326.11
29	29	\$417.19	\$427.62	\$408.93	\$419.16	\$324.28	\$332.39	\$327.52	\$335.71
30	30	\$423.16	\$433.74	\$414.78	\$425.15	\$328.92	\$337.14	\$332.21	\$340.51
31	31	\$432.11	\$442.91	\$423.55	\$434.14	\$335.87	\$344.27	\$339.23	\$347.71
32	32	\$441.05	\$452.08	\$432.32	\$443.13	\$342.83	\$351.40	\$346.26	\$354.91
33	33	\$446.65	\$457.81	\$437.80	\$448.75	\$347.17	\$355.85	\$350.65	\$359.41
34	34	\$452.61	\$463.93	\$443.65	\$454.74	\$351.81	\$360.61	\$355.33	\$364.21
35	35	\$455.59	\$466.98	\$446.57	\$457.74	\$354.13	\$362.98	\$357.67	\$366.61
36	36	\$458.58	\$470.04	\$449.50	\$460.73	\$356.45	\$365.36	\$360.01	\$369.01
37	37	\$461.56	\$473.10	\$452.42	\$463.73	\$358.77	\$367.74	\$362.35	\$371.41
38	38	\$464.54	\$476.16	\$455.34	\$466.73	\$361.08	\$370.11	\$364.70	\$373.81
39	39	\$470.51	\$482.27	\$461.19	\$472.72	\$365.72	\$374.86	\$369.38	\$378.61
40	40	\$476.47	\$512.21	\$467.04	\$502.07	\$370.36	\$398.14	\$374.06	\$402.12
41	41	\$485.42	\$521.83	\$475.81	\$511.49	\$377.31	\$405.61	\$381.09	\$409.67
42	42	\$494.00	\$531.04	\$484.21	\$520.53	\$383.98	\$412.78	\$387.82	\$416.90
43	43	\$505.93	\$543.87	\$495.91	\$533.10	\$393.25	\$422.75	\$397.18	\$426.97
44	44	\$520.84	\$559.90	\$510.53	\$548.81	\$404.84	\$435.21	\$408.89	\$439.56
45	45	\$538.36	\$592.20	\$527.70	\$580.47	\$418.46	\$460.31	\$422.65	\$464.91
46	46	\$559.24	\$615.16	\$548.17	\$602.98	\$434.69	\$478.16	\$439.04	\$482.94
47	47	\$582.73	\$641.00	\$571.19	\$628.31	\$452.95	\$498.25	\$457.48	\$503.23
48	48	\$609.57	\$670.53	\$597.50	\$657.25	\$473.82	\$521.20	\$478.55	\$526.41
49	49	\$636.04	\$699.65	\$623.45	\$685.79	\$494.39	\$543.83	\$499.33	\$549.27
50	50	\$665.87	\$765.75	\$652.68	\$750.59	\$517.57	\$595.21	\$522.75	\$601.16
51	51	\$695.32	\$799.62	\$681.55	\$783.79	\$540.47	\$621.54	\$545.87	\$627.75
52	52	\$727.76	\$836.92	\$713.35	\$820.35	\$565.68	\$650.53	\$571.34	\$657.04
53	53	\$760.57	\$874.65	\$745.51	\$857.33	\$591.18	\$679.86	\$597.09	\$686.66
54	54	\$795.98	\$915.38	\$780.22	\$897.26	\$618.71	\$711.52	\$624.90	\$718.64
55	55	\$831.40	\$997.68	\$814.94	\$977.93	\$646.24	\$775.49	\$652.71	\$783.25
56	56	\$869.80	\$1,043.77	\$852.58	\$1,023.10	\$676.09	\$811.31	\$682.85	\$819.42
57	57	\$908.58	\$1,090.29	\$890.59	\$1,068.70	\$706.23	\$847.48	\$713.29	\$855.95
58	58	\$949.96	\$1,139.95	\$931.15	\$1,117.38	\$738.40	\$886.08	\$745.78	\$894.94
59	59	\$970.47	\$1,164.56	\$951.25	\$1,141.50	\$754.34	\$905.20	\$761.88	\$914.26
60	60	\$1,011.85	\$1,264.81	\$991.81	\$1,239.77	\$786.50	\$983.13	\$794.37	\$992.96
61	61	\$1,047.64	\$1,309.55	\$1,026.90	\$1,283.62	\$814.32	\$1,017.91	\$822.47	\$1,028.09
62	62	\$1,071.13	\$1,338.91	\$1,049.92	\$1,312.40	\$832.58	\$1,040.73	\$840.91	\$1,051.13
63	63	\$1,100.58	\$1,375.73	\$1,078.79	\$1,348.49	\$855.48	\$1,069.34	\$864.03	\$1,080.04
64+	64+	\$1,118.48	\$1,398.10	\$1,096.32	\$1,370.41	\$869.39	\$1,086.73	\$878.07	\$1,097.60

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

	HIOS Plan ID (On Exchange)=>	45127PA0020007	
	HIOS Plan ID (Off Exchange)=>	45127PA0020007	
	Form # =>	CAAC-Ind-PPO-C-v0117	
	Rating Area =>	9	
	Counties Excluded in Rating Area =>	None	
	Network =>	PPO	
	Metal =>	Bronze	
	Plan Name =>	Bronze PPO 7000/50/60	
	Deductible =>	\$7000 Med/Rx Combined	
	Coinsurance =>	50%	
	Copays =>	\$60/\$85/\$0 PCP/SPC/ER	
	OOP Maximum =>	\$7150 Med/Rx Combined	
	Pediatric Dental (Yes/No) =>	Yes	
	Age Band	Non-Tobacco	Tobacco
0	0 - 20	\$182.18	\$182.18
21	21	\$286.90	\$294.07
22	22	\$286.90	\$294.07
23	23	\$286.90	\$294.07
24	24	\$286.90	\$294.07
25	25	\$288.04	\$295.25
26	26	\$293.78	\$301.13
27	27	\$300.67	\$308.19
28	28	\$311.86	\$319.65
29	29	\$321.04	\$329.06
30	30	\$325.63	\$333.77
31	31	\$332.51	\$340.83
32	32	\$339.40	\$347.88
33	33	\$343.70	\$352.30
34	34	\$348.29	\$357.00
35	35	\$350.59	\$359.35
36	36	\$352.88	\$361.71
37	37	\$355.18	\$364.06
38	38	\$357.47	\$366.41
39	39	\$362.06	\$371.12
40	40	\$366.65	\$394.15
41	41	\$373.54	\$401.56
42	42	\$380.14	\$408.65
43	43	\$389.32	\$418.52
44	44	\$400.80	\$430.86
45	45	\$414.28	\$455.71
46	46	\$430.35	\$473.38
47	47	\$448.42	\$493.26
48	48	\$469.08	\$515.98
49	49	\$489.45	\$538.39
50	50	\$512.40	\$589.26
51	51	\$535.06	\$615.32
52	52	\$560.02	\$644.03
53	53	\$585.27	\$673.06
54	54	\$612.53	\$704.40
55	55	\$639.78	\$767.74
56	56	\$669.33	\$803.20
57	57	\$699.17	\$839.00
58	58	\$731.01	\$877.22
59	59	\$746.79	\$896.15
60	60	\$778.64	\$973.30
61	61	\$806.18	\$1,007.73
62	62	\$824.26	\$1,030.32
63	63	\$846.92	\$1,058.65
64+	64+	\$860.69	\$1,075.87

Silver Plan Rates for Age 21 Non-Smoker, by Geographic Area and Exchange Status

[illegible]

Silver Plan Rates for Age 21 Non-Smoker, by Geographic Area and Exchange Status

[illegible]

State:	Pennsylvania	Filing Company:	Capital Advantage Assurance Company
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense		
Product Name:	Rates - CAAC Individual PPO		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	Ind_16-48_Initial_CAAC_PPO_RateCvLtr_Supporting_20160510.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Rate Change Summary
Comments:	
Attachment(s):	Ind_16-48_Revised_CAAC_PPO_RateChangeSummary_Supporting_20160517.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Rate Exhibits
Comments:	
Attachment(s):	Ind_16-48_Initial_CAAC_PPO_PIDRateExhibits_Supporting_20160510.pdf Ind_16-48_Initial_CAAC_PPO_PIDRateExhibits_Supporting_20160510.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	PA Bulletin
Comments:	
Attachment(s):	Ind_16-48_Initial_CAAC_PPO_PABulletin_Supporting_20160510.pdf
Item Status:	
Status Date:	

Satisfied - Item:	CFJ
Comments:	
Attachment(s):	Ind_16-48_Revised_CAAC_PPO_CFJ_Supporting_20160517.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Redacted Actuarial Memos
Comments:	
Attachment(s):	Ind_16-48_Initial_CAAC_PPO_FedActMemoRedacted_Supporting_20160607.pdf Ind_16-48_Initial_CAAC_PPO_PIDActMemoRedacted_Supporting_20160607.pdf

State:	Pennsylvania	Filing Company:	Capital Advantage Assurance Company
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense		
Product Name:	Rates - CAAC Individual PPO		
Project Name/Number:	/		

Item Status:	
Status Date:	

Satisfied - Item:	Federal Rates Template pdf
Comments:	
Attachment(s):	Ind_16-48_Initial_CAAC_PPO_FedRatesTemplateInd_RateRule_20160615.pdf
Item Status:	
Status Date:	

Satisfied - Item:	URRT pdf
Comments:	
Attachment(s):	Ind_16-48_Initial_CAAC_PPO_URRT_Supporting_20160615.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Capital Advantage Assurance Company
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense		
Product Name:	Rates - CAAC Individual PPO		
Project Name/Number:	/		

Attachment Ind_16-48_Initial_CAAC_PPO_PIDRateExhibits_Supporting_20160510.xlsx is not a PDF document and cannot be reproduced here.



Capital BlueCross

May 11, 2016

Ms. Johanna Fabian-Marks, Special Deputy & Acting Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company
Individual Rates
Filing No 16-48
TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense
Filing Type: Rate**

Dear Ms. Fabian-Marks:

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Individual Rates effective January 1, 2017.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2017
- Average Rate Change: 27%
- Range of Requested Rate Change: 3.6% to 34.4%
- Product: PPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 38,043/22,830
- Number of Plans: 7
- Contract Form #: CAAC-Ind-PPO-C-v0117
- Form Filing SERFF #: CABC-130533947
- Binder SERFF #: CABC-PA17-125060073
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-687360061172921399

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Consumer Friendly Justification, Rates Table Template, PA Bulletin Summary, Rate Change Request Summary, and PA Plan Design Summary and Rate Tables.



Capital Advantage Assurance Company (CAAC) – Individual Plans

Rate request filing ID # CABC-130539561- 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

Requested average rate change:	27.0%
Range of requested rate change:	3.6% to 34.4%
Effective date:	1/1/2017
People impacted:	38,043
Available in:	Rating Area 6, Rating Area 7, and Rating Area 9

Key information

Jan. 2015-Dec. 2015 financial experience

Premiums	\$34,389,552
Claims	\$39,619,369
Administrative expenses	\$6,417,372
Company made (before taxes)	-\$11,647,189

The company expects its annual medical costs to increase **8.1%**.

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2017:

Claims:	86.0%
Administrative:	9.5%
Taxes & fees:	2.5%
Profit:	2.0%

Explanation of requested rate change

Primary drivers of requested change

- Historical claim experience
- Loss of federal reinsurance program in 2017

Changes being requested are also based upon consideration of the factors that influence future period cost structures. The primary drivers of change in future costs are:

- Anticipated increase in facility and physician unit costs
- Anticipated changes in prescription drug unit costs
- Continuing change in utilization such as
 - o Intensity of medical services rendered
 - o Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - o Further migration from brand prescription drugs to generic prescription drugs
 - o Favorable impacts of value based benefits designs
- Prescription drug patent expirations and new to market brand drugs
- Leveraging associated with unchanged cost share components such as deductible and copays
- Inflation adjustment to administrative expenses

Tax Changes

- Suspension of Health Insurer Tax in 2017
- Increase in exchange fees due to on-exchange enrollment growth

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 1. Number of Members

	Member-months		Member months
	Experience Period	Current Period (as of Feb. 1, 2016)	Projected Rating Period
Total	37,365	31,306	537,983
<18	5,511	4,950	85,050
18-24	3,696	2,608	64,130
25-29	3,118	1,949	33,493
30-34	2,441	2,011	34,580
35-39	2,154	2,071	35,389
40-44	3,069	2,347	38,454
45-49	3,447	2,802	46,353
50-54	4,422	3,365	57,820
55-59	4,181	4,072	60,970
60-63	6,004	4,143	71,190
64+	3,123	3,138	35,550

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-HHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total HHB Capitation	Total Non-HHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 35,386,743.00	\$ 45,874,280.89	\$ 46,747,638.00	116,225	\$ 7,844,405.00	\$ 52,093,398.00	\$ -	\$ 885,092.00	\$ -	\$ -	\$ 4,307,129.92	\$ 3,986,984.25
2015 Total Allowed HHB Claims + HHB Capitation PMPM (net of prescription drug rebates)											\$ 463.58
Loss Ratio											109.43%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Outpatient Hospital	6.00%	1.90%	7.00%	20.50%
Outpatient Hospital	5.00%	1.90%	7.00%	34.81%
Professional	5.00%	1.90%	7.00%	5.50%
Other Medical	5.00%	1.90%	7.00%	2.23%
Capitation				10.0%
Prescription Drugs	13.50%	0.05%	13.50%	16.87%
Total Annual Trend			8.11%	100.00%
* Year-Trend Projection Factor				
* Express Cost, Utilization, and Weight as percentages				

< - Annualized Trend Factors on UHRT

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-11		\$ 3,943,083.30	1.0000	\$ 3,943,083.30	15,858	\$ 248.65		\$ 55,279.52	\$ 5,146,170.21	\$ 324.52
Feb-11		\$ 3,897,710.39	1.0000	\$ 3,897,710.39	15,182	\$ 258.51		\$ 57,324.18	\$ 4,625,687.73	\$ 285.85
Mar-11		\$ 4,262,644.10	1.0000	\$ 4,262,644.10	16,863	\$ 252.39		\$ 61,717.03	\$ 4,815,375.41	\$ 294.15
Apr-11		\$ 4,779,461.59	1.0000	\$ 4,779,461.59	18,989	\$ 251.33		\$ 60,187.12	\$ 5,121,237.24	\$ 313.22
May-11		\$ 5,041,537.49	1.0000	\$ 5,041,537.49	17,807	\$ 280.39		\$ 68,144.29	\$ 5,177,285.20	\$ 305.17
Jun-11		\$ 4,513,608.45	1.0000	\$ 4,513,608.45	17,335	\$ 257.41		\$ 60,226.40	\$ 4,744,058.92	\$ 270.55
Jul-11		\$ 5,037,796.99	1.0000	\$ 5,037,796.99	17,225	\$ 288.22		\$ 68,782.49	\$ 5,228,479.11	\$ 298.27
Aug-11		\$ 5,260,957.43	1.0000	\$ 5,260,957.43	17,981	\$ 295.01		\$ 68,969.97	\$ 5,233,140.26	\$ 293.31
Sep-11		\$ 5,383,010.29	1.0000	\$ 5,383,010.29	18,178	\$ 307.18		\$ 71,452.00	\$ 5,507,153.88	\$ 302.90
Oct-11		\$ 5,427,513.38	1.0000	\$ 5,427,513.38	18,385	\$ 299.70		\$ 68,722.29	\$ 5,389,973.80	\$ 287.77
Nov-11		\$ 5,863,956.31	1.0000	\$ 5,863,956.31	18,005	\$ 318.88		\$ 71,484.38	\$ 5,889,439.45	\$ 301.72
Dec-11	\$ 66,495,490.00	\$ 6,115,566.87	1.0000	\$ 6,115,566.87	19,088	\$ 320.93	\$ 12,473,339.00	\$ 73,197.30	\$ 5,334,668.07	\$ 278.72
Jan-12		\$ 3,206,010.09	0.9978	\$ 3,213,018.97	13,791	\$ 232.88		\$ 12,057.31	\$ 3,514,797.95	\$ 254.80
Feb-12		\$ 2,840,203.77	0.9977	\$ 2,848,895.35	13,100	\$ 213.89		\$ 85,988.81	\$ 2,871,115.94	\$ 215.80
Mar-12		\$ 3,618,095.81	0.9979	\$ 3,626,267.25	12,740	\$ 283.48		\$ 11,551.07	\$ 3,761,115.89	\$ 284.02
Apr-12		\$ 3,057,249.87	0.9979	\$ 3,072,640.00	10,893	\$ 283.21		\$ 15,941.72	\$ 3,223,425.15	\$ 343.00
May-12		\$ 2,454,438.00	0.9975	\$ 2,466,270.00	10,676	\$ 239.52		\$ 15,157.20	\$ 3,086,381.54	\$ 289.31
Jun-12		\$ 2,514,497.01	0.9977	\$ 2,520,193.00	10,477	\$ 240.55		\$ 16,812.61	\$ 3,111,781.69	\$ 287.01
Jul-12		\$ 2,602,365.81	0.9976	\$ 2,608,533.00	10,306	\$ 253.11		\$ 20,313.73	\$ 3,162,624.15	\$ 300.81
Aug-12		\$ 2,864,433.21	0.9977	\$ 2,870,922.00	10,114	\$ 292.59		\$ 19,590.92	\$ 3,315,772.38	\$ 346.25
Sep-12		\$ 2,665,569.44	0.9978	\$ 2,670,012.00	10,014	\$ 266.63		\$ 131,770.06	\$ 3,179,604.41	\$ 311.52
Oct-12		\$ 2,943,553.17	0.9978	\$ 2,950,697.00	9,893	\$ 298.26		\$ 71,706.02	\$ 3,523,636.66	\$ 356.17
Nov-12		\$ 2,610,805.26	0.9979	\$ 2,627,170.00	9,751	\$ 269.37		\$ 35,282.03	\$ 3,115,212.56	\$ 321.40
Dec-12	\$ 34,597,855.00	\$ 3,631,765.00	0.9971	\$ 3,643,525.00	9,660	\$ 377.18	\$ 7,682,495.00	\$ 20,759.88	\$ 4,141,781.21	\$ 428.90
Jan-13		\$ 3,117,112.79	0.9981	\$ 3,123,023.00	8,885	\$ 317.06		\$ 19,927.08	\$ 3,016,701.13	\$ 397.63
Feb-13		\$ 1,471,343.20	0.9980	\$ 1,484,311.00	9,960	\$ 344.15		\$ 16,956.95	\$ 4,161,433.31	\$ 416.63
Mar-13		\$ 3,579,146.46	0.9980	\$ 3,586,427.00	9,903	\$ 362.23		\$ 119,895.70	\$ 4,216,214.54	\$ 429.88
Apr-13		\$ 3,820,125.22	0.9991	\$ 3,844,096.00	9,829	\$ 391.10		\$ 84,474.11	\$ 4,460,234.92	\$ 424.25
May-13		\$ 3,385,363.59	0.9932	\$ 3,408,521.00	9,748	\$ 349.31		\$ 75,597.31	\$ 4,028,424.41	\$ 412.81
Jun-13		\$ 4,081,607.08	0.9956	\$ 4,126,358.00	9,686	\$ 425.22		\$ 71,809.04	\$ 4,604,589.87	\$ 484.40
Jul-13		\$ 3,461,058.59	0.9883	\$ 3,501,030.00	9,620	\$ 364.14		\$ 69,601.68	\$ 4,026,533.87	\$ 418.52
Aug-13		\$ 3,639,309.43	0.9863	\$ 3,690,053.00	9,577	\$ 385.37		\$ 66,514.93	\$ 4,187,387.57	\$ 433.00
Sep-13		\$ 3,995,116.88	0.9823	\$ 4,067,084.00	9,527	\$ 420.52		\$ 81,060.34	\$ 4,497,190.00	\$ 471.84
Oct-13		\$ 4,801,058.38	0.9723	\$ 4,938,790.00	9,513	\$ 518.99		\$ 114,387.05	\$ 5,269,172.25	\$ 553.57
Nov-13		\$ 4,246,794.33	0.9593	\$ 4,443,012.00	9,511	\$ 467.12		\$ 88,381.29	\$ 4,728,623.53	\$ 497.17
Dec-13	\$ 35,386,743.00	\$ 4,318,724.95	0.9393	\$ 4,597,835.00	9,458	\$ 480.08	\$ 7,844,405.00	\$ 97,385.77	\$ 4,823,181.76	\$ 509.90

*Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Table 2b. 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
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											#DIV/0!
Loss Ratio											#DIV/0!

*Express Prescription Drug Rebates as a negative number

Table 2c. 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
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											#DIV/0!
Loss Ratio											#DIV/0!

*Express Prescription Drug Rebates as a negative number

Table 3b. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital			0.00%	
Outpatient Hospital			0.00%	
Professional			0.00%	
Other Medical			0.00%	
Capitation				
Prescription Drugs			0.00%	
Total Annual Trend			0.00%	0.00%
2 Year Trend Projection			1.000	

* Express Cost, Utilization, and Weight as percentages

<- Annualized Trend Factors on URRT

Table 4b. 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-13				#DIV/0!		#DIV/0!				#DIV/0!
Feb-13				#DIV/0!		#DIV/0!				#DIV/0!
Mar-13				#DIV/0!		#DIV/0!				#DIV/0!
Apr-13				#DIV/0!		#DIV/0!				#DIV/0!
May-13				#DIV/0!		#DIV/0!				#DIV/0!
Jun-13				#DIV/0!		#DIV/0!				#DIV/0!
Jul-13				#DIV/0!		#DIV/0!				#DIV/0!
Aug-13				#DIV/0!		#DIV/0!				#DIV/0!
Sep-13				#DIV/0!		#DIV/0!				#DIV/0!
Oct-13				#DIV/0!		#DIV/0!				#DIV/0!
Nov-13				#DIV/0!		#DIV/0!				#DIV/0!
Dec-13				#DIV/0!		#DIV/0!				#DIV/0!
Jan-14				#DIV/0!		#DIV/0!				#DIV/0!
Feb-14				#DIV/0!		#DIV/0!				#DIV/0!
Mar-14				#DIV/0!		#DIV/0!				#DIV/0!
Apr-14				#DIV/0!		#DIV/0!				#DIV/0!
May-14				#DIV/0!		#DIV/0!				#DIV/0!
Jun-14				#DIV/0!		#DIV/0!				#DIV/0!
Jul-14				#DIV/0!		#DIV/0!				#DIV/0!
Aug-14				#DIV/0!		#DIV/0!				#DIV/0!
Sep-14				#DIV/0!		#DIV/0!				#DIV/0!
Oct-14				#DIV/0!		#DIV/0!				#DIV/0!
Nov-14				#DIV/0!		#DIV/0!				#DIV/0!
Dec-14				#DIV/0!		#DIV/0!				#DIV/0!
Jan-15				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

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

2015 Total Allowed EHB Claims PMPM + EHB Capitation PMPM (net of prescription drug rebates)	\$ 467.86	<- Index Rate of Experience Period on URRT
2 Year Trend Projection Factor	1.169	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 546.79	
Single Risk Pool Adjustment Factors		<- Adj't. from Experience to Projection Period - Pop'l risk Morbidity on URRT
Change in Morbidity	1.188	
Change in Other	1.006	<- Adj't. from Experience to Projection Period - Other on URRT
Change in Demographics	1.000	
Change in Network	1.000	
Change in Benefits	1.001	
Change in Other	1.005	
Adjusted Projected Allowed EHB Claims PMPM	\$ 653.46	<- Index Rate for Projection Period on URRT - Individual (Small Group 1st Qtr)
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$ -	<- Index Rate for Projection Period on URRT - Small Group
Projected Paid to Allowed Ratio	0.784970181	<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	512.9440891	
Market-wide Adjustments		
Projected Paid Net Risk Adjustment PMPM	\$ 0.13	
Projected Paid Exchange User Fees PMPM	\$ 10.42	
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 523.50	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 666.90	<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -	
Market-Adjusted Projected Paid Total Claims PMPM	\$ 523.50	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 666.90	

Table 6. Retention

Retention Items - Express in percentages		
Administrative Expenses	10%	
General and Claims	7.88%	
Agent/Broker Fees and Commissions	1.35%	
Quality Improvement Initiatives	0.26%	
Taxes and Fees	0.73%	
PCORI Fees (Enter \$ amount here: \$)	0.03%	
Pa Premium Tax (if applicable)	0.00%	
Federal Income Tax	0.70%	
Health Insurance Providers Fee (only for small group market, prorated for coverage in 2018)	0.00%	
Profit/Contingency	2%	
Total Retention	12%	
Projected Required Revenue PMPM	\$ 597.13	<- Single Pool Gross Premium Avg. Rate, PMPM on URRT

Table 8. Components of Rate Change

Rate Components	2016	2017	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	286.8269022	364.3320833	\$77.51	27.0%
B. Base period allowed claims before normalization	\$ 369.94	\$ 467.86	\$97.93	34%
C. Normalization factor component of change	\$ (147.26)	-186.2362452	-\$38.98	-\$0.14
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 222.68	\$ 281.63	\$ 58.95	21%
D2. URRT Trend	\$ 37.57	\$ 47.51	\$ 9.94	3%
D3. URRT Morbidity	\$ 26.02	\$ 61.79	\$ 35.76	12%
D4. URRT Other	\$ 1.78	\$ 2.42	\$ 0.64	0%
D5. Normalized URRT RA/RI on an allowed basis	\$ 8.49	\$ 0.10	\$ (8.39)	-3%
D6. Normalized Exchange User Fee on an allowed basis	\$ 6.10	\$ 7.99	\$ 1.89	1%
D7. Subtotal - Sum(D1:D6)	\$ 302.64	\$ 401.44	\$ 98.80	34%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	0	\$ -	0%
E2. Pricing AV	\$ (69.61)	\$ (86.46)	\$ (16.85)	-6%
E3. Benefit Richness	\$ 4.66	\$ 6.38	\$ 1.72	1%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0%
E5. Subtotal - Sum(E1:E4)	\$ (64.95)	\$ (80.08)	\$ (15.13)	-5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 29.40	\$ 34.57	\$ 5.17	2%
F2. Taxes and Fees	\$ 15.57	\$ 2.66	\$ (12.92)	-5%
F3. Profit and/or Contingency	\$ 2.87	\$ 7.29	\$ 4.42	2%
F4. Subtotal - Sum(F1:F3)	\$ 47.84	\$ 44.51	\$ (3.33)	-1%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 285.53	\$ 365.87	\$ 80.33	28%

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

	January	April	July	October	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Percent of Members Months Renewing in Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Base Allowed Claims	\$ 653.46	\$ 653.46	\$ 653.46	\$ 653.46	\$ 653.46
Months of Trend	-	3	6	9	#DIV/0!
Annual Trend	8.11%	8.11%	8.11%	8.11%	8.11%
Single Risk Pool Projected Allowed Claims	\$ 653.46	\$ 666.31	\$ 679.43	\$ 692.80	\$ -

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2016	2017
Average Age Factor	1.640	1.640
Average Geographic Factor	1.003	1.003
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.010	1.010
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 495.13	\$ 666.90
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 298.04	\$ 401.44

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

	2016	2017
Paid-to-Allowed	0.7155	0.784970181
URRT Trend (2-Year Trend Factor)	1.168695627	1.17 <- URRT W1, S2
URRT Morbidity	1.1	1.188 <- URRT W1, S2
URRT "Other"	1.006211025	1.006 <- URRT W1, S2
Risk Adjustment	\$ 0.15	\$ 0.13 <- URRT W1, S3
Reinsurance	\$ 9.94	<- URRT W1, S3
Exchange User Fee	\$ 7.25	\$ 10.42 <- URRT W1, S3
Capitation	\$ -	\$ - <- URRT W1, S2
Network	1.000	1
Pricing AV	0.770	0.784631051
Benefit Richness	1.020	1.020247157
Catastrophic Eligibility	1.000	1
Administrative Expenses	10.25%	9.49%
Taxes and Fees	5.43%	0.73%
Profit and/or Contingency	1.00%	2.00%

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Capital Advantage Assurance Company
Plan Type(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2017
Market Adjusted Index Rate	\$ 666.90

Calibration	
Age Calibration Factor	1.639812575
Geographic Calibration Factor	1.003
Aggregate Calibration Factor	1.645

Rate Effective Date:		1/1/2017																	
Market Adjusted Index Rate		\$ 666.90	45 CFR Part 156.8 (d) (2) Allowable Factors																
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/16 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2017	1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier	Metallic Tier Actual Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Tobacco Surcharge Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency

[illegible]

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

PA Rate Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

2017 Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-20	0.635			43	1.357	1.075
21	1.000	1.025		44	1.397	1.075
22	1.000	1.025		45	1.444	1.1
23	1.000	1.025		46	1.500	1.1
24	1.000	1.025		47	1.563	1.1
25	1.004	1.025		48	1.635	1.1
26	1.024	1.025		49	1.706	1.1
27	1.048	1.025		50	1.786	1.15
28	1.087	1.025		51	1.865	1.15
29	1.119	1.025		52	1.952	1.15
30	1.135	1.025		53	2.040	1.15
31	1.159	1.025		54	2.135	1.15
32	1.183	1.025		55	2.230	1.2
33	1.198	1.025		56	2.333	1.2
34	1.214	1.025		57	2.437	1.2
35	1.222	1.025		58	2.548	1.2
36	1.230	1.025		59	2.603	1.2
37	1.238	1.025		60	2.714	1.25
38	1.246	1.025		61	2.810	1.25
39	1.262	1.025		62	2.873	1.25
40	1.278	1.075		63	2.952	1.25
41	1.302	1.075		64+	3.000	1.25
42	1.325	1.075				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1		1.000	1.000
Rating Area 2		1.000	1.000
Rating Area 3		1.000	1.000
Rating Area 4		1.000	1.000
Rating Area 5		1.000	1.000
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuttkill, Snyder, Union	1.000	1.000
Rating Area 7	Adams, Berks, Lancaster, York	1.010	1.010
Rating Area 8		1.000	1.000
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.990	0.990

Table 14. Network Factors

[illegible]



Capital BlueCross

May 11, 2016

**CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.
Pennsylvania Bulletin Information**

The following is a summary prepared for the Pennsylvania Bulletin:

1. Company Name & NAIC #: Capital Advantage Assurance Company (CAAC), NAIC #14411
2. Market: Individual
3. Product: PPO
4. Average Rate Change (% and \$) and Range: 27.0%/\$1,452 PMPY, 3.6% to 34.4%
5. Current Covered Lives and Policyholders: 38,043/22,830
6. Experience Period Revenue: \$35.4M
7. Additional Revenue from Rate Increase: \$55.3M



CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.
RFJ Part II – Consumer Friendly Justification

1. Company Name & NAIC #: Capital Advantage Assurance Company (CAAC), NAIC #14411
2. Market: Individual
3. Product: PPO
4. Average Annual Rate Change (% and \$) and Range: 27.0%/\$1,452 PMPY, 3.6% to 34.4%
5. Current Covered Lives and Policyholders: 38,043/22,830
6. Financial Information:

Jan. 2015-Dec. 2015 financial experience	
Premiums	\$34,389,552
Claims	\$39,619,369
Administrative expenses	\$6,417,372
Company made (before taxes)	-\$11,647,189

7. Rate Increase Considerations:
Primary drivers of requested change
 - Historical claim experience
 - Loss of federal reinsurance program in 2017Changes being requested are also based upon consideration of the factors that influence future period cost structures. The primary drivers of change in future costs are:
 - Anticipated increase in facility and physician unit costs
 - Anticipated changes in prescription drug unit costs
 - Continuing change in utilization such as
 - o Intensity of medical services rendered
 - o Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - o Further migration from brand prescription drugs to generic prescription drugs
 - o Favorable impacts of value based benefits designs
 - Prescription drug patent expirations and new to market brand drugs
 - Leveraging associated with unchanged cost share components such as deductible and copays
 - Inflation adjustment to administrative expensesTax Changes
 - Suspension of Health Insurer Tax in 2017
 - Increase in exchange fees due to on-exchange enrollment growth

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM

Individual Rates

Effective January 1, 2017

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Individual
- Effective Date: 1/1/2017

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2017
- Average Rate Change: 27%
- Range of Requested Rate Change: 3.6% to 34.4%
- Product: PPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 38,043/22,830
- Number of Plans: 7
- Contract Form #: CAAC-Ind-PPO-C-v0117
- Form Filing SERFF #: CABC-130533947
- Binder SERFF #: CABC-PA17-125060073
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-687360061172921399

Company Contact Information

- Primary Contact Name: [REDACTED]
- Primary Contact Telephone Number: [REDACTED]
- Primary Contact Email Address: [REDACTED]

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to individuals effective January 1, 2017. CAAC will offer individual products on and off the federally-facilitated exchange.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Individual	CAAC	1/1/2014	CABC-129034382	0.00%
Individual	CAAC	1/1/2015	CABC-129635524	-8.00%
Individual	CAAC	1/1/2016	CABC-130076761	1.60%

Proposed Rate Increases

CAAC is proposing an aggregate annual 27% rate increase. The rate change does vary by plan. The rate change is calculated in PA Rate Template Part IV, Table 11, cell AZ13.

Membership

Membership is shown in PA Rate Template Part I, Table 1.

Benefit Changes 2016-2017

There are several benefit changes being implemented in 2017. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. All terminated plans are listed in Exhibit R, and a summary of proposed 2017 benefits is included in Exhibit A.

Benefit changes by plan are listed in Exhibit A1, highlighted in yellow.

Experience Period Premium and Claims

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2015 and December 31, 2015.

Paid Through Date: Claims in the BEP are paid through March 31, 2016

Premiums (net of MLR Rebate) in Experience Period: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates.

Allowed and Incurred Claims during the Experience Period:

	Incurred	Allowed
Amount of claims processed through the issuer's claim system:	\$45,240,892	\$53,242,444
Amount of claims processed outside of the issuer's claim system:	\$0	\$0
Amount of claims that represent best estimate of incurred but not paid:	\$905,080	\$1,137,423

Allowed claims are developed by combining paid claims with member cost-sharing.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$\text{BEP Allowed Claims} = \sum \frac{\text{BEP Paid Claims} + \text{BEP Member Cost Share by Incurred Month}}{\text{Completion by Incurred Month}}$$

Benefit Categories

Claims in the benefit categories displayed in the URRT come directly from CBC's data warehouse. See Exhibit C for a description of benefits by benefit category.

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Pop'l risk Morbidity". The morbidity adjustment is calculated by measuring the claims experience of transitional policies and single risk pool policies in the experience period. Transitional policies have significantly lower claims PMPM than single risk pool policies, and make up 68 percent of the enrollment in the BEP. Current and projected enrollment show a very different distribution, as CAAC experienced significant enrollment growth in 2016. In the projection period, transitional policies only account for 15% of enrollment. This distribution change leads to higher claim expectations in the projection period. The calculation does adjust the single risk pool claim PMPM as their claim experience should regress toward the mean as enrollment grows. The adjustment also accounts for the impact of risk adjustment. Due to enrollment growth, CAAC is projecting \$0 in risk adjustment. And because claims and risk are inversely proportional, that assumption translates into a lower single risk pool claims PMPM than in the BEP. See Exhibit G1 – Morbidity Factor Calculation.

Changes in Benefits:

1. Pediatric Dental and Pediatric Vision: The following PMPM allowed charges are added to the projection period allowed claims PMPM:

- Pediatric dental coverage: 5.01
- Pediatric vision coverage 0.46

This was added to the projected allowed claims in Exhibit B by applying a factor to the experience period, "Other Medical" claims. The development of pediatric dental and vision projected claims is described below.

See Exhibit C for the pediatric dental and vision rate development.

Changes in Demographics: CAAC does not expect changes in demographics in its individual population.

Other Adjustments: Found in URRT, Worksheet 1, "Other".

1. List-Billed Adjustment: CAAC is adjusting the claim experience for the impact of the list-billing rating methodology required under CFR Part 147.102. This section requires that family rates are calculated by summing the premiums for each individual family member, provided at most three child dependents under age 21 are taken into account. This rating rule requires an adjustment to premium.
2. Benefit Adjustment: A benefit adjustment is being applied to measure the impact of discontinuing CAAC's platinum plan, and the movement of membership into Silver plans. Platinum members are being mapped to a Gold plan, and new enrollment is mostly in Silver. This results in lower incurred and allowed claims in the projection period from the BEP.

Trend Factors: Trend levels reflect our best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CAAC uses a hospital and physician contracting model to determine future trends. This model contains all known contracted payment increases, as well as estimated increases in provider payments.
2. Utilization Considerations:
 - a. Intensity of medical services rendered
 - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - c. Further migration from brand prescription drugs to generic prescription drugs
 - d. Favorable impacts of value based benefits designs
3. Intensity: Intensity is defined as the amount of inputs used to provide each unit of service. This can best be seen in an example:

Year 2015

<u>Type of Service</u>	<u>Units</u>	<u>Cost per Unit</u>
X-Ray	1	\$200
MRI	1	\$5,000
Total	2	\$5,200

Year 2016

<u>Type of Service</u>	<u>Units</u>	<u>Cost per Unit</u>
X-Ray	0	\$200
MRI	2	\$5,000
Total	2	\$10,000

Total Annual Trend	92%
--------------------	-----

2. **Underwriting Cycle:** The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CAAC strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Credibility Manual Rate Development

CAAC individual data was used to develop rates. No credibility manual is used.

Credibility of Experience

Credibility Manual Rate Development: CAAC experience data is given 100% credibility.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. The URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
 - a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
 - b. BEP Member Months
2. Develop BEP *Paid and Incurred Claims*:

$$BEP \text{ Paid and Incurred Claims} = \frac{BEP \text{ Paid Claims}}{Completion \text{ Factor}}$$

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$\text{BEP Paid and Incurred Claim PMPM} = \frac{\text{BEP Paid and Incurred Claims}}{\text{BEP Member Months}}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

Trended Claim PMPM

$$= [\text{BEP Paid and Incurred Claim PMPM}] \times (1 + [\text{Trend\%}])^{\text{Trend Months}/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

Projected Paid and Incurred Claims PMPM

$$= [\text{Trended Claim PMPM}] \times [\text{Benefit Adjustment}] \\ \times [\text{Morbidity Adjustment}] \times [\text{List – Billed Adjustment}]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *List-Billed Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

- a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
- b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$\text{Benefit Level Adjustment} = \frac{\text{Average Manual Cost in Projection Period}}{\text{Manual Cost of Base Plan}}$$

- c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$\frac{\text{Base Plan Paid and Incurred Claims PMPM}}{\text{Benefit Adjusted Paid and Incurred Claims PMPM}} = \frac{\text{Benefit Level Adjustment} \times \text{Avg Induced Demand}}{\text{Benefit Level Adjustment} \times \text{Avg Induced Demand}}$$

Where Avg Induced Demand is the average premium impact of induced demand rating factor. This factor is discussed in the Plan Adjusted Index Rate section below.

- d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$\text{Benefit Relativity A} = \frac{\text{Manual Cost of Benefit A}}{\text{Manual Cost of Base Plan}}$$

- e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:
- i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than \$1000.
 - ii. Adjustments for plan designs that fall outside of the actuarial cost model.
- a. So the *Projected Claims PMPM by Benefit* is:

$$\begin{aligned} \text{Projected Claims PMPM Benefit A} \\ &= \text{Projected Claims PMPM Base Plan} \\ &\times \text{Pricing Relativity A} \end{aligned}$$

- b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in 2017. The *Total Projected Claims PMPM* :

$$\begin{aligned} &= \text{Projected Claims PMPM Benefit A} \times \text{Expected Member Dist of Benefit A} \\ &+ \text{Projected Claims PMPM Benefit B} \\ &\times \text{Expected Member Dis of Benefit B} + \dots \end{aligned}$$

7. The Paid-To-Allowed Ratio is then:

$$\text{Paid to Allowed Ratio} = \frac{\text{Total Projected Claims PMPM}}{\text{Projected Allowed Claims at Current Benefits}}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*.

Risk Adjustment

Projected Risk Adjustments PMPM:

Relevant to 2017 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2017. The 2017 pricing impact is:

$$\begin{aligned} & [\textit{Net Projected Risk Adjustments PMPM}] \\ & = [\textit{Projected CRA Transfer PMPM}] - [\textit{Risk Adjustment Fee PMPM}] \end{aligned}$$

The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. The impact of transitional policies throughout the remainder of 2016 and 2017

Given the uncertainty of the bullets above, it is difficult to determine whether the impact of 2016 earned CRA payment transfers will be positive or negative. Enrollment growth in 2016 further lessens our ability to predict 2017. Therefore, an appropriate estimate of [Projected CRA Transfer PMPM] is \$0.

To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.13 PMPM. The Risk Adjustment Fee PMPM is included in the URRT Worksheet 1, “Projected Risk Adjustments PMPM”.

$$[\textit{Net Projected Risk Adjustments PMPM}] = 0 - 0.13 = -0.13 \textit{ PMPM}$$

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

1. Administrative Expense: Calculated using an allocation method from CAAC’s finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total

expense allocated to CAAC individual products. Administrative expenses are included in the URRT Worksheet 1, “Administrative Load”.

2. Broker Expense: Calculated based on CAAC’s explicit per contract broker fee. Broker Expense is included in the URRT Worksheet 1, “Administrative Load”.
3. Member Out-Of-Pocket (OOP) and Ways to Save:
 - a. Description: These products offer enhanced transparency to cost savings potential both prospectively and retrospectively. These are new services included in each of CAAC’s plans that work to decrease costs by engaging members in their health care decisions. The Member OOP program will show a member, prospectively, the value of a service and the impact of member cost-sharing when that service is incurred. It allows a member to shop for the best price while introducing transparency related to the member’s expected cost share at the time of service. The “Ways to Save” program allows members to receive alerts, retrospectively, informing them of cost savings that could have been incurred had they have known about competing medical providers in the area. The alerts are retrospective and offer transparency around member’s healthcare options.
 - b. Costs: The vendor of these products charge both per contract per year (PCPY) user fees as well as initial implementation fees and annual subscription fees. The PCPY user fees are \$0.115 and \$1.7955 for “Member Out of Pocket” and “Way to Save” respectively. The vendor also charges a 25% administrative load, annual subscription fee, and a \$100,000 implementation fee. The implementation fee is amortized over 5 years across several hundred thousand members. Using book of business member-to-contract ratios and converting to a per member per month (PMPM), in conjunction with the administrative load and implementation fee yields a PMPM charge of \$0.0128 and \$.20 for Member Out of Pocket and Ways to Save respectively. Annual subscription fees charged yields another \$0.04 PMPM. All of these items combined allow us to arrive at a requested \$0.25 PMPM. These programs are included in the URRT Worksheet 1, “Administrative Load”.
4. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
 - a. Complete CBC Personal Profile and receive a gift card reward.
 - b. Complete one online coaching program and receive a gift card reward.
 - c. The wellness program is administered through a vendor and costs are based on vendor fees.
5. Identity Theft Coverage: Identity protection offering will include the following components:
 - a. Credit monitoring – Monitors activity that may affect credit
 - b. Fraud detection – Identifies potentially fraudulent use of identity or credit
 - c. Fraud resolution support – Assists members in addressing issues that arise in relation to credit monitoring and fraud detection

Profit (or Contribution to Surplus) & Risk Margin:

6. Contingency: Contingency is included in the URRT Worksheet 1, “Profit and Risk”.

Taxes and Fees:

1. Fee for Patient-Centered Outcomes Research Trust Fund (PCOR): As per the Notice of Proposed Rulemaking for Fees on Health Insurance Policies and Self-Insured Plans for the Patient-Centered Outcomes Research Trust Fund (REG-136008-11), 77 Fed. Reg. 22691: For policy years ending on or after October 1, 2013, and before October 1, 2014, the applicable dollar amount is \$2 per member per year (\$0.17 PMPM), trended annually. At an estimated trend of 4%, the 2016 projected fee is \$0.18 PMPM. PCOR is included in the URRT Worksheet 1, “Taxes and Fees”.
2. Health Insurer Fee (HIF) – Section 9010 of PPACA and Section 1406 of the Reconciliation Act (which modified PPACA) refer to HIF. The fee is a fixed-dollar amount distributed across health insurance providers: \$8 billion in 2014, \$11.3 billion in 2015-2016, suspended in 2017, and \$14.3 billion in 2018. Because HIF is suspended in 2017, it is not included in 2017 individual rates.
3. Exchange Fee – All issuers participating in a federally-facilitated exchange will remit 3.5% of premium to HHS. CAAC expects 52% of its membership to purchase on-exchange. This translates into a projected \$10.42 PMPM. The Exchange fee is included in the URRT Worksheet 1, “Taxes and Fees”. The exchange user fee is applied as an adjustment to the Index Rate at the market level.
4. Federal Income Tax: Projected that Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in the URRT Worksheet 1, “Taxes and Fees”.

See Exhibit H for all retention values.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Single Risk Pool

The data used to develop rates and shown in the URRT abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered product/plan combination for CAAC in the individual market. The single risk pool includes transitional products/plans for purposes of base rate experience. The projection period reflects experience of transitional policies as those members are expected to enroll in single risk pool policies in 2016. The impact of transitional policies is discussed in Projection Factors section above.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits*. This number is reflected in Worksheet 1 of the URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J for the Index Rate.

Market Adjusted Index Rate

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$\begin{aligned} &[\text{Market Adjusted Index Rate}] \\ &= ([\text{Index Rate}] \times [\text{Paid to Allowed Ratio}] \\ &\quad - [\text{Net Projected ACA Reinsurance Recoveries}] \\ &\quad - [\text{Net Projected Risk Adjustments PMPM}] + [\text{Exchange Fees PMPM}]) \\ &\div [\text{Paid to Allowed Ratio}] \end{aligned}$$

See Exhibit K for the development of the Market Adjusted Index Rate.

Plan Adjusted Index Rate

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of the URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the

benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

2. Induced Demand: Higher than average utilization due to benefit richness.
3. Provider Network: The Provider network varies across plans. All “Narrow Network” plans have a smaller provider network than “Broad Network” plans. The provider network factor for those plans is shown in Exhibit L. Development of provider network factors is discussed in Geographic Rating Factors and Network Analysis
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Catastrophic Plans: Applied to catastrophic plans to reflect lower morbidity.
6. Adjustment for distribution and administrative costs: Described in Non-Benefit Expenses and Profit & Risk section above.
7. Tobacco Adjustment: Calculated as the average tobacco factor applied across the risk pool.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

Calibration

A calibration must be performed in order to apply the allowable rating factors (age and geography) to the Plan Adjusted Rate in order to calculate the Consumer Adjusted Premium Rates.

Age Curve Calibration: The projected average age factor is 1.64. This is calculated by taking the member-weighted average of current individual enrollment by age in CAAC. Age factors are applied in accordance with CMS’s Standard Age Curve.

Geographic Factor Calibration: The projected average geographic factor is 1.003. This is calculated by taking the CAAC member-weighted average by region.

Geographic Factors: CAAC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered allowed claims in a 12-month period by region, normalized for demographics. We then compared the claim cost for each of the three regions, and found cost differentials between the regions, mostly due to differences in hospital contracting between regions. The data from the analysis is found in Exhibit Q.

The calibration is:

$$[\text{Calibrated Plan Adjusted Index Rate}] = [\text{Plan Adjusted Index Rate}] \div ([\text{Age Curve Calibration}] \times [\text{Geographic Factor Calibration}])$$

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. The calibration factors and development are found on Exhibit N. Age and Geographic factors are displayed in Exhibits O.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$\begin{aligned} & [\textit{Member – Level Consumer Adjusted Premium Rate}] \\ & = [\textit{Calibrated Plan Adjusted Index Rate}] \times [\textit{Age Factor}] \\ & \times [\textit{Geographic Factor}] \end{aligned}$$

2. $[\textit{Family Consumer Adjusted Premium Rate}] = \sum [\textit{Member – Level Consumer Adjusted Premium Rate}]$
With no more than three child dependents under age 21 taken into account

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

The AV Metal Values included in Worksheet 2 of the URRT were based on the federally issued AV Calculator. Plan 45127PA0020015 used Approach 1 under CFR 156.135(b)(2). All other plans fit into the calculator.

AV Pricing Values

All AV Pricing values were developed using CAAC's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Membership Projection

The membership projections found in Worksheet 2 of the URRT were developed by assuming that moderate growth and similar distribution to current.

Terminated Products

See Exhibit R for a list of terminated products.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

Exhibit A – Benefit Summary
Exhibit A1 – Benefit Change Summary
Exhibit B – Benefit Categories
Exhibit C – Pediatric Dental and Vision Rate Development
Exhibit D – Benefit Changes
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit P – Quarterly Base Rates
Exhibit Q – Regional Analysis
Exhibit R – Terminated Products

PA Rate Template Part I through Part V

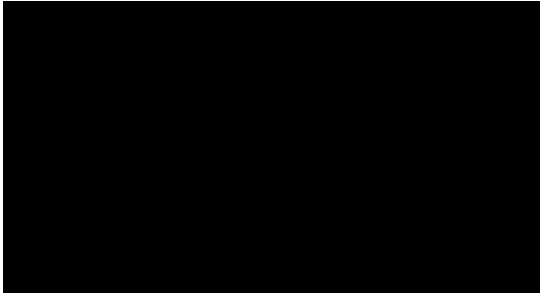
Actuarial Statement

I, [REDACTED], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [REDACTED], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
 - a. Actuarial Standard of Practice No. 5, “Health and Disability Claims”
 - b. Actuarial Standard of Practice No. 8, “Regulatory Filings for Rates and Financial Projections for Health Plans”
 - c. Actuarial Standard of Practice No. 12, “Risk Classification”
 - d. Actuarial Standard of Practice No. 23, “Data Quality”
 - e. Actuarial Standard of Practice No. 25, “Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage”
 - f. Actuarial Standard of Practice No. 26, “Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans”
 - g. Actuarial Standard of Practice No. 41, “Actuarial Communications”.
2. The index rate is:

- a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
 - 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 nor deficient.
 - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
3. 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.
4. 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, and in accordance with CFR 156.135(b)(2) as necessary.



CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM

Individual Rates

Effective January 1, 2017

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Individual
- Effective Date: 1/1/2017

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2017
- Average Rate Change: 27%
- Range of Requested Rate Change: 3.6% to 34.4%
- Product: PPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 38,043/22,830
- Number of Plans: 7
- Contract Form #: CAAC-Ind-PPO-C-v0117
- Form Filing SERFF #: CABC-130533947
- Binder SERFF #: CABC-PA17-125060073
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-687360061172921399

Company Contact Information

- Primary Contact Name: [REDACTED]
- Primary Contact Telephone Number: [REDACTED]
- Primary Contact Email Address: [REDACTED]

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to individuals effective January 1, 2017. CAAC will offer individual products on and off the federally-facilitated exchange.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Individual	CAAC	1/1/2014	CABC-129034382	0.00%
Individual	CAAC	1/1/2015	CABC-129635524	-8.00%
Individual	CAAC	1/1/2016	CABC-130076761	1.60%

Proposed Rate Increases

CAAC is proposing an aggregate annual 27% rate increase. The rate change does vary by plan. The rate change is calculated in PA Rate Template Part IV, Table 11, cell AZ13.

Membership

Membership is shown in PA Rate Template Part I, Table 1.

Benefit Changes 2016-2017

There are several benefit changes being implemented in 2017. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. All terminated plans are listed in Exhibit R, and a summary of proposed 2017 benefits is included in Exhibit A.

Benefit changes by plan are listed in Exhibit A1, highlighted in yellow.

Experience Period Premium and Claims

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2015 and December 31, 2015.

Paid Through Date: Claims in the BEP are paid through March 31, 2016

Premiums (net of MLR Rebate) in Experience Period: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates.

Allowed and Incurred Claims during the Experience Period:

	Incurred	Allowed
Amount of claims processed through the issuer's claim system:	\$45,240,892	\$53,242,444
Amount of claims processed outside of the issuer's claim system:	\$0	\$0
Amount of claims that represent best estimate of incurred but not paid:	\$905,080	\$1,137,423

Allowed claims are developed by combining paid claims with member cost-sharing.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$\text{BEP Allowed Claims} = \sum \frac{\text{BEP Paid Claims} + \text{BEP Member Cost Share by Incurred Month}}{\text{Completion by Incurred Month}}$$

Benefit Categories

Claims in the benefit categories displayed in the URRT come directly from CBC's data warehouse. See Exhibit C for a description of benefits by benefit category.

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Pop'l risk Morbidity". The morbidity adjustment is calculated by measuring the claims experience of transitional policies and single risk pool policies in the experience period. Transitional policies have significantly lower claims PMPM than single risk pool policies, and make up 68 percent of the enrollment in the BEP. Current and projected enrollment show a very different distribution, as CAAC experienced significant enrollment growth in 2016. In the projection period, transitional policies only account for 15% of enrollment. This distribution change leads to higher claim expectations in the projection period. The calculation does adjust the single risk pool claim PMPM as their claim experience should regress toward the mean as enrollment grows. The adjustment also accounts for the impact of risk adjustment. Due to enrollment growth, CAAC is projecting \$0 in risk adjustment. And because claims and risk are inversely proportional, that assumption translates into a lower single risk pool claims PMPM than in the BEP. See Exhibit G1 – Morbidity Factor Calculation.

Changes in Benefits:

1. Pediatric Dental and Pediatric Vision: The following PMPM allowed charges are added to the projection period allowed claims PMPM:

- Pediatric dental coverage: 5.01
- Pediatric vision coverage 0.46

This was added to the projected allowed claims in Exhibit B by applying a factor to the experience period, "Other Medical" claims. The development of pediatric dental and vision projected claims is described below.

See Exhibit C for the pediatric dental and vision rate development.

Changes in Demographics: CAAC does not expect changes in demographics in its individual population.

Other Adjustments: Found in URRT, Worksheet 1, "Other".

1. List-Billed Adjustment: CAAC is adjusting the claim experience for the impact of the list-billing rating methodology required under CFR Part 147.102. This section requires that family rates are calculated by summing the premiums for each individual family member, provided at most three child dependents under age 21 are taken into account. This rating rule requires an adjustment to premium.
2. Benefit Adjustment: A benefit adjustment is being applied to measure the impact of discontinuing CAAC's platinum plan, and the movement of membership into Silver plans. Platinum members are being mapped to a Gold plan, and new enrollment is mostly in Silver. This results in lower incurred and allowed claims in the projection period from the BEP.

Trend Factors: Trend levels reflect our best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CAAC uses a hospital and physician contracting model to determine future trends. This model contains all known contracted payment increases, as well as estimated increases in provider payments.
2. Utilization Considerations:
 - a. Intensity of medical services rendered
 - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - c. Further migration from brand prescription drugs to generic prescription drugs
 - d. Favorable impacts of value based benefits designs
3. Intensity: Intensity is defined as the amount of inputs used to provide each unit of service. This can best be seen in an example:

Year 2015		
<u>Type of Service</u>	<u>Units</u>	<u>Cost per Unit</u>
X-Ray	1	\$200
MRI	1	\$5,000
Total	2	\$5,200

Year 2016		
<u>Type of Service</u>	<u>Units</u>	<u>Cost per Unit</u>
X-Ray	0	\$200
MRI	2	\$5,000
Total	2	\$10,000

Total Annual Trend	92%
--------------------	-----

2. **Underwriting Cycle:** The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. CAAC strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Credibility Manual Rate Development

CAAC individual data was used to develop rates. No credibility manual is used.

Credibility of Experience

Credibility Manual Rate Development: CAAC experience data is given 100% credibility.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. The URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
 - a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
 - b. BEP Member Months
2. Develop BEP *Paid and Incurred Claims*:

$$BEP \text{ Paid and Incurred Claims} = \frac{BEP \text{ Paid Claims}}{Completion \text{ Factor}}$$

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$\text{BEP Paid and Incurred Claim PMPM} = \frac{\text{BEP Paid and Incurred Claims}}{\text{BEP Member Months}}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

Trended Claim PMPM

$$= [\text{BEP Paid and Incurred Claim PMPM}] \times (1 + [\text{Trend}\%])^{\text{Trend Months}/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

Projected Paid and Incurred Claims PMPM

$$= [\text{Trended Claim PMPM}] \times [\text{Benefit Adjustment}] \\ \times [\text{Morbidity Adjustment}] \times [\text{List – Billed Adjustment}]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *List-Billed Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

- a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
- b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$\text{Benefit Level Adjustment} = \frac{\text{Average Manual Cost in Projection Period}}{\text{Manual Cost of Base Plan}}$$

- c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$\frac{\text{Base Plan Paid and Incurred Claims PMPM}}{\text{Benefit Adjusted Paid and Incurred Claims PMPM}} = \frac{\text{Benefit Level Adjustment} \times \text{Avg Induced Demand}}{\text{Benefit Level Adjustment} \times \text{Avg Induced Demand}}$$

Where Avg Induced Demand is the average premium impact of induced demand rating factor. This factor is discussed in the Plan Adjusted Index Rate section below.

- d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$\text{Benefit Relativity A} = \frac{\text{Manual Cost of Benefit A}}{\text{Manual Cost of Base Plan}}$$

- e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:
- i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than \$1000.
 - ii. Adjustments for plan designs that fall outside of the actuarial cost model.
- a. So the *Projected Claims PMPM by Benefit* is:

$$\begin{aligned} \text{Projected Claims PMPM Benefit A} \\ &= \text{Projected Claims PMPM Base Plan} \\ &\times \text{Pricing Relativity A} \end{aligned}$$

- b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in 2017. The *Total Projected Claims PMPM* :

$$\begin{aligned} &= \text{Projected Claims PMPM Benefit A} \times \text{Expected Member Dist of Benefit A} \\ &+ \text{Projected Claims PMPM Benefit B} \\ &\times \text{Expected Member Dis of Benefit B} + \dots \end{aligned}$$

7. The Paid-To-Allowed Ratio is then:

$$\text{Paid to Allowed Ratio} = \frac{\text{Total Projected Claims PMPM}}{\text{Projected Allowed Claims at Current Benefits}}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*.

Risk Adjustment

Projected Risk Adjustments PMPM:

Relevant to 2017 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2017. The 2017 pricing impact is:

$$\begin{aligned} & [\textit{Net Projected Risk Adjustments PMPM}] \\ & = [\textit{Projected CRA Transfer PMPM}] - [\textit{Risk Adjustment Fee PMPM}] \end{aligned}$$

The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. The impact of transitional policies throughout the remainder of 2016 and 2017

Given the uncertainty of the bullets above, it is difficult to determine whether the impact of 2016 earned CRA payment transfers will be positive or negative. Enrollment growth in 2016 further lessens our ability to predict 2017. Therefore, an appropriate estimate of [Projected CRA Transfer PMPM] is \$0.

To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.13 PMPM. The Risk Adjustment Fee PMPM is included in the URRT Worksheet 1, “Projected Risk Adjustments PMPM”.

$$[\textit{Net Projected Risk Adjustments PMPM}] = 0 - 0.13 = -0.13 \textit{ PMPM}$$

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

1. Administrative Expense: Calculated using an allocation method from CAAC’s finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total

expense allocated to CAAC individual products. Administrative expenses are included in the URRT Worksheet 1, “Administrative Load”.

2. Broker Expense: Calculated based on CAAC’s explicit per contract broker fee. Broker Expense is included in the URRT Worksheet 1, “Administrative Load”.
3. Member Out-Of-Pocket (OOP) and Ways to Save:
 - a. Description: These products offer enhanced transparency to cost savings potential both prospectively and retrospectively. These are new services included in each of CAAC’s plans that work to decrease costs by engaging members in their health care decisions. The Member OOP program will show a member, prospectively, the value of a service and the impact of member cost-sharing when that service is incurred. It allows a member to shop for the best price while introducing transparency related to the member’s expected cost share at the time of service. The “Ways to Save” program allows members to receive alerts, retrospectively, informing them of cost savings that could have been incurred had they have known about competing medical providers in the area. The alerts are retrospective and offer transparency around member’s healthcare options.
 - b. Costs: The vendor of these products charge both per contract per year (PCPY) user fees as well as initial implementation fees and annual subscription fees. The PCPY user fees are \$0.115 and \$1.7955 for “Member Out of Pocket” and “Way to Save” respectively. The vendor also charges a 25% administrative load, annual subscription fee, and a \$100,000 implementation fee. The implementation fee is amortized over 5 years across several hundred thousand members. Using book of business member-to-contract ratios and converting to a per member per month (PMPM), in conjunction with the administrative load and implementation fee yields a PMPM charge of \$0.0128 and \$.20 for Member Out of Pocket and Ways to Save respectively. Annual subscription fees charged yields another \$0.04 PMPM. All of these items combined allow us to arrive at a requested \$0.25 PMPM. These programs are included in the URRT Worksheet 1, “Administrative Load”.
4. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
 - a. Complete CBC Personal Profile and receive a gift card reward.
 - b. Complete one online coaching program and receive a gift card reward.
 - c. The wellness program is administered through a vendor and costs are based on vendor fees.
5. Identity Theft Coverage: Identity protection offering will include the following components:
 - a. Credit monitoring – Monitors activity that may affect credit
 - b. Fraud detection – Identifies potentially fraudulent use of identity or credit
 - c. Fraud resolution support – Assists members in addressing issues that arise in relation to credit monitoring and fraud detection

Profit (or Contribution to Surplus) & Risk Margin:

6. Contingency: Contingency is included in the URRT Worksheet 1, “Profit and Risk”.

Taxes and Fees:

1. Fee for Patient-Centered Outcomes Research Trust Fund (PCOR): As per the Notice of Proposed Rulemaking for Fees on Health Insurance Policies and Self-Insured Plans for the Patient-Centered Outcomes Research Trust Fund (REG-136008-11), 77 Fed. Reg. 22691: For policy years ending on or after October 1, 2013, and before October 1, 2014, the applicable dollar amount is \$2 per member per year (\$0.17 PMPM), trended annually. At an estimated trend of 4%, the 2016 projected fee is \$0.18 PMPM. PCOR is included in the URRT Worksheet 1, “Taxes and Fees”.
2. Health Insurer Fee (HIF) – Section 9010 of PPACA and Section 1406 of the Reconciliation Act (which modified PPACA) refer to HIF. The fee is a fixed-dollar amount distributed across health insurance providers: \$8 billion in 2014, \$11.3 billion in 2015-2016, suspended in 2017, and \$14.3 billion in 2018. Because HIF is suspended in 2017, it is not included in 2017 individual rates.
3. Exchange Fee – All issuers participating in a federally-facilitated exchange will remit 3.5% of premium to HHS. CAAC expects 52% of its membership to purchase on-exchange. This translates into a projected \$10.42 PMPM. The Exchange fee is included in the URRT Worksheet 1, “Taxes and Fees”. The exchange user fee is applied as an adjustment to the Index Rate at the market level.
4. Federal Income Tax: Projected that Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in the URRT Worksheet 1, “Taxes and Fees”.

See Exhibit H for all retention values.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Single Risk Pool

The data used to develop rates and shown in the URRT abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered product/plan combination for CAAC in the individual market. The single risk pool includes transitional products/plans for purposes of base rate experience. The projection period reflects experience of transitional policies as those members are expected to enroll in single risk pool policies in 2016. The impact of transitional policies is discussed in Projection Factors section above.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits*. This number is reflected in Worksheet 1 of the URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J for the Index Rate.

Market Adjusted Index Rate

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$\begin{aligned} &[\text{Market Adjusted Index Rate}] \\ &= ([\text{Index Rate}] \times [\text{Paid to Allowed Ratio}] \\ &\quad - [\text{Net Projected ACA Reinsurance Recoveries}] \\ &\quad - [\text{Net Projected Risk Adjustments PMPM}] + [\text{Exchange Fees PMPM}]) \\ &\div [\text{Paid to Allowed Ratio}] \end{aligned}$$

See Exhibit K for the development of the Market Adjusted Index Rate.

Plan Adjusted Index Rate

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of the URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the

benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

2. Induced Demand: Higher than average utilization due to benefit richness.
3. Provider Network: The Provider network varies across plans. All “Narrow Network” plans have a smaller provider network than “Broad Network” plans. The provider network factor for those plans is shown in Exhibit L. Development of provider network factors is discussed in Geographic Rating Factors and Network Analysis
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Catastrophic Plans: Applied to catastrophic plans to reflect lower morbidity.
6. Adjustment for distribution and administrative costs: Described in Non-Benefit Expenses and Profit & Risk section above.
7. Tobacco Adjustment: Calculated as the average tobacco factor applied across the risk pool.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

Calibration

A calibration must be performed in order to apply the allowable rating factors (age and geography) to the Plan Adjusted Rate in order to calculate the Consumer Adjusted Premium Rates.

Age Curve Calibration: The projected average age factor is 1.64. This is calculated by taking the member-weighted average of current individual enrollment by age in CAAC. Age factors are applied in accordance with CMS’s Standard Age Curve.

Geographic Factor Calibration: The projected average geographic factor is 1.003. This is calculated by taking the CAAC member-weighted average by region.

Geographic Factors: CAAC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered allowed claims in a 12-month period by region, normalized for demographics. We then compared the claim cost for each of the three regions, and found cost differentials between the regions, mostly due to differences in hospital contracting between regions. The data from the analysis is found in Exhibit Q.

The calibration is:

$$[\text{Calibrated Plan Adjusted Index Rate}] = [\text{Plan Adjusted Index Rate}] \div ([\text{Age Curve Calibration}] \times [\text{Geographic Factor Calibration}])$$

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. The calibration factors and development are found on Exhibit N. Age and Geographic factors are displayed in Exhibits O.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$\begin{aligned} & [\textit{Member – Level Consumer Adjusted Premium Rate}] \\ & = [\textit{Calibrated Plan Adjusted Index Rate}] \times [\textit{Age Factor}] \\ & \times [\textit{Geographic Factor}] \end{aligned}$$

2. $[\textit{Family Consumer Adjusted Premium Rate}] = \sum [\textit{Member – Level Consumer Adjusted Premium Rate}]$
With no more than three child dependents under age 21 taken into account

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

The AV Metal Values included in Worksheet 2 of the URRT were based on the federally issued AV Calculator. Plan 45127PA0020015 used Approach 1 under CFR 156.135(b)(2). All other plans fit into the calculator.

AV Pricing Values

All AV Pricing values were developed using CAAC's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Membership Projection

The membership projections found in Worksheet 2 of the URRT were developed by assuming that moderate growth and similar distribution to current.

Terminated Products

See Exhibit R for a list of terminated products.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

Exhibit A – Benefit Summary
Exhibit A1 – Benefit Change Summary
Exhibit B – Benefit Categories
Exhibit C – Pediatric Dental and Vision Rate Development
Exhibit D – Benefit Changes
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit P – Quarterly Base Rates
Exhibit Q – Regional Analysis
Exhibit R – Terminated Products

PA Rate Template Part I through Part V

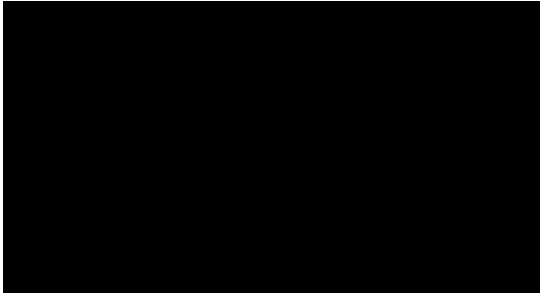
Actuarial Statement

I, [REDACTED], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [REDACTED], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
 - a. Actuarial Standard of Practice No. 5, “Health and Disability Claims”
 - b. Actuarial Standard of Practice No. 8, “Regulatory Filings for Rates and Financial Projections for Health Plans”
 - c. Actuarial Standard of Practice No. 12, “Risk Classification”
 - d. Actuarial Standard of Practice No. 23, “Data Quality”
 - e. Actuarial Standard of Practice No. 25, “Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage”
 - f. Actuarial Standard of Practice No. 26, “Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans”
 - g. Actuarial Standard of Practice No. 41, “Actuarial Communications”.
2. The index rate is:

- a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
 - 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 nor deficient.
 - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
3. 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.
4. 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, and in accordance with CFR 156.135(b)(2) as necessary.



2017 Rates Table Template v6.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
	If you are a community rating state, select Family Option under Age and fill in all columns.				
	If you are not community rating state, select 0-20 under Age 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*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	184.02	184.02
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	21	289.80	297.04
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	22	289.80	297.04
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	23	289.80	297.04
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	24	289.80	297.04
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	25	290.95	298.23
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	26	296.75	304.17
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	27	303.71	311.30
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	28	315.01	322.88
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	29	324.28	332.39
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	30	328.92	337.14
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	31	335.87	344.27
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	32	342.83	351.40
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	33	347.17	355.85
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	34	351.81	360.61
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	35	354.13	362.98
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	36	356.45	365.36
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	37	358.77	367.74
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	38	361.08	370.11
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	39	365.72	374.86
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	40	370.36	398.14
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	41	377.31	405.61
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	42	383.98	412.78
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	43	393.25	422.75
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	44	404.84	435.21
45127PA0020007	Rating Area 6	Tobacco User/Non-Tobacco User	45	418.46	460.31

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	46	434.69	478.16
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	47	452.95	498.25
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	48	473.82	521.20
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	49	494.39	543.83
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	50	517.57	595.21
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	51	540.47	621.54
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	52	565.68	650.53
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	53	591.18	679.86
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	54	618.71	711.52
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	55	646.24	775.49
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	56	676.09	811.31
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	57	706.23	847.48
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	58	738.40	886.08
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	59	754.34	905.20
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	60	786.50	983.13
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	61	814.32	1017.91
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	62	832.58	1040.73
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	63	855.48	1069.34
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	64	869.39	1086.73
45127PA0020007		Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	869.39	1086.73
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	185.86	185.86	
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	21	292.69	300.01	
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	22	292.69	300.01	
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	23	292.69	300.01	
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	24	292.69	300.01	
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	25	293.86	301.21	
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	26	299.72	307.21	
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	27	306.74	314.41	
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	28	318.16	326.11	

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	29	327.52	335.71
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	30	332.21	340.51
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	31	339.23	347.71
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	32	346.26	354.91
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	33	350.65	359.41
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	34	355.33	364.21
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	35	357.67	366.61
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	36	360.01	369.01
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	37	362.35	371.41
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	38	364.70	373.81
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	39	369.38	378.61
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	40	374.06	402.12
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	41	381.09	409.67
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	42	387.82	416.90
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	43	397.18	426.97
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	44	408.89	439.56
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	45	422.65	464.91
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	46	439.04	482.94
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	47	457.48	503.23
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	48	478.55	526.41
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	49	499.33	549.27
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	50	522.75	601.16
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	51	545.87	627.75
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	52	571.34	657.04
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	53	597.09	686.66
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	54	624.90	718.64
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	55	652.71	783.25
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	56	682.85	819.42
45127PA0020007	Rating Area 7	Tobacco User/Non-Tobacco User	57	713.29	855.95

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020007		Rating Area 7	Tobacco User/Non-Tobacco User	58	745.78	894.94
45127PA0020007		Rating Area 7	Tobacco User/Non-Tobacco User	59	761.88	914.26
45127PA0020007		Rating Area 7	Tobacco User/Non-Tobacco User	60	794.37	992.96
45127PA0020007		Rating Area 7	Tobacco User/Non-Tobacco User	61	822.47	1028.09
45127PA0020007		Rating Area 7	Tobacco User/Non-Tobacco User	62	840.91	1051.13
45127PA0020007		Rating Area 7	Tobacco User/Non-Tobacco User	63	864.03	1080.04
45127PA0020007		Rating Area 7	Tobacco User/Non-Tobacco User	64	878.07	1097.60
45127PA0020007		Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	878.07	1097.60
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	182.18	182.18	
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	21	286.90	294.07
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	22	286.90	294.07
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	23	286.90	294.07
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	24	286.90	294.07
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	25	288.04	295.25
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	26	293.78	301.13
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	27	300.67	308.19
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	28	311.86	319.65
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	29	321.04	329.06
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	30	325.63	333.77
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	31	332.51	340.83
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	32	339.40	347.88
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	33	343.70	352.30
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	34	348.29	357.00
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	35	350.59	359.35
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	36	352.88	361.71
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	37	355.18	364.06
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	38	357.47	366.41
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	39	362.06	371.12
45127PA0020007		Rating Area 9	Tobacco User/Non-Tobacco User	40	366.65	394.15

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	41	373.54	401.56
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	42	380.14	408.65
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	43	389.32	418.52
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	44	400.80	430.86
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	45	414.28	455.71
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	46	430.35	473.38
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	47	448.42	493.26
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	48	469.08	515.98
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	49	489.45	538.39
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	50	512.40	589.26
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	51	535.06	615.32
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	52	560.02	644.03
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	53	585.27	673.06
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	54	612.53	704.40
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	55	639.78	767.74
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	56	669.33	803.20
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	57	699.17	839.00
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	58	731.01	877.22
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	59	746.79	896.15
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	60	778.64	973.30
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	61	806.18	1007.73
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	62	824.26	1030.32
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	63	846.92	1058.65
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	64	860.69	1075.87
45127PA0020007	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	860.69	1075.87
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	218.61	218.61
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	21	344.28	352.88
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	22	344.28	352.88
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	23	344.28	352.88

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	24	344.28	352.88
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	25	345.65	354.29
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	26	352.54	361.35
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	27	360.80	369.82
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	28	374.23	383.58
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	29	385.24	394.88
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	30	390.75	400.52
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	31	399.02	408.99
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	32	407.28	417.46
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	33	412.44	422.75
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	34	417.95	428.40
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	35	420.70	431.22
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	36	423.46	434.05
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	37	426.21	436.87
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	38	428.97	439.69
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	39	434.48	445.34
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	40	439.98	472.98
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	41	448.25	481.86
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	42	456.16	490.38
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	43	467.18	502.22
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	44	480.95	517.02
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	45	497.13	546.85
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	46	516.41	568.05
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	47	538.10	591.91
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	48	562.89	619.18
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	49	587.33	646.07
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	50	614.88	707.11
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	51	642.07	738.38
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	52	672.03	772.83

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	53	702.32	807.67	
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	54	735.03	845.28	
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	55	767.73	921.28	
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	56	803.19	963.83	
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	57	839.00	1006.80	
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	58	877.21	1052.66	
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	59	896.15	1075.38	
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	60	934.36	1167.95	
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	61	967.41	1209.27	
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	62	989.10	1236.38	
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1016.30	1270.38	
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	64	1032.83	1291.03	
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1032.83	1291.03	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	220.80	220.80	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	21	347.72	356.41	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	22	347.72	356.41	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	23	347.72	356.41	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	24	347.72	356.41	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	25	349.11	357.84	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	26	356.06	364.96	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	27	364.41	373.52	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	28	377.97	387.42	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	29	389.10	398.82	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	30	394.66	404.53	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	31	403.01	413.08	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	32	411.35	421.63	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	33	416.57	426.98	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	34	422.13	432.68	
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	35	424.91	435.53	

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	36	427.69	438.39
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	37	430.47	441.24
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	38	433.26	444.09
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	39	438.82	449.79
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	40	444.38	477.71
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	41	452.73	486.68
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	42	460.73	495.28
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	43	471.85	507.24
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	44	485.76	522.19
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	45	502.10	552.32
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	46	521.58	573.73
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	47	543.48	597.83
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	48	568.52	625.37
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	49	593.21	652.53
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	50	621.02	714.18
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	51	648.49	745.77
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	52	678.75	780.56
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	53	709.34	815.75
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	54	742.38	853.73
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	55	775.41	930.49
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	56	811.23	973.47
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	57	847.39	1016.87
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	58	885.99	1063.18
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	59	905.11	1086.13
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	60	943.71	1179.63
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	61	977.09	1221.36
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	62	998.99	1248.74
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	63	1026.46	1283.08
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	64	1043.15	1303.94

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020008		Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1043.15	1303.94
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	0-20	216.43	216.43
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	21	340.83	349.35
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	22	340.83	349.35
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	23	340.83	349.35
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	24	340.83	349.35
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	25	342.20	350.75
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	26	349.01	357.74
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	27	357.19	366.12
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	28	370.48	379.75
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	29	381.39	390.93
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	30	386.84	396.52
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	31	395.02	404.90
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	32	403.20	413.29
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	33	408.32	418.53
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	34	413.77	424.11
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	35	416.50	426.91
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	36	419.22	429.70
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	37	421.95	432.50
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	38	424.68	435.29
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	39	430.13	440.88
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	40	435.58	468.25
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	41	443.76	477.05
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	42	451.60	485.47
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	43	462.51	497.20
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	44	476.14	511.85
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	45	492.16	541.38
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	46	511.25	562.37
45127PA0020008		Rating Area 9	Tobacco User/Non-Tobacco User	47	532.72	585.99

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	48	557.26	612.99
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	49	581.46	639.61
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	50	608.73	700.04
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	51	635.65	731.00
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	52	665.31	765.10
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	53	695.30	799.59
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	54	727.68	836.83
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	55	760.06	912.07
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	56	795.16	954.19
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	57	830.61	996.73
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	58	868.44	1042.13
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	59	887.19	1064.62
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	60	925.02	1156.27
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	61	957.74	1197.17
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	62	979.21	1224.01
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	63	1006.14	1257.67
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	64	1022.49	1278.12
45127PA0020008 Rating Area 9			Tobacco User/Non-Tobacco User	65 and over	1022.49	1278.12
45127PA0020011	Rating Area 6		Tobacco User/Non-Tobacco User	0-20	226.28	226.28
45127PA0020011 Rating Area 6			Tobacco User/Non-Tobacco User	21	356.35	365.25
45127PA0020011 Rating Area 6			Tobacco User/Non-Tobacco User	22	356.35	365.25
45127PA0020011 Rating Area 6			Tobacco User/Non-Tobacco User	23	356.35	365.25
45127PA0020011 Rating Area 6			Tobacco User/Non-Tobacco User	24	356.35	365.25
45127PA0020011 Rating Area 6			Tobacco User/Non-Tobacco User	25	357.77	366.71
45127PA0020011 Rating Area 6			Tobacco User/Non-Tobacco User	26	364.90	374.02
45127PA0020011 Rating Area 6			Tobacco User/Non-Tobacco User	27	373.45	382.79
45127PA0020011 Rating Area 6			Tobacco User/Non-Tobacco User	28	387.35	397.03
45127PA0020011 Rating Area 6			Tobacco User/Non-Tobacco User	29	398.75	408.72
45127PA0020011 Rating Area 6			Tobacco User/Non-Tobacco User	30	404.45	414.56

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	31	413.00	423.33
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	32	421.56	432.10
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	33	426.90	437.57
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	34	432.60	443.42
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	35	435.45	446.34
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	36	438.30	449.26
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	37	441.16	452.18
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	38	444.01	455.11
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	39	449.71	460.95
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	40	455.41	489.56
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	41	463.96	498.76
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	42	472.16	507.57
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	43	483.56	519.83
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	44	497.81	535.15
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	45	514.56	566.02
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	46	534.52	587.97
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	47	556.97	612.66
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	48	582.62	640.89
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	49	607.93	668.72
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	50	636.43	731.90
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	51	664.58	764.27
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	52	695.59	799.92
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	53	726.94	835.99
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	54	760.80	874.92
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	55	794.65	953.58
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	56	831.35	997.62
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	57	868.41	1042.10
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	58	907.97	1089.56
45127PA0020011	Rating Area 6	Tobacco User/Non-Tobacco User	59	927.57	1113.08

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020011		Rating Area 6	Tobacco User/Non-Tobacco User	60	967.12	1208.90
45127PA0020011		Rating Area 6	Tobacco User/Non-Tobacco User	61	1001.33	1251.66
45127PA0020011		Rating Area 6	Tobacco User/Non-Tobacco User	62	1023.78	1279.73
45127PA0020011		Rating Area 6	Tobacco User/Non-Tobacco User	63	1051.93	1314.91
45127PA0020011		Rating Area 6	Tobacco User/Non-Tobacco User	64	1069.04	1336.29
45127PA0020011		Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1069.04	1336.29
45127PA0020011	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	228.54	228.54	
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	21	359.91	368.91
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	22	359.91	368.91
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	23	359.91	368.91
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	24	359.91	368.91
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	25	361.35	370.38
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	26	368.55	377.76
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	27	377.18	386.61
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	28	391.22	401.00
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	29	402.74	412.81
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	30	408.50	418.71
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	31	417.13	427.56
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	32	425.77	436.42
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	33	431.17	441.95
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	34	436.93	447.85
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	35	439.81	450.80
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	36	442.69	453.75
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	37	445.57	456.71
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	38	448.45	459.66
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	39	454.20	465.56
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	40	459.96	494.46
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	41	468.60	503.75
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	42	476.88	512.65

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	43	488.40	525.03
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	44	502.79	540.50
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	45	519.71	571.68
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	46	539.86	593.85
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	47	562.54	618.79
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	48	588.45	647.30
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	49	614.00	675.40
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	50	642.80	739.22
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	51	671.23	771.91
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	52	702.54	807.92
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	53	734.21	844.35
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	54	768.41	883.67
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	55	802.60	963.12
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	56	839.67	1007.60
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	57	877.10	1052.52
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	58	917.05	1100.46
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	59	936.84	1124.21
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	60	976.79	1220.99
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	61	1011.34	1264.18
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	62	1034.02	1292.52
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	63	1062.45	1328.06
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	64	1079.72	1349.66
45127PA0020011		Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1079.72	1349.66
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	224.02	224.02	
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	21	352.78	361.60	
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	22	352.78	361.60	
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	23	352.78	361.60	
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	24	352.78	361.60	
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	25	354.19	363.05	

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	26	361.25	370.28
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	27	369.72	378.96
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	28	383.47	393.06
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	29	394.76	404.63
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	30	400.41	410.42
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	31	408.87	419.10
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	32	417.34	427.77
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	33	422.63	433.20
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	34	428.28	438.98
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	35	431.10	441.88
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	36	433.92	444.77
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	37	436.74	447.66
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	38	439.57	450.56
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	39	445.21	456.34
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	40	450.86	484.67
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	41	459.32	493.77
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	42	467.44	502.49
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	43	478.72	514.63
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	44	492.84	529.80
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	45	509.42	560.36
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	46	529.17	582.09
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	47	551.40	606.54
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	48	576.80	634.48
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	49	601.85	662.03
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	50	630.07	724.58
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	51	657.94	756.63
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	52	688.63	791.92
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	53	719.67	827.63
45127PA0020011	Rating Area 9	Tobacco User/Non-Tobacco User	54	753.19	866.17

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020011		Rating Area 9	Tobacco User/Non-Tobacco User	55	786.70	944.04
45127PA0020011		Rating Area 9	Tobacco User/Non-Tobacco User	56	823.04	987.65
45127PA0020011		Rating Area 9	Tobacco User/Non-Tobacco User	57	859.73	1031.68
45127PA0020011		Rating Area 9	Tobacco User/Non-Tobacco User	58	898.89	1078.67
45127PA0020011		Rating Area 9	Tobacco User/Non-Tobacco User	59	918.29	1101.95
45127PA0020011		Rating Area 9	Tobacco User/Non-Tobacco User	60	957.45	1196.81
45127PA0020011		Rating Area 9	Tobacco User/Non-Tobacco User	61	991.32	1239.15
45127PA0020011		Rating Area 9	Tobacco User/Non-Tobacco User	62	1013.54	1266.93
45127PA0020011		Rating Area 9	Tobacco User/Non-Tobacco User	63	1041.41	1301.77
45127PA0020011		Rating Area 9	Tobacco User/Non-Tobacco User	64	1058.34	1322.93
45127PA0020011		Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1058.34	1322.93
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	284.21	284.21	
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	21	447.58	458.76
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	22	447.58	458.76
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	23	447.58	458.76
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	24	447.58	458.76
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	25	449.37	460.60
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	26	458.32	469.78
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	27	469.06	480.79
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	28	486.51	498.68
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	29	500.84	513.36
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	30	508.00	520.70
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	31	518.74	531.71
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	32	529.48	542.72
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	33	536.20	549.60
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	34	543.36	556.94
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	35	546.94	560.61
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	36	550.52	564.28
45127PA0020013		Rating Area 6	Tobacco User/Non-Tobacco User	37	554.10	567.95

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	38	557.68	571.62
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	39	564.84	578.96
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	40	572.00	614.90
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	41	582.74	626.45
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	42	593.04	637.52
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	43	607.36	652.91
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	44	625.26	672.16
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	45	646.30	710.93
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	46	671.36	738.50
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	47	699.56	769.52
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	48	731.79	804.96
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	49	763.56	839.92
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	50	799.37	919.27
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	51	834.73	959.94
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	52	873.67	1004.72
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	53	913.05	1050.01
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	54	955.57	1098.91
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	55	998.09	1197.71
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	56	1044.19	1253.03
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	57	1090.74	1308.89
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	58	1140.42	1368.51
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	59	1165.04	1398.05
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	60	1214.72	1518.40
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	61	1257.69	1572.11
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	62	1285.88	1607.35
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	63	1321.24	1651.55
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	64	1342.73	1678.41
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1342.73	1678.41
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	287.05	287.05

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	21	452.05	463.35
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	22	452.05	463.35
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	23	452.05	463.35
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	24	452.05	463.35
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	25	453.86	465.21
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	26	462.90	474.47
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	27	473.75	485.59
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	28	491.38	503.66
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	29	505.85	518.49
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	30	513.08	525.90
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	31	523.93	537.03
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	32	534.78	548.15
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	33	541.56	555.10
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	34	548.79	562.51
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	35	552.41	566.22
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	36	556.02	569.92
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	37	559.64	573.63
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	38	563.26	577.34
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	39	570.49	584.75
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	40	577.72	621.05
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	41	588.57	632.71
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	42	598.97	643.89
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	43	613.43	659.44
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	44	631.52	678.88
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	45	652.76	718.04
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	46	678.08	745.88
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	47	706.56	777.21
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	48	739.10	813.01
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	49	771.20	848.32

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	50	807.36	928.47
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	51	843.08	969.54
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	52	882.40	1014.76
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	53	922.18	1060.51
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	54	965.13	1109.90
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	55	1008.07	1209.69
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	56	1054.64	1265.56
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	57	1101.65	1321.98
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	58	1151.83	1382.19
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	59	1176.69	1412.03
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	60	1226.87	1533.58
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	61	1270.26	1587.83
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	62	1298.74	1623.43
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	63	1334.45	1668.07
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	64	1356.14	1695.19
45127PA0020013		Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1356.14	1695.19
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	281.37	281.37	
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	21	443.10	454.18
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	22	443.10	454.18
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	23	443.10	454.18
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	24	443.10	454.18
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	25	444.87	455.99
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	26	453.73	465.08
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	27	464.37	475.98
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	28	481.65	493.69
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	29	495.83	508.22
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	30	502.92	515.49
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	31	513.55	526.39
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	32	524.19	537.29

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	33	530.83	544.10
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	34	537.92	551.37
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	35	541.47	555.00
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	36	545.01	558.64
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	37	548.56	562.27
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	38	552.10	565.90
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	39	559.19	573.17
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	40	566.28	608.75
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	41	576.92	620.18
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	42	587.11	631.14
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	43	601.29	646.38
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	44	619.01	665.44
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	45	639.84	703.82
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	46	664.65	731.11
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	47	692.56	761.82
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	48	724.47	796.91
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	49	755.93	831.52
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	50	791.38	910.08
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	51	826.38	950.34
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	52	864.93	994.67
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	53	903.92	1039.51
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	54	946.02	1087.92
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	55	988.11	1185.73
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	56	1033.75	1240.50
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	57	1079.83	1295.80
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	58	1129.02	1354.82
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	59	1153.39	1384.07
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	60	1202.57	1503.22
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	61	1245.11	1556.39

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	62	1273.02	1591.28
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	63	1308.03	1635.04
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	64	1329.29	1661.62
45127PA0020013		Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1329.29	1661.62
45127PA0020015	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	238.59	238.59	
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	21	375.73	385.12
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	22	375.73	385.12
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	23	375.73	385.12
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	24	375.73	385.12
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	25	377.23	386.66
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	26	384.74	394.36
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	27	393.76	403.60
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	28	408.41	418.62
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	29	420.44	430.95
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	30	426.45	437.11
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	31	435.47	446.35
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	32	444.48	455.60
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	33	450.12	461.37
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	34	456.13	467.53
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	35	459.14	470.61
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	36	462.14	473.70
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	37	465.15	476.78
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	38	468.15	479.86
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	39	474.17	486.02
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	40	480.18	516.19
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	41	489.19	525.88
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	42	497.84	535.17
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	43	509.86	548.10
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	44	524.89	564.25

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	45	542.55	596.80
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	46	563.59	619.95
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	47	587.26	645.98
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	48	614.31	675.74
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	49	640.99	705.09
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	50	671.05	771.70
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	51	700.73	805.84
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	52	733.42	843.43
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	53	766.48	881.45
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	54	802.17	922.50
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	55	837.87	1005.44
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	56	876.57	1051.88
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	57	915.64	1098.77
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	58	957.35	1148.82
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	59	978.01	1173.62
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	60	1019.72	1274.65
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	61	1055.79	1319.74
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	62	1079.46	1349.32
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	63	1109.14	1386.43
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	64	1127.18	1408.97
45127PA0020015		Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1127.18	1408.97
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	240.97	240.97	
45127PA0020015		Rating Area 7	Tobacco User/Non-Tobacco User	21	379.48	388.97
45127PA0020015		Rating Area 7	Tobacco User/Non-Tobacco User	22	379.48	388.97
45127PA0020015		Rating Area 7	Tobacco User/Non-Tobacco User	23	379.48	388.97
45127PA0020015		Rating Area 7	Tobacco User/Non-Tobacco User	24	379.48	388.97
45127PA0020015		Rating Area 7	Tobacco User/Non-Tobacco User	25	381.00	390.53
45127PA0020015		Rating Area 7	Tobacco User/Non-Tobacco User	26	388.59	398.30
45127PA0020015		Rating Area 7	Tobacco User/Non-Tobacco User	27	397.70	407.64

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	28	412.50	422.81
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	29	424.64	435.26
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	30	430.71	441.48
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	31	439.82	450.82
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	32	448.93	460.15
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	33	454.62	465.99
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	34	460.69	472.21
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	35	463.73	475.32
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	36	466.76	478.43
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	37	469.80	481.54
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	38	472.84	484.66
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	39	478.91	490.88
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	40	484.98	521.35
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	41	494.09	531.14
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	42	502.81	540.53
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	43	514.96	553.58
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	44	530.14	569.90
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	45	547.97	602.77
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	46	569.22	626.15
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	47	593.13	652.44
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	48	620.45	682.50
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	49	647.40	712.14
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	50	677.76	779.42
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	51	707.73	813.90
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	52	740.75	851.86
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	53	774.14	890.27
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	54	810.20	931.72
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	55	846.25	1015.50
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	56	885.33	1062.40

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	57	924.80	1109.76
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	58	966.92	1160.31
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	59	987.79	1185.35
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	60	1029.92	1287.39
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	61	1066.35	1332.93
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	62	1090.25	1362.82
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	63	1120.23	1400.29
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	64	1138.44	1423.06
45127PA0020015	Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1138.44	1423.06
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	236.20	236.20
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	21	371.97	381.27
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	22	371.97	381.27
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	23	371.97	381.27
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	24	371.97	381.27
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	25	373.46	382.79
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	26	380.90	390.42
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	27	389.82	399.57
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	28	404.33	414.44
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	29	416.23	426.64
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	30	422.18	432.74
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	31	431.11	441.89
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	32	440.04	451.04
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	33	445.62	456.76
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	34	451.57	462.86
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	35	454.54	465.91
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	36	457.52	468.96
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	37	460.50	472.01
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	38	463.47	475.06
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	39	469.42	481.16

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	40	475.38	511.03
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	41	484.30	520.63
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	42	492.86	529.82
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	43	504.76	542.62
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	44	519.64	558.61
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	45	537.12	590.83
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	46	557.95	613.75
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	47	581.39	639.52
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	48	608.17	668.98
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	49	634.58	698.04
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	50	664.33	763.99
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	51	693.72	797.78
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	52	726.08	834.99
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	53	758.81	872.64
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	54	794.15	913.27
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	55	829.49	995.39
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	56	867.80	1041.36
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	57	906.49	1087.78
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	58	947.77	1137.33
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	59	968.23	1161.88
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	60	1009.52	1261.90
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	61	1045.23	1306.54
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	62	1068.66	1335.83
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	63	1098.05	1372.56
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	64	1115.90	1394.88
45127PA0020015	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1115.90	1394.88
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	215.83	215.83
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	21	339.90	348.39
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	22	339.90	348.39

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	23	339.90	348.39
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	24	339.90	348.39
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	25	341.25	349.79
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	26	348.05	356.75
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	27	356.21	365.12
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	28	369.47	378.70
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	29	380.34	389.85
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	30	385.78	395.43
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	31	393.94	403.79
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	32	402.10	412.15
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	33	407.19	417.37
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	34	412.63	422.95
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	35	415.35	425.74
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	36	418.07	428.52
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	37	420.79	431.31
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	38	423.51	434.10
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	39	428.95	439.67
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	40	434.39	466.97
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	41	442.54	475.73
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	42	450.36	484.14
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	43	461.24	495.83
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	44	474.83	510.45
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	45	490.81	539.89
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	46	509.84	560.83
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	47	531.26	584.38
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	48	555.73	611.30
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	49	579.86	637.85
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	50	607.05	698.11
45127PA0020018	Rating Area 6	Tobacco User/Non-Tobacco User	51	633.90	728.99

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020018		Rating Area 6	Tobacco User/Non-Tobacco User	52	663.48	763.00
45127PA0020018		Rating Area 6	Tobacco User/Non-Tobacco User	53	693.39	797.39
45127PA0020018		Rating Area 6	Tobacco User/Non-Tobacco User	54	725.68	834.53
45127PA0020018		Rating Area 6	Tobacco User/Non-Tobacco User	55	757.97	909.56
45127PA0020018		Rating Area 6	Tobacco User/Non-Tobacco User	56	792.98	951.57
45127PA0020018		Rating Area 6	Tobacco User/Non-Tobacco User	57	828.32	993.99
45127PA0020018		Rating Area 6	Tobacco User/Non-Tobacco User	58	866.05	1039.26
45127PA0020018		Rating Area 6	Tobacco User/Non-Tobacco User	59	884.75	1061.70
45127PA0020018		Rating Area 6	Tobacco User/Non-Tobacco User	60	922.48	1153.09
45127PA0020018		Rating Area 6	Tobacco User/Non-Tobacco User	61	955.11	1193.88
45127PA0020018		Rating Area 6	Tobacco User/Non-Tobacco User	62	976.52	1220.65
45127PA0020018		Rating Area 6	Tobacco User/Non-Tobacco User	63	1003.37	1254.21
45127PA0020018		Rating Area 6	Tobacco User/Non-Tobacco User	64	1019.69	1274.61
45127PA0020018		Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1019.69	1274.61
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	217.99	217.99	
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	21	343.29	351.88
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	22	343.29	351.88
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	23	343.29	351.88
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	24	343.29	351.88
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	25	344.67	353.28
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	26	351.53	360.32
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	27	359.77	368.77
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	28	373.16	382.49
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	29	384.15	393.75
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	30	389.64	399.38
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	31	397.88	407.82
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	32	406.12	416.27
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	33	411.27	421.55
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	34	416.76	427.18

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	35	419.51	429.99
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	36	422.25	432.81
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	37	425.00	435.62
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	38	427.74	438.44
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	39	433.24	444.07
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	40	438.73	471.63
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	41	446.97	480.49
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	42	454.86	488.98
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	43	465.85	500.79
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	44	479.58	515.55
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	45	495.72	545.29
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	46	514.94	566.44
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	47	536.57	590.23
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	48	561.29	617.41
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	49	585.66	644.23
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	50	613.12	705.09
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	51	640.24	736.28
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	52	670.11	770.63
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	53	700.32	805.37
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	54	732.93	842.87
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	55	765.55	918.66
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	56	800.91	961.09
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	57	836.61	1003.93
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	58	874.71	1049.66
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	59	893.59	1072.31
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	60	931.70	1164.63
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	61	964.66	1205.82
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	62	986.28	1232.86
45127PA0020018	Rating Area 7	Tobacco User/Non-Tobacco User	63	1013.40	1266.76

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	64	1029.87	1287.35
45127PA0020018		Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1029.87	1287.35
45127PA0020018	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	213.68	213.68	
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	21	336.50	344.91
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	22	336.50	344.91
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	23	336.50	344.91
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	24	336.50	344.91
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	25	337.84	346.29
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	26	344.57	353.19
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	27	352.65	361.46
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	28	365.77	374.92
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	29	376.54	385.95
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	30	381.92	391.47
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	31	390.00	399.75
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	32	398.08	408.03
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	33	403.12	413.20
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	34	408.51	418.72
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	35	411.20	421.48
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	36	413.89	424.24
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	37	416.58	427.00
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	38	419.27	429.76
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	39	424.66	435.27
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	40	430.04	462.30
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	41	438.12	470.98
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	42	445.86	479.30
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	43	456.63	490.87
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	44	470.09	505.34
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	45	485.90	534.49
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	46	504.74	555.22

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	47	525.94	578.54
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	48	550.17	605.19
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	49	574.06	631.47
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	50	600.98	691.13
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	51	627.57	721.70
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	52	656.84	755.37
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	53	686.45	789.42
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	54	718.42	826.18
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	55	750.39	900.46
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	56	785.05	942.06
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	57	820.04	984.05
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	58	857.39	1028.87
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	59	875.90	1051.08
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	60	913.25	1141.56
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	61	945.55	1181.94
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	62	966.75	1208.44
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	63	993.34	1241.67
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	64	1009.49	1261.86
45127PA0020018		Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1009.49	1261.86
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	0-20	234.40	234.40	
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	21	369.14	378.36
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	22	369.14	378.36
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	23	369.14	378.36
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	24	369.14	378.36
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	25	370.61	379.88
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	26	377.99	387.44
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	27	386.85	396.53
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	28	401.25	411.28
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	29	413.06	423.39

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	30	418.97	429.44
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	31	427.83	438.52
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	32	436.69	447.60
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	33	442.22	453.28
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	34	448.13	459.33
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	35	451.08	462.36
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	36	454.04	465.39
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	37	456.99	468.41
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	38	459.94	471.44
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	39	465.85	477.49
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	40	471.75	507.14
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	41	480.61	516.66
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	42	489.10	525.79
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	43	500.92	538.49
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	44	515.68	554.36
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	45	533.03	586.33
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	46	553.70	609.07
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	47	576.96	634.65
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	48	603.54	663.89
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	49	629.74	692.72
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	50	659.28	758.17
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	51	688.44	791.70
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	52	720.55	828.63
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	53	753.04	865.99
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	54	788.10	906.32
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	55	823.17	987.81
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	56	861.19	1033.43
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	57	899.58	1079.50
45127PA0020019	Rating Area 6	Tobacco User/Non-Tobacco User	58	940.56	1128.67

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	59	960.86	1153.03
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	60	1001.83	1252.29
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	61	1037.27	1296.59
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	62	1060.53	1325.66
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	63	1089.69	1362.11
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	64	1107.41	1384.26
45127PA0020019		Rating Area 6	Tobacco User/Non-Tobacco User	65 and over	1107.41	1384.26
45127PA0020019	Rating Area 7	Tobacco User/Non-Tobacco User	0-20	236.74	236.74	
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	21	372.83	382.15
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	22	372.83	382.15
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	23	372.83	382.15
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	24	372.83	382.15
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	25	374.32	383.68
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	26	381.77	391.32
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	27	390.72	400.49
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	28	405.26	415.39
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	29	417.19	427.62
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	30	423.16	433.74
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	31	432.11	442.91
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	32	441.05	452.08
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	33	446.65	457.81
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	34	452.61	463.93
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	35	455.59	466.98
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	36	458.58	470.04
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	37	461.56	473.10
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	38	464.54	476.16
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	39	470.51	482.27
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	40	476.47	512.21
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	41	485.42	521.83

HIOS Issuer ID*		45127				
Federal TIN*		45-5492167				
Rate Effective Date*		1/1/2017				
Rate Expiration Date*		12/31/2017				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	42	494.00	531.04
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	43	505.93	543.87
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	44	520.84	559.90
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	45	538.36	592.20
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	46	559.24	615.16
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	47	582.73	641.00
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	48	609.57	670.53
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	49	636.04	699.65
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	50	665.87	765.75
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	51	695.32	799.62
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	52	727.76	836.92
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	53	760.57	874.65
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	54	795.98	915.38
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	55	831.40	997.68
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	56	869.80	1043.77
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	57	908.58	1090.29
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	58	949.96	1139.95
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	59	970.47	1164.56
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	60	1011.85	1264.81
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	61	1047.64	1309.55
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	62	1071.13	1338.91
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	63	1100.58	1375.73
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	64	1118.48	1398.10
45127PA0020019		Rating Area 7	Tobacco User/Non-Tobacco User	65 and over	1118.48	1398.10
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	0-20	232.06	232.06	
45127PA0020019		Rating Area 9	Tobacco User/Non-Tobacco User	21	365.44	374.58
45127PA0020019		Rating Area 9	Tobacco User/Non-Tobacco User	22	365.44	374.58
45127PA0020019		Rating Area 9	Tobacco User/Non-Tobacco User	23	365.44	374.58
45127PA0020019		Rating Area 9	Tobacco User/Non-Tobacco User	24	365.44	374.58

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	25	366.91	376.08
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	26	374.21	383.57
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	27	382.99	392.56
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	28	397.24	407.17
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	29	408.93	419.16
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	30	414.78	425.15
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	31	423.55	434.14
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	32	432.32	443.13
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	33	437.80	448.75
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	34	443.65	454.74
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	35	446.57	457.74
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	36	449.50	460.73
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	37	452.42	463.73
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	38	455.34	466.73
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	39	461.19	472.72
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	40	467.04	502.07
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	41	475.81	511.49
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	42	484.21	520.53
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	43	495.91	533.10
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	44	510.53	548.81
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	45	527.70	580.47
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	46	548.17	602.98
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	47	571.19	628.31
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	48	597.50	657.25
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	49	623.45	685.79
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	50	652.68	750.59
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	51	681.55	783.79
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	52	713.35	820.35
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	53	745.51	857.33

HIOS Issuer ID*	45127				
Federal TIN*	45-5492167				
Rate Effective Date*	1/1/2017				
Rate Expiration Date*	12/31/2017				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Require: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	54	780.22	897.26
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	55	814.94	977.93
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	56	852.58	1023.10
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	57	890.59	1068.70
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	58	931.15	1117.38
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	59	951.25	1141.50
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	60	991.81	1239.77
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	61	1026.90	1283.62
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	62	1049.92	1312.40
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	63	1078.79	1348.49
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	64	1096.32	1370.41
45127PA0020019	Rating Area 9	Tobacco User/Non-Tobacco User	65 and over	1096.32	1370.41

1	Unified Rate Review v3.3																													
2																														
3	Company Legal Name:		Capital Advantage Assurance										State:		PA															
4	HIOS Issuer ID:		45127										Market:		Individual															
5	Effective Date of Rate Change(s): 1/1/2017																													
6																														
7																														
8	Market Level Calculations (Same for all Plans)																													
9																														
10																														
11	Section I: Experience period data																													
12	Experience Period:		1/1/2015		to		12/31/2015																							
13			Experience Period																											
14			Aggregate Amount		PMPM		% of Prem																							
15	Premiums (net of MLR Rebate) in Experience Period:		\$35,382,259		\$304.42		100.00%																							
16	Incurred Claims in Experience Period		\$46,145,972		397.02		130.42%																							
17	Allowed Claims:		\$54,379,867		467.86		153.69%																							
18	Index Rate of Experience Period				\$467.86																									
19	Experience Period Member Months		116,230																											
20																														
21	Section II: Allowed Claims, PMPM basis																													
22			Experience Period		Projection Period:		1/1/2017 to 12/31/2017		Mid-point to Mid-point, Experience to Projection:		24 months																			
23			on Actual Experience Allowed		Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections, before credibility Adjustment			Credibility Manual																		
24	Benefit Category		Utilization Description		Utilization per 1,000		Average Cost/Service		PMPM		Pop'l risk Morbidity		Other		Cost		Util		Utilization per 1,000		Average Cost/Service		PMPM		Utilization per 1,000		Average Cost/Service		PMPM	
25	Inpatient Hospital		Admits		65.25		\$17,636.51		\$95.90		1.170		0.995		1.050		1.019		79.25		\$19,346.06		\$127.77		0.00		0.00		\$0.00	
26	Outpatient Hospital		Visits		701.13		2,787.17		162.85		1.170		0.995		1.050		1.019		851.58		3,057.34		216.96		0.00		0.00		0.00	
27	Professional		Visits		2,288.70		627.83		119.74		1.170		0.995		1.050		1.019		2,779.82		688.68		159.53		0.00		0.00		0.00	
28	Other Medical		Services		219.39		571.08		10.44		1.170		1.421		1.050		1.019		266.47		894.73		19.87		0.00		0.00		0.00	
29	Capitation		Benefit Period		0.00		0.00		0.00		1.000		1.000		1.000		1.000		0.00		0.00		0.00		0.00		0.00		0.00	
30	Prescription Drug		Prescriptions		8,072.72		117.34		78.94		1.277		0.995		1.135		1.001		10,319.24		150.39		129.33		0.00		0.00		0.00	
31	Total								\$467.86																					
32	Section III: Projected Experience:																													
33																									After Credibility		Projected Period Totals			
34																														
35																														
36																														
37																														
38																														
39																														
40																														
41																														
42																														
43																														
44																														
45																														
46																														
47																														
48																														
49	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																													
50																														

Product-Plan Data Collection

Company Legal Name:	Capital Advantage Assurance Company - CAAC
HIOS Issuer ID:	45127
Effective Date of Rate Change(s):	1/1/2017

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

Product/Plan Level Calculations

Section I: General Product and Plan Information																
Product		PPO														Terminated Product
Product ID:		45127PA002														45127PA999
Metal:		Gold	Silver	Silver	Silver	Silver	Silver	Bronze	Platinum	Gold	Gold	Silver	Silver	Silver	Not Applicable	
AV Metal Value		0.798	0.720	0.696	0.720	0.709	0.719	0.619	0.900	0.800	0.800	0.700	0.700	0.700	0.000	
AV Pricing Value		0.943	0.817	0.801	0.771	0.742	0.731	0.611	0.900	0.800	0.800	0.700	0.700	0.700	1.000	
Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	
Plan Type:		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	
Plan Name		Gold PPO 1000/0/20	Silver PPO 0/0/55	Silver PPO 1500/30/0	Silver PPO 2500/0/45	Silver PPO 4500/0/10	Silver PPO HSA 3000/10/0	Bronze PPO 7000/50/60	Healthy Benefits PPO 0.0-1.0	Healthy Benefits PPO 3000.0	Healthy Benefits PPO 500.0	Healthy Benefits PPO 0.50	Healthy Benefits PPO 2000.0	Healthy Benefits PPO 3500.0	2015 Experience	
Plan ID (Standard Component ID):		45127PA0020013	45127PA0020015	45127PA0020019	45127PA0020011	45127PA0020008	45127PA0020018	45127PA0020007	45127PA0020017	45127PA0020010	45127PA0020014	45127PA0020016	45127PA0020012	45127PA0020009	45127PA9999999	
Exchange Plan?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	
Historical Rate Increase - Calendar Year - 2		0.00%														0.00%
Historical Rate Increase - Calendar Year - 1		-8.00%														0.00%
Historical Rate Increase - Calendar Year 0		1.60%														0.00%
Effective Date of Proposed Rates		1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	
Rate Change % (over prior filing)		35.10%	29.28%	29.27%	29.26%	29.25%	29.25%	29.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Cum'tive Rate Change % (over 12 mos prior)		35.10%	29.28%	29.27%	29.26%	29.25%	29.25%	29.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Proj'd Per Rate Change % (over Exper. Period)		29.12%	30.80%	#DIV/0!	26.01%	21.85%	#DIV/0!	26.53%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	
Product Rate Increase %		30.62%														0.00%

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

[illegible]

Average Current Rate PMPM	\$459.56	\$545.00	\$478.12	\$469.77	\$453.51	\$438.18	\$432.61	\$368.99	\$706.63	\$0.00	\$561.25	\$0.00	\$0.00	\$445.62	\$0.00
Projected Member Months	537,982	106,023	75,587	11,671	57,262	145,842	89,690	51,907	0	0	0	0	0	0	0

Section III: Experience Period Information

Plan ID (Standard Component ID):		Total	45127PA0020013	45127PA0020015	45127PA0020019	45127PA0020011	45127PA0020008	45127PA0020018	45127PA0020007	45127PA0020017	45127PA0020010	45127PA0020014	45127PA0020016	45127PA0020012	45127PA0020009	45127PA9999999
Premium Information	Plan Adjusted Index Rate	\$304.09	\$569.22	\$471.72	\$0.00	\$464.42	\$463.98	\$0.00	\$376.16	\$553.93	\$627.89	\$518.80	\$376.21	\$423.50	\$533.66	\$206.00
	Member Months	116,230	2,143	4,376	0	1,481	4,331	0	2,042	13,029	622	7,448	192	1,737	233	78,596
	Total Premium (TP)	\$35,344,251	\$1,219,840	\$2,064,245	\$0	\$687,805	\$2,009,485	\$0	\$768,128	\$7,217,205	\$390,545	\$3,864,029	\$72,232	\$735,617	\$124,344	\$16,190,776
	EHB Percent of TP, [see instructions]	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%
Claims Information	state mandated benefits portion of TP that are 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%
	Other benefits portion 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%
	Total Allowed Claims (TAC)	\$54,379,867	\$1,628,441	\$2,838,390	\$0	\$1,018,200	\$3,186,968	\$0	\$1,115,860	\$18,357,998	\$321,682	\$5,598,737	\$53,862	\$1,038,451	\$334,566	\$18,886,713
	EHB Percent of TAC, [see instructions]	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 benefits portion of TAC that are 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%
	Other benefits portion 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%
	Allowed Claims which are not the issuer's obligation:	\$8,233,895	\$232,554	\$332,191	\$0	\$173,433	\$423,542	\$0	\$289,276	\$732,410	\$78,559	\$622,413	\$16,530	\$163,814	\$32,621	\$5,136,552
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0							\$0
	Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	#DIV/0!	0.00%	0.00%	#DIV/0!	0.00%							0.00%
	Total Incurred claims, payable with issuer funds	\$46,145,972	\$1,395,887	\$2,506,199	\$0	\$844,767	\$2,763,426	\$0	\$826,584	\$17,625,588	\$243,123	\$4,976,324	\$37,332	\$874,637	\$301,945	\$13,750,160
		Net Amt of Rein	\$3,986,384.25	\$237,295.39	\$285,533.25	\$0.00	\$62,792.70	\$473,031.26	\$0.00	\$138,858.75	\$1,968,529.23	\$20,306.42	\$659,290.23	\$0.00	\$92,946.98	\$47,800.04
	Net Amt of Risk Adj	\$4,507,139.92	-\$3,869.65	\$69,254.70	\$0.00	\$127,599.86	\$471,126.09	\$0.00	-\$139,071.31	\$3,081,547.30	-\$67,546.30	\$875,077.65	-\$30,684.95	\$114,950.14	\$8,756.41	
	Incurred Claims PMPM	\$397.02	\$651.37	\$572.71	#DIV/0!	\$570.40	\$638.06	#DIV/0!	\$404.79	\$1,352.80	\$390.87	\$668.14	\$194.44	\$503.53	\$1,295.90	\$174.95
	Allowed Claims PMPM	\$467.86	\$759.89	\$648.63	#DIV/0!	\$687.51	\$735.85	#DIV/0!	\$546.45	\$1,409.01	\$517.17	\$751.71	\$280.53	\$597.84	\$1,435.91	\$240.30
	EHB portion of Allowed Claims, PMPM	\$467.86	\$759.89	\$648.63	#DIV/0!	\$687.51	\$735.85	#DIV/0!	\$546.45	\$1,409.01	\$517.17	\$751.71	\$280.53	\$597.84	\$1,435.91	\$240.30

Section IV: Projected (12 months following effective date)

[illegible]