

SERFF Tracking #:

CABC-130076965

State Tracking #:

CABC-130076965

Company Tracking #:

15-34

State: Pennsylvania

Filing Company: Keystone Health Plan Central

TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name: Rates - KHPC Individual Health Maintenance Organization

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		Rate Format		New		IND_15-34_Initial_KHPC_Supporting_PIDRateFormat_v20150821.pdf,

Company Name: Keystone Health Plan Central
 Product: Individual
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	53789PA0100016		53789PA0100016		53789PA0100016		53789PA0110016		53789PA0110039		53789PA0110040	
Plan ID (Off Exchange)=>	53789PA0100016		53789PA0100016		53789PA0100016		53789PA0110016		53789PA0110039		53789PA0110040	
Form # =>	Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT	
Rating Area =>	6		7		9		6		7		9	
Network =>	Broad		Broad		Broad		Narrow		Narrow		Narrow	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Plan Name =>	Healthy Benefits HMO 0/0 10		Healthy Benefits HMO 0/0 10		Healthy Benefits HMO 0/0 10		Healthy Benefits Value HMO 0/0		Healthy Benefits Value HMO 0/0		Healthy Benefits Value HMO 0/0	
Deductible =>	0		0		0		0		0		0	
Coinsurance =>	0		0		0		0		0		0	
Copays =>	y		y		y		y		y		y	
OOP Maximum =>	6850		6850		6850		6850		6850		6850	
Dental (Yes/No)	y		y		y		y		y		y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$258.17	\$258.17	\$260.78	\$260.78	\$255.65	\$255.65	\$202.09	\$202.09	\$203.14	\$203.14	\$220.76	\$220.76
21	\$406.58	\$416.74	\$410.67	\$420.94	\$402.60	\$412.67	\$318.25	\$326.21	\$319.90	\$327.90	\$347.65	\$356.34
22	\$406.58	\$416.74	\$410.67	\$420.94	\$402.60	\$412.67	\$318.25	\$326.21	\$319.90	\$327.90	\$347.65	\$356.34
23	\$406.58	\$416.74	\$410.67	\$420.94	\$402.60	\$412.67	\$318.25	\$326.21	\$319.90	\$327.90	\$347.65	\$356.34
24	\$406.58	\$416.74	\$410.67	\$420.94	\$402.60	\$412.67	\$318.25	\$326.21	\$319.90	\$327.90	\$347.65	\$356.34
25	\$408.21	\$418.42	\$412.31	\$422.62	\$404.21	\$414.32	\$319.52	\$327.51	\$321.18	\$329.21	\$349.04	\$357.77
26	\$416.34	\$426.75	\$420.53	\$431.04	\$412.26	\$422.57	\$325.88	\$334.03	\$327.58	\$335.77	\$355.99	\$364.89
27	\$426.10	\$436.75	\$430.38	\$441.14	\$421.92	\$432.47	\$333.52	\$341.86	\$335.25	\$343.63	\$364.33	\$373.44
28	\$441.95	\$453.00	\$446.40	\$457.56	\$437.63	\$448.57	\$345.93	\$354.58	\$347.73	\$356.42	\$377.90	\$387.35
29	\$454.97	\$466.34	\$459.54	\$471.03	\$450.51	\$461.77	\$356.11	\$365.01	\$357.97	\$366.92	\$389.02	\$398.75
30	\$461.47	\$473.01	\$466.12	\$477.77	\$456.95	\$468.37	\$361.21	\$370.24	\$363.08	\$372.16	\$394.58	\$404.44
31	\$471.22	\$483.00	\$475.97	\$487.87	\$466.62	\$478.29	\$368.85	\$378.07	\$370.76	\$380.03	\$402.92	\$412.99
32	\$480.98	\$493.00	\$485.83	\$497.98	\$476.28	\$488.19	\$376.49	\$385.90	\$378.44	\$387.90	\$411.27	\$421.55
33	\$487.09	\$499.27	\$491.98	\$504.28	\$482.31	\$494.37	\$381.26	\$390.79	\$383.23	\$392.81	\$416.49	\$426.90
34	\$493.59	\$505.93	\$498.56	\$511.02	\$488.76	\$500.98	\$386.36	\$396.02	\$388.36	\$398.07	\$422.04	\$432.59
35	\$496.84	\$509.26	\$501.84	\$514.39	\$491.98	\$504.28	\$388.90	\$398.62	\$390.91	\$400.68	\$424.83	\$435.45
36	\$500.09	\$512.59	\$505.13	\$517.76	\$495.20	\$507.58	\$391.44	\$401.23	\$393.47	\$403.31	\$427.61	\$438.30
37	\$503.35	\$515.93	\$508.41	\$521.12	\$498.42	\$510.88	\$393.99	\$403.84	\$396.04	\$405.94	\$430.39	\$441.15
38	\$506.60	\$519.27	\$511.69	\$524.48	\$501.64	\$514.18	\$396.54	\$406.45	\$398.59	\$408.55	\$433.17	\$444.00
39	\$513.11	\$525.94	\$518.27	\$531.23	\$508.08	\$520.78	\$401.63	\$411.67	\$403.71	\$413.80	\$438.73	\$449.70
40	\$519.61	\$558.58	\$524.84	\$564.20	\$514.53	\$553.12	\$406.72	\$437.22	\$408.83	\$439.49	\$444.30	\$477.62
41	\$529.37	\$569.07	\$534.70	\$574.80	\$524.19	\$563.50	\$414.35	\$445.43	\$416.51	\$447.75	\$452.64	\$486.59
42	\$538.72	\$579.12	\$544.14	\$584.95	\$533.45	\$573.46	\$421.68	\$453.31	\$423.86	\$455.65	\$460.63	\$495.18
43	\$551.74	\$593.12	\$557.28	\$599.08	\$546.33	\$587.30	\$431.86	\$464.25	\$434.10	\$466.66	\$471.76	\$507.14
44	\$567.99	\$610.59	\$573.71	\$616.74	\$562.44	\$604.62	\$444.60	\$477.95	\$446.90	\$480.42	\$485.67	\$522.10
45	\$587.10	\$645.81	\$593.01	\$652.31	\$581.36	\$639.50	\$459.55	\$505.51	\$461.93	\$508.12	\$502.00	\$552.20
46	\$609.88	\$670.87	\$616.01	\$677.61	\$603.90	\$664.29	\$477.37	\$525.11	\$479.84	\$527.82	\$521.47	\$573.62
47	\$635.49	\$699.04	\$641.88	\$706.07	\$629.26	\$692.19	\$497.42	\$547.16	\$500.00	\$550.00	\$543.38	\$597.72
48	\$664.76	\$731.24	\$671.45	\$738.60	\$658.25	\$724.08	\$520.33	\$572.36	\$523.04	\$575.34	\$568.40	\$625.24
49	\$693.63	\$762.99	\$700.61	\$770.67	\$686.83	\$755.51	\$542.93	\$597.22	\$545.75	\$600.33	\$593.09	\$652.40
50	\$726.15	\$835.07	\$733.46	\$843.48	\$719.05	\$826.91	\$568.39	\$653.65	\$571.34	\$657.04	\$620.91	\$714.05
51	\$758.28	\$872.02	\$765.90	\$880.79	\$750.85	\$863.48	\$593.53	\$682.56	\$596.61	\$686.10	\$648.36	\$745.61
52	\$793.64	\$912.69	\$801.63	\$921.87	\$785.88	\$903.76	\$621.22	\$714.40	\$624.44	\$718.11	\$678.62	\$780.41
53	\$829.43	\$953.84	\$837.77	\$963.44	\$821.31	\$944.51	\$649.23	\$746.61	\$652.59	\$750.48	\$709.21	\$815.59
54	\$868.05	\$998.26	\$876.79	\$1,008.31	\$859.55	\$988.48	\$679.46	\$781.38	\$682.98	\$785.43	\$742.23	\$853.56
55	\$906.68	\$1,088.02	\$915.80	\$1,098.96	\$897.80	\$1,077.36	\$709.70	\$851.64	\$713.37	\$856.04	\$775.25	\$930.30
56	\$948.55	\$1,138.26	\$958.10	\$1,149.72	\$939.27	\$1,127.12	\$742.47	\$890.96	\$746.31	\$895.57	\$811.07	\$973.28
57	\$990.84	\$1,189.01	\$1,000.81	\$1,200.97	\$981.14	\$1,177.37	\$775.57	\$930.68	\$779.59	\$935.51	\$847.22	\$1,016.66
58	\$1,035.97	\$1,243.16	\$1,046.39	\$1,255.67	\$1,025.83	\$1,231.00	\$810.89	\$973.07	\$815.10	\$978.12	\$885.81	\$1,062.97
59	\$1,058.33	\$1,270.00	\$1,068.99	\$1,282.79	\$1,047.97	\$1,257.56	\$828.40	\$994.08	\$832.69	\$999.23	\$904.93	\$1,085.92
60	\$1,103.46	\$1,379.33	\$1,114.56	\$1,393.20	\$1,092.66	\$1,365.83	\$863.73	\$1,079.66	\$868.20	\$1,085.25	\$943.52	\$1,179.40
61	\$1,142.49	\$1,428.11	\$1,153.99	\$1,442.49	\$1,131.31	\$1,414.14	\$894.28	\$1,117.85	\$898.91	\$1,123.64	\$976.89	\$1,221.11
62	\$1,168.11	\$1,460.14	\$1,179.86	\$1,474.83	\$1,156.68	\$1,445.85	\$914.33	\$1,142.91	\$919.06	\$1,148.83	\$998.79	\$1,248.49
63	\$1,200.23	\$1,500.29	\$1,212.30	\$1,515.38	\$1,188.48	\$1,485.60	\$939.46	\$1,174.33	\$944.34	\$1,180.43	\$1,026.26	\$1,282.83
64	\$1,219.74	\$1,524.68	\$1,232.01	\$1,540.01	\$1,207.80	\$1,509.75	\$954.75	\$1,193.44	\$959.70	\$1,199.63	\$1,042.95	\$1,303.69
65+	\$1,219.74	\$1,524.68	\$1,232.01	\$1,540.01	\$1,207.80	\$1,509.75	\$954.75	\$1,193.44	\$959.70	\$1,199.63	\$1,042.95	\$1,303.69

Company Name: Keystone Health Plan Central
 Product: Individual
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	53789PA0100014		53789PA0100014		53789PA0100014		53789PA0110014		53789PA0110033		53789PA0110034	
Plan ID (Off Exchange)=>	53789PA0100014		53789PA0100014		53789PA0100014		53789PA0110014		53789PA0110033		53789PA0110034	
Form # =>	Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT	
Rating Area =>	6		7		9		6		7		9	
Network =>	Broad		Broad		Broad		Narrow		Narrow		Narrow	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold	
Plan Name =>	Healthy Benefits HMO 500/0		Healthy Benefits HMO 500/0		Healthy Benefits HMO 500/0		Healthy Benefits Value HMO 500		Healthy Benefits Value HMO 500		Healthy Benefits Value HMO 500	
Deductible =>	500		500		500		500		500		500	
Coinsurance =>	0		0		0		0		0		0	
Copays =>	y		y		y		y		y		y	
OOP Maximum =>	6850		6850		6850		6850		6850		6850	
Dental (Yes/No)	y		y		y		y		y		y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$205.06	\$205.06	\$207.14	\$207.14	\$203.06	\$203.06	\$160.52	\$160.52	\$161.35	\$161.35	\$175.35	\$175.35
21	\$322.95	\$331.02	\$326.19	\$334.34	\$319.78	\$327.77	\$252.78	\$259.10	\$254.09	\$260.44	\$276.14	\$283.04
22	\$322.95	\$331.02	\$326.19	\$334.34	\$319.78	\$327.77	\$252.78	\$259.10	\$254.09	\$260.44	\$276.14	\$283.04
23	\$322.95	\$331.02	\$326.19	\$334.34	\$319.78	\$327.77	\$252.78	\$259.10	\$254.09	\$260.44	\$276.14	\$283.04
24	\$322.95	\$331.02	\$326.19	\$334.34	\$319.78	\$327.77	\$252.78	\$259.10	\$254.09	\$260.44	\$276.14	\$283.04
25	\$324.24	\$332.35	\$327.50	\$335.69	\$321.06	\$329.09	\$253.79	\$260.13	\$255.11	\$261.49	\$277.24	\$284.17
26	\$330.70	\$338.97	\$334.02	\$342.37	\$327.45	\$335.64	\$258.84	\$265.31	\$260.19	\$266.69	\$282.76	\$289.83
27	\$338.45	\$346.91	\$341.85	\$350.40	\$335.13	\$343.51	\$264.91	\$271.53	\$266.28	\$272.94	\$289.39	\$296.62
28	\$351.04	\$359.82	\$354.57	\$363.43	\$347.61	\$356.30	\$274.77	\$281.64	\$276.20	\$283.11	\$300.16	\$307.66
29	\$361.38	\$370.41	\$365.01	\$374.14	\$357.83	\$366.78	\$282.86	\$289.93	\$284.33	\$291.44	\$309.00	\$316.73
30	\$366.54	\$375.70	\$370.23	\$379.49	\$362.95	\$372.02	\$286.91	\$294.08	\$288.39	\$295.60	\$313.41	\$321.25
31	\$374.29	\$383.65	\$378.06	\$387.51	\$370.63	\$379.90	\$292.98	\$300.30	\$294.49	\$301.85	\$320.04	\$328.04
32	\$382.04	\$391.59	\$385.89	\$395.54	\$378.30	\$387.76	\$299.04	\$306.52	\$300.59	\$308.10	\$326.67	\$334.84
33	\$386.89	\$396.56	\$390.78	\$400.55	\$383.10	\$392.68	\$302.83	\$310.40	\$304.40	\$312.01	\$330.81	\$339.08
34	\$392.06	\$401.86	\$396.00	\$405.90	\$388.22	\$397.93	\$306.88	\$314.55	\$308.47	\$316.18	\$335.22	\$343.60
35	\$394.64	\$404.51	\$398.60	\$408.57	\$390.77	\$400.54	\$308.90	\$316.62	\$310.50	\$318.26	\$337.44	\$345.88
36	\$397.22	\$407.15	\$401.22	\$411.25	\$393.33	\$403.16	\$310.92	\$318.69	\$312.53	\$320.34	\$339.65	\$348.14
37	\$399.81	\$409.81	\$403.83	\$413.93	\$395.89	\$405.79	\$312.94	\$320.76	\$314.57	\$322.43	\$341.85	\$350.40
38	\$402.39	\$412.45	\$406.43	\$416.59	\$398.44	\$408.40	\$314.97	\$322.84	\$316.60	\$324.52	\$344.06	\$352.66
39	\$407.56	\$417.75	\$411.65	\$421.94	\$403.56	\$413.65	\$319.01	\$326.99	\$320.66	\$328.68	\$348.48	\$357.19
40	\$412.72	\$443.67	\$416.88	\$448.15	\$408.68	\$439.33	\$323.06	\$347.29	\$324.73	\$349.08	\$352.90	\$379.37
41	\$420.47	\$452.01	\$424.71	\$456.56	\$416.36	\$447.59	\$329.12	\$353.80	\$330.83	\$355.64	\$359.52	\$386.48
42	\$427.90	\$459.99	\$432.21	\$464.63	\$423.72	\$455.50	\$334.93	\$360.05	\$336.67	\$361.92	\$365.88	\$393.32
43	\$438.24	\$471.11	\$442.64	\$475.84	\$433.94	\$466.49	\$343.02	\$368.75	\$344.80	\$370.66	\$374.71	\$402.81
44	\$451.15	\$484.99	\$455.69	\$489.87	\$446.74	\$480.25	\$353.14	\$379.63	\$354.97	\$381.59	\$385.76	\$414.69
45	\$466.33	\$512.96	\$471.03	\$518.13	\$461.77	\$507.95	\$365.01	\$401.51	\$366.90	\$403.59	\$398.73	\$438.60
46	\$484.42	\$532.86	\$489.29	\$538.22	\$479.67	\$527.64	\$379.17	\$417.09	\$381.13	\$419.24	\$414.20	\$455.62
47	\$504.76	\$555.24	\$509.84	\$560.82	\$499.82	\$549.80	\$395.10	\$434.61	\$397.14	\$436.85	\$431.60	\$474.76
48	\$528.01	\$580.81	\$533.33	\$586.66	\$522.84	\$575.12	\$413.29	\$454.62	\$415.44	\$456.98	\$451.48	\$496.63
49	\$550.94	\$606.03	\$556.49	\$612.14	\$545.54	\$600.09	\$431.25	\$474.38	\$433.48	\$476.83	\$471.09	\$518.20
50	\$576.77	\$663.29	\$582.58	\$669.97	\$571.13	\$656.80	\$451.46	\$519.18	\$453.81	\$521.88	\$493.18	\$567.16
51	\$602.29	\$692.63	\$608.35	\$699.60	\$596.39	\$685.85	\$471.44	\$542.16	\$473.88	\$544.96	\$514.99	\$592.24
52	\$630.38	\$724.94	\$636.73	\$732.24	\$624.22	\$717.85	\$493.43	\$567.44	\$495.99	\$570.39	\$539.02	\$619.87
53	\$658.80	\$757.62	\$665.44	\$765.26	\$652.35	\$750.20	\$515.68	\$593.03	\$518.35	\$596.10	\$563.32	\$647.82
54	\$689.48	\$792.90	\$696.42	\$800.88	\$682.73	\$785.14	\$539.69	\$620.64	\$542.48	\$623.85	\$589.55	\$677.98
55	\$720.16	\$864.19	\$727.41	\$872.89	\$713.11	\$855.73	\$563.70	\$676.44	\$566.62	\$679.94	\$615.78	\$738.94
56	\$753.43	\$904.12	\$761.01	\$913.21	\$746.05	\$895.26	\$589.74	\$707.69	\$592.79	\$711.35	\$644.22	\$773.06
57	\$787.02	\$944.42	\$794.94	\$953.93	\$779.31	\$935.17	\$616.02	\$739.22	\$619.22	\$743.06	\$672.94	\$807.53
58	\$822.86	\$987.43	\$831.14	\$997.37	\$814.80	\$977.76	\$644.09	\$772.91	\$647.43	\$776.92	\$703.59	\$844.31
59	\$840.62	\$1,008.74	\$849.09	\$1,018.91	\$832.39	\$998.87	\$657.99	\$789.59	\$661.40	\$793.68	\$718.78	\$862.54
60	\$876.47	\$1,095.59	\$885.29	\$1,106.61	\$867.89	\$1,084.86	\$686.05	\$857.56	\$689.60	\$862.00	\$749.43	\$936.79
61	\$907.47	\$1,134.34	\$916.60	\$1,145.75	\$898.59	\$1,123.24	\$710.32	\$887.90	\$713.99	\$892.49	\$775.94	\$969.93
62	\$927.82	\$1,159.78	\$937.15	\$1,171.44	\$918.74	\$1,148.43	\$726.24	\$907.80	\$730.00	\$912.50	\$793.33	\$991.66
63	\$953.33	\$1,191.66	\$962.92	\$1,203.65	\$944.00	\$1,180.00	\$746.21	\$932.76	\$750.08	\$937.60	\$815.15	\$1,018.94
64	\$968.85	\$1,211.06	\$978.57	\$1,223.21	\$959.34	\$1,199.18	\$758.34	\$947.93	\$762.27	\$952.84	\$828.42	\$1,035.53
65+	\$968.85	\$1,211.06	\$978.57	\$1,223.21	\$959.34	\$1,199.18	\$758.34	\$947.93	\$762.27	\$952.84	\$828.42	\$1,035.53

Company Name: Keystone Health Plan Central
 Product: Individual
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	53789PA0050002		53789PA0050002		53789PA0050002		53789PA0030002		53789PA0030003		53789PA0030004	
Plan ID (Off Exchange)=>	53789PA0050002		53789PA0050002		53789PA0050002		53789PA0030002		53789PA0030003		53789PA0030004	
Form # =>	Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT	
Rating Area =>	6		7		9		6		7		9	
Network =>	Broad		Broad		Broad		Narrow		Narrow		Narrow	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold	
Plan Name =>	Blue Cross Multi-State Gold HMO Na		Blue Cross Multi-State Gold HMO Na		Blue Cross Multi-State Gold HMO Na		Cross Multi-State Gold HMO Na		Cross Multi-State Gold HMO Na		Cross Multi-State Gold HMO Na	
Deductible =>	750		750		750		750		750		750	
Coinsurance =>	0		0		0		0		0		0	
Copays =>	y		y		y		y		y		y	
OOP Maximum =>	6850		6850		6850		6850		6850		6850	
Dental (Yes/No)	y		y		y		y		y		y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$203.20	\$203.20	\$205.25	\$205.25	\$201.21	\$201.21	\$159.06	\$159.06	\$159.88	\$159.88	\$173.75	\$173.75
21	\$320.01	\$328.01	\$323.22	\$331.30	\$316.87	\$324.79	\$250.48	\$256.74	\$251.78	\$258.07	\$273.63	\$280.47
22	\$320.01	\$328.01	\$323.22	\$331.30	\$316.87	\$324.79	\$250.48	\$256.74	\$251.78	\$258.07	\$273.63	\$280.47
23	\$320.01	\$328.01	\$323.22	\$331.30	\$316.87	\$324.79	\$250.48	\$256.74	\$251.78	\$258.07	\$273.63	\$280.47
24	\$320.01	\$328.01	\$323.22	\$331.30	\$316.87	\$324.79	\$250.48	\$256.74	\$251.78	\$258.07	\$273.63	\$280.47
25	\$321.29	\$329.32	\$324.51	\$332.62	\$318.14	\$326.09	\$251.48	\$257.77	\$252.79	\$259.11	\$274.72	\$281.59
26	\$327.69	\$335.88	\$330.98	\$339.25	\$324.47	\$332.58	\$256.49	\$262.90	\$257.83	\$264.28	\$280.18	\$287.18
27	\$335.37	\$343.75	\$338.74	\$347.21	\$332.08	\$340.38	\$262.50	\$269.06	\$263.86	\$270.46	\$286.75	\$293.92
28	\$347.84	\$356.54	\$351.35	\$360.13	\$344.44	\$353.05	\$272.27	\$279.08	\$273.69	\$280.53	\$297.43	\$304.87
29	\$358.09	\$367.04	\$361.69	\$370.73	\$354.58	\$363.44	\$280.28	\$287.29	\$281.74	\$288.78	\$306.18	\$313.83
30	\$363.20	\$372.28	\$366.86	\$376.03	\$359.65	\$368.64	\$284.30	\$291.41	\$285.77	\$292.91	\$310.56	\$318.32
31	\$370.88	\$380.15	\$374.62	\$383.99	\$367.26	\$376.44	\$290.31	\$297.57	\$291.81	\$299.11	\$317.12	\$325.05
32	\$378.56	\$388.02	\$382.38	\$391.94	\$374.86	\$384.23	\$296.32	\$303.73	\$297.86	\$305.31	\$323.69	\$331.78
33	\$383.37	\$392.95	\$387.22	\$396.90	\$379.61	\$389.10	\$300.07	\$307.57	\$301.63	\$309.17	\$327.80	\$336.00
34	\$388.49	\$398.20	\$392.39	\$402.20	\$384.68	\$394.30	\$304.09	\$311.69	\$305.66	\$313.30	\$332.17	\$340.47
35	\$391.05	\$400.83	\$394.98	\$404.85	\$387.21	\$396.89	\$306.09	\$313.74	\$307.67	\$315.36	\$334.37	\$342.73
36	\$393.60	\$403.44	\$397.57	\$407.51	\$389.75	\$399.49	\$308.09	\$315.79	\$309.68	\$317.42	\$336.56	\$344.97
37	\$396.17	\$406.07	\$400.15	\$410.15	\$392.29	\$402.10	\$310.09	\$317.84	\$311.71	\$319.50	\$338.74	\$347.21
38	\$398.73	\$408.70	\$402.73	\$412.80	\$394.82	\$404.69	\$312.10	\$319.90	\$313.72	\$321.56	\$340.93	\$349.45
39	\$403.85	\$413.95	\$407.91	\$418.11	\$399.89	\$409.89	\$316.10	\$324.00	\$317.74	\$325.68	\$345.31	\$353.94
40	\$408.96	\$439.63	\$413.08	\$444.06	\$404.96	\$435.33	\$320.12	\$344.13	\$321.77	\$345.90	\$349.69	\$375.92
41	\$416.64	\$447.89	\$420.84	\$452.40	\$412.57	\$443.51	\$326.12	\$350.58	\$327.82	\$352.41	\$356.25	\$382.97
42	\$424.00	\$455.80	\$428.27	\$460.39	\$419.86	\$451.35	\$331.88	\$356.77	\$333.60	\$358.62	\$362.55	\$389.74
43	\$434.25	\$466.82	\$438.61	\$471.51	\$430.00	\$462.25	\$339.90	\$365.39	\$341.66	\$367.28	\$371.30	\$399.15
44	\$447.04	\$480.57	\$451.55	\$485.42	\$442.67	\$475.87	\$349.93	\$376.17	\$351.74	\$378.12	\$382.25	\$410.92
45	\$462.08	\$508.29	\$466.74	\$513.41	\$457.57	\$503.33	\$361.69	\$397.86	\$363.56	\$399.92	\$395.10	\$434.61
46	\$480.01	\$528.01	\$484.84	\$533.32	\$475.31	\$522.84	\$375.72	\$413.29	\$377.67	\$415.44	\$410.43	\$451.47
47	\$500.17	\$550.19	\$505.20	\$555.72	\$495.27	\$544.80	\$391.50	\$430.65	\$393.53	\$432.88	\$427.67	\$470.44
48	\$523.21	\$575.53	\$528.47	\$581.32	\$518.08	\$569.89	\$409.53	\$450.48	\$411.66	\$452.83	\$447.37	\$492.11
49	\$545.93	\$600.52	\$551.42	\$606.56	\$540.58	\$594.64	\$427.32	\$470.05	\$429.53	\$472.48	\$466.80	\$513.48
50	\$571.52	\$657.25	\$577.28	\$663.87	\$565.94	\$650.83	\$447.36	\$514.46	\$449.68	\$517.13	\$488.69	\$561.99
51	\$596.81	\$686.33	\$602.81	\$693.23	\$590.97	\$679.62	\$467.15	\$537.22	\$469.57	\$540.01	\$510.30	\$586.85
52	\$624.64	\$718.34	\$630.93	\$725.57	\$618.54	\$711.32	\$488.94	\$562.28	\$491.47	\$565.19	\$534.11	\$614.23
53	\$652.81	\$750.73	\$659.38	\$758.29	\$646.42	\$743.38	\$510.98	\$587.63	\$513.63	\$590.67	\$558.19	\$641.92
54	\$683.21	\$785.69	\$690.09	\$793.60	\$676.52	\$778.00	\$534.78	\$615.00	\$537.55	\$618.18	\$584.18	\$671.81
55	\$713.61	\$856.33	\$720.79	\$864.95	\$706.62	\$847.94	\$558.57	\$670.28	\$561.46	\$673.75	\$610.17	\$732.20
56	\$746.57	\$895.88	\$754.08	\$904.90	\$739.26	\$887.11	\$584.37	\$701.24	\$587.39	\$704.87	\$638.36	\$766.03
57	\$779.85	\$935.82	\$787.70	\$945.24	\$772.22	\$926.66	\$610.42	\$732.50	\$613.58	\$736.30	\$666.82	\$800.18
58	\$815.37	\$978.44	\$823.57	\$988.28	\$807.39	\$968.87	\$638.22	\$765.86	\$641.54	\$769.85	\$697.19	\$836.63
59	\$832.97	\$999.56	\$841.36	\$1,009.63	\$824.81	\$989.77	\$652.00	\$782.40	\$655.38	\$786.46	\$712.24	\$854.69
60	\$868.49	\$1,085.61	\$877.23	\$1,096.54	\$859.99	\$1,074.99	\$679.81	\$849.76	\$683.33	\$854.16	\$742.61	\$928.26
61	\$899.21	\$1,124.01	\$908.26	\$1,135.33	\$890.41	\$1,113.01	\$703.85	\$879.81	\$707.50	\$884.38	\$768.87	\$961.09
62	\$919.37	\$1,149.21	\$928.62	\$1,160.78	\$910.38	\$1,137.98	\$719.63	\$899.54	\$723.36	\$904.20	\$786.11	\$982.64
63	\$944.65	\$1,180.81	\$954.16	\$1,192.70	\$935.41	\$1,169.26	\$739.42	\$924.28	\$743.25	\$929.06	\$807.73	\$1,009.66
64	\$960.03	\$1,200.04	\$969.66	\$1,212.08	\$950.61	\$1,188.26	\$751.44	\$939.30	\$755.34	\$944.18	\$820.89	\$1,026.11
65+	\$960.03	\$1,200.04	\$969.66	\$1,212.08	\$950.61	\$1,188.26	\$751.44	\$939.30	\$755.34	\$944.18	\$820.89	\$1,026.11

Company Name: Keystone Health Plan Central
 Product: Individual
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	53789PA0100013		53789PA0100013		53789PA0100013		53789PA0110013		53789PA0110031		53789PA0110032	
Plan ID (Off Exchange)=>	53789PA0100013		53789PA0100013		53789PA0100013		53789PA0110013		53789PA0110031		53789PA0110032	
Form # =>	Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT	
Rating Area =>	6		7		9		6		7		9	
Network =>	Broad		Broad		Broad		Narrow		Narrow		Narrow	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold	
Plan Name =>	Healthy Benefits HMO 1000/0		Healthy Benefits HMO 1000/0		Healthy Benefits HMO 1000/0		Healthy Benefits Value HMO 1000		Healthy Benefits Value HMO 1000		Healthy Benefits Value HMO 1000	
Deductible =>	1000		1000		1000		1000		1000		1000	
Coinsurance =>	0		0		0		0		0		0	
Copays =>	y		y		y		y		y		y	
OOP Maximum =>	6850		6850		6850		6850		6850		6850	
Dental (Yes/No)	y		y		y		y		y		y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$199.13	\$199.13	\$201.14	\$201.14	\$197.18	\$197.18	\$155.87	\$155.87	\$156.68	\$156.68	\$170.27	\$170.27
21	\$313.59	\$321.43	\$316.75	\$324.67	\$310.52	\$318.28	\$245.46	\$251.60	\$246.73	\$252.90	\$268.14	\$274.84
22	\$313.59	\$321.43	\$316.75	\$324.67	\$310.52	\$318.28	\$245.46	\$251.60	\$246.73	\$252.90	\$268.14	\$274.84
23	\$313.59	\$321.43	\$316.75	\$324.67	\$310.52	\$318.28	\$245.46	\$251.60	\$246.73	\$252.90	\$268.14	\$274.84
24	\$313.59	\$321.43	\$316.75	\$324.67	\$310.52	\$318.28	\$245.46	\$251.60	\$246.73	\$252.90	\$268.14	\$274.84
25	\$314.85	\$322.72	\$318.01	\$325.96	\$311.76	\$319.55	\$246.44	\$252.60	\$247.72	\$253.91	\$269.21	\$275.94
26	\$321.12	\$329.15	\$324.35	\$332.46	\$317.97	\$325.92	\$251.35	\$257.63	\$252.66	\$258.98	\$274.57	\$281.43
27	\$328.65	\$336.87	\$331.95	\$340.25	\$325.42	\$333.56	\$257.24	\$263.67	\$258.57	\$265.03	\$281.01	\$288.04
28	\$340.87	\$349.39	\$344.31	\$352.92	\$337.54	\$345.98	\$266.81	\$273.48	\$268.20	\$274.91	\$291.47	\$298.76
29	\$350.91	\$359.68	\$354.44	\$363.30	\$347.47	\$356.16	\$274.67	\$281.54	\$276.10	\$283.00	\$300.05	\$307.55
30	\$355.92	\$364.82	\$359.51	\$368.50	\$352.44	\$361.25	\$278.60	\$285.57	\$280.04	\$287.04	\$304.33	\$311.94
31	\$363.45	\$372.54	\$367.11	\$376.29	\$359.90	\$368.90	\$284.49	\$291.60	\$285.96	\$293.11	\$310.77	\$318.54
32	\$370.98	\$380.25	\$374.71	\$384.08	\$367.35	\$376.53	\$290.38	\$297.64	\$291.89	\$299.19	\$317.21	\$325.14
33	\$375.68	\$385.07	\$379.46	\$388.95	\$372.00	\$381.30	\$294.06	\$301.41	\$295.58	\$302.97	\$321.23	\$329.26
34	\$380.70	\$390.22	\$384.53	\$394.14	\$376.97	\$386.39	\$297.99	\$305.44	\$299.54	\$307.03	\$325.52	\$333.66
35	\$383.21	\$392.79	\$387.06	\$396.74	\$379.45	\$388.94	\$299.95	\$307.45	\$301.51	\$309.05	\$327.67	\$335.86
36	\$385.71	\$395.35	\$389.60	\$399.34	\$381.94	\$391.49	\$301.92	\$309.47	\$303.48	\$311.07	\$329.81	\$338.06
37	\$388.23	\$397.94	\$392.13	\$401.93	\$384.42	\$394.03	\$303.88	\$311.48	\$305.46	\$313.10	\$331.95	\$340.25
38	\$390.74	\$400.51	\$394.66	\$404.53	\$386.91	\$396.58	\$305.85	\$313.50	\$307.43	\$315.12	\$334.10	\$342.45
39	\$395.76	\$405.65	\$399.73	\$409.72	\$391.88	\$401.68	\$309.77	\$317.51	\$311.37	\$319.15	\$338.39	\$346.85
40	\$400.77	\$430.83	\$404.80	\$435.16	\$396.85	\$426.61	\$313.70	\$337.23	\$315.33	\$338.98	\$342.68	\$368.38
41	\$408.29	\$438.91	\$412.41	\$443.34	\$404.30	\$434.62	\$319.58	\$343.55	\$321.25	\$345.34	\$349.11	\$375.29
42	\$415.51	\$446.67	\$419.69	\$451.17	\$411.44	\$442.30	\$325.23	\$349.62	\$326.92	\$351.44	\$355.28	\$381.93
43	\$425.55	\$457.47	\$429.82	\$462.06	\$421.38	\$452.98	\$333.09	\$358.07	\$334.81	\$359.92	\$363.86	\$391.15
44	\$438.08	\$470.94	\$442.50	\$475.69	\$433.80	\$466.34	\$342.91	\$368.63	\$344.69	\$370.54	\$374.59	\$402.68
45	\$452.82	\$498.10	\$457.38	\$503.12	\$448.40	\$493.24	\$354.44	\$389.88	\$356.28	\$391.91	\$387.19	\$425.91
46	\$470.39	\$517.43	\$475.12	\$522.63	\$465.78	\$512.36	\$368.19	\$405.01	\$370.10	\$407.11	\$402.20	\$442.42
47	\$490.14	\$539.15	\$495.08	\$544.59	\$485.34	\$533.87	\$383.66	\$422.03	\$385.64	\$424.20	\$419.10	\$461.01
48	\$512.72	\$563.99	\$517.88	\$569.67	\$507.70	\$558.47	\$401.32	\$441.45	\$403.41	\$443.75	\$438.40	\$482.24
49	\$534.99	\$588.49	\$540.37	\$594.41	\$529.75	\$582.73	\$418.76	\$460.64	\$420.93	\$463.02	\$457.45	\$503.20
50	\$560.07	\$644.08	\$565.71	\$650.57	\$554.59	\$637.78	\$438.39	\$504.15	\$440.67	\$506.77	\$478.90	\$550.74
51	\$584.85	\$672.58	\$590.73	\$679.34	\$579.12	\$665.99	\$457.79	\$526.46	\$460.15	\$529.17	\$500.07	\$575.08
52	\$612.13	\$703.95	\$618.29	\$711.03	\$606.14	\$697.06	\$479.14	\$551.01	\$481.62	\$553.86	\$523.41	\$601.92
53	\$639.73	\$735.69	\$646.16	\$743.08	\$633.46	\$728.48	\$500.74	\$575.85	\$503.34	\$578.84	\$547.00	\$629.05
54	\$669.52	\$769.95	\$676.26	\$777.70	\$662.96	\$762.40	\$524.06	\$602.67	\$526.77	\$605.79	\$572.47	\$658.34
55	\$699.31	\$839.17	\$706.35	\$847.62	\$692.46	\$830.95	\$547.38	\$656.86	\$550.21	\$660.25	\$597.94	\$717.53
56	\$731.61	\$877.93	\$738.97	\$886.76	\$724.44	\$869.33	\$572.66	\$687.19	\$575.62	\$690.74	\$625.56	\$750.67
57	\$764.23	\$917.08	\$771.92	\$926.30	\$756.75	\$908.10	\$598.18	\$717.82	\$601.29	\$721.55	\$653.45	\$784.14
58	\$799.03	\$958.84	\$807.07	\$968.48	\$791.21	\$949.45	\$625.43	\$750.52	\$628.68	\$754.42	\$683.22	\$819.86
59	\$816.27	\$979.52	\$824.50	\$989.40	\$808.28	\$969.94	\$638.93	\$766.72	\$642.24	\$770.69	\$697.97	\$837.56
60	\$851.09	\$1,063.86	\$859.65	\$1,074.56	\$842.76	\$1,053.45	\$666.18	\$832.73	\$669.63	\$837.04	\$727.73	\$909.66
61	\$881.19	\$1,101.49	\$890.06	\$1,112.58	\$872.57	\$1,090.71	\$689.75	\$862.19	\$693.32	\$866.65	\$753.47	\$941.84
62	\$900.95	\$1,126.19	\$910.01	\$1,137.51	\$892.13	\$1,115.16	\$705.21	\$881.51	\$708.86	\$886.08	\$770.36	\$962.95
63	\$925.72	\$1,157.15	\$935.03	\$1,168.79	\$916.66	\$1,145.83	\$724.60	\$905.75	\$728.36	\$910.45	\$791.54	\$989.43
64	\$940.77	\$1,175.96	\$950.25	\$1,187.81	\$931.56	\$1,164.45	\$736.38	\$920.48	\$740.19	\$925.24	\$804.42	\$1,005.53
65+	\$940.77	\$1,175.96	\$950.25	\$1,187.81	\$931.56	\$1,164.45	\$736.38	\$920.48	\$740.19	\$925.24	\$804.42	\$1,005.53

Company Name: Keystone Health Plan Central
 Product: Individual
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	53789PA0060001		53789PA0060001		53789PA0060001		53789PA0040001		53789PA0040002		53789PA0040003	
Plan ID (Off Exchange)=>	53789PA0060001		53789PA0060001		53789PA0060001		53789PA0040001		53789PA0040002		53789PA0040003	
Form # =>	Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT	
Rating Area =>	6		7		9		6		7		9	
Network =>	Broad		Broad		Broad		Narrow		Narrow		Narrow	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver	
Plan Name =>	Blue Cross Multi-State Silver HMO		Blue Cross Multi-State Silver HMO		Blue Cross Multi-State Silver HMO		Cross Multi-State Silver HMO N		Cross Multi-State Silver HMO N		Cross Multi-State Silver HMO N	
Deductible =>	0		0		0		0		0		0	
Coinsurance =>	50		50		50		50		50		50	
Copays =>	y		y		y		y		y		y	
OOP Maximum =>	6850		6850		6850		6850		6850		6850	
Dental (Yes/No)	y		y		y		y		y		y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$169.94	\$169.94	\$171.66	\$171.66	\$168.28	\$168.28	\$133.03	\$133.03	\$133.71	\$133.71	\$145.32	\$145.32
21	\$267.63	\$274.32	\$270.32	\$277.08	\$265.01	\$271.64	\$209.49	\$214.73	\$210.57	\$215.83	\$228.84	\$234.56
22	\$267.63	\$274.32	\$270.32	\$277.08	\$265.01	\$271.64	\$209.49	\$214.73	\$210.57	\$215.83	\$228.84	\$234.56
23	\$267.63	\$274.32	\$270.32	\$277.08	\$265.01	\$271.64	\$209.49	\$214.73	\$210.57	\$215.83	\$228.84	\$234.56
24	\$267.63	\$274.32	\$270.32	\$277.08	\$265.01	\$271.64	\$209.49	\$214.73	\$210.57	\$215.83	\$228.84	\$234.56
25	\$268.70	\$275.42	\$271.40	\$278.19	\$266.07	\$272.72	\$210.33	\$215.59	\$211.41	\$216.70	\$229.76	\$235.50
26	\$274.06	\$280.91	\$276.81	\$283.73	\$271.37	\$278.15	\$214.51	\$219.87	\$215.63	\$221.02	\$234.33	\$240.19
27	\$280.48	\$287.49	\$283.30	\$290.38	\$277.73	\$284.67	\$219.54	\$225.03	\$220.67	\$226.19	\$239.82	\$245.82
28	\$290.91	\$298.18	\$293.84	\$301.19	\$288.07	\$295.27	\$227.71	\$233.40	\$228.89	\$234.61	\$248.75	\$254.97
29	\$299.48	\$306.97	\$302.49	\$310.05	\$296.55	\$303.96	\$234.41	\$240.27	\$235.63	\$241.52	\$256.07	\$262.47
30	\$303.76	\$311.35	\$306.82	\$314.49	\$300.79	\$308.31	\$237.77	\$243.71	\$239.00	\$244.98	\$259.73	\$266.22
31	\$310.18	\$317.93	\$313.31	\$321.14	\$307.15	\$314.83	\$242.80	\$248.87	\$244.05	\$250.15	\$265.22	\$271.85
32	\$316.60	\$324.52	\$319.79	\$327.78	\$313.51	\$321.35	\$247.83	\$254.03	\$249.11	\$255.34	\$270.71	\$277.48
33	\$320.62	\$328.64	\$323.84	\$331.94	\$317.48	\$325.42	\$250.96	\$257.23	\$252.26	\$258.57	\$274.15	\$281.00
34	\$324.91	\$333.03	\$328.17	\$336.37	\$321.72	\$329.76	\$254.32	\$260.68	\$255.63	\$262.02	\$277.81	\$284.76
35	\$327.05	\$335.23	\$330.33	\$338.59	\$323.84	\$331.94	\$255.99	\$262.39	\$257.32	\$263.75	\$279.65	\$286.64
36	\$329.18	\$337.41	\$332.50	\$340.81	\$325.97	\$334.12	\$257.67	\$264.11	\$259.00	\$265.48	\$281.47	\$288.51
37	\$331.33	\$339.61	\$334.66	\$343.03	\$328.08	\$336.28	\$259.34	\$265.82	\$260.69	\$267.21	\$283.30	\$290.38
38	\$333.47	\$341.81	\$336.82	\$345.24	\$330.20	\$338.46	\$261.02	\$267.55	\$262.37	\$268.93	\$285.13	\$292.26
39	\$337.75	\$346.19	\$341.15	\$349.68	\$334.44	\$342.80	\$264.37	\$270.98	\$265.74	\$272.38	\$288.79	\$296.01
40	\$342.03	\$367.68	\$345.48	\$371.39	\$338.69	\$364.09	\$267.73	\$287.81	\$269.11	\$289.29	\$292.46	\$314.39
41	\$348.45	\$374.58	\$351.96	\$378.36	\$345.05	\$370.93	\$272.75	\$293.21	\$274.17	\$294.73	\$297.94	\$320.29
42	\$354.61	\$381.21	\$358.18	\$385.04	\$351.14	\$377.48	\$277.57	\$298.39	\$279.00	\$299.93	\$303.21	\$325.95
43	\$363.18	\$390.42	\$366.83	\$394.34	\$359.62	\$386.59	\$284.27	\$305.59	\$285.74	\$307.17	\$310.53	\$333.82
44	\$373.88	\$401.92	\$377.64	\$405.96	\$370.22	\$397.99	\$292.66	\$314.61	\$294.17	\$316.23	\$319.69	\$343.67
45	\$386.46	\$425.11	\$390.35	\$429.39	\$382.68	\$420.95	\$302.50	\$332.75	\$304.06	\$334.47	\$330.44	\$363.48
46	\$401.45	\$441.60	\$405.48	\$446.03	\$397.52	\$437.27	\$314.23	\$345.65	\$315.85	\$347.44	\$343.25	\$377.58
47	\$418.30	\$460.13	\$422.52	\$464.77	\$414.21	\$455.63	\$327.43	\$360.17	\$329.12	\$362.03	\$357.68	\$393.45
48	\$437.57	\$481.33	\$441.98	\$486.18	\$433.29	\$476.62	\$342.51	\$376.76	\$344.29	\$378.72	\$374.15	\$411.57
49	\$456.58	\$502.24	\$461.17	\$507.29	\$452.10	\$497.31	\$357.39	\$393.13	\$359.23	\$395.15	\$390.40	\$429.44
50	\$477.98	\$549.68	\$482.80	\$555.22	\$473.31	\$544.31	\$374.14	\$430.26	\$376.08	\$432.49	\$408.71	\$470.02
51	\$499.13	\$574.00	\$504.15	\$579.77	\$494.25	\$568.39	\$390.69	\$449.29	\$392.71	\$451.62	\$426.78	\$490.80
52	\$522.41	\$600.77	\$527.67	\$606.82	\$517.31	\$594.91	\$408.92	\$470.26	\$411.03	\$472.68	\$446.70	\$513.71
53	\$545.97	\$627.87	\$551.46	\$634.18	\$540.62	\$621.71	\$427.35	\$491.45	\$429.57	\$494.01	\$466.83	\$536.85
54	\$571.39	\$657.10	\$577.14	\$663.71	\$565.80	\$650.67	\$447.25	\$514.34	\$449.57	\$517.01	\$488.57	\$561.86
55	\$596.82	\$716.18	\$602.82	\$723.38	\$590.97	\$709.16	\$467.15	\$560.58	\$469.57	\$563.48	\$510.31	\$612.37
56	\$624.38	\$749.26	\$630.66	\$756.79	\$618.27	\$741.92	\$488.73	\$586.48	\$491.26	\$589.51	\$533.88	\$640.66
57	\$652.22	\$782.66	\$658.78	\$790.54	\$645.84	\$775.01	\$510.51	\$612.61	\$513.16	\$615.79	\$557.68	\$669.22
58	\$681.92	\$818.30	\$688.78	\$826.54	\$675.25	\$810.30	\$533.77	\$640.52	\$536.54	\$643.85	\$583.08	\$699.70
59	\$696.64	\$835.97	\$703.66	\$844.39	\$689.82	\$827.78	\$545.29	\$654.35	\$548.11	\$657.73	\$595.67	\$714.80
60	\$726.35	\$907.94	\$733.66	\$917.08	\$719.24	\$899.05	\$568.55	\$710.69	\$571.49	\$714.36	\$621.07	\$776.34
61	\$752.04	\$940.05	\$759.61	\$949.51	\$744.68	\$930.85	\$588.66	\$735.83	\$591.70	\$739.63	\$643.04	\$803.80
62	\$768.90	\$961.13	\$776.64	\$970.80	\$761.38	\$951.73	\$601.85	\$752.31	\$604.97	\$756.21	\$657.45	\$821.81
63	\$790.04	\$987.55	\$797.99	\$997.49	\$782.31	\$977.89	\$618.40	\$773.00	\$621.61	\$777.01	\$675.53	\$844.41
64	\$802.89	\$1,003.61	\$810.96	\$1,013.70	\$795.03	\$993.79	\$628.47	\$785.59	\$631.71	\$789.64	\$686.52	\$858.15
65+	\$802.89	\$1,003.61	\$810.96	\$1,013.70	\$795.03	\$993.79	\$628.47	\$785.59	\$631.71	\$789.64	\$686.52	\$858.15

Company Name: Keystone Health Plan Central
 Product: Individual
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	53789PA0100015		53789PA0100015		53789PA0100015		53789PA0110015		53789PA0110035		53789PA0110036	
Plan ID (Off Exchange)=>	53789PA0100015		53789PA0100015		53789PA0100015		53789PA0110015		53789PA0110035		53789PA0110036	
Form # =>	Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT	
Rating Area =>	6		7		9		6		7		9	
Network =>	Broad		Broad		Broad		Narrow		Narrow		Narrow	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver	
Plan Name =>	Healthy Benefits HMO 0/0 50		Healthy Benefits HMO 0/0 50		Healthy Benefits HMO 0/0 50		Healthy Benefits Value HMO 0/0		Healthy Benefits Value HMO 0/0		Healthy Benefits Value HMO 0/0	
Deductible =>	0		0		0		0		0		0	
Coinsurance =>	0		0		0		0		0		0	
Copays =>	y		y		y		y		y		y	
OOP Maximum =>	6850		6850		6850		6850		6850		6850	
Dental (Yes/No)	y		y		y		y		y		y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$174.69	\$174.69	\$176.46	\$176.46	\$172.98	\$172.98	\$136.74	\$136.74	\$137.45	\$137.45	\$149.38	\$149.38
21	\$275.12	\$282.00	\$277.88	\$284.83	\$272.42	\$279.23	\$215.35	\$220.73	\$216.46	\$221.87	\$235.24	\$241.12
22	\$275.12	\$282.00	\$277.88	\$284.83	\$272.42	\$279.23	\$215.35	\$220.73	\$216.46	\$221.87	\$235.24	\$241.12
23	\$275.12	\$282.00	\$277.88	\$284.83	\$272.42	\$279.23	\$215.35	\$220.73	\$216.46	\$221.87	\$235.24	\$241.12
24	\$275.12	\$282.00	\$277.88	\$284.83	\$272.42	\$279.23	\$215.35	\$220.73	\$216.46	\$221.87	\$235.24	\$241.12
25	\$276.21	\$283.12	\$278.99	\$285.96	\$273.50	\$280.34	\$216.21	\$221.62	\$217.32	\$222.75	\$236.18	\$242.08
26	\$281.72	\$288.76	\$284.55	\$291.66	\$278.95	\$285.92	\$220.51	\$226.02	\$221.66	\$227.20	\$240.88	\$246.90
27	\$288.32	\$295.53	\$291.22	\$298.50	\$285.49	\$292.63	\$225.68	\$231.32	\$226.84	\$232.51	\$246.52	\$252.68
28	\$299.04	\$306.52	\$302.06	\$309.61	\$296.12	\$303.52	\$234.07	\$239.92	\$235.29	\$241.17	\$255.70	\$262.09
29	\$307.85	\$315.55	\$310.95	\$318.72	\$304.84	\$312.46	\$240.96	\$246.98	\$242.22	\$248.28	\$263.23	\$269.81
30	\$312.25	\$320.06	\$315.40	\$323.29	\$309.20	\$316.93	\$244.41	\$250.52	\$245.68	\$251.82	\$266.99	\$273.66
31	\$318.85	\$326.82	\$322.07	\$330.12	\$315.74	\$323.63	\$249.58	\$255.82	\$250.87	\$257.14	\$272.64	\$279.46
32	\$325.45	\$333.59	\$328.73	\$336.95	\$322.27	\$330.33	\$254.75	\$261.12	\$256.07	\$262.47	\$278.28	\$285.24
33	\$329.59	\$337.83	\$332.90	\$341.22	\$326.35	\$334.51	\$257.98	\$264.43	\$259.31	\$265.79	\$281.82	\$288.87
34	\$333.99	\$342.34	\$337.35	\$345.78	\$330.72	\$338.99	\$261.43	\$267.97	\$262.78	\$269.35	\$285.57	\$292.71
35	\$336.19	\$344.59	\$339.57	\$348.06	\$332.89	\$341.21	\$263.15	\$269.73	\$264.51	\$271.12	\$287.46	\$294.65
36	\$338.39	\$346.85	\$341.80	\$350.35	\$335.08	\$343.46	\$264.87	\$271.49	\$266.24	\$272.90	\$289.34	\$296.57
37	\$340.59	\$349.10	\$344.02	\$352.62	\$337.25	\$345.68	\$266.59	\$273.25	\$267.98	\$274.68	\$291.22	\$298.50
38	\$342.79	\$351.36	\$346.23	\$354.89	\$339.43	\$347.92	\$268.32	\$275.03	\$269.71	\$276.45	\$293.10	\$300.43
39	\$347.20	\$355.88	\$350.68	\$359.45	\$343.79	\$352.38	\$271.76	\$278.55	\$273.17	\$280.00	\$296.87	\$304.29
40	\$351.59	\$377.96	\$355.13	\$381.76	\$348.15	\$374.26	\$275.21	\$295.85	\$276.63	\$297.38	\$300.64	\$323.19
41	\$358.19	\$385.05	\$361.80	\$388.94	\$354.69	\$381.29	\$280.37	\$301.40	\$281.83	\$302.97	\$306.27	\$329.24
42	\$364.52	\$391.86	\$368.19	\$395.80	\$360.96	\$388.03	\$285.33	\$306.73	\$286.80	\$308.31	\$311.69	\$335.07
43	\$373.33	\$401.33	\$377.08	\$405.36	\$369.67	\$397.40	\$292.22	\$314.14	\$293.73	\$315.76	\$319.21	\$343.15
44	\$384.33	\$413.15	\$388.20	\$417.32	\$380.57	\$409.11	\$300.84	\$323.40	\$302.39	\$325.07	\$328.63	\$353.28
45	\$397.26	\$436.99	\$401.26	\$441.39	\$393.38	\$432.72	\$310.95	\$342.05	\$312.56	\$343.82	\$339.68	\$373.65
46	\$412.67	\$453.94	\$416.82	\$458.50	\$408.63	\$449.49	\$323.01	\$355.31	\$324.68	\$357.15	\$352.85	\$388.14
47	\$430.00	\$473.00	\$434.33	\$477.76	\$425.79	\$468.37	\$336.58	\$370.24	\$338.32	\$372.15	\$367.68	\$404.45
48	\$449.81	\$494.79	\$454.34	\$499.77	\$445.40	\$489.94	\$352.08	\$387.29	\$353.91	\$389.30	\$384.61	\$423.07
49	\$469.34	\$516.27	\$474.07	\$521.48	\$464.74	\$511.21	\$367.38	\$404.12	\$369.28	\$406.21	\$401.32	\$441.45
50	\$491.35	\$565.05	\$496.29	\$570.73	\$486.54	\$559.52	\$384.60	\$442.29	\$386.60	\$444.59	\$420.14	\$483.16
51	\$513.09	\$590.05	\$518.24	\$595.98	\$508.06	\$584.27	\$401.61	\$461.85	\$403.69	\$464.24	\$438.71	\$504.52
52	\$537.02	\$617.57	\$542.42	\$623.78	\$531.77	\$611.54	\$420.35	\$483.40	\$422.53	\$485.91	\$459.19	\$528.07
53	\$561.23	\$645.41	\$566.88	\$651.91	\$555.73	\$639.09	\$439.30	\$505.20	\$441.57	\$507.81	\$479.89	\$551.87
54	\$587.37	\$675.48	\$593.28	\$682.27	\$581.61	\$668.85	\$459.76	\$528.72	\$462.14	\$531.46	\$502.23	\$577.56
55	\$613.50	\$736.20	\$619.68	\$743.62	\$607.50	\$729.00	\$480.21	\$576.25	\$482.70	\$579.24	\$524.57	\$629.48
56	\$641.83	\$770.20	\$648.29	\$777.95	\$635.55	\$762.66	\$502.39	\$602.87	\$504.99	\$605.99	\$548.81	\$658.57
57	\$670.45	\$804.54	\$677.20	\$812.64	\$663.89	\$796.67	\$524.78	\$629.74	\$527.51	\$633.01	\$573.27	\$687.92
58	\$700.98	\$841.18	\$708.04	\$849.65	\$694.12	\$832.94	\$548.69	\$658.43	\$551.54	\$661.85	\$599.38	\$719.26
59	\$716.11	\$859.33	\$723.33	\$868.00	\$709.10	\$850.92	\$560.54	\$672.65	\$563.44	\$676.13	\$612.32	\$734.78
60	\$746.65	\$933.31	\$754.17	\$942.71	\$739.35	\$924.19	\$584.44	\$730.55	\$587.47	\$734.34	\$638.43	\$798.04
61	\$773.06	\$966.33	\$780.84	\$976.05	\$765.50	\$956.88	\$605.11	\$756.39	\$608.24	\$760.30	\$661.01	\$826.26
62	\$790.40	\$988.00	\$798.35	\$997.94	\$782.67	\$978.34	\$618.68	\$773.35	\$621.88	\$777.35	\$675.83	\$844.79
63	\$812.13	\$1,015.16	\$820.30	\$1,025.38	\$804.18	\$1,005.23	\$635.69	\$794.61	\$638.98	\$798.73	\$694.42	\$868.03
64	\$825.36	\$1,031.70	\$833.64	\$1,042.05	\$817.26	\$1,021.58	\$646.05	\$807.56	\$649.38	\$811.73	\$705.72	\$882.15
65+	\$825.36	\$1,031.70	\$833.64	\$1,042.05	\$817.26	\$1,021.58	\$646.05	\$807.56	\$649.38	\$811.73	\$705.72	\$882.15

Company Name: Keystone Health Plan Central
 Product: Individual
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	53789PA0100017		53789PA0100017		53789PA0100017		53789PA0110041		53789PA0110042		53789PA0110043	
Plan ID (Off Exchange)=>	53789PA0100017		53789PA0100017		53789PA0100017		53789PA0110041		53789PA0110042		53789PA0110043	
Form # =>	Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT	
Rating Area =>	6		7		9		6		7		9	
Network =>	Broad		Broad		Broad		Narrow		Narrow		Narrow	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver	
Plan Name =>	Healthy Benefits HMO 1500/30		Healthy Benefits HMO 1500/30		Healthy Benefits HMO 1500/30		Healthy Benefits Value HMO 1500		Healthy Benefits Value HMO 1500		Healthy Benefits Value HMO 1500	
Deductible =>	1500		1500		1500		1500		1500		1500	
Coinsurance =>	30		30		30		30		30		30	
Copays =>	y		y		y		y		y		y	
OOP Maximum =>	6850		6850		6850		6850		6850		6850	
Dental (Yes/No)	y		y		y		y		y		y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$171.64	\$171.64	\$173.37	\$173.37	\$169.96	\$169.96	\$134.35	\$134.35	\$135.05	\$135.05	\$146.77	\$146.77
21	\$270.31	\$277.07	\$273.02	\$279.85	\$267.65	\$274.34	\$211.58	\$216.87	\$212.68	\$218.00	\$231.13	\$236.91
22	\$270.31	\$277.07	\$273.02	\$279.85	\$267.65	\$274.34	\$211.58	\$216.87	\$212.68	\$218.00	\$231.13	\$236.91
23	\$270.31	\$277.07	\$273.02	\$279.85	\$267.65	\$274.34	\$211.58	\$216.87	\$212.68	\$218.00	\$231.13	\$236.91
24	\$270.31	\$277.07	\$273.02	\$279.85	\$267.65	\$274.34	\$211.58	\$216.87	\$212.68	\$218.00	\$231.13	\$236.91
25	\$271.39	\$278.17	\$274.11	\$280.96	\$268.72	\$275.44	\$212.43	\$217.74	\$213.52	\$218.86	\$232.05	\$237.85
26	\$276.79	\$283.71	\$279.57	\$286.56	\$274.08	\$280.93	\$216.65	\$222.07	\$217.78	\$223.22	\$236.67	\$242.59
27	\$283.28	\$290.36	\$286.13	\$293.28	\$280.50	\$287.51	\$221.73	\$227.27	\$222.88	\$228.45	\$242.21	\$248.27
28	\$293.82	\$301.17	\$296.78	\$304.20	\$290.94	\$298.21	\$229.98	\$235.73	\$231.18	\$236.96	\$251.23	\$257.51
29	\$302.47	\$310.03	\$305.51	\$313.15	\$299.51	\$307.00	\$236.75	\$242.67	\$237.98	\$243.93	\$258.63	\$265.10
30	\$306.79	\$314.46	\$309.88	\$317.63	\$303.79	\$311.38	\$240.14	\$246.14	\$241.38	\$247.41	\$262.32	\$268.88
31	\$313.28	\$321.11	\$316.44	\$324.35	\$310.22	\$317.98	\$245.22	\$251.35	\$246.49	\$252.65	\$267.87	\$274.57
32	\$319.76	\$327.75	\$322.99	\$331.06	\$316.64	\$324.56	\$250.30	\$256.56	\$251.59	\$257.88	\$273.42	\$280.26
33	\$323.82	\$331.92	\$327.08	\$335.26	\$320.65	\$328.67	\$253.47	\$259.81	\$254.78	\$261.15	\$276.89	\$283.81
34	\$328.15	\$336.35	\$331.45	\$339.74	\$324.93	\$333.05	\$256.86	\$263.28	\$258.19	\$264.64	\$280.58	\$287.59
35	\$330.31	\$338.57	\$333.63	\$341.97	\$327.07	\$335.25	\$258.55	\$265.01	\$259.89	\$266.39	\$282.44	\$289.50
36	\$332.47	\$340.78	\$335.82	\$344.22	\$329.22	\$337.45	\$260.24	\$266.75	\$261.58	\$268.12	\$284.28	\$291.39
37	\$334.64	\$343.01	\$338.00	\$346.45	\$331.36	\$339.64	\$261.93	\$268.48	\$263.29	\$269.87	\$286.13	\$293.28
38	\$336.80	\$345.22	\$340.18	\$348.68	\$333.50	\$341.84	\$263.63	\$270.22	\$264.99	\$271.61	\$287.98	\$295.18
39	\$341.13	\$349.66	\$344.55	\$353.16	\$337.78	\$346.22	\$267.01	\$273.69	\$268.39	\$275.10	\$291.68	\$298.97
40	\$345.44	\$371.35	\$348.92	\$375.09	\$342.07	\$367.73	\$270.40	\$290.68	\$271.80	\$292.19	\$295.38	\$317.53
41	\$351.93	\$378.32	\$355.48	\$382.14	\$348.49	\$374.63	\$275.47	\$296.13	\$276.90	\$297.67	\$300.92	\$323.49
42	\$358.15	\$385.01	\$361.76	\$388.89	\$354.65	\$381.25	\$280.34	\$301.37	\$281.79	\$302.92	\$306.24	\$329.21
43	\$366.80	\$394.31	\$370.49	\$398.28	\$363.21	\$390.45	\$287.11	\$308.64	\$288.59	\$310.23	\$313.63	\$337.15
44	\$377.61	\$405.93	\$381.41	\$410.02	\$373.92	\$401.96	\$295.58	\$317.75	\$297.11	\$319.39	\$322.88	\$347.10
45	\$390.32	\$429.35	\$394.25	\$433.68	\$386.50	\$425.15	\$305.52	\$336.07	\$307.10	\$337.81	\$333.74	\$367.11
46	\$405.46	\$446.01	\$409.53	\$450.48	\$401.49	\$441.64	\$317.37	\$349.11	\$319.01	\$350.91	\$346.68	\$381.35
47	\$422.48	\$464.73	\$426.74	\$469.41	\$418.34	\$460.17	\$330.69	\$363.76	\$332.41	\$365.65	\$361.25	\$397.38
48	\$441.94	\$486.13	\$446.39	\$491.03	\$437.61	\$481.37	\$345.92	\$380.51	\$347.72	\$382.49	\$377.88	\$415.67
49	\$461.14	\$507.25	\$465.78	\$512.36	\$456.62	\$502.28	\$360.95	\$397.05	\$362.82	\$399.10	\$394.30	\$433.73
50	\$482.76	\$555.17	\$487.62	\$560.76	\$478.04	\$549.75	\$377.87	\$434.55	\$379.84	\$436.82	\$412.79	\$474.71
51	\$504.12	\$579.74	\$509.18	\$585.56	\$499.18	\$574.06	\$394.59	\$453.78	\$396.63	\$456.12	\$431.04	\$495.70
52	\$527.63	\$606.77	\$532.94	\$612.88	\$522.47	\$600.84	\$413.00	\$474.95	\$415.14	\$477.41	\$451.16	\$518.83
53	\$551.42	\$634.13	\$556.97	\$640.52	\$546.02	\$627.92	\$431.62	\$496.36	\$433.85	\$498.93	\$471.50	\$542.23
54	\$577.10	\$663.67	\$582.90	\$670.34	\$571.45	\$657.17	\$451.72	\$519.48	\$454.06	\$522.17	\$493.45	\$567.47
55	\$602.78	\$723.34	\$608.84	\$730.61	\$596.87	\$716.24	\$471.82	\$566.18	\$474.26	\$569.11	\$515.40	\$618.48
56	\$630.61	\$756.73	\$636.96	\$764.35	\$624.44	\$749.33	\$493.61	\$592.33	\$496.16	\$595.39	\$539.21	\$647.05
57	\$658.73	\$790.48	\$665.36	\$798.43	\$652.28	\$782.74	\$515.61	\$618.73	\$518.29	\$621.95	\$563.25	\$675.90
58	\$688.73	\$826.48	\$695.66	\$834.79	\$681.99	\$818.39	\$539.10	\$646.92	\$541.90	\$650.28	\$588.91	\$706.69
59	\$703.59	\$844.31	\$710.68	\$852.82	\$696.71	\$836.05	\$550.74	\$660.89	\$553.58	\$664.30	\$601.62	\$721.94
60	\$733.60	\$917.00	\$740.98	\$926.23	\$726.42	\$908.03	\$574.22	\$717.78	\$577.20	\$721.50	\$627.27	\$784.09
61	\$759.55	\$949.44	\$767.19	\$958.99	\$752.12	\$940.15	\$594.53	\$743.16	\$597.61	\$747.01	\$649.46	\$811.83
62	\$776.58	\$970.73	\$784.39	\$980.49	\$768.98	\$961.23	\$607.86	\$759.83	\$611.01	\$763.76	\$664.01	\$830.01
63	\$797.93	\$997.41	\$805.96	\$1,007.45	\$790.12	\$987.65	\$624.57	\$780.71	\$627.81	\$784.76	\$682.28	\$852.85
64	\$810.93	\$1,013.66	\$819.06	\$1,023.83	\$802.95	\$1,003.69	\$634.74	\$793.43	\$638.04	\$797.55	\$693.39	\$866.74
65+	\$810.93	\$1,013.66	\$819.06	\$1,023.83	\$802.95	\$1,003.69	\$634.74	\$793.43	\$638.04	\$797.55	\$693.39	\$866.74

Company Name: Keystone Health Plan Central
 Product: Individual
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	53789PA0100006		53789PA0100006		53789PA0100006		53789PA0110006		53789PA0110027		53789PA0110028	
Plan ID (Off Exchange)=>	53789PA0100006		53789PA0100006		53789PA0100006		53789PA0110006		53789PA0110027		53789PA0110028	
Form # =>	Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT	
Rating Area =>	6		7		9		6		7		9	
Network =>	Broad		Broad		Broad		Narrow		Narrow		Narrow	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver	
Plan Name =>	Healthy Benefits HMO 2500/0		Healthy Benefits HMO 2500/0		Healthy Benefits HMO 2500/0		Healthy Benefits Value HMO 2500		Healthy Benefits Value HMO 2500		Healthy Benefits Value HMO 2500	
Deductible =>	2500		2500		2500		2500		2500		2500	
Coinsurance =>	0		0		0		0		0		0	
Copays =>	y		y		y		y		y		y	
OOP Maximum =>	6850		6850		6850		6850		6850		6850	
Dental (Yes/No)	y		y		y		y		y		y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$165.70	\$165.70	\$167.37	\$167.37	\$164.08	\$164.08	\$129.71	\$129.71	\$130.38	\$130.38	\$141.69	\$141.69
21	\$260.95	\$267.47	\$263.57	\$270.16	\$258.39	\$264.85	\$204.26	\$209.37	\$205.32	\$210.45	\$223.13	\$228.71
22	\$260.95	\$267.47	\$263.57	\$270.16	\$258.39	\$264.85	\$204.26	\$209.37	\$205.32	\$210.45	\$223.13	\$228.71
23	\$260.95	\$267.47	\$263.57	\$270.16	\$258.39	\$264.85	\$204.26	\$209.37	\$205.32	\$210.45	\$223.13	\$228.71
24	\$260.95	\$267.47	\$263.57	\$270.16	\$258.39	\$264.85	\$204.26	\$209.37	\$205.32	\$210.45	\$223.13	\$228.71
25	\$262.00	\$268.55	\$264.63	\$271.25	\$259.43	\$265.92	\$205.08	\$210.21	\$206.14	\$211.29	\$224.02	\$229.62
26	\$267.22	\$273.90	\$269.90	\$276.65	\$264.59	\$271.20	\$209.15	\$214.38	\$210.25	\$215.51	\$228.48	\$234.19
27	\$273.48	\$280.32	\$276.23	\$283.14	\$270.80	\$277.57	\$214.06	\$219.41	\$215.17	\$220.55	\$233.83	\$239.68
28	\$283.65	\$290.74	\$286.51	\$293.67	\$280.88	\$287.90	\$222.02	\$227.57	\$223.18	\$228.76	\$242.54	\$248.60
29	\$292.01	\$299.31	\$294.94	\$302.31	\$289.14	\$296.37	\$228.56	\$234.27	\$229.75	\$235.49	\$249.68	\$255.92
30	\$296.18	\$303.58	\$299.16	\$306.64	\$293.28	\$300.61	\$231.83	\$237.63	\$233.03	\$238.86	\$252.24	\$259.57
31	\$302.44	\$310.00	\$305.49	\$313.13	\$299.48	\$306.97	\$236.73	\$242.65	\$237.96	\$243.91	\$258.60	\$265.07
32	\$308.70	\$316.42	\$311.81	\$319.61	\$305.68	\$313.32	\$241.64	\$247.68	\$242.89	\$248.96	\$263.96	\$270.56
33	\$312.62	\$320.44	\$315.76	\$323.65	\$309.55	\$317.29	\$244.70	\$250.82	\$245.96	\$252.11	\$267.31	\$273.99
34	\$316.80	\$324.72	\$319.98	\$327.98	\$313.69	\$321.53	\$247.97	\$254.17	\$249.25	\$255.48	\$270.87	\$277.64
35	\$318.88	\$326.85	\$322.09	\$330.14	\$315.76	\$323.65	\$249.60	\$255.84	\$250.89	\$257.16	\$272.67	\$279.49
36	\$320.97	\$328.99	\$324.20	\$332.31	\$317.83	\$325.78	\$251.23	\$257.51	\$252.53	\$258.84	\$274.45	\$281.31
37	\$323.06	\$331.14	\$326.31	\$334.47	\$319.89	\$327.89	\$252.87	\$259.19	\$254.18	\$260.53	\$276.23	\$283.14
38	\$325.14	\$333.27	\$328.41	\$336.62	\$321.96	\$330.01	\$254.51	\$260.87	\$255.82	\$262.22	\$278.01	\$284.96
39	\$329.32	\$337.55	\$332.63	\$340.95	\$326.09	\$334.24	\$257.77	\$264.21	\$259.10	\$265.58	\$281.59	\$288.63
40	\$333.49	\$358.50	\$336.85	\$362.11	\$330.23	\$355.00	\$261.04	\$280.62	\$262.39	\$282.07	\$285.16	\$306.55
41	\$339.75	\$365.23	\$343.18	\$368.92	\$336.43	\$361.66	\$265.94	\$285.89	\$267.32	\$287.37	\$290.51	\$312.30
42	\$345.76	\$371.69	\$349.24	\$375.43	\$342.38	\$368.06	\$270.64	\$290.94	\$272.04	\$292.44	\$295.64	\$317.81
43	\$354.11	\$380.67	\$357.67	\$384.50	\$350.64	\$376.94	\$277.17	\$297.96	\$278.61	\$299.51	\$302.78	\$325.49
44	\$364.54	\$391.88	\$368.22	\$395.84	\$360.98	\$388.05	\$285.35	\$306.75	\$286.83	\$308.34	\$311.71	\$335.09
45	\$376.81	\$414.49	\$380.61	\$418.67	\$373.13	\$410.44	\$294.94	\$324.43	\$296.47	\$326.12	\$322.19	\$354.41
46	\$391.43	\$430.57	\$395.36	\$434.90	\$387.59	\$426.35	\$306.39	\$337.03	\$307.97	\$338.77	\$334.69	\$368.16
47	\$407.86	\$448.65	\$411.97	\$453.17	\$403.87	\$444.26	\$319.25	\$351.18	\$320.90	\$352.99	\$348.75	\$383.63
48	\$426.65	\$469.32	\$430.95	\$474.05	\$422.47	\$464.72	\$333.96	\$367.36	\$335.69	\$369.26	\$364.81	\$401.29
49	\$445.18	\$489.70	\$449.66	\$494.63	\$440.82	\$484.90	\$348.46	\$383.31	\$350.27	\$385.30	\$380.66	\$418.73
50	\$466.05	\$535.96	\$470.74	\$541.35	\$461.50	\$530.73	\$364.80	\$419.52	\$366.70	\$421.71	\$398.51	\$458.29
51	\$486.67	\$559.67	\$491.56	\$565.29	\$481.91	\$554.20	\$380.94	\$438.08	\$382.91	\$440.35	\$416.13	\$478.55
52	\$509.37	\$585.78	\$514.50	\$591.68	\$504.39	\$580.05	\$398.71	\$458.52	\$400.77	\$460.89	\$435.55	\$500.88
53	\$532.34	\$612.19	\$537.70	\$618.36	\$527.13	\$606.20	\$416.69	\$479.19	\$418.84	\$481.67	\$455.18	\$523.46
54	\$557.13	\$640.70	\$562.74	\$647.15	\$551.67	\$634.42	\$436.09	\$501.50	\$438.35	\$504.10	\$476.37	\$547.83
55	\$581.92	\$698.30	\$587.78	\$705.34	\$576.22	\$691.46	\$455.49	\$546.59	\$457.85	\$549.42	\$497.57	\$597.08
56	\$608.79	\$730.55	\$614.92	\$737.90	\$602.83	\$723.40	\$476.53	\$571.84	\$478.99	\$574.79	\$520.55	\$624.66
57	\$635.94	\$763.13	\$642.34	\$770.81	\$629.71	\$755.65	\$497.77	\$597.32	\$500.35	\$600.42	\$543.76	\$652.51
58	\$664.90	\$797.88	\$671.59	\$805.91	\$658.39	\$790.07	\$520.44	\$624.53	\$523.15	\$627.78	\$568.53	\$682.24
59	\$679.25	\$815.10	\$686.09	\$823.31	\$672.60	\$807.12	\$531.68	\$638.02	\$534.43	\$641.32	\$580.80	\$696.96
60	\$708.22	\$885.28	\$715.34	\$894.18	\$701.29	\$876.61	\$554.36	\$692.95	\$557.22	\$696.53	\$605.57	\$756.96
61	\$733.27	\$916.59	\$740.65	\$925.81	\$726.09	\$907.61	\$573.96	\$717.45	\$576.93	\$721.16	\$626.99	\$783.74
62	\$749.71	\$937.14	\$757.25	\$946.56	\$742.38	\$927.98	\$586.83	\$733.54	\$589.87	\$737.34	\$641.04	\$801.30
63	\$770.32	\$962.90	\$778.07	\$972.59	\$762.79	\$953.49	\$602.96	\$753.70	\$606.09	\$757.61	\$658.67	\$823.34
64	\$782.85	\$978.56	\$790.71	\$988.39	\$775.17	\$968.96	\$612.78	\$765.98	\$615.96	\$769.95	\$669.39	\$836.74
65+	\$782.85	\$978.56	\$790.71	\$988.39	\$775.17	\$968.96	\$612.78	\$765.98	\$615.96	\$769.95	\$669.39	\$836.74

Company Name: Keystone Health Plan Central
 Product: Individual
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	53789PA0100010		53789PA0100010		53789PA0100010		53789PA0110010		53789PA0110023		53789PA0110024	
Plan ID (Off Exchange)=>	53789PA0100010		53789PA0100010		53789PA0100010		53789PA0110010		53789PA0110023		53789PA0110024	
Form # =>	Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT	
Rating Area =>	6		7		9		6		7		9	
Network =>	Broad		Broad		Broad		Narrow		Narrow		Narrow	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver	
Plan Name =>	Healthy Benefits HMO 3500/0		Healthy Benefits HMO 3500/0		Healthy Benefits HMO 3500/0		Healthy Benefits Value HMO 3500		Healthy Benefits Value HMO 3500		Healthy Benefits Value HMO 3500	
Deductible =>	3500		3500		3500		3500		3500		3500	
Coinsurance =>	0		0		0		0		0		0	
Copays =>	y		y		y		y		y		y	
OOP Maximum =>	6850		6850		6850		6850		6850		6850	
Dental (Yes/No)	y		y		y		y		y		y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$162.81	\$162.81	\$164.46	\$164.46	\$161.22	\$161.22	\$127.45	\$127.45	\$128.11	\$128.11	\$139.22	\$139.22
21	\$256.41	\$262.82	\$258.99	\$265.46	\$253.89	\$260.24	\$200.70	\$205.72	\$201.74	\$206.78	\$219.25	\$224.73
22	\$256.41	\$262.82	\$258.99	\$265.46	\$253.89	\$260.24	\$200.70	\$205.72	\$201.74	\$206.78	\$219.25	\$224.73
23	\$256.41	\$262.82	\$258.99	\$265.46	\$253.89	\$260.24	\$200.70	\$205.72	\$201.74	\$206.78	\$219.25	\$224.73
24	\$256.41	\$262.82	\$258.99	\$265.46	\$253.89	\$260.24	\$200.70	\$205.72	\$201.74	\$206.78	\$219.25	\$224.73
25	\$257.43	\$263.87	\$260.02	\$266.52	\$254.91	\$261.28	\$201.51	\$206.55	\$202.55	\$207.61	\$220.12	\$225.62
26	\$262.56	\$269.12	\$265.20	\$271.83	\$259.99	\$266.49	\$205.51	\$210.65	\$206.59	\$211.75	\$224.50	\$230.11
27	\$268.72	\$275.44	\$271.42	\$278.21	\$266.08	\$272.73	\$210.33	\$215.59	\$211.42	\$216.71	\$229.76	\$235.50
28	\$278.71	\$285.68	\$281.52	\$288.56	\$275.99	\$282.89	\$218.16	\$223.61	\$219.30	\$224.78	\$238.32	\$244.28
29	\$286.92	\$294.09	\$289.81	\$297.06	\$284.11	\$291.21	\$224.58	\$230.19	\$225.75	\$231.39	\$245.33	\$251.46
30	\$291.02	\$298.30	\$293.95	\$301.30	\$288.18	\$295.38	\$227.79	\$233.48	\$228.97	\$234.69	\$248.84	\$255.06
31	\$297.17	\$304.60	\$300.17	\$307.67	\$294.27	\$301.63	\$232.61	\$238.43	\$233.82	\$239.67	\$254.10	\$260.45
32	\$303.33	\$310.91	\$306.38	\$314.04	\$300.36	\$307.87	\$237.43	\$243.37	\$238.66	\$244.63	\$259.36	\$265.84
33	\$307.18	\$314.86	\$310.26	\$318.02	\$304.16	\$311.76	\$240.44	\$246.45	\$241.68	\$247.72	\$262.66	\$269.23
34	\$311.28	\$319.06	\$314.41	\$322.27	\$308.23	\$315.94	\$243.65	\$249.74	\$244.92	\$251.04	\$266.16	\$272.81
35	\$313.33	\$321.16	\$316.48	\$324.39	\$310.26	\$318.02	\$245.26	\$251.39	\$246.53	\$252.69	\$267.92	\$274.62
36	\$315.38	\$323.26	\$318.56	\$326.52	\$312.30	\$320.11	\$246.86	\$253.03	\$248.14	\$254.34	\$269.67	\$276.41
37	\$317.44	\$325.38	\$320.63	\$328.65	\$314.32	\$322.18	\$248.46	\$254.67	\$249.76	\$256.00	\$271.42	\$278.21
38	\$319.48	\$327.47	\$322.69	\$330.76	\$316.35	\$324.26	\$250.08	\$256.33	\$251.37	\$257.65	\$273.17	\$280.00
39	\$323.59	\$331.68	\$326.84	\$335.01	\$320.42	\$328.43	\$253.28	\$259.61	\$254.59	\$260.95	\$276.68	\$283.60
40	\$327.69	\$335.27	\$330.99	\$335.81	\$324.48	\$348.82	\$256.50	\$275.74	\$257.83	\$277.17	\$280.20	\$301.22
41	\$333.84	\$358.88	\$337.20	\$362.49	\$330.58	\$355.37	\$261.31	\$280.91	\$262.67	\$282.37	\$285.45	\$306.86
42	\$339.74	\$365.22	\$343.16	\$368.90	\$336.42	\$361.65	\$265.93	\$285.87	\$267.30	\$287.35	\$290.49	\$312.28
43	\$347.95	\$374.05	\$351.44	\$377.80	\$344.54	\$370.38	\$272.35	\$292.78	\$273.76	\$294.29	\$297.51	\$319.82
44	\$358.20	\$385.07	\$361.81	\$388.95	\$354.70	\$381.30	\$280.38	\$301.41	\$281.83	\$302.97	\$306.28	\$329.25
45	\$370.25	\$407.28	\$373.98	\$411.38	\$366.63	\$403.29	\$289.81	\$318.79	\$291.31	\$320.44	\$316.58	\$348.24
46	\$384.62	\$423.08	\$388.48	\$427.33	\$380.85	\$418.94	\$301.05	\$331.16	\$302.61	\$332.87	\$328.86	\$361.75
47	\$400.76	\$440.84	\$404.80	\$445.28	\$396.84	\$436.52	\$313.70	\$345.07	\$315.32	\$346.85	\$342.68	\$376.95
48	\$419.22	\$461.14	\$423.45	\$465.80	\$415.12	\$456.63	\$328.14	\$360.95	\$329.85	\$362.84	\$358.46	\$394.31
49	\$437.43	\$481.17	\$441.83	\$486.01	\$433.15	\$476.47	\$342.40	\$376.64	\$344.17	\$378.59	\$374.03	\$411.43
50	\$457.94	\$526.63	\$462.55	\$531.93	\$453.46	\$521.48	\$358.45	\$412.22	\$360.31	\$414.36	\$391.57	\$450.31
51	\$478.20	\$549.93	\$483.01	\$555.46	\$473.52	\$544.55	\$374.31	\$430.46	\$376.24	\$432.68	\$408.88	\$470.21
52	\$500.50	\$575.58	\$505.54	\$581.37	\$495.61	\$569.95	\$391.77	\$450.54	\$393.80	\$452.87	\$427.97	\$492.17
53	\$523.07	\$601.53	\$528.34	\$607.59	\$517.95	\$595.64	\$409.43	\$470.84	\$411.55	\$473.28	\$447.26	\$514.35
54	\$547.43	\$629.54	\$552.94	\$635.88	\$542.07	\$623.38	\$428.50	\$492.78	\$430.72	\$495.33	\$468.08	\$538.29
55	\$571.79	\$686.15	\$577.54	\$693.05	\$566.19	\$679.43	\$447.56	\$537.07	\$449.88	\$539.86	\$488.91	\$586.69
56	\$598.20	\$717.84	\$604.22	\$725.06	\$592.34	\$710.81	\$468.23	\$561.88	\$470.66	\$564.79	\$511.49	\$613.79
57	\$624.87	\$749.84	\$631.16	\$757.39	\$618.75	\$742.50	\$489.10	\$586.92	\$491.64	\$589.97	\$534.30	\$641.16
58	\$653.32	\$783.98	\$659.90	\$791.88	\$646.93	\$776.32	\$511.38	\$613.66	\$514.04	\$616.85	\$558.63	\$670.36
59	\$667.42	\$800.90	\$674.15	\$808.98	\$660.89	\$793.07	\$522.42	\$626.90	\$525.13	\$630.16	\$570.69	\$684.83
60	\$695.89	\$869.86	\$702.89	\$878.61	\$689.08	\$861.35	\$544.71	\$680.89	\$547.52	\$684.40	\$595.03	\$743.79
61	\$720.50	\$900.63	\$727.75	\$909.69	\$713.45	\$891.81	\$563.97	\$704.96	\$566.89	\$708.61	\$616.07	\$770.09
62	\$736.66	\$920.83	\$744.07	\$930.09	\$729.45	\$911.81	\$576.62	\$720.78	\$579.60	\$724.50	\$629.88	\$787.35
63	\$756.91	\$946.14	\$764.53	\$955.66	\$749.51	\$936.89	\$592.47	\$740.59	\$595.54	\$744.43	\$647.20	\$809.00
64	\$769.23	\$961.54	\$776.97	\$971.21	\$761.67	\$952.09	\$602.10	\$752.63	\$605.22	\$756.53	\$657.75	\$822.19
65+	\$769.23	\$961.54	\$776.97	\$971.21	\$761.67	\$952.09	\$602.10	\$752.63	\$605.22	\$756.53	\$657.75	\$822.19

Company Name: Keystone Health Plan Central
 Product: Individual
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	53789PA0100009		53789PA0100009		53789PA0100009		53789PA0110009		53789PA0110021		53789PA0110022	
Plan ID (Off Exchange)=>	53789PA0100009		53789PA0100009		53789PA0100009		53789PA0110009		53789PA0110021		53789PA0110022	
Form # =>	Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT	
Rating Area =>	6		7		9		6		7		9	
Network =>	Broad		Broad		Broad		Narrow		Narrow		Narrow	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver	
Plan Name =>	Healthy Benefits HMO 4500/0		Healthy Benefits HMO 4500/0		Healthy Benefits HMO 4500/0		Healthy Benefits Value HMO 4500		Healthy Benefits Value HMO 4500		Healthy Benefits Value HMO 4500	
Deductible =>	4500		4500		4500		4500		4500		4500	
Coinsurance =>	0		0		0		0		0		0	
Copays =>	y		y		y		y		y		y	
OOP Maximum =>	6850		6850		6850		6850		6850		6850	
Dental (Yes/No)	y		y		y		y		y		y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$160.10	\$160.10	\$161.72	\$161.72	\$158.53	\$158.53	\$125.32	\$125.32	\$125.97	\$125.97	\$136.90	\$136.90
21	\$252.14	\$258.44	\$254.67	\$261.04	\$249.66	\$255.90	\$197.36	\$202.29	\$198.38	\$203.34	\$215.59	\$220.98
22	\$252.14	\$258.44	\$254.67	\$261.04	\$249.66	\$255.90	\$197.36	\$202.29	\$198.38	\$203.34	\$215.59	\$220.98
23	\$252.14	\$258.44	\$254.67	\$261.04	\$249.66	\$255.90	\$197.36	\$202.29	\$198.38	\$203.34	\$215.59	\$220.98
24	\$252.14	\$258.44	\$254.67	\$261.04	\$249.66	\$255.90	\$197.36	\$202.29	\$198.38	\$203.34	\$215.59	\$220.98
25	\$253.14	\$259.47	\$255.69	\$262.08	\$250.66	\$256.93	\$198.15	\$203.10	\$199.17	\$204.15	\$216.45	\$221.86
26	\$258.19	\$264.64	\$260.78	\$267.30	\$255.65	\$262.04	\$202.09	\$207.14	\$203.14	\$208.22	\$220.76	\$226.28
27	\$264.24	\$270.85	\$266.89	\$273.56	\$261.65	\$268.19	\$206.83	\$212.00	\$207.90	\$213.10	\$225.93	\$231.58
28	\$274.06	\$280.91	\$276.83	\$283.75	\$271.39	\$278.17	\$214.52	\$219.88	\$215.64	\$221.03	\$234.35	\$240.21
29	\$282.14	\$289.19	\$284.97	\$292.09	\$279.37	\$286.35	\$220.83	\$226.35	\$221.99	\$227.54	\$241.24	\$247.27
30	\$286.17	\$293.32	\$289.05	\$296.28	\$283.37	\$290.45	\$224.00	\$229.60	\$225.16	\$230.79	\$244.69	\$250.81
31	\$292.22	\$299.53	\$295.16	\$302.54	\$289.36	\$296.59	\$228.74	\$234.46	\$229.92	\$235.67	\$249.86	\$256.11
32	\$298.27	\$305.73	\$301.28	\$308.81	\$295.35	\$302.73	\$233.47	\$239.31	\$234.68	\$240.55	\$255.04	\$261.42
33	\$302.05	\$309.60	\$305.09	\$312.72	\$299.09	\$306.57	\$236.43	\$242.34	\$237.65	\$243.59	\$258.28	\$264.74
34	\$306.09	\$313.74	\$309.17	\$316.90	\$303.09	\$310.67	\$239.59	\$245.58	\$240.83	\$246.85	\$261.72	\$268.26
35	\$308.11	\$315.81	\$311.20	\$318.98	\$305.09	\$312.72	\$241.17	\$247.20	\$242.42	\$248.48	\$263.45	\$270.04
36	\$310.12	\$317.87	\$313.25	\$321.08	\$307.09	\$314.77	\$242.74	\$248.81	\$244.00	\$250.10	\$265.17	\$271.80
37	\$312.14	\$319.94	\$315.28	\$323.16	\$309.08	\$316.81	\$244.32	\$250.43	\$245.59	\$251.73	\$266.90	\$273.57
38	\$314.16	\$322.01	\$317.31	\$325.24	\$311.08	\$318.86	\$245.91	\$252.06	\$247.18	\$253.36	\$268.62	\$275.34
39	\$318.19	\$326.14	\$321.39	\$329.42	\$315.08	\$322.96	\$249.06	\$255.29	\$250.35	\$256.61	\$272.07	\$278.87
40	\$322.22	\$346.39	\$325.47	\$349.88	\$319.07	\$343.00	\$252.22	\$271.14	\$253.53	\$272.54	\$275.52	\$296.18
41	\$328.27	\$352.89	\$331.58	\$356.45	\$325.07	\$349.45	\$256.95	\$276.22	\$258.29	\$277.66	\$280.69	\$301.74
42	\$334.07	\$359.13	\$337.44	\$362.75	\$330.81	\$355.62	\$261.49	\$281.10	\$262.84	\$282.55	\$285.65	\$307.07
43	\$342.15	\$367.81	\$345.58	\$371.50	\$338.79	\$364.20	\$267.81	\$287.90	\$269.19	\$289.38	\$292.55	\$314.49
44	\$352.23	\$378.65	\$355.77	\$382.45	\$348.78	\$374.94	\$275.71	\$296.39	\$277.13	\$297.91	\$301.18	\$323.77
45	\$364.08	\$400.49	\$367.74	\$404.51	\$360.52	\$396.57	\$284.98	\$313.48	\$286.45	\$315.10	\$311.30	\$342.43
46	\$378.20	\$416.02	\$382.00	\$420.20	\$374.50	\$411.95	\$296.03	\$325.63	\$297.56	\$327.32	\$323.38	\$355.72
47	\$394.08	\$433.49	\$398.05	\$437.86	\$390.22	\$429.24	\$308.46	\$339.31	\$310.06	\$341.07	\$336.97	\$370.67
48	\$412.23	\$453.45	\$416.39	\$458.03	\$408.20	\$449.02	\$322.67	\$354.94	\$324.35	\$356.79	\$352.48	\$387.73
49	\$430.14	\$473.15	\$434.47	\$477.92	\$425.92	\$468.51	\$336.69	\$370.36	\$338.43	\$372.27	\$367.79	\$404.57
50	\$450.30	\$517.85	\$454.84	\$523.07	\$445.90	\$512.79	\$352.47	\$405.34	\$354.31	\$407.46	\$385.04	\$442.80
51	\$470.23	\$540.76	\$474.95	\$546.19	\$465.62	\$535.46	\$368.07	\$423.28	\$369.97	\$425.47	\$402.06	\$462.37
52	\$492.16	\$565.98	\$497.11	\$571.68	\$487.35	\$560.45	\$385.24	\$443.03	\$387.23	\$445.31	\$420.83	\$483.95
53	\$514.35	\$591.50	\$519.53	\$597.46	\$509.31	\$585.71	\$402.61	\$463.00	\$404.69	\$465.39	\$439.80	\$505.77
54	\$538.30	\$619.05	\$543.72	\$625.28	\$533.03	\$612.98	\$421.35	\$484.55	\$423.53	\$487.06	\$460.28	\$529.32
55	\$562.25	\$674.70	\$567.91	\$681.49	\$556.75	\$668.10	\$440.10	\$528.12	\$442.38	\$530.86	\$480.75	\$576.90
56	\$588.22	\$705.86	\$594.14	\$712.97	\$582.46	\$698.95	\$460.43	\$552.52	\$462.81	\$555.37	\$502.96	\$603.55
57	\$614.45	\$737.34	\$620.63	\$744.76	\$608.44	\$730.13	\$480.95	\$577.14	\$483.44	\$580.13	\$525.39	\$630.47
58	\$642.43	\$770.92	\$648.89	\$778.67	\$636.14	\$763.37	\$502.86	\$603.43	\$505.47	\$606.56	\$549.32	\$659.18
59	\$656.29	\$787.55	\$662.91	\$795.49	\$649.87	\$779.84	\$513.71	\$616.45	\$516.37	\$619.64	\$561.18	\$673.42
60	\$684.29	\$855.36	\$691.17	\$863.96	\$677.59	\$846.99	\$535.62	\$669.53	\$538.39	\$672.99	\$585.11	\$731.39
61	\$708.49	\$885.61	\$715.62	\$894.53	\$701.56	\$876.95	\$554.57	\$693.21	\$557.44	\$696.80	\$605.80	\$757.25
62	\$724.38	\$905.48	\$731.67	\$914.59	\$717.29	\$896.61	\$567.00	\$708.75	\$569.93	\$712.41	\$619.38	\$774.23
63	\$744.29	\$930.36	\$751.78	\$939.73	\$737.01	\$921.26	\$582.59	\$728.24	\$585.61	\$732.01	\$636.41	\$795.51
64	\$756.42	\$945.53	\$764.01	\$955.01	\$748.98	\$936.23	\$592.08	\$740.10	\$595.14	\$743.93	\$646.77	\$808.46
65+	\$756.42	\$945.53	\$764.01	\$955.01	\$748.98	\$936.23	\$592.08	\$740.10	\$595.14	\$743.93	\$646.77	\$808.46

Company Name: Keystone Health Plan Central
 Product: Individual
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	53789PA0100016	53789PA0100008	53789PA0100008	53789PA0100008	53789PA0100008	53789PA0110008	53789PA0110008	53789PA0110019	53789PA0110020				
Plan ID (Off Exchange)=>	53789PA0100016	53789PA0100008	53789PA0100008	53789PA0100008	53789PA0100008	53789PA0110008	53789PA0110008	53789PA0110019	53789PA0110020				
Form # =>	O-BroadNetwk-AGRMT	nd-HMO-BroadNetwk-AGRMT	nd-HMO-BroadNetwk-AGRMT	nd-HMO-BroadNetwk-AGRMT	nd-HMO-BroadNetwk-AGRMT	nd-HMO-NarrowNetwk-AGRMT	nd-HMO-NarrowNetwk-AGRMT	nd-HMO-NarrowNetwk-AGRMT	nd-HMO-NarrowNetwk-AGRMT				
Rating Area =>	6	6	7	7	9	6	6	7	9				
Network =>	Broad	Broad	Broad	Broad	Broad	Narrow	Narrow	Narrow	Narrow				
Metal =>	Platinum	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze				
Plan Name =>	Healthy Benefits HMO	Healthy Benefits HMO 6300/50	Healthy Benefits Value HMO 6300										
Deductible =>	0	6300	6300	6300	6300	6300	6300	6300	6300				
Coinsurance =>	0	50	50	50	50	50	50	50	50				
Copays =>	y	y	y	y	y	y	y	y	y				
OOP Maximum =>	6850	6850	6850	6850	6850	6850	6850	6850	6850				
Dental (Yes/No)	y	y	y	y	y	y	y	y	y				
Age Band	Non-Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$258.17	\$134.65	\$134.65	\$136.01	\$136.01	\$133.33	\$133.33	\$105.40	\$105.40	\$105.95	\$105.95	\$115.14	\$115.14
21	\$406.58	\$212.05	\$217.35	\$214.18	\$219.53	\$209.97	\$215.22	\$165.98	\$170.13	\$166.84	\$171.01	\$181.32	\$185.85
22	\$406.58	\$212.05	\$217.35	\$214.18	\$219.53	\$209.97	\$215.22	\$165.98	\$170.13	\$166.84	\$171.01	\$181.32	\$185.85
23	\$406.58	\$212.05	\$217.35	\$214.18	\$219.53	\$209.97	\$215.22	\$165.98	\$170.13	\$166.84	\$171.01	\$181.32	\$185.85
24	\$406.58	\$212.05	\$217.35	\$214.18	\$219.53	\$209.97	\$215.22	\$165.98	\$170.13	\$166.84	\$171.01	\$181.32	\$185.85
25	\$408.21	\$212.90	\$218.22	\$215.04	\$220.42	\$210.81	\$216.08	\$166.65	\$170.82	\$167.51	\$171.70	\$182.04	\$186.59
26	\$416.34	\$217.14	\$222.57	\$219.32	\$224.80	\$215.01	\$220.39	\$169.96	\$174.21	\$170.85	\$175.12	\$185.66	\$190.30
27	\$426.10	\$222.23	\$227.79	\$224.46	\$230.07	\$220.05	\$225.55	\$173.95	\$178.30	\$174.84	\$179.21	\$190.01	\$194.76
28	\$441.95	\$230.50	\$236.26	\$232.82	\$238.64	\$228.24	\$233.95	\$180.42	\$184.93	\$181.36	\$185.89	\$197.09	\$202.02
29	\$454.97	\$237.29	\$243.22	\$239.67	\$245.66	\$234.96	\$240.83	\$185.73	\$190.37	\$186.70	\$191.37	\$202.89	\$207.96
30	\$461.47	\$240.67	\$246.69	\$243.10	\$249.18	\$238.32	\$244.28	\$188.39	\$193.10	\$189.36	\$194.09	\$205.79	\$210.93
31	\$471.22	\$245.76	\$251.90	\$248.24	\$254.45	\$243.36	\$249.44	\$192.37	\$197.18	\$193.37	\$198.20	\$210.14	\$215.39
32	\$480.98	\$250.85	\$257.12	\$253.38	\$259.71	\$248.40	\$254.61	\$196.36	\$201.27	\$197.37	\$202.30	\$214.49	\$219.85
33	\$487.09	\$254.04	\$260.39	\$256.59	\$263.00	\$251.54	\$257.83	\$198.84	\$203.81	\$199.87	\$204.87	\$217.22	\$222.65
34	\$493.59	\$257.43	\$263.87	\$260.02	\$266.52	\$254.91	\$261.28	\$201.50	\$206.54	\$202.55	\$207.61	\$220.11	\$225.61
35	\$496.84	\$259.13	\$265.61	\$261.73	\$268.27	\$256.58	\$262.99	\$202.83	\$207.90	\$203.88	\$208.98	\$221.57	\$227.11
36	\$500.09	\$260.82	\$267.34	\$263.45	\$270.04	\$258.27	\$264.73	\$204.15	\$209.25	\$205.21	\$210.34	\$223.02	\$228.60
37	\$503.35	\$262.52	\$269.08	\$265.16	\$271.79	\$259.95	\$266.45	\$205.48	\$210.62	\$206.55	\$211.71	\$224.47	\$230.08
38	\$506.60	\$264.21	\$270.82	\$266.87	\$273.54	\$261.62	\$268.16	\$206.81	\$211.98	\$207.88	\$213.08	\$225.91	\$231.56
39	\$513.11	\$267.61	\$274.30	\$270.30	\$277.06	\$264.99	\$271.61	\$209.47	\$214.71	\$210.55	\$215.81	\$228.82	\$234.54
40	\$519.61	\$271.00	\$279.33	\$273.73	\$279.26	\$268.35	\$288.48	\$212.13	\$228.04	\$213.22	\$229.21	\$231.72	\$249.10
41	\$529.37	\$276.09	\$296.80	\$278.87	\$299.79	\$273.39	\$293.89	\$216.10	\$232.31	\$217.23	\$233.52	\$236.07	\$253.78
42	\$538.72	\$280.96	\$302.03	\$283.80	\$305.09	\$278.22	\$299.09	\$219.92	\$236.41	\$221.06	\$237.64	\$240.24	\$258.26
43	\$551.74	\$287.76	\$309.34	\$290.65	\$312.45	\$284.94	\$306.31	\$225.23	\$242.12	\$226.40	\$243.38	\$246.04	\$264.49
44	\$567.99	\$296.23	\$318.45	\$299.22	\$321.66	\$293.34	\$315.34	\$231.88	\$249.27	\$233.08	\$250.56	\$253.30	\$272.30
45	\$587.10	\$306.20	\$336.82	\$309.28	\$340.21	\$303.21	\$333.53	\$239.67	\$263.64	\$240.91	\$265.00	\$261.81	\$287.99
46	\$609.88	\$318.08	\$349.89	\$321.27	\$353.40	\$314.96	\$346.46	\$248.97	\$273.87	\$250.26	\$275.29	\$271.97	\$299.17
47	\$635.49	\$331.43	\$364.57	\$334.77	\$368.25	\$328.18	\$361.00	\$259.43	\$285.37	\$260.77	\$286.85	\$283.40	\$311.74
48	\$664.76	\$346.70	\$381.37	\$350.19	\$385.21	\$343.30	\$377.63	\$271.37	\$298.51	\$272.79	\$300.07	\$296.45	\$326.10
49	\$693.63	\$361.76	\$397.94	\$365.40	\$401.94	\$358.21	\$394.03	\$283.17	\$311.49	\$284.63	\$313.09	\$309.32	\$340.25
50	\$726.15	\$378.72	\$435.53	\$382.53	\$439.91	\$375.02	\$431.27	\$296.44	\$340.91	\$297.98	\$342.68	\$323.83	\$372.40
51	\$758.28	\$395.48	\$454.80	\$399.45	\$459.37	\$391.60	\$450.34	\$309.55	\$355.98	\$311.16	\$357.83	\$338.15	\$388.87
52	\$793.64	\$413.92	\$476.01	\$418.09	\$480.80	\$409.87	\$471.35	\$324.00	\$372.60	\$325.67	\$374.52	\$353.93	\$407.02
53	\$829.43	\$432.58	\$497.47	\$436.94	\$502.48	\$428.35	\$492.60	\$338.60	\$389.39	\$340.36	\$391.41	\$369.88	\$425.36
54	\$868.05	\$452.73	\$520.64	\$457.28	\$525.87	\$448.29	\$515.53	\$354.37	\$407.53	\$356.20	\$409.63	\$387.11	\$445.18
55	\$906.68	\$472.87	\$567.44	\$477.63	\$573.16	\$468.24	\$561.89	\$370.14	\$444.17	\$372.05	\$446.46	\$404.33	\$485.20
56	\$948.55	\$494.71	\$593.65	\$499.69	\$599.63	\$489.87	\$587.84	\$387.23	\$464.68	\$389.23	\$467.08	\$423.01	\$507.61
57	\$990.84	\$516.77	\$620.12	\$521.97	\$626.36	\$511.71	\$614.05	\$404.49	\$485.39	\$406.59	\$487.91	\$441.87	\$530.24
58	\$1,035.97	\$540.30	\$648.36	\$545.74	\$654.89	\$535.01	\$642.01	\$422.92	\$507.50	\$425.11	\$510.13	\$461.99	\$554.39
59	\$1,058.33	\$551.96	\$662.35	\$557.52	\$669.02	\$546.56	\$655.87	\$432.05	\$518.46	\$434.28	\$521.14	\$471.96	\$566.35
60	\$1,103.46	\$575.50	\$719.38	\$581.29	\$726.61	\$569.87	\$712.34	\$450.47	\$563.09	\$452.80	\$566.00	\$492.09	\$615.11
61	\$1,142.49	\$595.86	\$744.83	\$601.85	\$752.31	\$590.03	\$737.54	\$466.41	\$583.01	\$468.82	\$586.03	\$509.49	\$636.86
62	\$1,168.11	\$609.22	\$761.53	\$615.35	\$769.19	\$603.26	\$754.08	\$476.86	\$596.08	\$479.33	\$599.16	\$520.91	\$651.14
63	\$1,200.23	\$625.97	\$782.46	\$632.27	\$790.34	\$619.85	\$774.81	\$489.97	\$612.46	\$492.51	\$615.64	\$535.24	\$669.05
64	\$1,219.74	\$636.15	\$795.19	\$642.54	\$803.18	\$629.91	\$787.39	\$497.94	\$622.43	\$500.52	\$625.65	\$543.96	\$679.95
65+	\$1,219.74	\$636.15	\$795.19	\$642.54	\$803.18	\$629.91	\$787.39	\$497.94	\$622.43	\$500.52	\$625.65	\$543.96	\$679.95

Company Name: Keystone Health Plan Central
 Product: Individual
 Effective Date of Rates: January 1, 2016

Plan ID (On Exchange)=>	53789PA0100004		53789PA0100004		53789PA0100004		53789PA0110004		53789PA0110017		53789PA0110018	
Plan ID (Off Exchange)=>	53789PA0100004		53789PA0100004		53789PA0100004		53789PA0110004		53789PA0110017		53789PA0110018	
Form # =>	Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-BroadNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT		Ind-HMO-NarrowNetwk-AGRMT	
Rating Area =>	6		7		9		6		7		9	
Network =>	Broad		Broad		Broad		Narrow		Narrow		Narrow	
Metal =>	Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic	
Plan Name =>	Healthy Benefits HMO 0/0 10		Healthy Benefits HMO 0/0 10		Healthy Benefits HMO 0/0 10		Healthy Benefits Value HMO 0/0		Healthy Benefits Value HMO 0/0		Healthy Benefits Value HMO 0/0	
Deductible =>	0		0		0		0		0		0	
Coinsurance =>	0		0		0		0		0		0	
Copays =>	y		y		y		y		y		y	
OOP Maximum =>	6850		6850		6850		6850		6850		6850	
Dental (Yes/No)	y		y		y		y		y		y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 20	\$82.22	\$82.22	\$83.05	\$83.05	\$81.41	\$81.41	\$64.36	\$64.36	\$64.69	\$64.69	\$70.31	\$70.31
21	\$129.48	\$132.72	\$130.78	\$134.05	\$131.42	\$131.42	\$101.35	\$103.88	\$101.88	\$104.43	\$110.72	\$113.49
22	\$129.48	\$132.72	\$130.78	\$134.05	\$131.42	\$131.42	\$101.35	\$103.88	\$101.88	\$104.43	\$110.72	\$113.49
23	\$129.48	\$132.72	\$130.78	\$134.05	\$131.42	\$131.42	\$101.35	\$103.88	\$101.88	\$104.43	\$110.72	\$113.49
24	\$129.48	\$132.72	\$130.78	\$134.05	\$131.42	\$131.42	\$101.35	\$103.88	\$101.88	\$104.43	\$110.72	\$113.49
25	\$130.00	\$133.25	\$131.30	\$134.58	\$131.94	\$131.94	\$101.76	\$104.30	\$102.28	\$104.84	\$111.16	\$113.94
26	\$132.59	\$135.90	\$133.92	\$137.27	\$134.57	\$134.57	\$103.78	\$106.37	\$104.32	\$106.93	\$113.37	\$116.20
27	\$135.70	\$139.09	\$137.06	\$140.49	\$137.73	\$137.73	\$106.21	\$108.87	\$106.76	\$109.43	\$116.02	\$118.92
28	\$140.74	\$144.26	\$142.16	\$145.71	\$142.85	\$142.85	\$110.16	\$112.91	\$110.74	\$113.51	\$120.35	\$123.36
29	\$144.89	\$148.51	\$146.35	\$150.01	\$147.06	\$147.06	\$113.41	\$116.25	\$114.00	\$116.85	\$123.89	\$126.99
30	\$146.96	\$150.63	\$148.44	\$152.15	\$149.16	\$149.16	\$115.03	\$117.91	\$115.63	\$118.52	\$125.66	\$128.80
31	\$150.07	\$153.82	\$151.58	\$155.37	\$152.32	\$152.32	\$117.47	\$120.41	\$118.07	\$121.02	\$128.31	\$131.52
32	\$153.17	\$157.00	\$154.72	\$158.59	\$155.47	\$155.47	\$119.90	\$122.90	\$120.52	\$123.53	\$130.97	\$134.24
33	\$155.12	\$159.00	\$156.67	\$160.59	\$157.44	\$157.44	\$121.42	\$124.46	\$122.04	\$125.09	\$132.64	\$135.96
34	\$157.19	\$161.12	\$158.77	\$162.74	\$159.54	\$159.54	\$123.04	\$126.12	\$123.68	\$126.77	\$134.40	\$137.76
35	\$158.23	\$162.19	\$159.81	\$163.81	\$160.59	\$160.59	\$123.85	\$126.95	\$124.49	\$127.60	\$135.30	\$138.68
36	\$159.26	\$163.24	\$160.87	\$164.89	\$161.65	\$161.65	\$124.66	\$127.78	\$125.30	\$128.43	\$136.18	\$139.58
37	\$160.30	\$164.31	\$161.91	\$165.96	\$162.70	\$162.70	\$125.47	\$128.61	\$126.13	\$129.28	\$137.06	\$140.49
38	\$161.33	\$165.36	\$162.95	\$167.02	\$163.74	\$163.74	\$126.29	\$129.45	\$126.94	\$130.11	\$137.94	\$141.39
39	\$163.41	\$167.50	\$165.05	\$169.18	\$165.85	\$165.85	\$127.90	\$131.10	\$128.56	\$131.77	\$139.72	\$143.21
40	\$165.47	\$177.88	\$167.14	\$179.68	\$176.15	\$176.15	\$129.53	\$139.24	\$130.20	\$139.97	\$141.50	\$152.11
41	\$168.58	\$181.22	\$170.28	\$183.05	\$179.46	\$179.46	\$131.95	\$141.85	\$132.64	\$142.59	\$144.14	\$154.95
42	\$171.56	\$184.43	\$173.29	\$186.29	\$182.63	\$182.63	\$134.29	\$144.36	\$134.98	\$145.10	\$146.69	\$157.69
43	\$175.71	\$188.89	\$177.47	\$190.78	\$187.04	\$187.04	\$137.53	\$147.84	\$138.24	\$148.61	\$150.23	\$161.50
44	\$180.88	\$194.45	\$182.71	\$196.41	\$192.55	\$192.55	\$141.59	\$152.21	\$142.32	\$152.99	\$154.67	\$166.27
45	\$186.97	\$205.67	\$188.85	\$207.74	\$203.65	\$203.65	\$146.35	\$160.99	\$147.10	\$161.81	\$159.87	\$175.86
46	\$194.23	\$213.65	\$196.17	\$215.79	\$211.55	\$211.55	\$152.03	\$167.23	\$152.81	\$168.09	\$166.07	\$182.68
47	\$202.38	\$222.62	\$204.42	\$224.86	\$220.43	\$220.43	\$158.41	\$174.25	\$159.23	\$175.15	\$173.05	\$190.36
48	\$211.70	\$232.87	\$213.83	\$235.21	\$230.58	\$230.58	\$165.70	\$182.27	\$166.57	\$183.23	\$181.01	\$199.11
49	\$220.89	\$242.98	\$223.12	\$245.43	\$240.60	\$240.60	\$172.91	\$190.20	\$173.80	\$191.18	\$188.88	\$207.77
50	\$231.25	\$265.94	\$233.58	\$268.62	\$263.34	\$263.34	\$181.01	\$208.16	\$181.95	\$209.24	\$197.74	\$227.40
51	\$241.48	\$277.70	\$243.91	\$280.50	\$274.99	\$274.99	\$189.02	\$217.37	\$190.00	\$218.50	\$206.48	\$237.45
52	\$252.74	\$290.65	\$255.29	\$293.58	\$287.82	\$287.82	\$197.84	\$227.52	\$198.86	\$228.69	\$216.12	\$248.54
53	\$264.14	\$303.76	\$266.80	\$306.82	\$300.78	\$300.78	\$206.76	\$237.77	\$207.83	\$239.00	\$225.86	\$259.74
54	\$276.44	\$317.91	\$279.22	\$321.10	\$314.79	\$314.79	\$216.39	\$248.85	\$217.50	\$250.13	\$236.37	\$271.83
55	\$288.74	\$346.49	\$291.65	\$349.98	\$343.10	\$343.10	\$226.01	\$271.21	\$227.18	\$272.62	\$246.89	\$296.27
56	\$302.08	\$362.50	\$305.12	\$366.14	\$358.94	\$358.94	\$236.45	\$283.74	\$237.67	\$285.20	\$258.29	\$309.95
57	\$315.55	\$378.66	\$318.72	\$382.46	\$374.95	\$374.95	\$246.99	\$296.39	\$248.27	\$297.92	\$269.81	\$323.77
58	\$329.92	\$395.90	\$333.23	\$399.88	\$392.03	\$392.03	\$258.24	\$309.89	\$259.58	\$311.50	\$282.10	\$338.52
59	\$337.03	\$404.44	\$340.43	\$408.52	\$400.49	\$400.49	\$263.81	\$316.57	\$265.18	\$318.22	\$288.19	\$345.83
60	\$351.41	\$439.26	\$354.94	\$443.68	\$434.96	\$434.96	\$275.07	\$343.84	\$276.49	\$345.61	\$300.48	\$375.60
61	\$363.84	\$454.80	\$367.50	\$459.38	\$450.35	\$450.35	\$284.80	\$356.00	\$286.27	\$357.84	\$311.10	\$388.88
62	\$372.00	\$465.00	\$375.74	\$469.68	\$460.45	\$460.45	\$291.18	\$363.98	\$292.69	\$365.86	\$318.08	\$397.60
63	\$382.23	\$477.79	\$386.07	\$482.59	\$473.11	\$473.11	\$299.18	\$373.98	\$300.74	\$375.93	\$326.82	\$408.53
64	\$388.44	\$485.55	\$392.34	\$490.43	\$480.79	\$480.79	\$304.05	\$380.06	\$305.64	\$382.05	\$332.16	\$415.20
65+	\$388.44	\$485.55	\$392.34	\$490.43	\$480.79	\$480.79	\$304.05	\$380.06	\$305.64	\$382.05	\$332.16	\$415.20

SERFF Tracking #:

CABC-130076965

State Tracking #:

CABC-130076965

Company Tracking #:

15-34

State: Pennsylvania

Filing Company: Keystone Health Plan Central

TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name: Rates - KHPC Individual Health Maintenance Organization

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Redacted Actuarial Memorandum
Comments:	
Attachment(s):	IND_15-34_Response_KHPC-CAAC_RateRule_ActMemo_V20150811-Redacted.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Redacted Transmittal Letters
Comments:	
Attachment(s):	IND_15-34_Response_KHPC-CAAC_Supporting_CvrLt_V20150811-Redacted.pdf IND_15-34_Response_KHPC-HMO_Supporting_CvrLt_V20150724-Redacted.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Redacted Cover Letter
Comments:	
Attachment(s):	IND_15-34_Initial_KHPC-HMO_Supporting_CvrLt_Redacted_V20150513.pdf
Item Status:	
Status Date:	

**KEYSTONE HEALTH PLAN CENTRAL /
CAPITAL ADVANTAGE ASSURANCE COMPANY
ACTUARIAL MEMORANDUM
Individual Product Rate Filing
Effective January 1, 2016
Filing # 15-34**

General Information

Company Information

- Company Legal Name: Keystone Health Plan Central and Capital Advantage Assurance Company
- State: PA
- HIOS Issuer ID: 53789
- Market: Individual
- Effective Date: 1/1/2016

Company Contact Information

- Primary Contact Name: Edmund Scheuermann
- Primary Contact Telephone Number: (717) 541 – 6837
- Primary Contact Email Address : Edmund.scheuermann@capbluecross.com

Scope and Purpose

By this filing, Keystone Health Plan Central (KHPC) and Capital Advantage Assurance Company (CAAC), subsidiaries of Capital BlueCross (CBC), submit rates for products to be offered on and off the Individual Exchange, effective January 1, 2016. Products submitted by this filing will be made available to all individuals within the 21 county CBC service area on and after January 1, 2016. This filing complies with the following parts of the Code of Federal Regulations (CFR):

- 45 CFR Part 147, Section 102
- 45 CFR Part 154, Sections 200, 215, 301
- 45 CFR Part 156, Sections 80, 115, 135
- 45 CFR Part 158, Sections 140, 150, 151, 161, 162, 230

The following sections simultaneously describe the data entered into the Unified Rate Review Template (URRT), and the method used to develop rates.

Proposed Rates

Plan-Level Rates: Proposed rates by effective date are listed on the RateTables template included with this filing. The proposed rates are also displayed in the premium development workbook titled “IND_15-34_Initial_KHPC-CAAC_RateRule_RateDev_V20140318.xls”.

Benefits: Benefits complying with the Essential Health Benefits (EHBs) and Actuarial Value (AV) Metal level provisions of the Patient Protection and Affordable Care Act (PPACA) are included in the PlansBenefits template, included with this filing.

Proposed Rate Increases

KHPC is proposing an aggregate 2.1% rate change effective 1/1/2016. The rate change varies by plan.

Experience Period Premium and Claims

General:

The premium rates have been developed and calculated within the attached pricing model titled “IND_15-34_Initial_KHPC-CAAC_RateRule_RateDev_V20140318.xls”.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2014 and December 31, 2014.

Paid Through Date: Claims in the BEP are paid through March 31, 2015.

Premiums (net of MLR Rebate) in Experience Period: Premiums are calculated on an earned basis in the BEP. No MLR rebates are applicable to the BEP, therefore no rebate adjustment was made.

Allowed and Incurred Claims during the Experience Period: 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 is assumed to be identical.
6. Both allowed and paid claims in the base experience period (BEP) are completed by applying completion factors by incurred month developed in Step 5.

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

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

Benefit Categories: Claims in the benefit categories displayed in Worksheet 1, Section II come directly from CBC's warehouse. See Exhibit A of the attached "IND_15-34_Initial_KHPC-CAAC_Supporting_Exhibits_V20140506.xls" for a description of benefits by benefit category.

Projection Factors

Changes in Morbidity of the Population Insured: [REDACTED]

Changes in Benefits: Effective January 1, 2016, all plans will be amended to include Pediatric Dental benefits. In addition, the Out of Pocket Maximum has been increased from \$6,350 to \$6,850 as permitted. Several other small changes to benefits were required to keep plans within the proper metal levels based on the new Actuarial Value Calculator. All changes in benefits have been considered in the benefit relativity factors used in pricing.

Changes in Demographics: [REDACTED]

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. KHPC 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.** Utilization trends are established by clinicians, who combine the study of historical utilization increases and clinical knowledge of the current medical environment to determine projected utilization trends by service category. A significant factor in utilization is the impact of the Patient Protection and Affordable Care Act (PPACA). Effective October 1, 2010, CAIC removed cost share for many preventive physician and outpatient services. The impact of PPACA mandated benefits and cost sharing limits are gradually being seen in the experience. Utilization of preventive services and associated outpatient services (i.e. preventive services can lead to tests, scans, etc.) is increasing rapidly. While this may have a favorable cost savings in the long term, the immediate future (the rating period) is unlikely to see any cost savings due to preventive services. CAIC expects this trend to continue as Women Preventive Services (Section 2713 (a) (4) of the Public Health Service Act effective August 1, 2012) was added to the zero cost share preventive list effective August 1, 2012. Additionally, CAIC must assume that utilization will continue to incline sharply as members become educated of these benefit changes.
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 2012

<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 2013

<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%
---------------------------	------------

4. **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. KHPC strives to mitigate the

underwriting cycle by keeping trends consistent through ups and downs of claim cost and utilization.

KHPC has used an aggregate annualized trend factor of 6% in the premium development. This trend is based on past experience and represents our best estimate of future experience.

Credibility of Experience

Credibility Manual Rate Development: [REDACTED]

Risk Adjustment

[REDACTED] The two primary activities related to attempts to quantify expected risk transfer payments are as follows:

1. Develop a thorough understanding of the Department of Health and Human Services (HHS) algorithm for calculating risk score, namely the HHS Hierarchical Condition Category Classification System (HCC) issued in the HHS Notice of Benefit and Payment Parameters.
2. Participate in multiple phases of a vendor developed and administered simulation program named "The Wakely Simulation Project".

Discussions around the two phases of the risk payment transfer simulation, as well as conclusions drawn are as follows:

1. Phase I of risk payment transfer simulation project: During phase I of the Wakely Simulation Project, which occurred prior to the HHS Notice of Benefit and Payment Parameters, the meaning and value of calculated metrics were limited by the following items:
 - a. Timing of release of payment transfer formula: Phase I occurred prior to the HHS Notice of Benefit and Payment Parameters, so the official calculation noting the exact formula for payment transfer had not yet been issued
 - b. Timing of release of HHS HCC algorithm: Since phase I occurred at such an early stage, the final HHS HCC model was yet to be delivered to the market.
 - c. Participation of other carriers in the state of PA: Given that the risk adjustment payment transfer formula is completely dependent on the entire state of Pennsylvania's risk, allowable rating factors and state average premium, deriving meaningful information in the absence of these important variables was a challenge.

2. Phase II of risk payment transfer simulation project: During phase II of the Wakely Simulation Project, new information became available – information that was noted as a limitation above. The official AV calculator was released. The HHS Notice of Benefit and Payment Parameters was released, which included all relevant variables in the payment transfer formula as well as the HHS HCC model in its entirety. Even with that, numerous limitations existed, putting the reliability of calculated metrics in question.
 - a. AV calculator
 - i. Initial release was locked by its creator, preventing carriers from implementing it into their operations. Carriers with hundreds or thousands of products would have to run each benefit design one at a time.
 - ii. Calculated AVs were not intuitive. Actuaries across the industry agreed that the answers being generated by the AV calculator made little sense. Given the importance of metal level in the calculation of a member risk score, the challenges of generated reliable metrics were exacerbated by the inclusion of an AV calculator that behaved inappropriately.
 - b. Market participation: The profile of the market participants changed from Phase I to Phase II of the simulation, with a noticeable absence of participation from several key players in the market. As before, given the payment transfer formula's dependency on the entire market's profile, metrics were deemed unreliable.
 - c. Drastic change in results: The results delivered from Phase I of the simulation and Phase II of the simulation were so drastically different that they were deemed completely unreliable.
3. Conclusions: Given the resources devoted to this project and the results delivered, the following decisions were made:
 - a. Consider the time and effort to be part of the necessary learning curve. While results were not as promising as expected, the simulation project was a helpful guide in facilitating an understanding of the HHS HCC, the AV calculator, and the payment transfer formula
 - b. Use an initial risk payment adjustment of [REDACTED]

As shown in Exhibit B of the attached "IND_15-34_Initial_KHPC-CAAC_RateRule_RateDev_V20150318.xls" file, we have included an adjustment factor of [REDACTED] for reinsurance recoveries. [REDACTED]

Non-Benefit Expenses and Profit & Risk

1. **Administrative Expense:** Calculated using an allocation method from CBC'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 how much of one's time and/or resources is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask, how much of one's time and/or resources 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 expected to be allocated to KHPC individual products. Administrative expenses are included in the URRT Worksheet 1, "Administrative Expense Load".
2. **Broker Expense:** Calculated based on KHPC's explicit per contract broker fee. Broker Expense is included in the URRT Worksheet 1, "Administrative Expense Load".
3. **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, translating into \$0.17 per member per month. PCOR is included in the URRT Worksheet 1, "Taxes and Fees".
4. **Health Insurer Tax (HIT) – Section 9010 of PPACA and Section 1406 of the Reconciliation Act (which modified PPACA) refer to HIT.** The fee is a fixed-dollar amount distributed across health insurance providers: \$8 billion in 2014, \$11.3 billion in 2015-2016, \$13.9 billion in 2017, and \$14.3 billion in 2018. After 2018, HIT rises according to an index based on net premium growth. In 2016, CBC will pay an estimated [REDACTED] of insured premium as a result of HIT. [REDACTED] is being applied to 2016 rates. The HIT is included in the URRT Worksheet 1, "Taxes and Fees".
5. **Risk Adjustment Fee (RAF) –** To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.15 PMPM. The RAF is included in the URRT Worksheet 1.
6. **Exchange Fee –** All issuers participating in a federally-facilitated exchange will remit a fee equal to 3.5% of premium. This Exchange Fee is to be spread evenly across both on and off exchange products. CBC expects that [REDACTED] of all individual product premiums will be from contracts purchased on exchange. Therefore, a [REDACTED] premium load is being applied. The Exchange Fee is included in the URRT Worksheet 1, "Taxes and Fees".
7. **Contingency:** Contingency is included in the URRT Worksheet 1, "Profit and Risk".

Premium Development

As discussed, the attached "IND_15-34_Initial_KHPC-CAAC_RateRule_RateDev_V20150318.xls" file details KHPC's premium rate development methodology. As shown on Exhibit B, the experience period (calendar year 2014) average claim cost pmpm [REDACTED] was benefit adjusted to the 2016 KHPC

Individual Product Silver Coinsurance Plan level. The benefit adjustment factor was calculated using CBC's proprietary benefit pricing model [REDACTED]

[REDACTED]

Next, an annualized 6.0% trend factor was applied for 24 months.

A [REDACTED] reinsurance Adjustment factor was then applied to recognize anticipated reinsurance recoveries. [REDACTED]

[REDACTED] Note that this factor is not net of the \$2.25 pmpm reinsurance charge which is included in the retention load in Exhibit F1.

Finally, as described above, a Risk Adjuster factor of [REDACTED] was employed.

Exhibit C contains the anticipated population distribution as well as the CMS mandated age factors. Based on this data, a weighted average age factor was calculated and used to calculate the projected base claim cost for age 21 (the age with a 1.000 age factor) for the Silver Plan. Projected claim costs by age are then calculated by multiplying this projected base claim cost by the mandated age factors as shown in column D.

Exhibit D shows the benefit relativity among the various plans being priced. The Benefit Relativity factors were calculated based on CBC's proprietary pricing model.

Exhibit E shows the costs, utilization assumption, and pricing development for the Pediatric Vision Benefit.

The final Non-Smoker premium rates are developed in Exhibits F1 through F12. The claims costs from Exhibit C are multiplied by the appropriate Benefit Relativity Factor from Exhibit D. They are then multiplied by an Area Factor. The 21 county Capital BlueCross service area lies within pricing areas 6, 7, and 9 as established by Pennsylvania. In addition, Keystone is offering a Narrow Network Plan in at least one county within each of these three Rating Areas. Under the Narrow Network Option, Keystone has negotiated reimbursement concessions from several facility providers while other facilities have opted not to be included in the Network. The development of the Area Factors is included in the attached "IND_15-34_Initial_KHPC-CAAC_Supporting_RegFact_V20150506.xls" workbook. The claims costs as adjusted above are divided by (1 - Retention Load). The Retention Load is [REDACTED]. The components are included as a footnote in Exhibit F1. The Pediatric Vision Premium developed in Exhibit E2 is added to the premium for each age category.

Exhibits G1 through G12 develop the Smoker rates by applying a load to the rates calculated in Exhibits F1 through F12 for all but the 0-20 attained age group.

Paid to Allowed Ratio

Projected Paid and Incurred Claims are calculated as described above by multiplying the projected claims cost pmpm for the base (Silver) plan by the Benefit Relativity Factor as well as the Area/Network Factor. To arrive at the Total Projected Claims PMPM, KHPC assumes a distribution of members across the benefit plans being offered in 2014. To calculate the Total Projected Claims PMPM we first sum the Projected Claims PMPM x assumed Member Months for each plan being offered. We divide this total by the total assumed member months across all plans being offered.

The Paid-To-Allowed Ratio is then:

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

Projected Loss Ratio

See Exhibit B for the projected loss ratio calculation.

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 plan for KHPC in the Individual market segment.

Index Rate

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

Projected Allowed Claims: The KHPC 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)").

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,

$$\begin{aligned} & [\text{Market Adjusted Index Rate}] \\ & = [\text{Index Rate}] - [\text{Net Projected ACA Reinsurance Recoveries}] \\ & \quad - [\text{Net Projected Risk Adjustments PMPM}] + [\text{Exchange Fees PMPM}] \end{aligned}$$

See Exhibit C 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 KHPC's actuarial cost model. KHPC 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. Provider Network: The Provider network is the across the projection period and experience period, and across all plans, so no adjustment is necessary.
3. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
4. Adjustment for distribution and administrative costs: Described in Non-Benefit Expenses and Profit & Risk section above.

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 [REDACTED]. This is calculated based on [REDACTED] the age factors mandated by CMS.

Geographic Factor Calibration: The Geographic Factor Calibration is outlined in the attached "IND_15-35_Initial_KHPC_CAAC_Supporting_RegFact_V20150506.xls" file.

Geographic Factors: CMS has approved nine geographical rating areas (GRA) in the state of Pennsylvania. KHPC operates in a 21-county area of Pennsylvania, encompassing three of the nine defined regions. KHPC 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 calculated cost

differentials between the regions, mostly due to differences in hospital contracting between regions.

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.

Smoker calibration: The Smoker Calibration is developed in the attached “IND_15-36_Response_CAIC-CAAC_Supporting_Exhibits_V20150810.xlsm” file.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

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

2. $[\text{Family Consumer Adjusted Premium Rate}] = \sum [\text{Member – Level Consumer Adjusted Premium Rate}]$

With no more than three child dependents under age 21 taken into account

AV Metal Values

The AV Metal Values included in Worksheet 2 of the URRT were entirely based on the AV Calculator.

AV Pricing Values

The Base Plan for applying AV pricing values is the HMO Silver Deductible Plan. All pricing AV values were developed using the actuarial cost model described in the Premium Development section above.

Membership Projection

KHPC projects [REDACTED] total member months on and off the Individual Exchange.

Actuarial Statement

I, Edmund D. Scheuermann, 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.

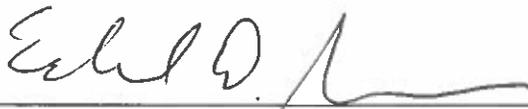
I, Edmund D. Scheuermann, ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
 - a. Actuarial Standard of Practice No. 5, "Incurred 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 Health, Group Term Life, and Property/Casualty Coverages"
 - 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 except those specified in the certification.



Edmund D. Scheuermann, ASA, MAAA
Actuary

8/11/2015
Date



August 11, 2015

Ms. Donna Novak

VIA SERFF

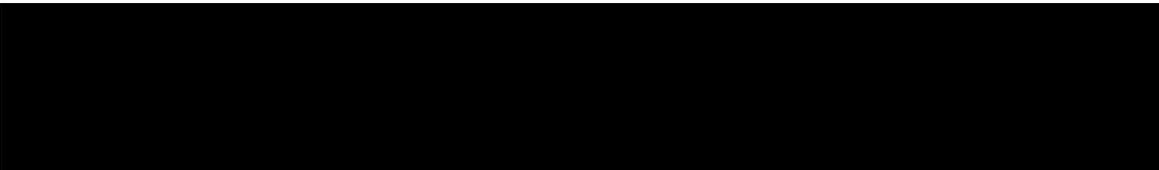
**Re: Keystone Health Plan Central Individual Product Rate Filing/Rule Filing
SERFF Tracking # CABC-130076965**

Dear Ms. Novak:

The purpose of this letter is to respond to your questions regarding the above captioned filing. Your questions and our answers are as follows:

- 1) Regarding your response to item 3, which concerns meaningful differences among plans, you explained the differences between the four Platinum plans, but not the 24 Gold plans and 24 Silver plans. For example, the “BlueCross Multi-State Gold HMO Narrow” product has three Gold plans with identical AV Metal Values, AV Pricing values, and plan Types. Please provide an explanation of meaningful; differences for all plans.

The Platinum plans were meant to be an example. Each set of plans with identical AV Metal Values, AV Pricing Values, and plan types has four different plans: 1 plan is offered with a broad provider network across all rating areas in the 13 counties listed, 1 plan is offered with a narrow network only in the 2 Rating Area 6 counties listed, 1 plan is offered with a narrow network only in the 2 Rating Area 7 counties listed, and 1 plan is offered with a narrow network only in the 4 Rating Area 9 counties listed. A full listing of the Plan IDs by network and rating area is attached as “IND_15-34_Response_KHPC-CAAC_Supporting_MeaningfulDiff.xls”.

- 2) Item 7.a asked for a quantitative development of the  paid to allowed ratio. Please provide it. 


- 3) Regarding your response to item 7.b, which asked for a quantitative development of the [REDACTED] reinsurance factor, please explain where this factor can be found on the spreadsheet provided.

The "Ind CPD Template" tab, cell K15 shows that reinsurance as a percent of claims is equal to [REDACTED]

- 4) Regarding your response to item 8, which concerns including the reinsurance and risk adjustment fees in the URRT, it appears you have adjusted the reinsurance and risk adjustment in cells V35 and V37 by the paid to allowed ratio. This is incorrect because, unlike in the development of the Market Adjusted Index Rate (MAIR), these items are adjustments to incurred claims, not to allowed claims.

The URRT has been corrected.

- 5) Regarding your response to item 11, which concerns adjusting the reinsurance and exchange fee values by the paid to allowed ratio in the development of the (MAIR), it appears that the exchange fee in Exhibit C still has not been adjusted by the paid to allowed ratio. Please correct this.

- a. It appears that the reinsurance and risk adjustment fees are not included in Exhibit C. Please correct this.

Exhibit C has been corrected.

- 6) Your response to item 12, which concerns including the risk adjustment fee in the MAIR states that change is reflected in the URRT. The MAIR is not developed or shown in the URRT. Your MAIR is developed in Exhibit C, which does not appear to include the risk adjustment or reinsurance fees. Please provide a corrected Exhibit C.

Exhibit C has been corrected.

- 7) Regarding your response to item 13:

- a. Please provide a description of the methodology and a quantitative development of the benefit relativity factors, showing the induced utilization component separately.

The development of the benefit relativity factors is contained in the attached "IND_15-34_Response_KHPC-CAAC_Supporting_BenRelFac.xls" file.

- b. If rates will be higher for non-tobacco users, the tobacco adjustment must be reflected. 


We have captured the 2014 smoker data and used it to generate the smoking calibration. The calibration is developed in Exhibit D of the attached “IND_15-34_Response_KHPC-CAAC_Supporting_Exhibits_V20150810.xlsm” file. It is applied in Exhibits E2 and F1-F12 of the “RateDev” file.

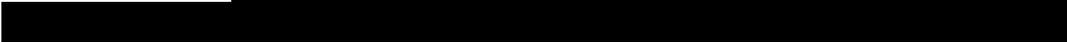
- c. Your methodology adds the premium for pediatric vision after the area factor has been applied. All benefits must be included in the plan adjusted index rate, which is determined before the age and area factors are applied.

The pediatric vision rates have been corrected in the attached Rate Development spreadsheet.

- d. Your response refers to “IND_15-34_Response_KHPC-CAAC_Supporting_RegFac.xls”. We cannot find this file. Please provide or explain.

The file is attached.

- e. We are unable to reproduce the plan adjusted index rates shown in the URRT from the factors provided. Please provide the development in Excel with formulas.

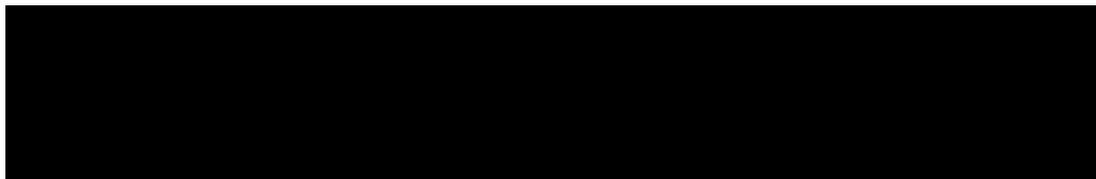
The plan adjusted index rates are calculated in the Rate Development spreadsheet in Exhibits F1-F12. 


- 8) While the average gross premium on Worksheet 1 has been reduced in your revised URRT, the plan adjusted index rates (PAIRs) on Worksheet 2 have not changed. As a result, rates based on the PAIRs would result in a higher average gross premium than is reflected in Worksheet 1. Please correct this.

The URRT has been corrected.

- 9) Please correct the following in your revised URRT:

- a. Please explain where federal income tax is included. Please note that it should be included in Taxes and Fees in the URRT and the profit margin should be on an after-tax basis.



- b. Line 67 on worksheet 2 is greater than the experience period incurred claims on Worksheet 1, line 15. The opposite should be the case since line 67 reflects reinsurance.

Reinsurance has now been entered on Worksheet 2.

- c. Lines 69, 70, and 95 on Worksheet 2 show zero.

Values have been entered.

- d. Line 96 does not appear to be net of the risk adjustment fee.

Line 96 is now net of the risk adjustment fee.

Should you have any questions regarding this filing please contact me by email at Edmund.Scheuermann@CapBlueCross.com or by phone at (717) 541-6837.

Yours Truly,

A handwritten signature in black ink, appearing to read 'Edmund D. Scheuermann', followed by a long horizontal flourish.

Edmund D. Scheuermann, ASA, MAAA
Actuary
Capital Blue Cross

July 22, 2015

Donna Novak

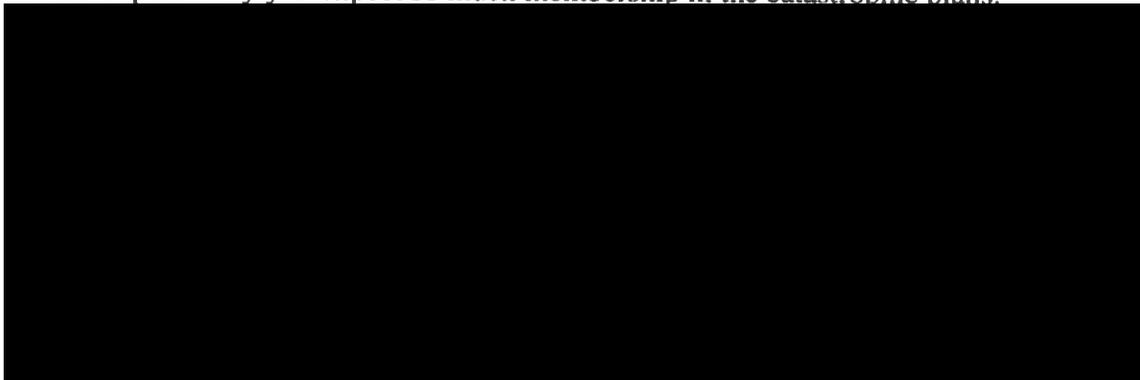
VIA SERFF

**Re: Keystone Health Plan Central Individual Product Rate Filing/Rule Filing
SERFF Tracking # CABC-130076965**

Dear Ms. Novak:

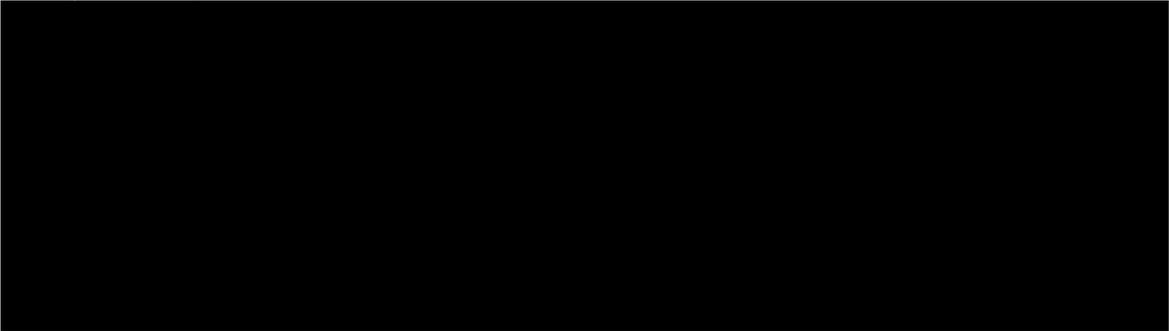
The purpose of this letter is to respond to your questions regarding the above captioned filing. Your questions and our answers are as follows:

1. Please provide the actuarial memorandum in an unlocked, searchable pdf format. The actuarial memorandum, in an unlocked, searchable pdf format and containing the requested change, is attached.
2. Please provide the actuarial value screen shots for all plans being offered. The Actuarial Value Screen Shots are contained in the attached file "IND_15-34_Response_KHPC-HMO_Supporting_AVScrnShts_V20150720.pdf".
3. Please explain what is meaningfully different between plans. The plans are offered in sets of 4. Using the Platinum plan as an example, plan 0100016 is offered with our broad provider network in 13 of 21 the counties which make up the Capital BlueCross service area (Adams, Centre, Columbia, Franklin, Fulton, Juniata, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, and York). Plan 0110016 is offered with a narrow provider network in two of our Rating Area 6 counties (Lehigh and Northampton). Plan 0110039 is offered with a narrow provider network in two of our Rating Area 7 counties (Berks and Lancaster). Plan 0110040 is offered with a narrow provider network in four of our Rating Area 9 counties (Cumberland, Dauphin, Lebanon, and Perry).
4. Please explain why you expect so much membership in the catastrophic plans.



Harrisburg, PA 17177 | capbluecross.com

5. Given the URRT includes [REDACTED] base period member months, please explain why the base period experience information was not used.



6. Please provide your credibility methodology.
The “credibility methodology” is fully explained in Question 5.
7. Please provide a quantitative development of the following
- a. The paid to allowed ratio of [REDACTED]
[REDACTED]
 - b. Reinsurance factor of [REDACTED] including the attachment point and coinsurance rate used.
The development of the Reinsurance Factor is in the attached “IND_15-34_Response_KHPC-CAAC_ReinsFact.xlsx” workbook.
 - c. The HIT fee of [REDACTED]
The development of the [REDACTED] HIT fee is in the attached “IND_15-34_Response_KHPC-CAAC_Supporting_HIT.xls” workbook.
8. The URRT must reflect the reinsurance and risk adjustment fees in cells V35 and V37 and not be included in the taxes and fees cell T43. Please submit an updated URRT reflecting these fees.
The updated URRT reflecting these fees is attached.
9. The risk adjuster user fee is for 2016 \$0.15 PMPM and not \$0.08 PMPM as indicated in your memorandum, please submit updated materials reflecting the appropriate risk adjustment fee.
An updated memorandum reflecting the appropriate risk adjustment fee is attached.
10. The federal medical loss ratio includes adjustments to the claims (numerator) for reinsurance and quality improvement expenses. Please provide the MLR calculation showing these values.
The requested MLR calculation is included in the attached “IND_15-34_Response_KHPC-CAAC_Supporting_Exhibits_V20150724.xlsm” file.

11. The federal instructions requires the reinsurance and exchange fee values to be adjusted by the paid to allowed ratio in the development of the Market Adjusted Index Rate, please submit updated materials reflecting this change.
The attached URRT reflects this change.
12. The risk adjustment fee should be included in the development of the Market Adjusted Index Rate, please submit updated materials reflecting this change.
The attached URRT reflects this change.
13. Please provide the development (in Excel with formulas) of the age 21 non-tobacco rate in the SERFF Rate Table Template for all plans starting with the market adjusted index rate and reflecting all applicable factors, including the following (as appropriate):
 - a. AV and cost sharing, please show the AV, cost sharing, and utilization components separately;
 - b. Utilization changes due to benefit richness;
 - c. Adjustment for tobacco load;
 - d. Provider network adjustment;
 - e. Benefits in addition to EHBs;
 - f. Non-benefit expenses including administrative costs, margin, taxes, and fees;
 - g. Adjustment for eligibility for catastrophic plans (on catastrophic plans only);
 - h. Age calibration, and
 - i. Geographic calibration.

The development of the age 21 non-tobacco rate in the SERFF rate table Template for all plans is developed in the file titled "IND_15-34_Response_KHPC-CAAC_RateRule_RateDev_V20150724.xls".

- The cost sharing, utilization components, and utilization changes due to benefit richness are reflected in the relativity factors contained in the "Exh D_Ben Plan Rel" tab.
- 
- The provider network adjustment is developed in the attached "IND_15-34_Response_KHPC-CAAC_Supporting_RegFac.xls" file.
- No benefits in addition to EHBs are offered.
- Non-benefit expenses are detailed on the bottom of Exhibit F1.
- The adjustment for eligibility for catastrophic plans is included in the relativity factor in Exhibit D.
- The age calibration is developed in Exhibit C.
- The geographic calibration is developed in the file titled "IND_15-34_Response_KHPC-CAAC_Supporting_RegFac.xls". The factors are applied in Exhibits F1-F12.

14. Please confirm the geographic factors do not consider differences in morbidity.
The geographic factors do not consider differences in morbidity.

Should you have any questions regarding this filing please contact me by email at Edmund.Scheuermann@CapBlueCross.com or by phone at (717) 541-6837.

Yours Truly,

A handwritten signature in black ink, appearing to read 'Edmund D. Scheuermann', followed by a long horizontal flourish.

Edmund D. Scheuermann, ASA, MAAA

Actuary

Capital Blue Cross



May 13, 2015

Peter Camacci
Accident & Health Bureau
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

VIA SERFF

**Re: Keystone Health Plan Central Individual Product Rate Filing/Rule Filing
Individual Health Maintenance Organization Benefit Contract (Form Nos. KHPC-
Ind-HMO-NarrowNetwk-AGRMT-v0116, KHPC-Ind-HMO-BroadNetwk-
AGRMT-v0116)
Capital Filing No. 15-34
TOI/Sub-TOI Code: HOrg02I Individual Health Organizations- Health
Maintenance (HMO)/ HOrg02I.005D Individual – HMO/Form- G.I.**

Dear Mr. Camacci:

Keystone Health Plan Central (KHPC) and Capital Advantage Assurance Company (CAAC) hereby submit for the Insurance Department's review and approval a rate filing for their Individual Direct Pay Products. The effective date is January 1, 2016. Proposed forms for these products are being filed separately under KHPC Filing No. 15-14 and 15-15.

KHPC is proposing an aggregate 2.1% rate change effective 1/1/2016. The rate change varies by plan.

Should you or your staff have any questions regarding this filing please contact me by email at Edmund.Scheuermann@CapBlueCross.com or by phone at (717) 541-6837.

Yours Truly,

Edmund D. Scheuermann, ASA, MAAA
Actuary
Capital Blue Cross

Harrisburg, PA 17177 | capbluecross.com