

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

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	Ind_20-51_Revised_CAAC_PPO_PublicFiling01_Supporting_20200731.pdf Ind_20-51_Revised_CAAC_PPO_PublicFiling02_Supporting_20200731.pdf Ind_20-51_Revised_CAAC_PPO_PublicFiling03_Supporting_20200731.pdf Ind_20-51_Revised_CAAC_PPO_PublicFiling04_Supporting_20200731.pdf Ind_20-51_Revised_CAAC_PPO_PublicFiling05_Supporting_20200731.pdf
Item Status:	
Status Date:	



May 19, 2020

[REDACTED], Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company
Individual Rates
Filing No 20-51
TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense
Filing Type: Rate**

Dear [REDACTED]:

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Individual Rates effective January 1, 2021.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2021
- Average Rate Change Requested: -12.4%
- Range of Requested Rate Change: -15.5% to -8.4%
- Total additional annual revenue generated from the proposed rate change: \$(43,274,974)
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze, and Catastrophic
- Current Covered Lives and Policyholders: 35,965/24,705
- 2021 Number of Plans: 14
- 2020 Number of Plans and Change: 4
- Contract Form #: CAAC-Ind-PPO-C-v0121, CAAC-Ind-EPO-C-V0121, and CAAC-Ind-PPOChoice-C-v0121
- Form Filing SERFF #: CABC-132354801
- Binder SERFF #: CABC-PA21-125097706
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-1735063902116677641

Harrisburg, PA 17177 | capbluecross.com

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

If you have any questions regarding this filing, please call me at [REDACTED] (or via email at [REDACTED]) or [REDACTED] at [REDACTED] ([REDACTED]). Thank you for your assistance in this matter.

Sincerely,

[REDACTED]

[REDACTED], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Enclosures

cc: [REDACTED], FSA, MAAA, Senior Director, Actuarial Services
[REDACTED], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[REDACTED], Associate General Counsel

Attachment I

Rate Change Summary

Capital Advantage Assurance Company (CAAC) – Individual Plans

Rate request filing ID # CABC-132354885 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

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

Overview

Initial requested average rate change:	-14.4% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	-17.5% to -10.6%
Effective date:	1/1/2021
Mapped Members:	35,965
Available in:	Rating Areas 6, Rating Area 7, and Rating Area 9

Key information

Jan. 2019-Dec. 2019 financial experience

Premiums	\$456,412,615
Claims	\$341,201,393
Administrative expenses	\$27,205,397
Taxes & fees	\$34,600,111
Company made (after taxes)	\$53,405,715

How it plans to spend your premium

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

Claims:	89.51%
Administrative:	8.00%
Taxes & fees:	0.49%
Profit:	2.00%

The company expects its annual medical costs to increase **6.61%**.

Explanation of requested rate change

Favorable Experience Net Risk Adjustment: -12%
Suspension of the Health Insurer Fee: -3%
Reinsurance Program: -6%
Future Cost and Utilization: 7%

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



July 23, 2020

██████████, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

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- Effective Date: 1/1/2021
- Average Rate Change Requested: -14.4%
- Range of Requested Rate Change: -17.5% to -10.6%
- Total additional annual revenue generated from the proposed rate change: \$(50,341,269)
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze, and Catastrophic
- Current Covered Lives and Policyholders: 35,958/24,705
- 2021 Number of Plans/Change from 2020: 14/ 10 additional plans
- Contract Form #: CAAC-Ind-PPO-C-v0121, CAAC-Ind-EPO-C-V0121, and CAAC-Ind-PPOChoice-C-v0121
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Sincerely,

[REDACTED]

[REDACTED], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Enclosures

cc: [REDACTED], FSA, MAAA, Senior Director, Actuarial Services
[REDACTED], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[REDACTED], Associate General Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM

Individual Rates

Effective January 1, 2021

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Individual
- Effective Date: 1/1/2021

PID Company Information

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Company Contact Information

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

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to individuals effective January 1, 2021. CAAC will offer individual products on and off the PA state-based exchange.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Individual	CAAC	1/1/2017	CABC-130539561	43.3%
Individual	CAAC	1/1/2018	CABC-131022042	49.2%
Individual	CAAC	1/1/2019	CABC-131454875	-20.8%
Individual	CAAC	1/1/2020	CABC-131915676	0.2%

Average Rate Change

CAAC is proposing an aggregate annual -14.4% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AC15.

The key drivers of the rate change, and approximate impact, are as follows:

Favorable Experience Net Risk Adjustment: -12%
Suspension of the Health Insurer Fee: -3%
Reinsurance Program: -6%
Future Cost and Utilization: 7%

Regulatory Considerations

Rates submitted by this filing assume changes to the current regulatory framework. As directed by the Insurance Department, the following factors have been applied to the rates for regulatory changes:

- Individual Mandate: 1.01
- Cost Sharing Reduction (CSR) Funding: Factor of 1.20 applied in the PA Rate Exhibits, Part III, column P to the on-exchange silver plan.
- User Exchange Fee of 3%
- Reinsurance Morbidity Adjustment of 0.999
- COVID-19 Adjustment of 1.0

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 46.

Benefit Changes 2020-2021

A summary of proposed 2021 benefits is included in Exhibit A. There are several benefit changes being implemented in 2021. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the individual market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2019 and December 31, 2019.

Paid Through Date: Claims in the BEP are paid through February 29, 2020

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments applied are equal to zero.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments.
- CBC only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

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

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".

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

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

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

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to corporate 2019 budgeted amounts and will be updated once finalized transfer payments are available.

Loss Ratio in BEP: Loss ratio is 74.76%

Credibility of Data

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

Trend Identification

Trend: 6.61%

Trend levels reflect CBC's 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. CBC uses the following to project future costs:
 - a. Vendor Physician Cost Model and Internal Hospital Contracting Model
 - i. The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.
 - b. Internal Prescription Drug Trend Model
 - i. Price Inflation
 - ii. Contract Pricing
 - iii. Member Cost-Sharing
 - iv. Units per Script
 - v. Brand/Generic Mix
 - vi. Therapeutic Mix
 - vii. Cost per Script
 - viii. Pipeline (new drugs)
2. Utilization Considerations:
 - a. Intensity of medical services rendered
 - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - c. Further migration from brand prescription drugs to generic prescription drugs
 - d. Favorable impacts of value based benefits designs
 - e. Medical utilization estimates reviewed by CBC's Chief Medical Officer
3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.
4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.
5. 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. CBC strives to mitigate the

underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from CBC's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

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

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. The changes to morbidity is equal to the Department's Individual Adjustment factor times the Reinsurance Morbidity factor discussed above.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2019 to 2021. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from CBC's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

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

Changes in Network: A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

$$\begin{aligned} \text{Network Factor} \\ &= ([\text{Projected MM by Plan}] \times [\text{Network Factor by Plan}]) \\ &\div [\text{Total Projected MM}] \end{aligned}$$

Other Adjustments: An additional adjustment is applied to reflect pharmacy contracting savings in the projection period. Capital BlueCross (CBC) has contracted a new Pharmacy Benefit Manager (PBM) effective 1/1/2020, with calculated savings (combined price and Rx rebate savings) of 5% over CBC's current contract. The other adjustment factor is calculated as:

Other Adjustment

$$= ([Rx Savings Factor] - 1) \times [BEP Allowed Prescription Drug PMPM] \div [BEP Allowed Total PMPM] + 1$$

Benefits, Demographics, Network and Other adjustments are found in URRT Worksheet 1 and PA Rate Exhibits Table 5.

Index Rate

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

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

To calculate the projected index rate:

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

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

Paid to Allowed Ratio

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

Projected Paid and Incurred Claims are calculated as follows:

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

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

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

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

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

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

Trended Claim PMPM

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

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

$$\begin{aligned} \text{Projected Paid and Incurred Claims PMPM} \\ &= [\text{Trended Claim PMPM}] \times [\text{Benefit Adjustment}] \\ &\times [\text{Morbidity Adjustment}] \times [\text{Reinsurance Adjustment}] \\ &\times [\text{Other Adjustment}] \end{aligned}$$

The *Morbidity Adjustment*, and *Other Adjustment* are discussed in the Projections Factors section above. The *Benefit Adjustment* is described in more detail in step 6 below. The *Reinsurance Adjustment* is discussed in Market Adjusted Index Rate section below.

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

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

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

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

$$\begin{aligned} &\text{Base Plan Paid and Incurred Claims PMPM} \\ &= \frac{\text{Benefit Adjusted Paid and Incurred Claims PMPM}}{\text{Benefit Level Adjustment}} \end{aligned}$$

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

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

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

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

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

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

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

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

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

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,

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

Projected Incurred Risk Adjustments PMPM:

Relevant to 2021 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2021. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2018-2019 risk adjustment results
5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

Please note that corporate budgeted amounts are used in the BEP. While CBC has done additional work to project 2020/2021 CRA expectations, those calculations will be finalized once 2019 CRA results are released, and a detailed calculation will be provided at that time. At the time of the initial filing, a placeholder is being used, reflecting best estimates to date.

Projected Incurred Reinsurance Recoveries:

In order to calculate the value of reinsurance, the following is provided:

1. PA Rate Exhibits, tab II.a show the company-specific BEP claims data.
2. PA Rate Exhibits, tab II.b shows the projected Individual ACA claims using all CBC subsidiaries – CAAC, CAIC, and KHPC. The claims represent BEP claims trended at 7% to the projection period.

3. CBC is utilizing this approach in order apply a consistent reinsurance factor across all CBC Individual ACA plans regardless of issuing entity. This approach also provides credibility to the small CBC issuers (KHPC and CAIC).

Exchange Fee PMPM:

The exchange fee PMPM is calculated as:

$$\begin{aligned} \text{Exchange Fee PMPM} \\ &= [\text{Avg 2021 On} - \text{Exchange Premium PMPM}] \times [\% \text{ Members On} \\ &\quad - \text{Exchange}] \end{aligned}$$

Where

$$\begin{aligned} [\text{Avg 2021 On} - \text{Exchange Premium PMPM}] \\ &= [\text{Avg 2020 On} - \text{Exchange Premium PMPM}] \times (1 \\ &\quad + [\text{Avg Proposed Rate Change}]) \end{aligned}$$

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

Retention Items

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.19 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6.
2. 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 what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CBC individual products. Administrative expenses are included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
 - a. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
 - i. Complete Health Risk Assessment questionnaire and receive a gift card.
 - ii. Participate in an online coaching program and receive a gift card reward.

- iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
 - iv. Fees are included in overall administrative expense fee discussed above.
 - v. Included in URRT Worksheet 2 “Administrative Expense”, and PA Rate Exhibits Table 6.
- 3. Broker Expense: Calculated based on CBC’s explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6. CBC pays commissions for new business and renewal enrollment received during open enrollment, both on and off exchange, and in all geographic areas. Commission is less on catastrophic plans due to the lower premium. CBC does not pay commission during Special Enrollment Periods (SEP). The 2020 broker commission schedule is yet to be finalized. Attached please find the 1/1/2019 copy of the broker agreement – redacted version. Files are as follows:
 - a. Redacted Agent Agreement: “Ind_20-51_Initial_CAAC_PPO_WBEBrokerIndRedacted_Supporting_20200519.pdf”
 - b. Redacted Preferred Producer Master Agreement: “Ind_20-51_Initial_CAAC_PPO_PPMABrokerIndRedacted_Supporting_20200519.pdf”
- 4. Additional Quality Improvement: The Final Notice of Benefit and Payment Parameters (NBPP) for 2020 finalized the rule to allow issuers to apply a standard 0.8% of premium for quality improvement (QI) measures in the MLR calculation. Additional QI amounts applied in rating equal 0.4%. Included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

- 5. Contingency: Contingency is included in URRT Worksheet 1, “Profit and Risk”, and PA Rate Exhibits Table 6.

Taxes and Fees:

- 1. Exchange Fee – All issuers participating in the state-based-facilitated exchange will remit 3% of premium. The exchange user fee is applied as an adjustment to the Index Rate at the market level. The calculation and amount is found in Exhibit K. The amount is also found in PA Rate Exhibits, Table 5.
- 2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, “Taxes and Fees”, and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

Plan Adjusted Index Rates

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

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

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Please see Table 8. Induced Demand is calculated as:

$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$
Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.
3. Provider Network: CAAC is offering 3 networks: PPO, Valley Advantage EPO, and PPO Choice (2-tiered PPO). The network factors are the same across each plan in the network.
 - a. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.
 - i. St. Luke's offers savings over area hospitals in IP, OP and professional settings.
 - ii. We assume that 75% of claims are attributable to a St. Luke's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
 - iii. The rating factor of 0.92 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
 - iv. See Exhibit O1 for the development of the EPO network factor.
 - b. The PPO Choice tiered design allows members to choose lower cost providers within their region.
 - i. The product is offered in Lancaster county.
 - ii. We assume that 90% of claims will be attributable to Lancaster General Hospital (LGH), which is a tier 1 provider, and largest provider in Lancaster county.
 - iii. To establish the network factor, a risk-adjusted claim analysis was performed comparing LGH claim levels to other region 7 providers. The analysis showed roughly 25% savings across IP, OP and Professional services.
 - iv. The rating factor of 0.84 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
 - v. See Exhibit O2 for the development of the PPO Choice network factor.
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.

5. Catastrophic Plans: Applied to catastrophic plans to reflect lower morbidity. This factor is the same as approved in 2020.
6. Adjustment for distribution and administrative costs: Described in Retention section above.
7. Tobacco Adjustment: Calculated as the average tobacco factor applied across the risk pool.

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

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current individual enrollment by age in CAAC. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file Ind_20-51_Initial_CAAC_PPO_List-Billed_Supporting_20190519 for the calculation.

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

Geographic Factors: CBC performed regional analysis (Exhibit Q – Regional Analysis) to quantify the cost difference between the three regions in our service area. The analysis gathered Individual ACA (all CBC subsidiaries) incurred claims net Rx rebates, projected risk adjustment, and premium for a 12-month period by region. The loss ratio of each region is then compared to the average loss ratio for the book of business. In theory, the change in regional rating factor is:

$$[Change\ in\ Regional\ Rating\ Factor\ Region\ A] = [Region\ A\ LR] \div [BOB\ LR]$$

But our preferred approach is to gradually change factors, so not to shock the market, while moving rates in the appropriate direction. In order to do this, the following approach is being proposed:

$$[Change\ in\ Regional\ Rating\ Factor\ Region\ A] = [Region\ A\ LR] \div [Target\ LR]$$

Where Target LR is in between Region A LR and BOB LR. With this gradual approach, annual rate change by region is shown on Exhibit Q, column G.

Tobacco Factor Calibration: Average tobacco factor is calculated using current month member by smoking status data.

The calibration is:

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

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

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

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

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

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

AV Metal Values

Plan 45127PA0020025 uses alternative method 156.135(b)(2) to establish AV. Ind_20-51_Initial_CAAC_PPO_UniquePlanDesign_Supporting_20200519 includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

See AV Screenshots included with the submission.

AV Pricing Values

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

Projected Loss Ratio

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

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming enrollment growth, due to lowering rates and introducing additional networks. A similar distribution to current is applied.

Attachments and Examples

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

PA Rate Exhibits Part I through Part V

Table 8

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 - EPO Network
Exhibit O2 - PPO Choice Network
Exhibit P – Quarterly Base Rates
Exhibit Q – Regional Analysis

Broker Contracts
Actuarial Value Screenshots
List-Billed Data
Extended OEP and Covid-19 Estimates

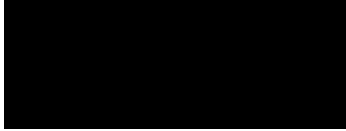
Actuarial Statement

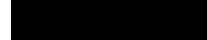
I, [REDACTED], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

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

1. This filing has been prepared in accordance with the following:
 - a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
 - b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
 - c. Actuarial Standard of Practice No. 12, "Risk Classification"
 - d. Actuarial Standard of Practice No. 23, "Data Quality"
 - e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
 - f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
 - g. Actuarial Standard of Practice No. 41, "Actuarial Communications".
2. The index rate is:
 - a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
 - b. Developed in compliance with the applicable Actuarial Standards of Practice.
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
 - d. Neither excessive nor deficient.
 - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
3. The percent of total premium that represents essential health benefits were calculated in accordance with actuarial standards of practice.
4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.
 - a. The analysis was
 - i. conducted by a member of the American Academy of Actuaries, and
 - ii. performed in accordance with generally accepted actuarial principles and methods.
5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.
6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the Rate Filing Justification.



, ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identify/line information

Carrier Name:	Capital Advantage Insurance Company		
Product(s):	PPO, EPO		
Market Segment:	Individual		
Rate Effective Date:	1/1/2021	to	12/31/2021
Base Period Start Date:	1/1/2019	to	12/31/2019
End of Most Recent Membership:	12/31/2020		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2020)	Projected Rating Period
Average Age	45.5	44.9	44.6
Total	522,494	53,458	524,502
<18	36,082	2,700	36,268
18-24	10,361	2,334	10,096
25-29	10,089	2,271	10,026
30-34	10,430	2,351	10,309
35-39	10,409	2,481	10,380
40-44	16,535	2,638	16,214
45-49	44,513	3,151	44,630
50-54	35,405	3,003	35,197
55-59	79,573	3,182	79,009
60-64	95,401	4,313	95,096
65+	46,308	1,809	46,467

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member's %)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebate*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recovery†
\$48,826,712.64	\$145,449,606.00	\$135,906,471.28	522,494	25.00%	\$2,525,727.88	\$227,520,443.12	\$5.00	\$514,457,437.80	\$0.00	\$18,000,000.00	\$
Experience Period Total Allowed EHB Claims + EHB Capitation (PMPM) per \$ of prescription drug rebates											781.57
Loss Ratio											74.76%

* Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	0.00%	0.00%	0.00%	0.75%	27.81%
Outpatient Hospital	0.00%	0.00%	0.00%	0.81%	21.81%
Professional	0.00%	0.00%	0.00%	0.40%	21.81%
Other Medical	0.00%	0.00%	0.00%	0.90%	18.54%
Capitation	0.00%	0.00%	0.00%	0.00%	0.00%
Prescription Drugs	0.00%	0.00%	0.00%	0.00%	0.00%
Total Annual Trend	0.00%	0.00%	0.00%	0.48%	100.00%
Months of Trend	0.00%	0.00%	0.00%	24	0.00%
Total Annual Trend Projection Factor	1.00%	1.00%	1.00%	1.24	0.00%

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

** Should equal 100% Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factor*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member's %)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-12		\$12,881,473.18	1.0000	\$ 12,881,473.18	20,421.5	534.82		\$185,844.17	\$16,144,381.11	548.47
Feb-12		\$16,100,568.71	1.0000	\$ 16,100,568.71	31,205.5	513.49		\$183,580.00	\$15,916,988.71	514.86
Mar-12		\$18,584,160.27	1.0000	\$ 18,584,160.27	32,245.1	578.35		\$131,584.30	\$18,452,575.97	623.03
Apr-12		\$16,188,179.49	1.0000	\$ 16,188,179.49	31,261.5	507.87		\$154,513.80	\$15,933,665.69	514.14
May-12		\$17,100,731.76	1.0000	\$ 17,100,731.76	31,313.1	548.87		\$124,461.00	\$16,976,270.76	535.82
Jun-12		\$16,367,248.39	1.0000	\$ 16,367,248.39	31,023.1	573.38		\$168,942.60	\$16,198,305.99	634.47
Jul-12		\$16,043,143.36	0.9966	\$ 16,043,143.36	31,064.5	564.28		\$160,641.39	\$15,882,502.96	584.26
Aug-12		\$14,642,498.12	1.0000	\$ 14,642,498.12	31,723.1	612.86		\$159,138.00	\$14,483,360.12	554.36
Sep-12		\$16,705,148.17	1.0000	\$ 16,705,148.17	31,569.1	579.27		\$170,674.30	\$16,534,473.87	631.48
Oct-12		\$16,818,147.27	1.0000	\$ 16,818,147.27	31,724.1	630.47		\$172,440.00	\$16,645,707.27	714.78
Nov-12		\$16,607,276.41	1.0000	\$ 16,607,276.41	30,793.1	674.61		\$131,644.00	\$16,475,632.41	736.46
Dec-12	\$175,118,431.00	\$21,748,064.84	1.0000	\$ 21,748,064.84	38,360.5	746.51	\$14,467,437.81	\$1,453,642.04	\$20,294,422.80	778.82
Jan-13		\$22,773,623.85	1.0000	\$ 22,773,623.85	46,350.5	695.23		\$164,751.30	\$22,608,872.55	833.20
Feb-13		\$25,369,877.88	1.0000	\$ 25,369,877.88	48,244.1	748.86		\$149,849.80	\$25,220,028.88	848.82
Mar-13		\$30,394,654.08	1.0000	\$ 30,394,654.08	48,842.1	824.31		\$147,114.60	\$30,247,539.48	772.20
Apr-13		\$28,186,817.39	1.0000	\$ 28,186,817.39	47,287.1	583.24		\$165,346.00	\$28,021,471.39	649.36
May-13		\$31,144,656.27	1.0000	\$ 31,144,656.27	47,472.1	650.46		\$169,132.60	\$30,975,523.67	736.74
Jun-13		\$28,582,538.31	1.0000	\$ 28,582,538.31	46,755.1	632.71		\$169,132.60	\$28,413,405.71	706.47
Jul-13		\$28,581,559.31	1.0000	\$ 28,581,559.31	46,071.1	584.73		\$160,050.00	\$28,421,509.31	647.88
Aug-13		\$28,704,844.83	1.0000	\$ 28,704,844.83	45,540.1	630.31		\$164,341.00	\$28,540,503.83	696.06
Sep-13		\$27,466,486.74	1.0000	\$ 27,466,486.74	44,824.1	614.04		\$166,347.20	\$27,300,139.54	668.86
Oct-13		\$30,769,148.03	1.0000	\$ 30,769,148.03	44,213.1	694.31		\$112,265.00	\$30,656,883.03	743.86
Nov-13		\$30,470,404.61	1.0000	\$ 30,470,404.61	43,493.1	700.05		\$1,045,547.00	\$29,424,857.61	751.33
Dec-13	\$450,727,107.00	\$31,489,449.60	1.0000	\$ 31,489,449.60	44,480.1	754.40	\$1,187,416.81	\$1,172,498.60	\$30,316,951.00	804.86
Jan-14		\$33,473,139.01	1.0000	\$ 33,473,139.01	48,750.1	490.10		\$131,387.00	\$33,341,752.01	690.10
Feb-14		\$37,313,777.01	1.0000	\$ 37,313,777.01	51,563.1	533.92		\$130,492.00	\$37,183,285.01	668.77
Mar-14		\$38,676,824.78	1.0000	\$ 38,676,824.78	51,253.1	567.44		\$159,181.70	\$38,517,643.08	708.76
Apr-14		\$38,631,646.61	1.0000	\$ 38,631,646.61	51,801.1	597.48		\$134,718.00	\$38,500,928.61	691.10
May-14		\$33,840,154.80	0.9993	\$ 33,840,154.80	51,243.1	615.47		\$164,553.50	\$33,675,601.30	735.02
Jun-14		\$38,405,147.36	0.9993	\$ 38,405,147.36	51,793.1	567.82		\$167,330.00	\$38,237,817.36	684.13
Jul-14		\$41,041,159.13	0.9993	\$ 41,041,159.13	51,418.1	600.00		\$111,252.20	\$40,929,906.93	654.86
Aug-14		\$21,767,347.30	0.9924	\$ 21,767,347.30	51,169.1	687.40		\$164,540.70	\$21,602,806.60	598.62
Sep-14		\$20,713,046.42	0.9992	\$ 20,713,046.42	50,720.1	650.00		\$174,434.70	\$20,538,611.72	736.36
Oct-14		\$21,289,146.40	0.9996	\$ 21,289,146.40	50,401.1	717.32		\$160,264.30	\$21,128,882.10	695.36
Nov-14		\$23,653,156.38	0.9995	\$ 23,653,156.38	51,006.1	788.91		\$153,008.00	\$23,500,148.38	805.86
Dec-14	\$388,719,411.11	\$21,402,446.40	0.9997	\$ 21,402,446.40	50,486.1	714.17	\$1,407,478.11	\$1,402,744.40	\$20,000,000.00	744.40
Jan-15		\$26,116,618.01	0.9990	\$ 26,116,618.01	51,051.1	568.47		\$170,051.00	\$25,946,567.01	754.00
Feb-15		\$23,113,029.23	0.9983	\$ 23,113,029.23	49,261.1	560.31		\$162,027.00	\$22,951,002.23	705.72
Mar-15		\$27,818,779.21	0.9981	\$ 27,818,779.21	51,110.1	617.15		\$1,431,941.00	\$26,386,838.21	776.36
Apr-15		\$28,813,101.47	0.9972	\$ 28,813,101.47	49,802.1	648.78		\$1,102,472.00	\$27,710,629.47	758.70
May-15		\$31,203,101.81	0.9961	\$ 31,203,101.81	49,145.1	738.10		\$1,000,000.00	\$30,203,101.81	817.44
Jun-15		\$28,013,174.70	0.9883	\$ 28,013,174.70	49,778.1	647.49		\$1,281,083.00	\$26,732,091.70	713.82
Jul-15		\$38,617,425.53	0.9917	\$ 38,617,425.53	49,448.1	687.45		\$1,100,000.00	\$37,517,425.53	743.06
Aug-15		\$30,124,450.41	0.9881	\$ 30,124,450.41	49,110.1	709.16		\$1,174,650.00	\$28,949,800.41	746.10
Sep-15		\$33,010,286.20	0.9753	\$ 33,010,286.20	49,774.1	673.47		\$1,205,354.00	\$31,804,932.20	805.18
Oct-15		\$37,818,818.00	0.9724	\$ 37,818,818.00	49,844.1	860.42		\$1,240,000.00	\$36,578,818.00	886.42
Nov-15		\$28,154,447.47	0.9644	\$ 28,154,447.47	49,471.1	724.87		\$1,178,070.00	\$26,976,377.47	748.01
Dec-15	\$438,723,725.47	\$30,336,646.21	0.9631	\$ 30,336,646.21	49,118.1	790.80	\$2,553,787.81	\$1,539,314.17	\$28,800,000.00	667.12

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Capital Advantage Assurance Company
Product ID: PPO-B-PPO
Market Segment: Individual
Rate Effective Date: 1/1/2021

Table 2b. Manual Experience Period Claims and Premiums

Unpaid Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member's Share)	Allowed Claims (Non-Capital)	Non-ERB portion of Allowed Claims	Total Prescription Drug Rebatess**	Total ERB Capitalization	Total Non-ERB Capitalization	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$478,515,983.13	\$785,515,514.10	\$160,870,799.73	118,111	\$1,405,379.70	\$478,515,983.13	\$0.00	\$14,511,772.20	\$18,171,171.13	\$0.00	\$17,690,914.08	\$
Experience Period Total Allowed ERB Claims + ERB Capitalization PMPM (out of prescription drug rebates)											\$
Exp Ratio											77.85

*Express Prescription Drug Rebatess as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.75%	0.00%	0.00%	5.75%	22.80%
Outpatient Hospital	6.00%	0.00%	0.00%	6.00%	18.61%
Physician	5.85%	0.00%	0.00%	5.85%	11.88%
Other Medical	5.90%	0.00%	0.00%	5.90%	2.50%
Prescription Drugs	10.00%	1.10%	0.00%	11.47%	14.00%
Total Annual Trend				6.21%	100.00%
Months of Trend				24	
Exp Applied Trend Projection Factor				1.10%	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member's Share)	Prescription Drug Rebatess**	Allowed Claims (Net of Prescription Drug Rebatess)	Allowed PMPM
Jan-13	\$478,515,983.13	\$20,587,750.84	1.0000	\$20,587,750.84	11,800	\$1,744.66	\$177.29	\$135,122.70	\$15,232,628.14	\$1,282.37
Feb-13		\$25,601,212.17	1.0000	\$25,601,212.17	12,171	\$2,103.51	\$189.58	\$161,963.72	\$25,439,248.45	\$2,098.69
Mar-13		\$31,409,446.37	1.0000	\$31,409,446.37	13,101	\$2,397.21	\$203.00	\$171,006.10	\$31,238,440.27	\$2,363.51
Apr-13		\$38,144,589.71	1.0000	\$38,144,589.71	13,517	\$2,818.24	\$207.24	\$174,482.04	\$37,970,107.67	\$2,865.63
May-13		\$39,523,688.27	1.0000	\$39,523,688.27	13,509	\$2,926.91	\$201.34	\$169,869.84	\$39,353,818.43	\$2,982.29
Jun-13		\$31,382,588.24	1.0000	\$31,382,588.24	12,547	\$2,500.42	\$164.69	\$120,028,620.00	\$31,262,559.54	\$2,475.86
Jul-13		\$28,518,911.85	1.0000	\$28,518,911.85	11,902	\$2,400.71	\$162.36	\$117,713,844.00	\$28,401,197.85	\$2,353.61
Aug-13		\$30,138,124.86	1.0000	\$30,138,124.86	11,617	\$2,600.45	\$161.45	\$118,891,100.00	\$29,919,223.81	\$2,585.61
Sep-13		\$28,801,125.74	1.0000	\$28,801,125.74	11,493	\$2,500.71	\$144.13	\$118,891,100.00	\$28,682,234.61	\$2,475.86
Oct-13		\$31,118,861.98	1.0000	\$31,118,861.98	12,251	\$2,537.49	\$175.49	\$115,388,690.00	\$30,930,171.49	\$2,490.80
Nov-13		\$31,088,877.48	1.0000	\$31,088,877.48	12,086	\$2,571.91	\$161.91	\$115,388,690.00	\$30,920,287.57	\$2,487.17
Dec-13		\$33,716,395.15	1.0000	\$33,716,395.15	12,084	\$2,833.91	\$161.91	\$115,388,690.00	\$33,500,996.24	\$2,776.66
Jan-14	\$478,515,983.13	\$22,446,377.17	1.0000	\$22,446,377.17	12,441	\$1,803.51	\$144.96	\$150,048,240.00	\$22,296,328.91	\$1,848.89
Feb-14		\$25,115,021.86	1.0000	\$25,115,021.86	12,984	\$1,938.89	\$144.96	\$150,048,240.00	\$24,970,181.90	\$1,994.44
Mar-14		\$30,620,933.28	1.0000	\$30,620,933.28	13,011	\$2,363.62	\$144.96	\$150,048,240.00	\$30,475,893.32	\$2,353.61
Apr-14		\$27,601,018.24	1.0000	\$27,601,018.24	11,174	\$2,466.44	\$144.96	\$150,048,240.00	\$27,456,073.28	\$2,475.86
May-14		\$30,974,903.86	1.0000	\$30,974,903.86	11,711	\$2,640.71	\$144.96	\$150,048,240.00	\$30,829,961.90	\$2,585.61
Jun-14		\$29,414,906.01	1.0000	\$29,414,906.01	11,401	\$2,571.91	\$144.96	\$150,048,240.00	\$29,269,984.10	\$2,475.86
Jul-14		\$28,474,361.81	1.0000	\$28,474,361.81	11,411	\$2,411.91	\$144.96	\$150,048,240.00	\$28,329,369.90	\$2,353.61
Aug-14		\$28,325,412.46	1.0000	\$28,325,412.46	11,401	\$2,353.61	\$144.96	\$150,048,240.00	\$28,175,460.85	\$2,353.61
Sep-14		\$27,115,124.21	1.0000	\$27,115,124.21	11,201	\$2,400.71	\$144.96	\$150,048,240.00	\$26,970,181.90	\$2,353.61
Oct-14		\$30,566,168.16	1.0000	\$30,566,168.16	12,084	\$2,537.49	\$175.49	\$150,048,240.00	\$30,390,678.67	\$2,490.80
Nov-14		\$30,515,477.15	1.0000	\$30,515,477.15	12,084	\$2,571.91	\$161.91	\$150,048,240.00	\$30,350,306.24	\$2,487.17
Dec-14		\$31,608,572.65	1.0000	\$31,608,572.65	12,441	\$2,571.91	\$161.91	\$150,048,240.00	\$31,447,384.74	\$2,585.61
Jan-15	\$478,515,983.13	\$16,374,826.11	1.0000	\$16,374,826.11	12,247	\$1,338.71	\$144.96	\$150,048,240.00	\$16,229,981.15	\$1,338.71
Feb-15		\$17,721,381.01	1.0000	\$17,721,381.01	12,441	\$1,444.96	\$144.96	\$150,048,240.00	\$17,576,936.05	\$1,444.96
Mar-15		\$19,332,118.18	1.0000	\$19,332,118.18	13,517	\$1,444.96	\$144.96	\$150,048,240.00	\$19,187,173.22	\$1,444.96
Apr-15		\$20,394,337.09	1.0000	\$20,394,337.09	13,509	\$1,500.71	\$144.96	\$150,048,240.00	\$20,249,337.13	\$1,500.71
May-15		\$20,485,311.02	0.9999	\$20,485,311.02	13,401	\$1,500.71	\$144.96	\$150,048,240.00	\$20,340,311.02	\$1,500.71
Jun-15		\$18,113,985.38	0.9999	\$18,113,985.38	11,201	\$1,644.96	\$144.96	\$150,048,240.00	\$17,968,937.42	\$1,644.96
Jul-15		\$19,776,141.11	0.9999	\$19,776,141.11	11,711	\$1,711.91	\$144.96	\$150,048,240.00	\$19,631,429.20	\$1,711.91
Aug-15		\$22,446,837.71	0.9999	\$22,446,837.71	12,247	\$1,803.51	\$144.96	\$150,048,240.00	\$22,301,994.20	\$1,803.51
Sep-15		\$20,766,172.84	0.9997	\$20,766,172.84	11,711	\$1,803.51	\$144.96	\$150,048,240.00	\$20,621,327.84	\$1,803.51
Oct-15		\$22,785,788.11	0.9996	\$22,785,788.11	12,084	\$1,938.89	\$144.96	\$150,048,240.00	\$22,640,843.22	\$1,938.89
Nov-15		\$24,477,177.71	0.9991	\$24,477,177.71	12,441	\$2,000.71	\$144.96	\$150,048,240.00	\$24,332,236.71	\$2,000.71
Dec-15		\$22,011,187.79	0.9993	\$22,011,187.79	12,441	\$1,803.51	\$144.96	\$150,048,240.00	\$21,866,002.20	\$1,803.51
Jan-16	\$478,515,983.13	\$25,115,021.86	1.0000	\$25,115,021.86	12,984	\$1,938.89	\$144.96	\$150,048,240.00	\$24,970,181.90	\$1,994.44
Feb-16		\$21,682,168.04	0.9999	\$21,682,168.04	12,441	\$1,682.16	\$144.96	\$150,048,240.00	\$21,537,005.88	\$1,682.16
Mar-16		\$28,120,311.58	0.9991	\$28,120,311.58	13,517	\$2,083.51	\$144.96	\$150,048,240.00	\$27,975,198.07	\$2,083.51
Apr-16		\$28,442,173.11	0.9979	\$28,442,173.11	13,509	\$2,103.51	\$144.96	\$150,048,240.00	\$28,297,019.60	\$2,103.51
May-16		\$32,603,796.50	0.9990	\$32,603,796.50	14,501	\$2,247.61	\$144.96	\$150,048,240.00	\$32,458,548.89	\$2,247.61
Jun-16		\$28,395,311.98	0.9981	\$28,395,311.98	12,441	\$2,283.71	\$144.96	\$150,048,240.00	\$28,250,078.27	\$2,283.71
Jul-16		\$29,211,881.49	0.9997	\$29,211,881.49	13,011	\$2,247.61	\$144.96	\$150,048,240.00	\$29,061,936.53	\$2,247.61
Aug-16		\$29,603,381.75	0.9988	\$29,603,381.75	13,509	\$2,283.71	\$144.96	\$150,048,240.00	\$29,453,997.99	\$2,283.71
Sep-16		\$31,124,963.11	0.9978	\$31,124,963.11	14,001	\$2,283.71	\$144.96	\$150,048,240.00	\$30,979,997.99	\$2,283.71
Oct-16		\$31,999,311.14	0.9974	\$31,999,311.14	14,001	\$2,353.61	\$144.96	\$150,048,240.00	\$31,854,367.53	\$2,353.61
Nov-16		\$29,548,107.08	0.9916	\$29,548,107.08	13,509	\$2,353.61	\$144.96	\$150,048,240.00	\$29,403,262.13	\$2,353.61
Dec-16		\$31,125,487.60	0.9983	\$31,125,487.60	14,001	\$2,353.61	\$144.96	\$150,048,240.00	\$30,979,997.99	\$2,353.61

*Express Completion Factor as a percentage
**Express Prescription Drug Rebatess as a negative number

Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information

Carrier Name:	Capital Advantage Assurance Company	Attachment Point:	\$60,000
Product(s):	PPO & EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	60%
Rate Effective Date:	1/1/2021		
Incurred Dates:	1/1/2019 to 12/31/2019	Proj. Incurred Claim Impact:	-5.9%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2019 to 12/31/2019					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	52,314	496,631	\$117,044,623	\$117,044,623
\$30,000	\$34,999	368	3,978	\$12,122,466	\$12,122,466
\$35,000	\$39,999	257	2,784	\$9,780,470	\$9,780,470
\$40,000	\$44,999	208	2,281	\$8,991,462	\$8,991,462
\$45,000	\$49,999	188	2,071	\$9,059,221	\$9,059,221
\$50,000	\$54,999	158	1,692	\$8,441,248	\$8,441,248
\$55,000	\$59,999	104	1,162	\$6,061,408	\$6,061,408
\$60,000	\$64,999	123	1,359	\$7,810,673	\$7,552,269
\$65,000	\$69,999	93	982	\$6,410,670	\$5,912,268
\$70,000	\$74,999	75	785	\$5,538,354	\$4,915,342
\$75,000	\$79,999	70	758	\$5,520,416	\$4,728,166
\$80,000	\$84,999	51	584	\$4,267,764	\$3,543,106
\$85,000	\$89,999	48	523	\$4,268,096	\$3,435,238
\$90,000	\$94,999	48	506	\$4,509,195	\$3,531,678
\$95,000	\$99,999	42	460	\$4,155,738	\$3,174,295
\$100,000	\$109,999	96	1,069	\$10,297,889	\$7,993,889
\$110,000	\$119,999	45	501	\$5,255,532	\$4,175,532
\$120,000	\$129,999	57	612	\$7,278,906	\$5,910,906
\$130,000	\$139,999	49	505	\$6,701,806	\$5,525,806
\$140,000	\$149,999	43	450	\$6,348,673	\$5,316,673
\$150,000	\$159,999	40	408	\$6,283,387	\$5,323,387
\$160,000	\$169,999	24	252	\$4,022,567	\$3,446,567
\$170,000	\$179,999	27	294	\$4,801,535	\$4,153,535
\$180,000	\$189,999	23	255	\$4,313,829	\$3,761,829
\$190,000	\$199,999	15	165	\$2,955,886	\$2,595,886
\$200,000	\$209,999	21	235	\$4,397,509	\$3,893,509
\$210,000	\$219,999	19	213	\$4,160,868	\$3,704,868
\$220,000	\$229,999	9	107	\$2,076,276	\$1,860,276
\$230,000	\$239,999	8	94	\$1,927,850	\$1,735,850
\$240,000	\$249,999	10	108	\$2,507,632	\$2,267,632
\$250,000	\$259,999	8	85	\$2,081,097	\$1,889,097
\$260,000	\$269,999	3	26	\$816,167	\$744,167
\$270,000	\$279,999	7	77	\$1,961,085	\$1,793,085
\$280,000	\$289,999	6	66	\$1,742,356	\$1,598,356
\$290,000	\$299,999	7	72	\$2,105,849	\$1,937,849
\$300,000	\$324,999	12	130	\$3,807,324	\$3,519,324
\$325,000	\$349,999	10	115	\$3,397,652	\$3,157,652
\$350,000	\$374,999	9	95	\$3,320,511	\$3,104,511
\$375,000	\$399,999	7	73	\$2,781,008	\$2,613,008
\$400,000	\$424,999	6	57	\$2,508,678	\$2,364,678
\$425,000	\$449,999	4	43	\$1,785,324	\$1,689,324
\$450,000	\$474,999	4	46	\$1,863,813	\$1,767,813
\$475,000	\$499,999	1	12	\$492,448	\$468,448
\$500,000	\$599,999	6	60	\$3,357,843	\$3,213,843
\$600,000	\$699,999	4	40	\$2,564,269	\$2,468,269
\$700,000	\$799,999	1	10	\$783,436	\$759,436
\$800,000	\$899,999	2	21	\$1,706,800	\$1,658,800
\$900,000	\$999,999	4	48	\$3,911,832	\$3,815,832
\$1,000,000+		9	91	\$12,901,951	\$12,685,951
Total		54,743	522,994	\$341,201,393	\$321,208,849

Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Projection Period Information

Carrier Name:	Capital Advantage Assurance Company	Attachment Point:	\$60,000
Product(s):	PPO & EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	60%
Rate Effective Date:	1/1/2021	Proj. Incurred Claim Impact:	-6.1%
		Proj. Morbidity Impact:	-0.1%

Reinsurance Program Impact Continuance Table Development - Plan Year 2021					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	53,548	512,146	\$125,072,595	\$125,072,595
\$30,000	\$34,999	366	4,047	\$12,091,995	\$12,091,995
\$35,000	\$39,999	325	2,820	\$12,360,656	\$12,360,656
\$40,000	\$44,999	237	2,293	\$10,245,173	\$10,245,173
\$45,000	\$49,999	180	2,107	\$8,707,024	\$8,707,024
\$50,000	\$54,999	181	1,716	\$9,655,076	\$9,655,076
\$55,000	\$59,999	146	1,162	\$8,545,303	\$8,545,303
\$60,000	\$64,999	126	1,359	\$8,003,362	\$7,737,345
\$65,000	\$69,999	93	1,022	\$6,418,764	\$5,915,505
\$70,000	\$74,999	94	797	\$6,930,574	\$6,156,229
\$75,000	\$79,999	91	798	\$7,199,079	\$6,155,632
\$80,000	\$84,999	63	584	\$5,293,725	\$4,385,490
\$85,000	\$89,999	66	523	\$5,860,344	\$4,720,138
\$90,000	\$94,999	55	506	\$5,164,960	\$4,045,984
\$95,000	\$99,999	40	480	\$3,972,031	\$3,028,813
\$100,000	\$109,999	84	1,079	\$8,966,660	\$6,950,660
\$110,000	\$119,999	75	525	\$8,783,060	\$6,983,060
\$120,000	\$129,999	71	624	\$8,973,685	\$7,269,685
\$130,000	\$139,999	41	505	\$5,615,762	\$4,631,762
\$140,000	\$149,999	53	474	\$7,828,860	\$6,556,860
\$150,000	\$159,999	43	408	\$6,750,987	\$5,718,987
\$160,000	\$169,999	41	252	\$6,896,037	\$5,912,037
\$170,000	\$179,999	35	306	\$6,216,833	\$5,376,833
\$180,000	\$189,999	26	255	\$4,882,973	\$4,258,973
\$190,000	\$199,999	25	165	\$4,992,006	\$4,392,006
\$200,000	\$209,999	21	247	\$4,394,165	\$3,890,165
\$210,000	\$219,999	17	213	\$3,715,385	\$3,307,385
\$220,000	\$229,999	13	107	\$2,958,364	\$2,646,364
\$230,000	\$239,999	20	94	\$4,805,480	\$4,325,480
\$240,000	\$249,999	14	108	\$3,485,062	\$3,149,062
\$250,000	\$259,999	10	97	\$2,592,484	\$2,352,484
\$260,000	\$269,999	6	31	\$1,607,761	\$1,463,761
\$270,000	\$279,999	9	89	\$2,514,292	\$2,298,292
\$280,000	\$289,999	9	66	\$2,608,400	\$2,392,400
\$290,000	\$299,999	7	72	\$2,094,025	\$1,926,025
\$300,000	\$324,999	13	130	\$4,137,432	\$3,825,432
\$325,000	\$349,999	15	115	\$5,135,655	\$4,775,655
\$350,000	\$374,999	13	95	\$4,821,974	\$4,509,974
\$375,000	\$399,999	6	73	\$2,370,853	\$2,226,853
\$400,000	\$424,999	8	57	\$3,367,730	\$3,175,730
\$425,000	\$449,999	4	43	\$1,768,654	\$1,672,654
\$450,000	\$474,999	8	46	\$3,742,652	\$3,550,652
\$475,000	\$499,999	3	12	\$1,487,575	\$1,415,575
\$500,000	\$599,999	9	72	\$4,834,128	\$4,618,128
\$600,000	\$699,999	8	40	\$5,302,951	\$5,110,951
\$700,000	\$799,999	2	10	\$1,523,833	\$1,475,833
\$800,000	\$899,999	1	21	\$897,071	\$873,071
\$900,000	\$999,999	2	48	\$1,954,367	\$1,906,367
\$1,000,000+		13	91	\$19,252,581	\$18,940,581
Total		56,336	538,933	\$396,800,397	\$372,702,694

PA Rate Template Part II
Rate Development and Change

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

Critical Adjustments: Insurance Company
PPG & SPD
Individual
1/1/2023

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

Development of the Projected Index Rate	Actual Experience 2022	Manual Rate
Total Allowed ETR Claims + ETR Cancellation PMPM (out of uncumulated due reduced) PMPM	\$ 782.57	\$ 773.35
Two year trend escalation factor	1.136	1.136
Unadjusted Projected Allowed ETR Claims PMPM	\$ 888.24	\$ 878.85
Single Risk Pool Adjustment Factors		
Process in Mortality: Increase of Mortality Reserve	-7.00%	-7.00%
Change in Mortality: All Other	1.00%	1.00%
Total Non-Mortality Changes	0.93%	0.93%
Change in Catastrophics	1.00%	1.00%
Change in Network	0.00%	0.00%
Change in Benefits	1.00%	1.00%
Change in Other	0.00%	0.00%
Total Adjusted Projected Allowed ETR Claims PMPM	\$ 894.35	\$ 882.42
Credibility Factors	100%	8%
Blended Projected ETR Claims PMPM	\$ 894.35	\$ 892.26
Development of the Market Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed ETR Claims PMPM	\$ 894.35	
Projected Paid to Allowed Ratio	0.93%	
Projected Incurred ETR Claims PMPM	\$ 899.58	
Market-wide Adjustments		
Reversion to prior Risk Adjustment method	\$14.13	
Projected Incurred Exchange User Fees PMPM	\$14.13	
Projected Incurred Reserve Reserve PMPM	\$65.57	
Market-Adjusted Projected Incurred ETR Claims PMPM	\$ 973.44	
Market-Adjusted Projected Allowed ETR Claims PMPM	\$ 727.64	
Projected Allowed Non-ETR Claims PMPM	\$0.00	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 973.44	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 727.64	

Table 6. Retention

Retention Items - Express in percentages	Percentage	PMPM Amount
Administrative Expenses	0.00%	\$0.00
General and Claims	7.00%	\$64.58
Agency/Broker Fees and Commissions	0.00%	\$0.00
Quality Improvement Initiatives	0.00%	\$0.00
Info and Fees	0.00%	\$0.00
Risk Adjustment User Fee	0.00%	\$0.00
PCRB Fee	0.00%	\$0.00
PA Premiums and Other Taxes (if available)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Provider Fee (Projected for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$12.57
Total Retention	10.00%	\$65.57
Projected Reserve Revenue PMPM		\$ 628.12

Table 8. Components of Rate Change

Rate Components	2022	2023	Difference	Percent Change
A. Unadjusted Prior Adjusted Index Rate (PMPM)	\$ 782.57	\$ 773.35	\$ -9.22	-1.18%
B. Base period allowed claims before normalization	\$ 888.24	\$ 878.85	\$ -9.39	-1.06%
C. Normalization factor component of change	\$ (364.58)	\$ (364.58)	\$ 0.00	0.00%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 433.38	\$ 437.34	\$ 3.96	0.91%
D2. UMR Trend	\$ 89.32	\$ 94.22	\$ 4.90	5.49%
D3. UMR Mortality	\$ 94.49	\$ 94.49	\$ 0.00	0.00%
D4. UMR Other	\$ 176.46	\$ 176.46	\$ 0.00	0.00%
D5. Normalized UMR Risk Adjustment on an allowed basis	\$ 275.46	\$ 282.23	\$ 6.77	2.46%
D6. Normalized Exchange User Fee on an allowed basis	\$ 15.45	\$ 15.45	\$ 0.00	0.00%
D7. Normalized Reserve Reserve on an allowed basis	\$ 1	\$ 26.32	\$ 25.32	2532.00%
D8. Subtotal - Sum(D1-D7)	\$ 457.38	\$ 422.58	\$ -34.80	-7.63%
E. Change in Adjustable Non-Adjusted Level Components				
E1. Network	\$ -	\$ 17.45	\$ 17.45	4.26%
E2. Pricing AV	\$ (87.45)	\$ 178.85	\$ 266.30	304.52%
E3. Administrative Expenses	\$ -	\$ 0.00	\$ 0.00	0.00%
E4. Catastrophic Eligibility	\$ -	\$ 0.00	\$ 0.00	0.00%
E5. Subtotal - Sum(E1-E4)	\$ (87.45)	\$ 196.30	\$ 283.75	324.52%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 27.12	\$ 26.32	\$ -0.80	-2.95%
F2. Taxes and Fees	\$ 11.77	\$ 1.72	\$ -10.05	-85.43%
F3. Profit and/or Contingency	\$ 9.25	\$ 7.08	\$ -2.17	-23.46%
F4. Subtotal - Sum(F1-F3)	\$ 46.14	\$ 35.08	\$ -11.06	-23.97%
G. Process in Miscellaneous Items	\$ 30.00	\$ -	\$ -30.00	-100.00%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 438.58	\$ 386.58	\$ -52.00	-11.86%

For Informational Purposes only - No input required.

Blended Non-Reserve Incurred/Total Before Normalization	\$ 991.93	Index Rate of Insurance Period and UMRP
Blended Earned Premium	\$ 418,325,715.47	
Blended Loss Ratio	76.76%	

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

	1/1/2023	6/1/2023	1/1/2024	6/1/2024	1/1/2025	6/1/2025
Full Member Monthly Revenue in Quarter	\$ 854.35	\$ 854.35	\$ 854.35	\$ 854.35	\$ 854.35	\$ 854.35
Adjusted Projected Allowed ETR Claims PMPM						
Months of Forecast						
Annual Trend	6.61%	6.61%	6.61%	6.61%	6.61%	6.61%
Small Risk Pool Projected Allowed Claims	\$ 854.35	\$ 854.35	\$ 854.35	\$ 854.35	\$ 854.35	\$ 854.35
Small Risk Pool Total Allowed	\$ 854.35	\$ 854.35	\$ 854.35	\$ 854.35	\$ 854.35	\$ 854.35

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2022	2023
Revenue Age Factor	1.00%	1.00%
Revenue Catastrophic Factor	1.00%	1.00%
Revenue Catastrophic Factor	1.00%	1.00%
Revenue Catastrophic Factor (Reduced demand)	1.00%	1.00%
Revenue Network Factor	1.00%	1.00%
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 727.64	\$ 727.64
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 457.38	\$ 457.38

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

	2022	2023
Prior to Allowed		
UMR Trend (Total Allowed Trend Factor)	1.00%	1.00%
UMR Mortality	1.00%	1.00%
UMR Other	1.00%	1.00%
Risk Adjustment	\$107.44	\$ 176.46
Exchange User Fee	\$22.24	\$ 15.45
Reserve Reserve	\$25.32	\$ 26.32
Catastrophic	\$0.00	\$ 0.00
Network	1.00%	1.00%
Pricing AV	0.00%	0.00%
Catastrophic Eligibility	1.00%	1.00%
Administrative Expenses	0.00%	0.00%
Taxes and Fees	0.00%	0.00%
Profit and/or Contingency	0.00%	0.00%

Calibration	
Raw Calibration Factor	1.9602
Geographic Calibration Factor	1.0165
Tribal Calibration Factor	1.0002
Nearest Calibration Factor	1.9602

[illegible]

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO & EPO
Market Segment:	Individual
Rate Effective Date:	1/1/2021

[illegible]

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO & EPO
Market Segment:	Individual
Rate Effective Date:	1/1/2021

Table 12. Age and Tobacco Factors

Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.075
15	0.833			41	1.302	1.075
16	0.859			42	1.325	1.075
17	0.885			43	1.357	1.075
18	0.913			44	1.397	1.075
19	0.941			45	1.444	1.100
20	0.970			46	1.500	1.100
21	1.000	1.025		47	1.563	1.100
22	1.000	1.025		48	1.635	1.100
23	1.000	1.025		49	1.706	1.100
24	1.000	1.025		50	1.786	1.150
25	1.004	1.025		51	1.865	1.150
26	1.024	1.025		52	1.952	1.150
27	1.048	1.025		53	2.040	1.150
28	1.087	1.025		54	2.135	1.150
29	1.119	1.025		55	2.230	1.200
30	1.135	1.025		56	2.333	1.200
31	1.159	1.025		57	2.437	1.200
32	1.183	1.025		58	2.548	1.200
33	1.198	1.025		59	2.603	1.200
34	1.214	1.025		60	2.714	1.250
35	1.222	1.025		61	2.810	1.250
36	1.230	1.025		62	2.873	1.250
37	1.238	1.025		63	2.952	1.250
38	1.246	1.025		64+	3.000	1.250
39	1.262	1.025				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	1.000	1.000
Rating Area 7	Adams, Berks, Lancaster, York	1.070	1.140
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.010	0.980

Table 14. Network Factors

[illegible]

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2021
Table B

<u>Plan ID</u>	<u>Plan Name</u>	<u>Metal Level</u>	<u>Projected Membership</u>	<u>Projected Allowed Claims</u>	<u>Projected Paid Claims</u>	<u>Paid to Allowed Factor</u>	<u>Average Tobacco Factor</u>	<u>AV and Cost Sharing Factor</u>	<u>(8)/(6*7) Induced Utilization</u>	<u>Induced Demand Table 10</u>
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
45127PA0020013	Gold PPO 2150/10/20	Gold	121,335	\$ 91,926,556	84,369,062	0.92	1.000	0.89	0.97	1.03
45127PA0020021	Silver PPO 5950/20/40	Silver	20,465	\$ 15,504,817	11,296,706	0.73	1.000	0.76	1.04	0.96
45127PA0020008	Silver PPO 6000/20/40	Silver	134,785	\$ 102,116,627	80,882,093	0.79	1.000	0.76	0.95	1.05
45127PA0020020	Bronze PPO 8000/0/50	Bronze	149,526	\$ 113,284,792	72,770,991	0.64	1.000	0.69	1.07	0.93
45127PA0020022	Gold PPO Choice 2000/0/30	Gold	32,719	\$ 20,326,789	19,109,937	0.94	1.000	0.90	0.96	1.04
45127PA0020023	Silver PPO Choice 3950/20/35	Silver	5,522	\$ 3,430,561	2,569,078	0.75	1.000	0.78	1.04	0.97
45127PA0020024	Silver PPO Choice 4000/20/35	Silver	36,345	\$ 22,579,453	18,480,236	0.82	1.000	0.77	0.94	1.06
45127PA0020025	Bronze PPO Choice 7100/0/50	Bronze	40,326	\$ 25,052,663	16,246,185	0.65	1.000	0.70	1.07	0.93
45127PA0140002	Gold Valley Advantage EPO 2150/10/20	Gold	3,271	\$ 2,205,593	2,024,266	0.92	1.000	0.89	0.97	1.03
45127PA0140003	Silver Valley Advantage EPO 5950/20/40	Silver	557	\$ 375,578	273,644	0.73	1.000	0.76	1.04	0.96
45127PA0140004	Silver Valley Advantage EPO 6000/20/40	Silver	3,638	\$ 2,453,057	1,942,958	0.79	1.000	0.76	0.95	1.05
45127PA0140005	Bronze Valley Advantage EPO 8000/0/50	Bronze	4,029	\$ 2,716,703	1,745,134	0.64	1.000	0.69	1.07	0.93
45127PA0020026	Gold Easy Blue PPO 0/0/25	Gold	1,185	\$ 897,787	857,690	0.96	1.000	0.91	0.95	1.05
45127PA0020027	Catastrophic PPO 8550/0/75	Catastrophic	889	\$ 673,530	428,899	0.64	1.000	0.69	1.08	0.93
Total			554,592	403,544,506	312,996,879	0.77	1.00	0.77	1.00	1.00
PMPM				727.64	564.37					
Rate Dev II				727.64	562.57					

Company Name:		Capital Advantage Assurance Company (CAAC)						
Market:		Individual						
Product:		PPO and EPO						
Effective Date of Rates:		January 1, 2021		Ending date of Rates:		December 31, 2021		
HIOS Plan ID (On Exchange)=>	45127PA0020008	45127PA0020008		45127PA0020021		45127PA0020021		
HIOS Plan ID (Off Exchange)=>	45127PA0020008	45127PA0020008		45127PA0020021		45127PA0020021		
Plan Marketing Name =>	PPO 6000/20/40 Combined w	PPO 6000/20/40 Combined w	PPO 6000/20/40 Combined w	PPO 5950/20/40 Combined w	PPO 5950/20/40 Combined w	PPO 5950/20/40 Combined w	PPO 5950/20/40 Combined w	
Form # =>	CAAC-Ind-PPO-C-v0121	CAAC-Ind-PPO-C-v0121	CAAC-Ind-PPO-C-v0121	CAAC-Ind-PPO-C-v0121	CAAC-Ind-PPO-C-v0121	CAAC-Ind-PPO-C-v0121	CAAC-Ind-PPO-C-v0121	
Rating Area =>	7	9	6	7				
Network =>	PPO	PPO	PPO	PPO				
Metal =>	Silver	Silver	Silver	Silver				
Deductible =>	\$6000 Med/Rx Combined	\$6000 Med/Rx Combined	\$5950 Med/Rx Combined	\$5950 Med/Rx Combined				
Coinsurance =>	20%	20%	20%	20%				
Copays =>	\$40/\$85/\$400 PCP/SPC/ER	\$40/\$85/\$400 PCP/SPC/ER	\$40/\$85/\$400 PCP/SPC/ER	\$40/\$85/\$400 PCP/SPC/ER				
OOP Maximum =>	\$8550 Med/Rx Combined	\$8550 Med/Rx Combined	\$8550 Med/Rx Combined	\$8550 Med/Rx Combined				
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes				
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$352.11	\$352.11	\$302.69	\$302.69	\$241.61	\$241.61	\$275.44	\$275.44
15	\$383.41	\$383.41	\$329.60	\$329.60	\$263.09	\$263.09	\$299.92	\$299.92
16	\$395.38	\$395.38	\$339.88	\$339.88	\$271.30	\$271.30	\$309.28	\$309.28
17	\$407.34	\$407.34	\$350.17	\$350.17	\$279.51	\$279.51	\$318.64	\$318.64
18	\$420.23	\$420.23	\$361.25	\$361.25	\$288.35	\$288.35	\$328.72	\$328.72
19	\$433.12	\$433.12	\$372.33	\$372.33	\$297.20	\$297.20	\$338.80	\$338.80
20	\$446.47	\$446.47	\$383.80	\$383.80	\$306.36	\$306.36	\$349.24	\$349.24
21	\$460.28	\$471.78	\$395.68	\$405.57	\$315.83	\$323.73	\$360.05	\$369.05
22	\$460.28	\$471.78	\$395.68	\$405.57	\$315.83	\$323.73	\$360.05	\$369.05
23	\$460.28	\$471.78	\$395.68	\$405.57	\$315.83	\$323.73	\$360.05	\$369.05
24	\$460.28	\$471.78	\$395.68	\$405.57	\$315.83	\$323.73	\$360.05	\$369.05
25	\$462.12	\$473.67	\$397.26	\$407.19	\$317.09	\$325.02	\$361.49	\$370.52
26	\$471.32	\$483.10	\$405.17	\$415.30	\$323.41	\$331.50	\$368.69	\$377.90
27	\$482.37	\$494.43	\$414.67	\$425.03	\$330.99	\$339.26	\$377.33	\$386.76
28	\$500.32	\$512.83	\$430.10	\$440.85	\$343.31	\$351.89	\$391.37	\$401.15
29	\$515.05	\$527.92	\$442.76	\$453.83	\$353.41	\$362.25	\$402.89	\$412.96
30	\$522.41	\$535.47	\$449.09	\$460.32	\$358.47	\$367.43	\$408.65	\$418.87
31	\$533.46	\$546.80	\$458.59	\$470.05	\$366.05	\$375.20	\$417.29	\$427.73
32	\$544.51	\$558.12	\$468.08	\$479.79	\$373.63	\$382.97	\$425.93	\$436.58
33	\$551.41	\$565.19	\$474.02	\$485.87	\$378.36	\$387.82	\$431.34	\$442.12
34	\$558.77	\$572.74	\$480.35	\$492.36	\$383.42	\$393.00	\$437.10	\$448.02
35	\$562.46	\$576.52	\$483.51	\$495.60	\$385.94	\$395.59	\$439.98	\$450.98
36	\$566.14	\$580.29	\$486.68	\$498.85	\$388.47	\$398.18	\$442.86	\$453.93
37	\$569.82	\$584.07	\$489.85	\$502.09	\$391.00	\$400.77	\$445.74	\$456.88
38	\$573.50	\$587.84	\$493.01	\$505.34	\$393.52	\$403.36	\$448.62	\$459.83
39	\$580.87	\$595.39	\$499.34	\$511.83	\$398.58	\$408.54	\$454.38	\$465.74
40	\$588.23	\$632.35	\$505.67	\$543.60	\$403.63	\$433.90	\$460.14	\$494.65
41	\$599.28	\$644.22	\$515.17	\$553.81	\$411.21	\$442.05	\$468.78	\$503.94
42	\$609.86	\$655.60	\$524.27	\$563.59	\$418.47	\$449.86	\$477.06	\$512.84
43	\$624.59	\$671.44	\$536.93	\$577.20	\$428.58	\$460.72	\$488.58	\$525.23
44	\$643.00	\$691.23	\$552.76	\$594.21	\$441.21	\$474.31	\$502.98	\$540.71
45	\$664.64	\$731.10	\$571.35	\$628.49	\$456.06	\$501.66	\$519.91	\$571.90
46	\$690.41	\$759.45	\$593.51	\$652.86	\$473.74	\$521.12	\$540.07	\$594.08
47	\$719.41	\$791.35	\$618.44	\$680.28	\$493.64	\$543.01	\$562.75	\$619.03
48	\$752.55	\$827.80	\$646.93	\$711.62	\$516.38	\$568.02	\$588.68	\$647.54
49	\$785.23	\$863.75	\$675.02	\$742.52	\$538.81	\$592.69	\$614.24	\$675.66
50	\$822.05	\$945.36	\$706.68	\$812.68	\$564.07	\$648.68	\$643.04	\$739.50
51	\$858.41	\$987.17	\$737.93	\$848.62	\$589.02	\$677.38	\$671.49	\$772.21
52	\$898.46	\$1,033.23	\$772.36	\$888.21	\$616.50	\$708.98	\$702.81	\$808.23
53	\$938.96	\$1,079.81	\$807.18	\$928.25	\$644.29	\$740.94	\$734.49	\$844.67
54	\$982.69	\$1,130.09	\$844.77	\$971.48	\$674.30	\$775.44	\$768.70	\$884.00
55	\$1,026.41	\$1,231.70	\$882.36	\$1,058.83	\$704.30	\$845.16	\$802.90	\$963.48
56	\$1,073.82	\$1,288.59	\$923.11	\$1,107.73	\$736.83	\$884.20	\$839.99	\$1,007.99
57	\$1,121.69	\$1,346.03	\$964.26	\$1,157.11	\$769.68	\$923.61	\$877.43	\$1,052.92
58	\$1,172.78	\$1,407.34	\$1,008.18	\$1,209.82	\$804.73	\$965.68	\$917.40	\$1,100.88
59	\$1,198.10	\$1,437.71	\$1,029.94	\$1,235.93	\$822.11	\$986.53	\$937.20	\$1,124.64
60	\$1,249.19	\$1,561.48	\$1,073.86	\$1,342.33	\$857.16	\$1,071.45	\$977.17	\$1,221.46
61	\$1,293.37	\$1,616.72	\$1,111.85	\$1,389.81	\$887.48	\$1,109.35	\$1,011.73	\$1,264.66
62	\$1,322.37	\$1,652.96	\$1,136.77	\$1,420.97	\$907.38	\$1,134.22	\$1,034.41	\$1,293.02
63	\$1,358.73	\$1,698.41	\$1,168.03	\$1,460.04	\$932.33	\$1,165.41	\$1,062.86	\$1,328.57
64+	\$1,380.82	\$1,726.03	\$1,187.03	\$1,483.78	\$947.48	\$1,184.36	\$1,080.14	\$1,350.17

Company Name:		Capital Advantage Assurance		Company (CAAC)	
Market:		Individual			
Product:		PPO and EPO			
Effective Date of Rates:		January 1, 2021		Ending date of Rates:	
				December 31, 2021	
HIOS Plan ID (On Exchange)=>		45127PA0020013		45127PA0020013	
HIOS Plan ID (Off Exchange)=>	45127PA0020021	45127PA0020013		45127PA0020013	
Plan Marketing Name =>	PPO 5950/20/40 Combined w	PPO 2150/10/20 Combined w	PPO 2150/10/20 Combined w	PPO 2150/10/20 Combined w	PPO 2150/10/20 Combined w
Form # =>	CAAC-Ind-PPO-C-v0121	CAAC-Ind-PPO-C-v0121	CAAC-Ind-PPO-C-v0121	CAAC-Ind-PPO-C-v0121	CAAC-Ind-PPO-C-v0121
Rating Area =>	9	6	7	9	
Network =>	PPO	PPO	PPO	PPO	
Metal =>	Silver	Gold	Gold	Gold	
Deductible =>	\$5950 Med/Rx Combined	\$2150 Med/Rx Combined	\$2150 Med/Rx Combined	\$2150 Med/Rx Combined	
Coinurance =>	20%	10%	10%	10%	
Copays =>	\$40/\$85/\$400 PCP/SPC/ER	\$20/\$45/\$300 PCP/SPC/ER	\$20/\$45/\$300 PCP/SPC/ER	\$20/\$45/\$300 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined	\$8550 Med/Rx Combined	\$8550 Med/Rx Combined	\$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$236.78	\$236.78	\$298.96	\$298.96	\$340.82
15	\$257.82	\$257.82	\$325.54	\$325.54	\$371.11
16	\$265.87	\$265.87	\$335.70	\$335.70	\$382.69
17	\$273.92	\$273.92	\$345.86	\$345.86	\$394.28
18	\$282.59	\$282.59	\$356.80	\$356.80	\$406.75
19	\$291.25	\$291.25	\$367.74	\$367.74	\$419.23
20	\$300.23	\$300.23	\$379.08	\$379.08	\$432.15
21	\$309.51	\$317.25	\$390.80	\$400.57	\$445.51
22	\$309.51	\$317.25	\$390.80	\$400.57	\$445.51
23	\$309.51	\$317.25	\$390.80	\$400.57	\$445.51
24	\$309.51	\$317.25	\$390.80	\$400.57	\$445.51
25	\$310.75	\$318.52	\$392.36	\$402.17	\$447.29
26	\$316.94	\$324.87	\$400.18	\$410.18	\$456.20
27	\$324.37	\$332.48	\$409.56	\$419.80	\$466.90
28	\$336.44	\$344.85	\$424.80	\$435.42	\$484.27
29	\$346.35	\$355.00	\$437.31	\$448.24	\$498.53
30	\$351.30	\$360.08	\$443.56	\$454.65	\$505.66
31	\$358.73	\$367.69	\$452.94	\$464.26	\$516.35
32	\$366.15	\$375.31	\$462.32	\$473.87	\$527.04
33	\$370.80	\$380.07	\$468.18	\$479.88	\$533.72
34	\$375.75	\$385.14	\$474.43	\$486.29	\$540.85
35	\$378.23	\$387.68	\$477.56	\$489.50	\$544.42
36	\$380.70	\$390.22	\$480.68	\$492.70	\$547.98
37	\$383.18	\$392.76	\$483.81	\$495.91	\$551.54
38	\$385.65	\$395.30	\$486.94	\$499.11	\$555.11
39	\$390.61	\$400.37	\$493.19	\$505.52	\$562.24
40	\$395.56	\$405.22	\$499.44	\$512.90	\$569.36
41	\$402.99	\$413.21	\$508.82	\$519.98	\$577.06
42	\$410.11	\$420.86	\$517.81	\$527.06	\$585.30
43	\$420.01	\$431.51	\$526.32	\$534.09	\$593.54
44	\$432.39	\$443.82	\$535.95	\$542.89	\$601.78
45	\$446.94	\$458.63	\$546.32	\$552.75	\$610.02
46	\$464.27	\$476.70	\$564.82	\$572.82	\$628.27
47	\$483.77	\$493.15	\$583.82	\$591.90	\$646.52
48	\$506.05	\$516.66	\$603.96	\$612.85	\$664.77
49	\$528.03	\$538.83	\$624.70	\$635.38	\$683.02
50	\$552.79	\$563.71	\$645.97	\$656.66	\$701.27
51	\$577.24	\$588.83	\$667.84	\$678.88	\$719.52
52	\$604.17	\$615.80	\$689.84	\$700.88	\$737.77
53	\$631.41	\$643.12	\$711.84	\$722.88	\$755.02
54	\$660.81	\$672.93	\$733.84	\$744.88	\$783.27
55	\$690.21	\$702.26	\$755.84	\$766.88	\$811.52
56	\$722.09	\$734.51	\$777.84	\$788.88	\$839.77
57	\$754.28	\$766.94	\$800.84	\$811.88	\$868.02
58	\$788.64	\$801.37	\$823.84	\$834.88	\$896.27
59	\$805.66	\$818.30	\$846.84	\$857.88	\$924.52
60	\$840.02	\$853.22	\$870.84	\$881.88	\$952.77
61	\$869.73	\$883.17	\$894.84	\$905.88	\$981.02
62	\$889.23	\$902.54	\$918.84	\$929.88	\$1,009.27
63	\$913.68	\$927.10	\$942.84	\$953.88	\$1,037.52
64+	\$928.53	\$942.08	\$966.84	\$977.88	\$1,065.77

Company Name:		Capital Advantage Assurance		Company (CAAC)	
Market:		Individual			
Product:		PPO and EPO			
Effective Date of Rates:		January 1, 2021		Ending date of Rates:	
				December 31, 2021	
HIOS Plan ID (On Exchange)=>	45127PA0020027	45127PA0020027	45127PA0020027	45127PA0020022	45127PA0020022
HIOS Plan ID (Off Exchange)=>	45127PA0020027	45127PA0020027	45127PA0020027	45127PA0020022	45127PA0020022
Plan Marketing Name =>	phic PPO 8550/0/75 Combined	phic PPO 8550/0/75 Combined	phic PPO 8550/0/75 Combined	phic PPO 8550/0/75 Combined	Choice 2000/0/30 Combined
Form # =>	CAAC-Ind-PPO-C-v0121	CAAC-Ind-PPO-C-v0121	CAAC-Ind-PPO-C-v0121	CAAC-Ind-PPO-C-v0121	CAAC-Ind-PPO-Choice-C-v0121
Rating Area =>	6	7	9	7	
Network =>	PPO	PPO	PPO	PPO	
Metal =>	Bronze	Bronze	Bronze	Gold	
Deductible =>	\$8550 Med/Rx Combined	\$8550 Med/Rx Combined	\$8550 Med/Rx Combined	\$2000 Med/Rx Combined	
Coinsurance =>	0%	0%	0%	0%	
Copays =>	\$75/\$0/\$0 PCP/SPC/ER	\$75/\$0/\$0 PCP/SPC/ER	\$75/\$0/\$0 PCP/SPC/ER	\$30/\$50/\$200 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined	\$8550 Med/Rx Combined	\$8550 Med/Rx Combined	\$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$148.15	\$148.15	\$168.89	\$168.89	\$145.19
15	\$161.32	\$161.32	\$183.90	\$183.90	\$158.09
16	\$166.35	\$166.35	\$189.64	\$189.64	\$163.03
17	\$171.39	\$171.39	\$195.38	\$195.38	\$167.96
18	\$176.81	\$176.81	\$201.57	\$201.57	\$173.28
19	\$182.23	\$182.23	\$207.75	\$207.75	\$178.59
20	\$187.85	\$187.85	\$214.15	\$214.15	\$184.09
21	\$193.66	\$198.50	\$220.77	\$226.29	\$189.79
22	\$193.66	\$198.50	\$220.77	\$226.29	\$189.79
23	\$193.66	\$198.50	\$220.77	\$226.29	\$189.79
24	\$193.66	\$198.50	\$220.77	\$226.29	\$189.79
25	\$194.43	\$199.30	\$221.66	\$227.20	\$190.55
26	\$198.31	\$203.27	\$226.07	\$231.72	\$194.34
27	\$202.96	\$208.03	\$231.37	\$237.15	\$198.90
28	\$210.51	\$215.77	\$239.98	\$245.98	\$206.30
29	\$216.71	\$222.12	\$247.04	\$253.22	\$212.37
30	\$219.80	\$225.30	\$250.58	\$256.84	\$215.41
31	\$224.45	\$230.06	\$255.88	\$262.27	\$219.96
32	\$229.10	\$234.83	\$261.17	\$267.70	\$224.52
33	\$232.00	\$237.80	\$264.49	\$271.10	\$227.36
34	\$235.10	\$240.98	\$268.02	\$274.72	\$230.40
35	\$236.65	\$242.57	\$269.78	\$276.53	\$231.92
36	\$238.20	\$244.16	\$271.55	\$278.34	\$233.44
37	\$239.75	\$245.74	\$273.32	\$280.15	\$234.96
38	\$241.30	\$247.33	\$275.08	\$281.96	\$236.47
39	\$244.40	\$250.51	\$278.61	\$285.58	\$239.51
40	\$247.50	\$253.66	\$282.15	\$289.13	\$242.55
41	\$252.15	\$271.06	\$287.45	\$309.00	\$247.10
42	\$256.60	\$275.84	\$292.52	\$314.46	\$251.47
43	\$262.80	\$282.51	\$299.59	\$322.06	\$257.54
44	\$270.54	\$290.83	\$308.42	\$331.55	\$265.13
45	\$279.65	\$307.61	\$318.80	\$350.67	\$274.05
46	\$290.49	\$319.54	\$331.16	\$364.27	\$284.68
47	\$302.69	\$332.96	\$345.07	\$379.57	\$296.64
48	\$316.63	\$348.30	\$360.96	\$397.06	\$310.30
49	\$330.38	\$363.42	\$376.64	\$414.30	\$323.78
50	\$345.88	\$397.76	\$394.30	\$453.44	\$338.96
51	\$361.18	\$415.35	\$411.74	\$473.50	\$353.95
52	\$378.02	\$434.73	\$430.95	\$495.59	\$370.46
53	\$395.07	\$454.33	\$450.38	\$517.93	\$387.17
54	\$413.46	\$475.48	\$471.35	\$542.05	\$405.19
55	\$431.86	\$518.23	\$492.32	\$590.79	\$423.22
56	\$451.81	\$542.17	\$515.06	\$618.07	\$442.77
57	\$471.95	\$566.34	\$538.02	\$645.63	\$462.51
58	\$493.45	\$592.13	\$562.53	\$675.03	\$483.58
59	\$504.10	\$604.92	\$574.67	\$689.60	\$494.02
60	\$525.59	\$656.99	\$599.18	\$748.97	\$515.08
61	\$544.18	\$680.23	\$620.37	\$775.46	\$533.30
62	\$556.39	\$695.48	\$634.28	\$792.85	\$545.26
63	\$571.68	\$714.61	\$651.72	\$814.65	\$560.25
64+	\$580.97	\$726.22	\$662.31	\$827.90	\$569.36

Company Name:		Capital Advantage Assurance		Company (CAAC)	
Market:		Individual			
Product:		PPO and EPO			
Effective Date of Rates:		January 1, 2021		Ending date of Rates:	
				December 31, 2021	
HIOS Plan ID (On Exchange)=>		45127PA0020024	45127PA0020025	45127PA0020026	
HIOS Plan ID (Off Exchange)=>	45127PA0020023	45127PA0020024	45127PA0020025	45127PA0020026	
Plan Marketing Name =>	Choice 3950/20/35 Combine	Choice 4000/20/35 Combine	Choice 7100/0/50 Combine	Gold Easy Blue PPO 0/0/25	
Form # =>	CAAC-Ind-PPOChoice-C-v0121	CAAC-Ind-PPOChoice-C-v0121	CAAC-Ind-PPOChoice-C-v0121	CAAC-Ind-PPO-C-v0121	
Rating Area =>	7	7	7	6	
Network =>	PPO	PPO	PPO	PPO	
Metal =>	Silver	Silver	Bronze	Gold	
Deductible =>	\$3950 Med/Rx Combined	\$4000 Med/Rx Combined	\$7100 Med/Rx Combined	\$0 /\$0 Med/Rx	
Coinurance =>	20%	20%	0%	0%	
Copays =>	\$35/\$65/\$400 PCP/SPC/ER	\$35/\$65/\$400 PCP/SPC/ER	\$50/\$85/\$0 PCP/SPC/ER	\$25/\$50/\$200 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined	\$8550 Med/Rx Combined	\$8550 Med/Rx Combined	\$8000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$235.87	\$235.87	\$301.96	\$301.96	\$207.41
15	\$256.83	\$256.83	\$328.81	\$328.81	\$225.85
16	\$264.85	\$264.85	\$339.07	\$339.07	\$232.90
17	\$272.87	\$272.87	\$349.33	\$349.33	\$239.95
18	\$281.50	\$281.50	\$360.38	\$360.38	\$247.54
19	\$290.13	\$290.13	\$371.44	\$371.44	\$255.13
20	\$299.07	\$299.07	\$382.88	\$382.88	\$262.99
21	\$308.32	\$316.03	\$394.72	\$404.59	\$271.13
22	\$308.32	\$316.03	\$394.72	\$404.59	\$271.13
23	\$308.32	\$316.03	\$394.72	\$404.59	\$271.13
24	\$308.32	\$316.03	\$394.72	\$404.59	\$271.13
25	\$309.56	\$317.30	\$396.30	\$406.21	\$272.21
26	\$315.72	\$323.62	\$404.20	\$414.30	\$277.63
27	\$323.12	\$331.20	\$413.67	\$424.01	\$284.14
28	\$335.15	\$343.53	\$429.07	\$439.79	\$294.71
29	\$345.02	\$353.64	\$441.70	\$452.74	\$303.39
30	\$349.95	\$358.70	\$448.01	\$459.21	\$307.73
31	\$357.35	\$366.28	\$457.49	\$468.92	\$314.24
32	\$364.75	\$373.87	\$466.96	\$478.63	\$320.74
33	\$369.37	\$378.61	\$472.88	\$484.70	\$324.81
34	\$374.31	\$383.66	\$479.20	\$491.18	\$329.15
35	\$376.77	\$386.19	\$482.35	\$494.41	\$331.32
36	\$379.24	\$388.72	\$485.51	\$497.65	\$333.49
37	\$381.71	\$391.25	\$488.67	\$500.89	\$335.65
38	\$384.17	\$393.78	\$491.83	\$504.12	\$337.82
39	\$389.11	\$398.83	\$498.14	\$510.60	\$342.16
40	\$394.04	\$403.59	\$504.46	\$516.29	\$346.50
41	\$401.44	\$411.55	\$513.93	\$522.48	\$353.01
42	\$408.53	\$419.17	\$523.01	\$529.24	\$359.24
43	\$418.40	\$429.78	\$533.64	\$540.74	\$367.92
44	\$430.73	\$443.03	\$551.43	\$562.79	\$378.76
45	\$445.22	\$459.74	\$569.98	\$582.98	\$391.51
46	\$462.49	\$478.74	\$592.09	\$611.30	\$406.69
47	\$481.91	\$503.10	\$616.96	\$638.65	\$423.77
48	\$504.11	\$524.52	\$645.38	\$670.91	\$443.29
49	\$526.00	\$548.60	\$673.40	\$704.74	\$462.54
50	\$550.67	\$573.27	\$704.98	\$738.73	\$484.23
51	\$575.03	\$601.28	\$736.16	\$770.59	\$505.65
52	\$601.85	\$629.13	\$770.50	\$806.08	\$529.24
53	\$628.98	\$657.33	\$805.24	\$842.02	\$553.10
54	\$658.27	\$687.01	\$842.74	\$879.15	\$578.85
55	\$687.56	\$717.08	\$880.24	\$917.28	\$604.61
56	\$719.32	\$749.18	\$920.89	\$959.07	\$632.54
57	\$751.39	\$781.66	\$961.94	\$1,000.33	\$660.73
58	\$785.61	\$816.73	\$1,005.76	\$1,046.91	\$690.83
59	\$802.57	\$833.08	\$1,027.47	\$1,068.96	\$705.74
60	\$836.79	\$867.99	\$1,071.28	\$1,113.39	\$735.84
61	\$866.39	\$897.99	\$1,109.18	\$1,149.67	\$761.86
62	\$885.82	\$917.27	\$1,134.04	\$1,175.56	\$778.95
63	\$910.17	\$941.72	\$1,165.23	\$1,206.54	\$800.36
64+	\$924.96	\$956.22	\$1,184.17	\$1,226.22	\$813.38

Company Name:		Capital Advantage Assurance Company (CAAC)																	
Market:		Individual																	
Product:		PPO and EPO																	
Effective Date of Rates:		January 1, 2021								Ending date of Rates:						December 31, 2021			
HIOS Plan ID (On Exchange)=>		45127PA0020026		45127PA0020026		45127PA0140002													
HIOS Plan ID (Off Exchange)=>		45127PA0020026		45127PA0020026		45127PA0140002													
Plan Marketing Name =>		Gold Easy Blue PPO 0/0/25		Gold Easy Blue PPO 0/0/25		Vantage EPO 2150/10/20 Combined		Vantage EPO 5950/20/40 Combined											
Form # =>		CAAC-Ind-PPO-C-v0121		CAAC-Ind-PPO-C-v0121		CAAC-Ind-EPO-C-V0121		CAAC-Ind-EPO-C-V0121											
Rating Area =>		7		9		6		6											
Network =>		PPO		PPO		EPO		EPO											
Metal =>		Gold		Gold		Gold		Silver											
Deductible =>		\$0 /\$0 Med/Rx		\$0 /\$0 Med/Rx		\$2150 Med/Rx Combined		\$5950 Med/Rx Combined											
Coinsurance =>		0%		0%		10%		20%											
Copays =>		\$25/\$50/\$200 PCP/SPC/ER		\$25/\$50/\$200 PCP/SPC/ER		\$20/\$45/\$300 PCP/SPC/ER		\$40/\$85/\$400 PCP/SPC/ER											
OOP Maximum =>		\$8000 Med/Rx Combined		\$8000 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined											
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes		Yes											
Age Band		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco			
0 - 14		\$353.79		\$353.79		\$304.14		\$304.14		\$268.36		\$268.36		\$217.32		\$217.32			
15		\$385.24		\$385.24		\$331.17		\$331.17		\$292.22		\$292.22		\$236.64		\$236.64			
16		\$397.27		\$397.27		\$341.51		\$341.51		\$301.34		\$301.34		\$244.02		\$244.02			
17		\$409.29		\$409.29		\$351.85		\$351.85		\$310.46		\$310.46		\$251.41		\$251.41			
18		\$422.24		\$422.24		\$362.98		\$362.98		\$320.28		\$320.28		\$259.37		\$259.37			
19		\$435.19		\$435.19		\$374.11		\$374.11		\$330.10		\$330.10		\$267.32		\$267.32			
20		\$448.60		\$448.60		\$385.64		\$385.64		\$340.28		\$340.28		\$275.56		\$275.56			
21		\$462.48		\$474.04		\$397.57		\$407.51		\$350.80		\$359.57		\$284.08		\$291.18			
22		\$462.48		\$474.04		\$397.57		\$407.51		\$350.80		\$359.57		\$284.08		\$291.18			
23		\$462.48		\$474.04		\$397.57		\$407.51		\$350.80		\$359.57		\$284.08		\$291.18			
24		\$462.48		\$474.04		\$397.57		\$407.51		\$350.80		\$359.57		\$284.08		\$291.18			
25		\$464.33		\$475.93		\$399.16		\$409.14		\$352.20		\$361.01		\$285.22		\$292.35			
26		\$473.57		\$485.41		\$407.11		\$417.29		\$359.22		\$368.20		\$290.90		\$298.17			
27		\$484.67		\$496.79		\$416.65		\$427.07		\$367.64		\$376.83		\$297.72		\$305.16			
28		\$502.71		\$515.28		\$432.15		\$442.96		\$381.32		\$390.85		\$308.79		\$316.51			
29		\$517.51		\$530.45		\$444.88		\$456.00		\$392.55		\$402.36		\$317.89		\$325.83			
30		\$524.91		\$538.03		\$451.24		\$462.52		\$398.16		\$408.11		\$322.43		\$330.49			
31		\$536.01		\$549.41		\$460.78		\$472.30		\$406.58		\$416.74		\$329.25		\$337.48			
32		\$547.11		\$560.79		\$470.32		\$482.08		\$415.00		\$425.37		\$336.07		\$344.47			
33		\$554.05		\$567.90		\$476.28		\$488.19		\$420.26		\$430.76		\$340.33		\$348.84			
34		\$561.44		\$575.48		\$482.65		\$494.71		\$425.87		\$436.52		\$344.87		\$353.49			
35		\$565.14		\$579.27		\$485.83		\$497.97		\$428.68		\$439.39		\$347.15		\$355.82			
36		\$568.84		\$583.07		\$489.01		\$501.23		\$431.48		\$442.27		\$349.42		\$358.15			
37		\$572.54		\$586.86		\$492.19		\$504.49		\$434.29		\$445.15		\$351.69		\$360.48			
38		\$576.24		\$590.65		\$495.37		\$507.75		\$437.10		\$448.02		\$353.96		\$362.81			
39		\$583.64		\$598.23		\$501.73		\$514.27		\$442.71		\$453.78		\$358.51		\$367.47			
40		\$591.04		\$635.37		\$508.09		\$546.20		\$448.32		\$481.95		\$363.05		\$390.28			
41		\$602.14		\$647.30		\$517.63		\$556.45		\$456.74		\$491.00		\$369.87		\$397.61			
42		\$612.78		\$658.74		\$526.78		\$566.28		\$464.81		\$499.67		\$376.41		\$404.64			
43		\$627.58		\$674.65		\$539.50		\$579.96		\$476.04		\$511.74		\$385.50		\$414.41			
44		\$646.08		\$694.53		\$555.40		\$597.06		\$490.07		\$526.82		\$396.86		\$426.62			
45		\$667.81		\$734.60		\$574.09		\$631.49		\$506.56		\$557.21		\$410.21		\$451.23			
46		\$693.71		\$763.08		\$596.35		\$655.98		\$526.20		\$578.82		\$426.12		\$468.73			
47		\$722.85		\$795.13		\$621.40		\$683.54		\$548.30		\$603.13		\$444.02		\$488.42			
48		\$756.15		\$831.76		\$650.02		\$715.02		\$573.56		\$630.91		\$464.47		\$510.92			
49		\$788.98		\$867.88		\$678.25		\$746.07		\$598.46		\$658.31		\$484.64		\$533.10			
50		\$825.98		\$949.88		\$710.05		\$816.56		\$626.53		\$720.51		\$507.37		\$583.47			
51		\$862.52		\$991.89		\$741.46		\$852.68		\$654.24		\$752.38		\$529.81		\$609.28			
52		\$902.75		\$1,038.16		\$776.05		\$892.46		\$684.76		\$787.48		\$554.52		\$637.70			
53		\$943.45		\$1,084.97		\$811.04		\$932.69		\$715.63		\$822.98		\$579.52		\$666.45			
54		\$987.38		\$1,135.49		\$848.80		\$976.12		\$748.96		\$861.30		\$606.51		\$697.49			
55		\$1,031.32		\$1,237.58		\$886.57		\$1,063.89		\$782.28		\$938.74		\$633.50		\$760.20			
56		\$1,078.95		\$1,294.75		\$927.52		\$1,113.03		\$818.42		\$982.10		\$662.76		\$795.31			
57		\$1,127.05		\$1,352.46		\$968.87		\$1,162.64		\$854.90		\$1,025.88		\$692.30		\$830.76			
58		\$1,178.39		\$1,414.06		\$1,013.00		\$1,215.60		\$893.84		\$1,072.61		\$723.84		\$868.60			
59		\$1,203.82		\$1,444.59		\$1,034.87		\$1,241.84		\$913.13		\$1,095.76		\$739.46		\$887.35			
60		\$1,255.16		\$1,568.95		\$1,079.00		\$1,348.74		\$952.07		\$1,190.09		\$770.99		\$963.74			
61		\$1,299.56		\$1,624.44		\$1,117.16		\$1,396.45		\$985.75		\$1,232.19		\$798.26		\$997.83			
62		\$1,328.69		\$1,660.86		\$1,142.21		\$1,427.76		\$1,007.85		\$1,259.81		\$816.16		\$1,020.20			
63		\$1,365.23		\$1,706.53		\$1,173.62		\$1,467.02		\$1,035.56		\$1,294.45		\$838.60		\$1,048.26			
64+		\$1,387.43		\$1,734.28		\$1,192.70		\$1,490.87		\$1,052.39		\$1,315.50		\$852.23		\$1,065.30			

Company Name: Capital Advantage Assurance
Market: Company (CAAC)
Product: Individual
Effective Date of Rates: PPO and EPO
 January 1, 2021

Ending date of Rates: December 31, 2021

HIOS Plan ID (On Exchange)=>	45127PA0140004	45127PA0140005		
HIOS Plan ID (Off Exchange)=>	45127PA0140004	45127PA0140005		
Plan Marketing Name =>	Advantage EPO 6000/20/40 Cor	Advantage EPO 8000/0/50 Cor		
Form # =>	CAAC-Ind-EPO-C-V0121	CAAC-Ind-EPO-C-V0121		
Rating Area =>	6	6		
Network =>	EPO	EPO		
Metal =>	Silver	Bronze		
Deductible =>	\$6000 Med/Rx Combined	\$8000 Med/Rx Combined		
Coinsurance =>	20%	0%		
Copays =>	\$40/\$85/\$400 PCP/SPC/ER	\$50/\$85/\$0 PCP/SPC/ER		
OOP Maximum =>	\$8550 Med/Rx Combined	\$8550 Med/Rx Combined		
Pediatric Dental (Yes/No) =>	Yes	Yes		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$277.17	\$277.17	\$194.06	\$194.06
15	\$301.81	\$301.81	\$211.31	\$211.31
16	\$311.23	\$311.23	\$217.90	\$217.90
17	\$320.65	\$320.65	\$224.50	\$224.50
18	\$330.80	\$330.80	\$231.60	\$231.60
19	\$340.94	\$340.94	\$238.70	\$238.70
20	\$351.45	\$351.45	\$246.06	\$246.06
21	\$362.32	\$371.38	\$253.67	\$260.01
22	\$362.32	\$371.38	\$253.67	\$260.01
23	\$362.32	\$371.38	\$253.67	\$260.01
24	\$362.32	\$371.38	\$253.67	\$260.01
25	\$363.77	\$372.86	\$254.68	\$261.05
26	\$371.02	\$380.29	\$259.76	\$266.25
27	\$379.71	\$389.20	\$265.85	\$272.49
28	\$393.84	\$403.69	\$275.74	\$282.63
29	\$405.44	\$415.57	\$283.86	\$290.95
30	\$411.23	\$421.51	\$287.92	\$295.11
31	\$419.93	\$430.43	\$294.00	\$301.35
32	\$428.62	\$439.34	\$300.09	\$307.59
33	\$434.06	\$444.91	\$303.90	\$311.49
34	\$439.86	\$450.85	\$307.96	\$315.65
35	\$442.76	\$453.82	\$309.98	\$317.73
36	\$445.65	\$456.79	\$312.01	\$319.81
37	\$448.55	\$459.77	\$314.04	\$321.89
38	\$451.45	\$462.74	\$316.07	\$323.97
39	\$457.25	\$468.68	\$320.13	\$328.13
40	\$463.04	\$497.77	\$324.19	\$348.50
41	\$471.74	\$507.12	\$330.28	\$355.05
42	\$480.07	\$516.08	\$336.11	\$361.32
43	\$491.67	\$528.54	\$344.23	\$370.05
44	\$506.16	\$544.12	\$354.38	\$380.96
45	\$523.19	\$575.51	\$366.30	\$402.93
46	\$543.48	\$597.83	\$380.50	\$418.56
47	\$566.31	\$622.94	\$396.49	\$436.13
48	\$592.39	\$651.63	\$414.75	\$456.23
49	\$618.12	\$679.93	\$432.76	\$476.04
50	\$647.10	\$744.17	\$453.05	\$521.01
51	\$675.73	\$777.09	\$473.09	\$544.06
52	\$707.25	\$813.34	\$495.16	\$569.44
53	\$739.13	\$850.00	\$517.49	\$595.11
54	\$773.55	\$889.59	\$541.59	\$622.82
55	\$807.97	\$969.57	\$565.68	\$678.82
56	\$845.29	\$1,014.35	\$591.81	\$710.17
57	\$882.97	\$1,059.57	\$618.19	\$741.83
58	\$923.19	\$1,107.83	\$646.35	\$775.62
59	\$943.12	\$1,131.74	\$660.30	\$792.36
60	\$983.34	\$1,229.17	\$688.46	\$860.58
61	\$1,018.12	\$1,272.65	\$712.81	\$891.02
62	\$1,040.95	\$1,301.18	\$728.79	\$910.99
63	\$1,069.57	\$1,336.96	\$748.83	\$936.04
64+	\$1,086.95	\$1,358.70	\$761.00	\$951.26

Capital Advantage Assurance Company (CAAC)
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
45127PA0020020	Bronze PPO 8000/0/50	PPO	Bronze	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020008	Silver PPO 6000/20/40	PPO	Silver	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020021	Silver PPO 5950/20/40	PPO	Silver	Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020013	Gold PPO 2150/10/20	PPO	Gold	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020027	Catastrophic PPO 8550/0/75	PPO	Catastrophic	On/Off	PPO	6,7,9	All
45127PA0020022	Gold PPO Choice 2000/0/30	PPO	Gold	On/Off	PPO Choice	7	Lancaster
45127PA0020023	Silver PPO Choice 3950/20/35	PPO	Silver	Off	PPO Choice	7	Lancaster
45127PA0020024	Silver PPO Choice 4000/20/35	PPO	Silver	On/Off	PPO Choice	7	Lancaster
45127PA0020025	Bronze PPO Choice 7100/0/50	PPO	Bronze	On/Off	PPO Choice	7	Lancaster
45127PA0020026	Gold Easy Blue PPO 0/0/25	PPO	Gold	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0140002	Gold Valley Advantage EPO 2150/10/20	EPO	Gold	On/Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0140003	Silver Valley Advantage EPO 5950/20/40	EPO	Silver	Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0140004	Silver Valley Advantage EPO 6000/20/40	EPO	Silver	On/Off	Valley Advantage EPO	6	Lehigh and Northampton
45127PA0140005	Bronze Valley Advantage EPO 8000/0/50	EPO	Bronze	On/Off	Valley Advantage EPO	6	Lehigh and Northampton

Company Name Capital Advantage Assurance Company (CAAC)
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2020 Number of Covered Lives by Rating County					RATING AREA 6										RATING AREA 7				RATING AREA 9							
					817	626	5,089	433	95	5,436	801	1,469	558	472	1,699	2,850	3,818	6,482	1,668	1,283	1,121	219	154	575	293	
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	
45127PA0020020	Bronze PPO 8000/0/50	PPO	Bronze	On/Off	\$281.67	\$281.67	\$281.67	\$281.67	\$281.67	\$281.67	\$281.67	\$281.67	\$281.67	\$281.67	\$321.10	\$321.10		\$321.10	\$276.04	\$276.04	\$276.04	\$276.04	\$276.04	\$276.04	\$276.04	
45127PA0020008	Silver PPO 6000/20/40	PPO	Silver	On/Off	\$403.75	\$403.75	\$403.75	\$403.75	\$403.75	\$403.75	\$403.75	\$403.75	\$403.75	\$403.75	\$460.28	\$460.28		\$460.28	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	\$395.68	
45127PA0020021	Silver PPO 5950/20/40	PPO	Silver	Off	\$315.83	\$315.83	\$315.83	\$315.83	\$315.83	\$315.83	\$315.83	\$315.83	\$315.83	\$315.83	\$360.05	\$360.05		\$360.05	\$309.51	\$309.51	\$309.51	\$309.51	\$309.51	\$309.51	\$309.51	
45127PA0020013	Gold PPO 2150/10/20	PPO	Gold	On/Off	\$390.80	\$390.80	\$390.80	\$390.80	\$390.80	\$390.80	\$390.80	\$390.80	\$390.80	\$390.80	\$445.51	\$445.51		\$445.51	\$382.98	\$382.98	\$382.98	\$382.98	\$382.98	\$382.98	\$382.98	
45127PA0020027	Catastrophic PPO 8550/0/75	PPO	Catastrophic	On/Off	\$193.66	\$193.66	\$193.66	\$193.66	\$193.66	\$193.66	\$193.66	\$193.66	\$193.66	\$193.66	\$220.77	\$220.77		\$220.77	\$189.79	\$189.79	\$189.79	\$189.79	\$189.79	\$189.79	\$189.79	
45127PA0020022	Gold PPO Choice 2000/0/30	PPO	Gold	On/Off														\$379.16								
45127PA0020023	Silver PPO Choice 3950/20/35	PPO	Silver	Off														\$308.32								
45127PA0020024	Silver PPO Choice 4000/20/35	PPO	Silver	On/Off														\$394.72								
45127PA0020025	Bronze PPO Choice 7100/0/50	PPO	Bronze	On/Off														\$271.13								
45127PA0020026	Gold Easy Blue PPO 0/0/25	PPO	Gold	On/Off	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$405.68	\$462.48	\$462.48		\$462.48	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57	\$397.57	
45127PA0140002	Gold Valley Advantage EPO 2150/10/20	EPO	Gold	On/Off			\$350.80			\$350.80																
45127PA0140003	Silver Valley Advantage EPO 5950/20/40	EPO	Silver	Off			\$284.08			\$284.08																
45127PA0140004	Silver Valley Advantage EPO 6000/20/40	EPO	Silver	On/Off			\$362.32			\$362.32																
45127PA0140005	Bronze Valley Advantage EPO 8000/0/50	EPO	Bronze	On/Off			\$253.67			\$253.67																

12/1/2019

to

12/31/2019

Total

PMPM

Allowed Claims	\$408,757,130.52	\$781.57
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$341,201,392.65	\$652.40
Risk Adjustment	\$38,088,900.00	\$72.83
Experience Period Premium	\$418,323,715.47	\$799.86
Experience Period Member Months	522,994	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$178.64	1.056	1.000	1.059	1.000	\$199.77
Outpatient Hospital	\$301.76	1.059	1.000	1.061	1.000	\$339.06
Professional	\$171.79	1.055	1.000	1.054	1.000	\$191.03
Other Medical	\$19.99	1.059	1.000	1.061	1.000	\$22.46
Capitation	\$0.00	1.030	1.000	1.030	1.000	\$0.00
Prescription Drug	\$109.39	1.098	1.010	1.106	1.013	\$135.91
Total	\$781.57					\$888.23

Morbidity Adjustment	1.009
Demographic Shift	1.000
Plan Design Changes	1.000
Other	0.953
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2021	\$854.10
Manual EHB Allowed Claims PMPM	\$0.00
Applied Credibility %	100.00%

Projected Period Totals

Projected Index Rate for 1/1/2021	\$854.10	\$473,677,027.20
Reinsurance	\$51.88	\$28,772,232.96
Risk Adjustment Payment/Charge	\$98.79	\$54,788,143.68
Exchange User Fees	3.33%	\$13,438,382.60
Market Adjusted Index Rate	\$727.66	\$409,555,033.16

Projected Member Months	554,592
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Product-Plan Data Collection

Company Legal Name: Capital Advantage Assurance Company
 HIOS Issuer ID: 45127
 Effective Date of Rate Change(s): 1/1/2021

State: PA
 Market: Individual

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
 To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
 To validate, select the Validate button or Ctrl + Shift + I.
 To finalize, select the Finalize button or Ctrl + Shift + F.
 To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
 To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	PPO										EPO			
1.2 Product ID	45127PA002										45127PA014			
1.3 Plan Name	2150/10/20	6000/20/40	5950/20/40	8000/0/50	2000/0/30	PPO 0/0/25 Rv 0	3950/20/30	4000/20/30	Choice 7300/0/50	8550/0/75 (CAAC)	Advantage EPO	Advantage EPO	Advantage EPO	Advantage EPO
1.4 Plan ID (Standard Component ID)	45127PA0020001	45127PA0020008	45127PA0020021	45127PA0020020	45127PA0020022	45127PA0020026	45127PA0020023	45127PA0020024	45127PA0020025	45127PA0020027	45127PA0140002	45127PA0140003	45127PA0140004	45127PA0140005
1.5 Metal	Gold	Silver	Silver	Bronze	Gold	Gold	Silver	Silver	Bronze	Catastrophic	Gold	Silver	Silver	Bronze
1.6 AV Metal Value	0.787	0.677	0.677	0.645	0.807	0.802	0.705	0.704	0.650	0.613	0.794	0.677	0.677	0.644
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	New	New	New	New	New	New	New	New	New	New
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO	EPO	EPO	EPO
1.9 Exchange Plan?	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021	1/1/2021
1.11 Cumulative Rate Change % (over 12 mos prior)	-15.53%	-10.59%	-17.47%	-17.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12 Product Rate Increase %														
1.13 Submission Level Rate Increase %														

Worksheet 1 Totals																	
Section II: Experience Period and Current Plan Level Information																	
2.1 Plan ID (Standard Component ID)		Total		45127PA0020013	45127PA0020008	45127PA0020021	45127PA0020020	45127PA0020022	45127PA0020026	45127PA0020023	45127PA0020024	45127PA0020025	45127PA0020027	45127PA0140002	45127PA0140003	45127PA0140004	45127PA0140005
\$408,757,131	2.2 Allowed Claims	\$408,757,131	\$179,666,534	\$143,915,924	\$17,926,821	\$67,247,852	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2.4 Member Cost Sharing	\$67,555,738	\$30,323,319	\$13,245,776	\$4,276,414	\$19,710,230	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$341,201,393	2.6 Incurred Claims	\$341,201,393	\$149,343,215	\$130,670,148	\$13,650,407	\$47,537,622	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$38,088,900	2.7 Risk Adjustment Transfer Amount	\$38,088,900	\$26,432,907	\$27,466,816	\$634,330	\$16,445,154	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$418,323,715	2.8 Premium	\$418,323,715	\$169,853,385	\$136,011,770	\$16,958,003	\$95,500,557	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
522,994	2.9 Experience Period Member Months	522,994	191,596	157,814	23,114	150,470	0	0	0	0	0	0	0	0	0	0	0
	2.10 Current Enrollment	35,958	10,239	11,374	1,727	12,618	0	0	0	0	0	0	0	0	0	0	0
	2.11 Current Premium PMPM	\$767.91	\$861.00	\$841.00	\$713.00	\$634.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.12 Loss Ratio	74.76%	76.08%	79.93%	77.59%	60.13%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month																	
2.13 Allowed Claims	\$781.57	\$937.74	\$911.93	\$775.58	\$446.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	\$129.17	\$158.27	\$83.93	\$185.01	\$130.99	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.17 Incurred Claims	\$652.40	\$779.47	\$828.00	\$590.57	\$315.93	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.18 Risk Adjustment Transfer Amount	\$72.83	\$137.96	\$174.05	\$27.44	\$109.29	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.19 Premium	\$799.86	\$886.52	\$861.85	\$733.67	\$634.68	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors														
3.1 Plan ID (Standard Component ID)	45127PA0020013	45127PA0020008	45127PA0020021	45127PA0020020	45127PA0020022	45127PA0020026	45127PA0020023	45127PA0020024	45127PA0020025	45127PA0020027	45127PA0140002	45127PA0140003	45127PA0140004	45127PA0140005
3.2 Market Adjusted Index Rate	\$727.66													
3.3 AV and Cost Sharing Design of Plan	0.9178	0.9505	0.7286	0.6424	0.9401	0.9553	0.7489	0.9821	0.6485	0.6368	0.9178	0.7286	0.9505	0.6424
3.4 Provider Network Adjustment	1.0412	1.0412	1.0412	1.0412	0.8538	1.0412	0.8538	0.8538	0.8538	1.0412	0.9267	0.9267	0.9267	0.9267
3.5 Benefits in Addition to FHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs														
3.6 Administrative Expense	7.09%	6.87%	8.67%	9.68%	8.26%	6.84%	10.06%	7.95%	11.39%	13.89%	7.85%	9.60%	7.61%	10.70%
3.7 Taxes and Fees	0.48%	0.48%	0.49%	0.50%	0.49%	0.48%	0.50%	0.49%	0.52%	0.54%	0.49%	0.50%	0.48%	0.51%
3.8 Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$768.95	\$794.42	\$621.36	\$554.21	\$654.41	\$798.16	\$532.11	\$681.29	\$468.00	\$381.03	\$690.27	\$558.94	\$712.87	\$499.13
3.11 Age Calibration Factor	0.5374													
3.12 Geographic Calibration Factor	0.9480													
3.13 Tobacco Calibration Factor	0.9976													
3.14 Calibrated Plan Adjusted Index Rate	\$390.81	\$403.75	\$315.80	\$281.67	\$332.59	\$405.65	\$270.43	\$346.25	\$237.85	\$193.65	\$350.82	\$284.07	\$362.31	\$253.67

Section IV: Projected Plan Level Information															
4.1 Plan ID (Standard Component ID)	Total	45127PA0020013	45127PA0020008	45127PA0020021	45127PA0020020	45127PA0020022	45127PA0020026	45127PA0020023	45127PA0020024	45127PA0020025	45127PA0020027	45127PA0140002	45127PA0140003	45127PA0140004	45127PA0140005
4.2 Allowed Claims	\$473,678,770	\$104,704,015	\$141,456,601	\$16,377,749	\$116,121,389	\$23,365,405	\$1,038,451	\$31,686,784	\$25,730,247	\$454,860	\$2,532,163	\$396,723	\$3,398,066	\$2,784,738	\$2,784,738
4.3 Reinsurance	\$22,247,215	\$4,867,200	\$5,406,841	\$820,945	\$5,998,170	\$1,312,508	\$47,536	\$221,513	\$1,457,964	\$1,617,660	\$35,662	\$331,233	\$22,344	\$145,937	\$161,622
4.4 Member Cost Sharing	\$75,959,707	\$4,738,977	\$26,648,938	\$2,823,568	\$28,098,407	\$512,872	\$24,160	\$534,285	\$5,232,522	\$5,800,478	\$100,128	\$99,269	\$65,938	\$624,111	\$656,055
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$375,471,848	\$95,097,736	\$109,400,822	\$12,733,236	\$82,024,812	\$21,540,026	\$966,756	\$2,895,771	\$24,996,299	\$18,312,109	\$319,070	\$2,281,679	\$308,441	\$2,628,039	\$1,967,052
4.7 Risk Adjustment Transfer Amount	\$42,359,737	\$9,267,567	\$10,294,878	\$4,563,117	\$11,420,796	\$2,499,077	\$90,510	\$421,770	\$2,776,031	\$3,086,100	\$67,902	\$249,839	\$42,544	\$277,870	\$307,735
4.8 Premium	\$372,379,784	\$93,293,592	\$107,069,149	\$12,716,849	\$82,863,577	\$21,410,862	\$945,828	\$2,938,302	\$24,759,724	\$18,869,983	\$338,717	\$2,257,596	\$311,315	\$2,593,307	\$2,010,822
4.9 Projected Member Months	554,592	121,335	134,785	20,465	149,526	32,719	1,185	5,522	36,345	40,326	889	3,271	557	3,638	4,020
4.10 Loss Ratio	90.53%	92.72%	93.21%	89.17%	87.00%	90.09%	93.29%	86.18%	90.78%	83.43%	78.47%	91.00%	87.17%	91.53%	84.84%
Per Member Per Month															
4.11 Allowed Claims	\$854.10	\$862.93	\$1,049.50	\$800.28	\$776.60	\$714.12	\$876.33	\$661.38	\$871.83	\$638.06	\$511.65	\$768.01	\$712.25	\$934.09	\$691.17
4.12 Reinsurance	\$40.11	\$40.11	\$40.11	\$40.11	\$40.11	\$40.11	\$40.11	\$40.11	\$40.11	\$40.11	\$40.11	\$40.11	\$40.11	\$40.11	\$40.11
4.13 Member Cost Sharing	\$136.97	\$39.06	\$197.71	\$137.97	\$187.52	\$15.68	\$20.39	\$96.76	\$143.97	\$143.84	\$112.63	\$30.35	\$118.38	\$171.55	\$162.83
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$677.02	\$783.76	\$811.67	\$622.20	\$548.57	\$658.33	\$815.83	\$524.41	\$687.75	\$454.10	\$358.91	\$687.55	\$553.75	\$722.39	\$488.22
4.16 Risk Adjustment Transfer Amount	\$76.38	\$76.38	\$76.38	\$76.38	\$76.38	\$76.38	\$76.38	\$76.38	\$76.38	\$76.38	\$76.38	\$76.38	\$76.38	\$76.38	\$76.38
4.17 Premium	\$671.45	\$768.89	\$794.37	\$621.40	\$554.18	\$654.39	\$798.17	\$532.12	\$681.24	\$467.94	\$381.03	\$690.19	\$558.91	\$712.86	\$499.09

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
Select only the Rating Areas you are offering plans within and add a factor for each area.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Rating Area	Rating Factor
Rating Area 6	1.0000
Rating Area 7	1.1400
Rating Area 9	0.9800

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM

Individual Rates

Effective January 1, 2021

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Individual
- Effective Date: 1/1/2021

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2021
- Average Rate Change Requested: -14.4%
- Range of Requested Rate Change: -17.5% to -10.6%
- Total additional annual revenue generated from the proposed rate change: \$(50,341,269)
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze, and Catastrophic
- Current Covered Lives and Policyholders: 35,958/24,705
- 2021 Number of Plans/Change from 2020: 14/ 10 additional plans
- Contract Form #: CAAC-Ind-PPO-C-v0121, CAAC-Ind-EPO-C-V0121, and CAAC-Ind-PPOChoice-C-v0121
- Form Filing SERFF #: CABC-132354801
- Binder SERFF #: CABC-PA21-125097706
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-1735063902116677641

Company Contact Information

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

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to individuals effective January 1, 2021. CAAC will offer individual products on and off the PA state-based exchange.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Individual	CAAC	1/1/2017	CABC-130539561	43.3%
Individual	CAAC	1/1/2018	CABC-131022042	49.2%
Individual	CAAC	1/1/2019	CABC-131454875	-20.8%
Individual	CAAC	1/1/2020	CABC-131915676	0.2%

Average Rate Change

CAAC is proposing an aggregate annual -14.4% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Exhibits Part III, Table 10, cell AC15.

The key drivers of the rate change, and approximate impact, are as follows:

Favorable Experience Net Risk Adjustment: -12%
Suspension of the Health Insurer Fee: -3%
Reinsurance Program: -6%
Future Cost and Utilization: 7%

Regulatory Considerations

Rates submitted by this filing assume changes to the current regulatory framework. As directed by the Insurance Department, the following factors have been applied to the rates for regulatory changes:

- Individual Mandate: 1.01
- Cost Sharing Reduction (CSR) Funding: Factor of 1.20 applied in the PA Rate Exhibits, Part III, column P to the on-exchange silver plan.
- User Exchange Fee of 3%
- Reinsurance Morbidity Adjustment of 0.999
- COVID-19 Adjustment of 1.0

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 46.

Benefit Changes 2020-2021

A summary of proposed 2021 benefits is included in Exhibit A. There are several benefit changes being implemented in 2021. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the individual market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2019 and December 31, 2019.

Paid Through Date: Claims in the BEP are paid through February 29, 2020

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments applied are equal to zero.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments.
- CBC only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

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

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".

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

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

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

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to corporate 2019 budgeted amounts and will be updated once finalized transfer payments are available.

Loss Ratio in BEP: Loss ratio is 74.76%

Credibility of Data

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

Trend Identification

Trend: 6.61%

Trend levels reflect CBC's 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. CBC uses the following to project future costs:
 - a. Vendor Physician Cost Model and Internal Hospital Contracting Model
 - i. The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.
 - b. Internal Prescription Drug Trend Model
 - i. Price Inflation
 - ii. Contract Pricing
 - iii. Member Cost-Sharing
 - iv. Units per Script
 - v. Brand/Generic Mix
 - vi. Therapeutic Mix
 - vii. Cost per Script
 - viii. Pipeline (new drugs)
2. Utilization Considerations:
 - a. Intensity of medical services rendered
 - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - c. Further migration from brand prescription drugs to generic prescription drugs
 - d. Favorable impacts of value based benefits designs
 - e. Medical utilization estimates reviewed by CBC's Chief Medical Officer
3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.
4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.
5. 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. CBC strives to mitigate the

underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from CBC's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

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

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, "Morbidity Adjustment", and PA Rate Exhibits, Table 5. The changes to morbidity is equal to the Department's Individual Adjustment factor times the Reinsurance Morbidity factor discussed above.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2019 to 2021. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from CBC's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

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

Changes in Network: A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

$$\begin{aligned} \text{Network Factor} \\ &= ([\text{Projected MM by Plan}] \times [\text{Network Factor by Plan}]) \\ &\div [\text{Total Projected MM}] \end{aligned}$$

Other Adjustments: An additional adjustment is applied to reflect pharmacy contracting savings in the projection period. Capital BlueCross (CBC) has contracted a new Pharmacy Benefit Manager (PBM) effective 1/1/2020, with calculated savings (combined price and Rx rebate savings) of 5% over CBC's current contract. The other adjustment factor is calculated as:

Other Adjustment

$$= ([Rx Savings Factor] - 1) \times [BEP Allowed Prescription Drug PMPM] \div [BEP Allowed Total PMPM] + 1$$

Benefits, Demographics, Network and Other adjustments are found in URRT Worksheet 1 and PA Rate Exhibits Table 5.

Index Rate

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

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

To calculate the projected index rate:

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

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

Paid to Allowed Ratio

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

Projected Paid and Incurred Claims are calculated as follows:

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

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

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

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

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

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

Trended Claim PMPM

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

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

$$\begin{aligned} \text{Projected Paid and Incurred Claims PMPM} \\ = [\text{Trended Claim PMPM}] \times [\text{Benefit Adjustment}] \\ \times [\text{Morbidity Adjustment}] \times [\text{Reinsurance Adjustment}] \\ \times [\text{Other Adjustment}] \end{aligned}$$

The *Morbidity Adjustment*, and *Other Adjustment* are discussed in the Projections Factors section above. The *Benefit Adjustment* is described in more detail in step 6 below. The *Reinsurance Adjustment* is discussed in Market Adjusted Index Rate section below.

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

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

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

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

$$\begin{aligned} &\text{Base Plan Paid and Incurred Claims PMPM} \\ &= \frac{\text{Benefit Adjusted Paid and Incurred Claims PMPM}}{\text{Benefit Level Adjustment}} \end{aligned}$$

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

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

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

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

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

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

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

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

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

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,

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

Projected Incurred Risk Adjustments PMPM:

Relevant to 2021 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2021. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2018-2019 risk adjustment results
5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

Please note that corporate budgeted amounts are used in the BEP. While CBC has done additional work to project 2020/2021 CRA expectations, those calculations will be finalized once 2019 CRA results are released, and a detailed calculation will be provided at that time. At the time of the initial filing, a placeholder is being used, reflecting best estimates to date.

Projected Incurred Reinsurance Recoveries:

In order to calculate the value of reinsurance, the following is provided:

1. PA Rate Exhibits, tab II.a show the company-specific BEP claims data.
2. PA Rate Exhibits, tab II.b shows the projected Individual ACA claims using all CBC subsidiaries – CAAC, CAIC, and KHPC. The claims represent BEP claims trended at 7% to the projection period.

3. CBC is utilizing this approach in order apply a consistent reinsurance factor across all CBC Individual ACA plans regardless of issuing entity. This approach also provides credibility to the small CBC issuers (KHPC and CAIC).

Exchange Fee PMPM:

The exchange fee PMPM is calculated as:

$$\begin{aligned} \text{Exchange Fee PMPM} \\ &= [\text{Avg 2021 On} - \text{Exchange Premium PMPM}] \times [\% \text{ Members On} \\ &\quad - \text{Exchange}] \end{aligned}$$

Where

$$\begin{aligned} [\text{Avg 2021 On} - \text{Exchange Premium PMPM}] \\ &= [\text{Avg 2020 On} - \text{Exchange Premium PMPM}] \times (1 \\ &\quad + [\text{Avg Proposed Rate Change}]) \end{aligned}$$

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

Retention Items

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.19 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6.
2. 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 what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CBC individual products. Administrative expenses are included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
 - a. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
 - i. Complete Health Risk Assessment questionnaire and receive a gift card.
 - ii. Participate in an online coaching program and receive a gift card reward.

- iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
 - iv. Fees are included in overall administrative expense fee discussed above.
 - v. Included in URRT Worksheet 2 “Administrative Expense”, and PA Rate Exhibits Table 6.
- 3. Broker Expense: Calculated based on CBC’s explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6. CBC pays commissions for new business and renewal enrollment received during open enrollment, both on and off exchange, and in all geographic areas. Commission is less on catastrophic plans due to the lower premium. CBC does not pay commission during Special Enrollment Periods (SEP). The 2020 broker commission schedule is yet to be finalized. Attached please find the 1/1/2019 copy of the broker agreement – redacted version. Files are as follows:
 - a. Redacted Agent Agreement: “Ind_20-51_Initial_CAAC_PPO_WBEBrokerIndRedacted_Supporting_20200519.pdf”
 - b. Redacted Preferred Producer Master Agreement: “Ind_20-51_Initial_CAAC_PPO_PPMABrokerIndRedacted_Supporting_20200519.pdf”
- 4. Additional Quality Improvement: The Final Notice of Benefit and Payment Parameters (NBPP) for 2020 finalized the rule to allow issuers to apply a standard 0.8% of premium for quality improvement (QI) measures in the MLR calculation. Additional QI amounts applied in rating equal 0.4%. Included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

- 5. Contingency: Contingency is included in URRT Worksheet 1, “Profit and Risk”, and PA Rate Exhibits Table 6.

Taxes and Fees:

- 1. Exchange Fee – All issuers participating in the state-based-facilitated exchange will remit 3% of premium. The exchange user fee is applied as an adjustment to the Index Rate at the market level. The calculation and amount is found in Exhibit K. The amount is also found in PA Rate Exhibits, Table 5.
- 2. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, “Taxes and Fees”, and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

Plan Adjusted Index Rates

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

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

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Please see Table 8. Induced Demand is calculated as:

$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$
Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.
3. Provider Network: CAAC is offering 3 networks: PPO, Valley Advantage EPO, and PPO Choice (2-tiered PPO). The network factors are the same across each plan in the network.
 - a. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.
 - i. St. Luke's offers savings over area hospitals in IP, OP and professional settings.
 - ii. We assume that 75% of claims are attributable to a St. Luke's facility (EPO plans are offered as multi-options within the counties, lowering the overall cost savings as high cost members stay in PPO plans).
 - iii. The rating factor of 0.92 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
 - iv. See Exhibit O1 for the development of the EPO network factor.
 - b. The PPO Choice tiered design allows members to choose lower cost providers within their region.
 - i. The product is offered in Lancaster county.
 - ii. We assume that 90% of claims will be attributable to Lancaster General Hospital (LGH), which is a tier 1 provider, and largest provider in Lancaster county.
 - iii. To establish the network factor, a risk-adjusted claim analysis was performed comparing LGH claim levels to other region 7 providers. The analysis showed roughly 25% savings across IP, OP and Professional services.
 - iv. The rating factor of 0.84 is the aggregate factor applied to the total medical, Rx, dental and vision premium given that the discount only impacts medical claims.
 - v. See Exhibit O2 for the development of the PPO Choice network factor.
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.

5. Catastrophic Plans: Applied to catastrophic plans to reflect lower morbidity. This factor is the same as approved in 2020.
6. Adjustment for distribution and administrative costs: Described in Retention section above.
7. Tobacco Adjustment: Calculated as the average tobacco factor applied across the risk pool.

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

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current individual enrollment by age in CAAC. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file Ind_20-51_Initial_CAAC_PPO_List-Billed_Supporting_20190519 for the calculation.

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

Geographic Factors: CBC performed regional analysis (Exhibit Q – Regional Analysis) to quantify the cost difference between the three regions in our service area. The analysis gathered Individual ACA (all CBC subsidiaries) incurred claims net Rx rebates, projected risk adjustment, and premium for a 12-month period by region. The loss ratio of each region is then compared to the average loss ratio for the book of business. In theory, the change in regional rating factor is:

$$[Change\ in\ Regional\ Rating\ Factor\ Region\ A] = [Region\ A\ LR] \div [BOB\ LR]$$

But our preferred approach is to gradually change factors, so not to shock the market, while moving rates in the appropriate direction. In order to do this, the following approach is being proposed:

$$[Change\ in\ Regional\ Rating\ Factor\ Region\ A] = [Region\ A\ LR] \div [Target\ LR]$$

Where Target LR is in between Region A LR and BOB LR. With this gradual approach, annual rate change by region is shown on Exhibit Q, column G.

Tobacco Factor Calibration: Average tobacco factor is calculated using current month member by smoking status data.

The calibration is:

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

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

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

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

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

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

AV Metal Values

Plan 45127PA0020025 uses alternative method 156.135(b)(2) to establish AV. Ind_20-51_Initial_CAAC_PPO_UniquePlanDesign_Supporting_20200519 includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

See AV Screenshots included with the submission.

AV Pricing Values

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

Projected Loss Ratio

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

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming enrollment growth, due to lowering rates and introducing additional networks. A similar distribution to current is applied.

Attachments and Examples

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

PA Rate Exhibits Part I through Part V

Table 8

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 - EPO Network
Exhibit O2 - PPO Choice Network
Exhibit P – Quarterly Base Rates
Exhibit Q – Regional Analysis

Broker Contracts
Actuarial Value Screenshots
List-Billed Data
Extended OEP and Covid-19 Estimates

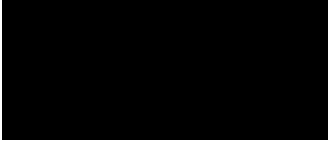
Actuarial Statement

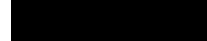
I, [REDACTED], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

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

1. This filing has been prepared in accordance with the following:
 - a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
 - b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
 - c. Actuarial Standard of Practice No. 12, "Risk Classification"
 - d. Actuarial Standard of Practice No. 23, "Data Quality"
 - e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
 - f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
 - g. Actuarial Standard of Practice No. 41, "Actuarial Communications".
2. The index rate is:
 - a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
 - b. Developed in compliance with the applicable Actuarial Standards of Practice.
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
 - d. Neither excessive nor deficient.
 - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
3. The percent of total premium that represents essential health benefits were calculated in accordance with actuarial standards of practice.
4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.
 - a. The analysis was
 - i. conducted by a member of the American Academy of Actuaries, and
 - ii. performed in accordance with generally accepted actuarial principles and methods.
5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.
6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the Rate Filing Justification.



, ASA, MAAA
Manager, Actuarial Services
Capital BlueCross



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

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

- Favorable claim experience
- PA Reinsurance Program
- Suspension of the Health Insurer Fee in 2021
- Anticipated increase in facility and physician unit costs
- Anticipated changes in prescription drug unit costs
- Continuing change in utilization such as
 - Intensity of medical services rendered
 - Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - Further migration from brand prescription drugs to generic prescription drugs
 - Favorable impacts of value based benefits designs
- Prescription drug patent expirations and new to market brand drugs
- Leveraging associated with unchanged cost share components such as deductible and copays
- Inflation adjustment to administrative expenses

2021 Rates Table Template v10.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	45127				
Rate Effective Date*	1/1/2021				
Rate Expiration Date*	12/31/2021				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	215.48	215.48
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	15	234.63	234.63
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	16	241.95	241.95
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	17	249.28	249.28
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	18	257.16	257.16
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	19	265.05	265.05
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	20	273.22	273.22
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	21	281.67	288.71
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	22	281.67	288.71
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	23	281.67	288.71
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	24	281.67	288.71
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	25	282.80	289.87
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	26	288.43	295.64
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	27	295.19	302.57
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	28	306.18	313.83
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	29	315.19	323.07
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	30	319.70	327.69
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	31	326.46	334.62
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	32	333.22	341.55
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	33	337.44	345.88
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	34	341.95	350.50
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	35	344.20	352.81
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	36	346.45	355.12
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	37	348.71	357.43
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	38	350.96	359.73
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	39	355.47	364.35
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	40	359.97	386.97
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	41	366.73	394.24
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45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	43	382.23	410.89
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45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	24	321.10	329.13
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45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	22	276.04	282.94
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	23	276.04	282.94

	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	24	276.04	282.94
	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	25	277.14	284.07
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	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	61	775.66	969.58
	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	62	793.05	991.32
	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	63	814.86	1018.58
	45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	828.11	1035.14
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	308.87	308.87
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	15	336.32	336.32
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	16	346.82	346.82
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	17	357.32	357.32
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	18	368.62	368.62
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	19	379.93	379.93
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	20	391.64	391.64
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	21	403.75	413.84
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	22	403.75	413.84
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	23	403.75	413.84
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	24	403.75	413.84
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	25	405.36	415.50
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	26	413.44	423.78
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	27	423.13	433.71
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	28	438.88	449.85
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	29	451.80	463.09
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	30	458.26	469.71
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	31	467.95	479.64
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	32	477.64	489.58
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	33	483.69	495.78
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	34	490.15	502.41
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	35	493.38	505.72
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	36	496.61	509.03
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	37	499.84	512.34
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	38	503.07	515.65
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	39	509.53	522.27
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	40	515.99	554.69
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	41	525.68	565.11
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	42	534.97	575.09
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	43	547.89	588.98
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	44	564.04	606.34
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	45	583.02	641.32
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	46	605.62	666.19
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	47	631.06	694.17
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	48	660.13	726.14
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	49	688.80	757.68
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	50	721.10	829.26
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	51	752.99	865.94
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	52	788.12	906.34
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	53	823.65	947.20
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	54	862.01	991.31
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	55	900.36	1080.44
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	56	941.95	1130.34
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	57	983.94	1180.73
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	58	1028.76	1234.51
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	59	1050.96	1261.15
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	60	1095.78	1369.72
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	61	1134.54	1418.17
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1159.97	1449.97
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1191.87	1489.84
	45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1211.24	1514.06
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	352.11	352.11
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	15	383.41	383.41
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	16	395.38	395.38
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	17	407.34	407.34
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	18	420.23	420.23
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	19	433.12	433.12
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	20	446.47	446.47
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	21	460.28	471.78
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	22	460.28	471.78
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	23	460.28	471.78
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	24	460.28	471.78
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	25	462.12	473.67
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	26	471.32	483.10
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	27	482.37	494.43
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	28	500.32	512.83
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	29	515.05	527.92
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	30	522.41	535.47
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	31	533.46	546.80
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	32	544.51	558.12
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	33	551.41	565.19
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	34	558.77	572.74
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	35	562.46	576.52
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	36	566.14	580.29
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	37	569.82	584.07
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	38	573.50	587.84
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	39	580.87	595.39
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	40	588.23	632.35
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	41	599.28	644.22
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	42	609.86	655.60
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	43	624.59	671.44
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	44	643.00	691.23
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	45	664.64	731.10
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	46	690.41	759.45
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	47	719.41	791.35
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	48	752.55	827.80
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	49	785.23	863.75
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	50	822.05	945.36
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	51	858.41	987.17

	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	52	898.46	1033.23
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	53	938.96	1079.81
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	54	982.69	1130.09
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	55	1026.41	1231.70
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	56	1073.82	1288.59
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	57	1121.69	1346.03
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	58	1172.78	1407.34
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	59	1198.10	1437.71
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	60	1249.19	1561.48
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	61	1293.37	1616.72
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	62	1322.37	1652.96
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	63	1358.73	1698.41
	45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1380.82	1726.03
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	302.69	302.69
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	15	329.60	329.60
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	16	339.88	339.88
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	17	350.17	350.17
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	18	361.25	361.25
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	19	372.33	372.33
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	20	383.80	383.80
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	21	395.68	405.57
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	22	395.68	405.57
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	23	395.68	405.57
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	24	395.68	405.57
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	25	397.26	407.19
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	26	405.17	415.30
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	27	414.67	425.03
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	28	430.10	440.85
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	29	442.76	453.83
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	30	449.09	460.32
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	31	458.59	470.05
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	32	468.08	479.79
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	33	474.02	485.87
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	34	480.35	492.36
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	35	483.51	495.60
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	36	486.68	498.85
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	37	489.85	502.09
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	38	493.01	505.34
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	39	499.34	511.83
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	40	505.67	543.60
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	41	515.17	553.81
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	42	524.27	563.59
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	43	536.93	577.20
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	44	552.76	594.21
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	45	571.35	628.49
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	46	593.51	652.86
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	47	618.44	680.28
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	48	646.93	711.62
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	49	675.02	742.52
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	50	706.68	812.68
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	51	737.93	848.62
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	52	772.36	888.21
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	53	807.18	928.25
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	54	844.77	971.48
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	55	882.36	1058.83
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	56	923.11	1107.73
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	57	964.26	1157.11
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	58	1008.18	1209.82
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	59	1029.94	1235.93
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	60	1073.86	1342.33
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	61	1111.85	1389.81
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	62	1136.77	1420.97
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	63	1168.03	1460.04
	45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1187.03	1483.78
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	241.61	241.61
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	15	263.09	263.09
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	16	271.30	271.30
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	17	279.51	279.51
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	18	288.35	288.35
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	19	297.20	297.20
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	20	306.36	306.36
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	21	315.83	323.73
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	22	315.83	323.73
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	23	315.83	323.73
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	24	315.83	323.73
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	25	317.09	325.02
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	26	323.41	331.50
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	27	330.99	339.26
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	28	343.31	351.89
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	29	353.41	362.25
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	30	358.47	367.43
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	31	366.05	375.20
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	32	373.63	382.97
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	33	378.36	387.82
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	34	383.42	393.00
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	35	385.94	395.59
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	36	388.47	398.18
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	37	391.00	400.77
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	38	393.52	403.36
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	39	398.58	408.54
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	40	403.63	433.90
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	41	411.21	442.05
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	42	418.47	449.86
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	43	428.58	460.72
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	44	441.21	474.31
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	45	456.06	501.66
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	46	473.74	521.12
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	47	493.64	543.01
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	48	516.38	568.02
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	49	538.81	592.69
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	50	564.07	648.68
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	51	589.02	677.38
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	52	616.50	708.98
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	53	644.29	740.94
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	54	674.30	775.44
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	55	704.30	845.16
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	56	736.83	884.20
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	57	769.68	923.61
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	58	804.73	965.68
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	59	822.11	986.53
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	60	857.16	1071.45
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	61	887.48	1109.35
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	62	907.38	1134.22
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	63	932.33	1165.41
	45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	947.48	1184.36
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	275.44	275.44
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	15	299.92	299.92
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	16	309.28	309.28
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	17	318.64	318.64
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	18	328.72	328.72
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	19	338.80	338.80
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	20	349.24	349.24
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	21	360.05	369.05
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	22	360.05	369.05
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	23	360.05	369.05
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	24	360.05	369.05
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	25	361.49	370.52
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	26	368.69	377.90
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	27	377.33	386.76
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	28	391.37	401.15

	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	29	402.89	412.96
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	30	408.65	418.87
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	31	417.29	427.73
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	32	425.93	436.58
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	33	431.34	442.12
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	34	437.10	448.02
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	35	439.98	450.98
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	36	442.86	453.93
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	37	445.74	456.88
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	38	448.62	459.83
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	39	454.38	465.74
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	40	460.14	494.65
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	41	468.78	503.94
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	42	477.06	512.84
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	43	488.58	525.23
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	44	502.98	540.71
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	45	519.91	571.90
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	46	540.07	594.08
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	47	562.75	619.03
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	48	588.68	647.54
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	49	614.24	675.66
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	50	643.04	739.50
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	51	671.49	772.21
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	52	702.81	808.23
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	53	734.49	844.67
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	54	768.70	884.00
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	55	802.90	963.48
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	56	839.99	1007.99
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	57	877.43	1052.92
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	58	917.40	1100.88
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	59	937.20	1124.64
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	60	977.17	1221.46
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	61	1011.73	1264.66
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	62	1034.41	1293.02
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	63	1062.86	1328.57
	45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1080.14	1350.17
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	236.78	236.78
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	15	257.82	257.82
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	16	265.87	265.87
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	17	273.92	273.92
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	18	282.59	282.59
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	19	291.25	291.25
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	20	300.23	300.23
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	21	309.51	317.25
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	22	309.51	317.25
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	23	309.51	317.25
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	24	309.51	317.25
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	25	310.75	318.52
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	26	316.94	324.87
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	27	324.37	332.48
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	28	336.44	344.85
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	29	346.35	355.00
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	30	351.30	360.08
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	31	358.73	367.69
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	32	366.15	375.31
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	33	370.80	380.07
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	34	375.75	385.14
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	35	378.23	387.68
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	36	380.70	390.22
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	37	383.18	392.76
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	38	385.65	395.30
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	39	390.61	400.37
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	40	395.56	425.22
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	41	402.99	433.21
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	42	410.11	440.86
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	43	420.01	451.51
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	44	432.39	464.82
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	45	446.94	491.63
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	46	464.27	510.70
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	47	483.77	532.15
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	48	506.05	556.66
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	49	528.03	580.83
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	50	552.79	635.71
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	51	577.24	663.83
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	52	604.17	694.80
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	53	631.41	726.12
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	54	660.81	759.93
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	55	690.21	828.26
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	56	722.09	866.51
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	57	754.28	905.14
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	58	788.64	946.37
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	59	805.66	966.80
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	60	840.02	1050.02
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	61	869.73	1087.17
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	62	889.23	1111.54
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	63	913.68	1142.10
	45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	928.53	1160.68
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	298.96	298.96
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	15	325.54	325.54
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	16	335.70	335.70
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	17	345.86	345.86
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	18	356.80	356.80
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	19	367.74	367.74
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	20	379.08	379.08
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	21	390.80	400.57
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	22	390.80	400.57
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	23	390.80	400.57
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	24	390.80	400.57
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	25	392.36	402.17
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	26	400.18	410.18
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	27	409.56	419.80
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	28	424.80	435.42
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	29	437.31	448.24
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	30	443.56	454.65
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	31	452.94	464.26
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	32	462.32	473.87
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	33	468.18	479.88
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	34	474.43	486.29
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	35	477.56	489.50
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	36	480.68	492.70
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	37	483.81	495.91
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	38	486.94	499.11
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	39	493.19	505.52
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	40	499.44	536.90
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	41	508.82	546.98
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	42	517.81	556.65
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	43	530.32	570.09
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	44	545.95	586.89
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	45	564.32	620.75
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	46	586.20	644.82
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	47	610.82	671.90
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	48	638.96	702.85
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	49	666.70	733.38
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	50	697.97	802.66
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	51	728.84	838.17
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	52	762.84	877.27
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	53	797.23	916.82
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	54	834.36	959.51
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	55	871.48	1045.78
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	56	911.74	1094.08

	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	57	952.38	1142.86
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	58	995.76	1194.91
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	59	1017.25	1220.70
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	60	1060.63	1325.79
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	61	1098.15	1372.69
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	62	1122.77	1403.46
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	63	1153.64	1442.05
	45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1172.39	1465.50
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	340.82	340.82
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	15	371.11	371.11
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	16	382.69	382.69
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	17	394.28	394.28
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	18	406.75	406.75
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	19	419.23	419.23
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	20	432.15	432.15
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	21	445.51	456.65
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	22	445.51	456.65
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	23	445.51	456.65
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	24	445.51	456.65
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	25	447.29	458.48
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	26	456.20	467.61
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	27	466.90	478.57
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	28	484.27	496.38
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	29	498.53	510.99
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	30	505.66	518.30
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	31	516.35	529.26
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	32	527.04	540.22
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	33	533.72	547.07
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	34	540.85	554.37
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	35	544.42	558.03
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	36	547.98	561.68
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	37	551.54	565.33
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	38	555.11	568.99
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	39	562.24	576.29
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	40	569.36	612.07
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	41	580.06	623.56
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	42	590.30	634.58
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	43	604.56	649.90
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	44	622.38	669.06
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	45	643.32	707.65
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	46	668.27	735.09
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	47	696.34	765.97
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	48	728.41	801.25
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	49	760.04	836.05
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	50	795.68	915.04
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	51	830.88	955.51
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	52	869.64	1000.09
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	53	908.84	1045.17
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	54	951.17	1093.84
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	55	993.49	1192.19
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	56	1039.38	1247.26
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	57	1085.71	1302.86
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	58	1135.16	1362.20
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	59	1159.67	1391.60
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	60	1209.12	1511.40
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	61	1251.89	1564.86
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	62	1279.96	1599.94
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	63	1315.15	1643.94
	45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1336.53	1670.67
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	292.98	292.98
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	15	319.03	319.03
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	16	328.98	328.98
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	17	338.94	338.94
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	18	349.66	349.66
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	19	360.39	360.39
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	20	371.49	371.49
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	21	382.98	392.56
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	22	382.98	392.56
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	23	382.98	392.56
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	24	382.98	392.56
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	25	384.52	394.13
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	26	392.18	401.98
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	27	401.37	411.40
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	28	416.30	426.71
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	29	428.56	439.27
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	30	434.69	445.55
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	31	443.88	454.98
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	32	453.07	464.40
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	33	458.81	470.29
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	34	464.94	476.57
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	35	468.01	479.71
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	36	471.07	482.85
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	37	474.13	485.99
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	38	477.20	489.13
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	39	483.33	495.41
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	40	489.45	526.16
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	41	498.65	536.04
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	42	507.45	545.51
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	43	519.71	558.69
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	44	535.03	575.16
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	45	553.03	608.33
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	46	574.48	631.92
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	47	598.60	658.46
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	48	626.18	688.80
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	49	653.37	718.71
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	50	684.01	786.61
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	51	714.27	821.40
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	52	747.58	859.72
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	53	781.29	898.48
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	54	817.67	940.32
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	55	854.05	1024.87
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	56	893.50	1072.20
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	57	933.33	1120.00
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	58	975.84	1171.01
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	59	996.91	1196.29
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	60	1039.42	1299.27
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	61	1076.19	1345.23
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	62	1100.31	1375.39
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	63	1130.57	1413.21
	45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1148.94	1436.19
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	148.15	148.15
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	15	161.32	161.32
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	16	166.35	166.35
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	17	171.39	171.39
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	18	176.81	176.81
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	19	182.23	182.23
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	20	187.85	187.85
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	21	193.66	198.50
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	22	193.66	198.50
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	23	193.66	198.50
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	24	193.66	198.50
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	25	194.43	199.30
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	26	198.31	203.27
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	27	202.96	208.03
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	28	210.51	215.77
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	29	216.71	222.12
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	30	219.80	225.30
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	31	224.45	230.06
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	32	229.10	234.83
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	33	232.00	237.80

	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	34	235.10	240.98
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	35	236.65	242.57
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	36	238.20	244.16
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	37	239.75	245.74
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	38	241.30	247.33
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	39	244.40	250.51
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	40	247.50	266.06
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	41	252.15	271.06
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	42	256.60	275.84
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	43	262.80	282.51
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	44	270.54	290.83
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	45	279.65	307.61
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	46	290.49	319.54
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	47	302.69	332.96
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	48	316.63	348.30
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	49	330.38	363.42
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	50	345.88	397.76
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	51	361.18	415.35
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	52	378.02	434.73
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	53	395.07	454.33
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	54	413.46	475.48
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	55	431.86	518.23
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	56	451.81	542.17
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	57	471.95	566.34
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	58	493.45	592.13
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	59	504.10	604.92
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	60	525.59	656.99
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	61	544.18	680.23
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	62	556.39	695.48
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	63	571.68	714.61
	45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	580.97	726.22
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	168.89	168.89
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	15	183.90	183.90
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	16	189.64	189.64
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	17	195.38	195.38
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	18	201.57	201.57
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	19	207.75	207.75
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	20	214.15	214.15
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	21	220.77	226.29
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	22	220.77	226.29
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	23	220.77	226.29
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	24	220.77	226.29
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	25	221.66	227.20
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	26	226.07	231.72
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	27	231.37	237.15
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	28	239.98	245.98
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	29	247.04	253.22
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	30	250.58	256.84
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	31	255.88	262.27
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	32	261.17	267.70
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	33	264.49	271.10
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	34	268.02	274.72
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	35	269.78	276.53
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	36	271.55	278.34
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	37	273.32	280.15
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	38	275.08	281.96
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	39	278.61	285.58
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	40	282.15	303.31
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	41	287.45	309.00
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	42	292.52	314.46
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	43	299.59	322.06
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	44	308.42	331.55
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	45	318.80	350.67
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	46	331.16	364.27
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	47	345.07	379.57
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	48	360.96	397.06
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	49	376.64	414.30
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	50	394.30	453.44
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	51	411.74	473.50
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	52	430.95	495.59
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	53	450.38	517.93
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	54	471.35	542.05
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	55	492.32	590.79
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	56	515.06	618.07
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	57	538.02	645.63
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	58	562.53	675.03
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	59	574.67	689.60
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	60	599.18	748.97
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	61	620.37	775.46
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	62	634.28	792.85
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	63	651.72	814.65
	45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	662.31	827.90
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	145.19	145.19
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	15	158.09	158.09
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	16	163.03	163.03
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	17	167.96	167.96
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	18	173.28	173.28
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	19	178.59	178.59
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	20	184.09	184.09
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	21	189.79	194.53
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	22	189.79	194.53
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	23	189.79	194.53
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	24	189.79	194.53
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	25	190.55	195.31
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	26	194.34	199.20
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	27	198.90	203.87
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	28	206.30	211.46
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	29	212.37	217.68
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	30	215.41	220.79
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	31	219.96	225.46
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	32	224.52	230.13
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	33	227.36	233.05
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	34	230.40	236.16
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	35	231.92	237.72
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	36	233.44	239.27
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	37	234.96	240.83
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	38	236.47	242.39
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	39	239.51	245.50
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	40	242.55	260.74
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	41	247.10	265.64
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	42	251.47	270.33
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	43	257.54	276.86
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	44	265.13	285.02
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	45	274.05	301.46
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	46	284.68	313.15
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	47	296.64	326.30
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	48	310.30	341.33
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	49	323.78	356.15
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	50	338.96	389.80
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	51	353.95	407.05
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	52	370.46	426.03
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	53	387.17	445.24
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	54	405.19	465.97
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	55	423.22	507.87
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	56	442.77	531.33
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	57	462.51	555.01
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	58	483.58	580.29
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	59	494.02	592.82
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	60	515.08	643.85
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	61	533.30	666.63

	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	62	545.26	681.57
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	63	560.25	700.31
	45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	569.36	711.70
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	310.35	310.35
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	15	337.93	337.93
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	16	348.48	348.48
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	17	359.03	359.03
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	18	370.39	370.39
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	19	381.74	381.74
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	20	393.51	393.51
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	21	405.68	415.82
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	22	405.68	415.82
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	23	405.68	415.82
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	24	405.68	415.82
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	25	407.30	417.49
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	26	415.42	425.80
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	27	425.15	435.78
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	28	440.97	452.00
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	29	453.96	465.30
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	30	460.45	471.96
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	31	470.18	481.94
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	32	479.92	491.92
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	33	486.00	498.15
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	34	492.50	504.81
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	35	495.74	508.13
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	36	498.99	511.46
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	37	502.23	514.79
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	38	505.48	518.11
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	39	511.97	524.77
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	40	518.46	557.34
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	41	528.20	567.81
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	42	537.53	577.84
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	43	550.51	591.80
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	44	566.73	609.24
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	45	585.80	644.38
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	46	608.52	669.37
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	47	634.08	697.49
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	48	663.29	729.62
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	49	692.09	761.30
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	50	724.54	833.23
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	51	756.59	870.08
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	52	791.89	910.67
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	53	827.59	951.73
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	54	866.13	996.05
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	55	904.67	1085.60
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	56	946.45	1135.74
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	57	988.64	1186.37
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	58	1033.67	1240.41
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	59	1055.99	1267.18
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	60	1101.02	1376.27
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	61	1139.96	1424.95
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	62	1165.52	1456.90
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	63	1197.57	1496.96
	45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1217.03	1521.30
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	353.79	353.79
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	15	385.24	385.24
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	16	397.27	397.27
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	17	409.29	409.29
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	18	422.24	422.24
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	19	435.19	435.19
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	20	448.60	448.60
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	21	462.48	474.04
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	22	462.48	474.04
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	23	462.48	474.04
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	24	462.48	474.04
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	25	464.33	475.93
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	26	473.57	485.41
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	27	484.67	496.79
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	28	502.71	515.28
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	29	517.51	530.45
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	30	524.91	538.03
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	31	536.01	549.41
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	32	547.11	560.79
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	33	554.05	567.90
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	34	561.44	575.48
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	35	565.14	579.27
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	36	568.84	583.07
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	37	572.54	586.86
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	38	576.24	590.65
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	39	583.64	598.23
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	40	591.04	635.37
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	41	602.14	647.30
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	42	612.78	658.74
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	43	627.58	674.65
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	44	646.08	694.53
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	45	667.81	734.60
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	46	693.71	763.08
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	47	722.85	795.13
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	48	756.15	831.76
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	49	788.98	867.88
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	50	825.98	949.88
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	51	862.52	991.89
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	52	902.75	1038.16
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	53	943.45	1084.97
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	54	987.38	1135.49
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	55	1031.32	1237.58
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	56	1078.95	1294.75
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	57	1127.05	1352.46
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	58	1178.39	1414.06
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	59	1203.82	1444.59
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	60	1255.16	1568.95
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	61	1299.56	1624.44
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	62	1328.69	1660.86
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	63	1365.23	1706.53
	45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1387.43	1734.28
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	304.14	304.14
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	15	331.17	331.17
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	16	341.51	341.51
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	17	351.85	351.85
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	18	362.98	362.98
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	19	374.11	374.11
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	20	385.64	385.64
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	21	397.57	407.51
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	22	397.57	407.51
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	23	397.57	407.51
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	24	397.57	407.51
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	25	399.16	409.14
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	26	407.11	417.29
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	27	416.65	427.07
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	28	432.15	442.96
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	29	444.88	456.00
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	30	451.24	462.52
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	31	460.78	472.30
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	32	470.32	482.08
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	33	476.28	488.19
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	34	482.65	494.71
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	35	485.83	497.97
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	36	489.01	501.23
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	37	492.19	504.49
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	38	495.37	507.75

	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	39	501.73	514.27
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	40	508.09	546.20
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	41	517.63	556.45
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	42	526.78	566.28
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	43	539.50	579.96
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	44	555.40	597.06
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	45	574.09	631.49
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	46	596.35	655.98
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	47	621.40	683.54
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	48	650.02	715.02
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	49	678.25	746.07
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	50	710.05	816.56
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	51	741.46	852.68
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	52	776.05	892.46
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	53	811.04	932.69
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	54	848.80	976.12
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	55	886.57	1063.89
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	56	927.52	1113.03
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	57	968.87	1162.64
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	58	1013.00	1215.60
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	59	1034.87	1241.84
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	60	1079.00	1348.74
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	61	1117.16	1396.45
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	62	1142.21	1427.76
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	63	1173.62	1467.02
	45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1192.70	1490.87
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	290.06	290.06
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	15	315.84	315.84
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	16	325.70	325.70
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	17	335.56	335.56
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	18	346.18	346.18
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	19	356.79	356.79
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	20	367.79	367.79
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	21	379.16	388.64
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	22	379.16	388.64
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	23	379.16	388.64
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	24	379.16	388.64
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	25	380.68	390.20
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	26	388.26	397.97
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	27	397.36	407.30
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	28	412.15	422.46
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	29	424.28	434.89
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	30	430.35	441.11
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	31	439.45	450.44
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	32	448.55	459.76
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	33	454.24	465.59
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	34	460.31	471.81
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	35	463.34	474.92
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	36	466.37	478.03
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	37	469.41	481.14
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	38	472.44	484.25
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	39	478.50	490.47
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	40	484.57	520.91
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	41	493.67	530.70
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	42	502.39	540.07
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	43	514.53	553.11
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	44	529.69	569.42
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	45	547.51	602.26
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	46	568.75	625.62
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	47	592.63	651.90
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	48	619.93	681.93
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	49	646.85	711.54
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	50	677.19	778.76
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	51	707.14	813.21
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	52	740.13	851.15
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	53	773.49	889.52
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	54	809.52	930.94
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	55	845.54	1014.64
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	56	884.59	1061.51
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	57	924.02	1108.83
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	58	966.11	1159.33
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	59	986.96	1184.36
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	60	1029.05	1286.31
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	61	1065.45	1331.81
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	62	1089.34	1361.67
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	63	1119.29	1399.12
	45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1137.48	1421.86
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	235.87	235.87
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	15	256.83	256.83
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	16	264.85	264.85
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	17	272.87	272.87
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	18	281.50	281.50
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	19	290.13	290.13
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	20	299.07	299.07
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	21	308.32	316.03
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	22	308.32	316.03
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	23	308.32	316.03
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	24	308.32	316.03
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	25	309.56	317.30
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	26	315.72	323.62
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	27	323.12	331.20
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	28	335.15	343.53
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	29	345.02	353.64
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	30	349.95	358.70
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	31	357.35	366.28
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	32	364.75	373.87
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	33	369.37	378.61
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	34	374.31	383.66
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	35	376.77	386.19
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	36	379.24	388.72
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	37	381.71	391.25
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	38	384.17	393.78
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	39	389.11	398.83
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	40	394.04	423.59
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	41	401.44	431.55
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	42	408.53	439.17
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	43	418.40	449.78
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	44	430.73	463.03
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	45	445.22	489.74
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	46	462.49	508.74
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	47	481.91	530.10
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	48	504.11	554.52
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	49	526.00	578.60
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	50	550.67	633.27
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	51	575.03	661.28
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	52	601.85	692.13
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	53	628.98	723.33
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	54	658.27	757.01
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	55	687.56	825.08
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	56	719.32	863.18
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	57	751.39	901.66
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	58	785.61	942.73
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	59	802.57	963.08
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	60	836.79	1045.99
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	61	866.39	1082.99
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	62	885.82	1107.27
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	63	910.17	1137.72
	45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	924.96	1156.22
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	301.96	301.96
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	15	328.81	328.81

	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	16	339.07	339.07
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	17	349.33	349.33
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	18	360.38	360.38
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	19	371.44	371.44
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	20	382.88	382.88
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	21	394.72	404.59
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	22	394.72	404.59
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	23	394.72	404.59
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	24	394.72	404.59
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	25	396.30	406.21
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	26	404.20	414.30
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	27	413.67	424.01
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	28	429.07	439.79
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	29	441.70	452.74
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	30	448.01	459.21
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	31	457.49	468.92
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	32	466.96	478.63
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	33	472.88	484.70
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	34	479.20	491.18
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	35	482.35	494.41
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	36	485.51	497.65
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	37	488.67	500.89
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	38	491.83	504.12
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	39	498.14	510.60
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	40	504.46	542.29
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	41	513.93	552.48
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	42	523.01	562.24
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	43	535.64	575.81
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	44	551.43	592.79
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	45	569.98	626.98
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	46	592.09	651.30
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	47	616.96	678.65
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	48	645.38	709.91
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	49	673.40	740.74
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	50	704.98	810.73
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	51	736.16	846.59
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	52	770.50	886.08
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	53	805.24	926.02
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	54	842.74	969.15
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	55	880.24	1056.28
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	56	920.89	1105.07
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	57	961.94	1154.33
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	58	1005.76	1206.91
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	59	1027.47	1232.96
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	60	1071.28	1339.10
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	61	1109.18	1386.47
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	62	1134.04	1417.56
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	63	1165.23	1456.54
	45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1184.16	1480.22
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	207.41	207.41
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	15	225.85	225.85
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	16	232.90	232.90
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	17	239.95	239.95
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	18	247.54	247.54
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	19	255.13	255.13
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	20	262.99	262.99
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	21	271.13	277.90
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	22	271.13	277.90
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	23	271.13	277.90
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	24	271.13	277.90
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	25	272.21	279.02
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	26	277.63	284.57
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	27	284.14	291.24
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	28	294.71	302.08
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	29	303.39	310.97
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	30	307.73	315.42
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	31	314.24	322.09
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	32	320.74	328.76
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	33	324.81	332.93
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	34	329.15	337.38
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	35	331.32	339.60
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	36	333.49	341.82
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	37	335.65	344.05
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	38	337.82	346.27
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	39	342.16	350.72
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	40	346.50	372.49
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	41	353.01	379.48
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	42	359.24	386.19
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	43	367.92	395.51
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	44	378.76	407.17
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	45	391.51	430.66
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	46	406.69	447.36
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	47	423.77	466.15
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	48	443.29	487.62
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	49	462.54	508.80
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	50	484.23	556.87
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	51	505.65	581.50
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	52	529.24	608.62
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	53	553.10	636.06
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	54	578.85	665.68
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	55	604.61	725.53
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	56	632.54	759.04
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	57	660.73	792.88
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	58	690.83	829.00
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	59	705.74	846.89
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	60	735.84	919.80
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	61	761.86	952.33
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	62	778.95	973.68
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	63	800.36	1000.46
	45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	813.38	1016.72
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	268.36	268.36
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	15	292.22	292.22
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	16	301.34	301.34
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	17	310.46	310.46
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	18	320.28	320.28
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	19	330.10	330.10
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	20	340.28	340.28
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	21	350.80	359.57
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	22	350.80	359.57
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	23	350.80	359.57
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	24	350.80	359.57
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	25	352.20	361.01
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	26	359.22	368.20
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	27	367.64	376.83
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	28	381.32	390.85
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	29	392.55	402.36
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	30	398.16	408.11
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	31	406.58	416.74
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	32	415.00	425.37
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	33	420.26	430.76
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	34	425.87	436.52
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	35	428.68	439.39
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	36	431.48	442.27
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	37	434.29	445.15
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	38	437.10	448.02
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	39	442.71	453.78
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	40	448.32	481.95
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	41	456.74	491.00
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	42	464.81	499.67
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	43	476.04	511.74

	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	44	490.07	526.82
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	45	506.56	557.21
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	46	526.20	578.82
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	47	548.30	603.13
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	48	573.56	630.91
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	49	598.46	658.31
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	50	626.53	720.51
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	51	654.24	752.38
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	52	684.76	787.48
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	53	715.63	822.98
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	54	748.96	861.30
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	55	782.28	938.74
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	56	818.42	982.10
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	57	854.90	1025.88
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	58	893.84	1072.61
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	59	913.13	1095.76
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	60	952.07	1190.09
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	61	985.75	1232.19
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	62	1007.85	1259.81
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	63	1035.56	1294.45
	45127PA0140002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1052.39	1315.50
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	217.32	217.32
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	15	236.64	236.64
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	16	244.02	244.02
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	17	251.41	251.41
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	18	259.37	259.37
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	19	267.32	267.32
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	20	275.56	275.56
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	21	284.08	291.18
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	22	284.08	291.18
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	23	284.08	291.18
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	24	284.08	291.18
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	25	285.22	292.35
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	26	290.90	298.17
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	27	297.72	305.16
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	28	308.79	316.51
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	29	317.89	325.83
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	30	322.43	330.49
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	31	329.25	337.48
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	32	336.07	344.47
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	33	340.33	348.84
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	34	344.87	353.49
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	35	347.15	355.82
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	36	349.42	358.15
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	37	351.69	360.48
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	38	353.96	362.81
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	39	358.51	367.47
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	40	363.05	390.28
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	41	369.87	397.61
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	42	376.41	404.64
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	43	385.50	414.41
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	44	396.86	426.62
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	45	410.21	451.23
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	46	426.12	468.73
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	47	444.02	488.42
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	48	464.47	510.92
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	49	484.64	533.10
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	50	507.37	583.47
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	51	529.81	609.28
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	52	554.52	637.70
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	53	579.52	666.45
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	54	606.51	697.49
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	55	633.50	760.20
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	56	662.76	795.31
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	57	692.30	830.76
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	58	723.84	868.60
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	59	739.46	887.35
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	60	770.99	963.74
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	61	798.26	997.83
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	62	816.16	1020.20
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	63	838.60	1048.26
	45127PA0140003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	852.23	1065.30
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	277.17	277.17
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	15	301.81	301.81
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	16	311.23	311.23
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	17	320.65	320.65
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	18	330.80	330.80
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	19	340.94	340.94
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	20	351.45	351.45
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	21	362.32	371.38
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	22	362.32	371.38
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	23	362.32	371.38
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	24	362.32	371.38
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	25	363.77	372.86
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	26	371.02	380.29
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	27	379.71	389.20
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	28	393.84	403.69
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	29	405.44	415.57
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	30	411.23	421.51
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	31	419.93	430.43
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	32	428.62	439.34
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	33	434.06	444.91
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	34	439.86	450.85
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	35	442.76	453.82
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	36	445.65	456.79
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	37	448.55	459.77
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	38	451.45	462.74
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	39	457.25	468.68
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	40	463.04	497.77
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	41	471.74	507.12
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	42	480.07	516.08
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	43	491.67	528.54
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	44	506.16	544.12
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	45	523.19	575.51
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	46	543.48	597.83
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	47	566.31	622.94
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	48	592.39	651.63
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	49	618.12	679.93
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	50	647.10	744.17
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	51	675.73	777.09
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	52	707.25	813.34
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	53	739.13	850.00
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	54	773.55	889.59
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	55	807.97	969.57
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	56	845.29	1014.35
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	57	882.97	1059.57
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	58	923.19	1107.83
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	59	943.12	1131.74
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	60	983.34	1229.17
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	61	1018.12	1272.65
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	62	1040.95	1301.18
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1069.57	1336.96
	45127PA0140004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1086.95	1358.70
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	194.06	194.06
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	15	211.31	211.31
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	16	217.90	217.90
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	17	224.50	224.50
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	18	231.60	231.60
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	19	238.70	238.70
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	20	246.06	246.06

	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	21	253.67	260.01
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	22	253.67	260.01
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	23	253.67	260.01
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	24	253.67	260.01
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	25	254.68	261.05
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	26	259.76	266.25
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	27	265.85	272.49
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	28	275.74	282.63
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	29	283.86	290.95
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	30	287.92	295.11
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	31	294.00	301.35
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	32	300.09	307.59
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	33	303.90	311.49
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	34	307.96	315.65
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	35	309.98	317.73
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	36	312.01	319.81
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	37	314.04	321.89
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	38	316.07	323.97
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	39	320.13	328.13
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	40	324.19	348.50
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	41	330.28	355.05
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	42	336.11	361.32
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	43	344.23	370.05
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	44	354.38	380.96
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	45	366.30	402.93
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	46	380.50	418.56
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	47	396.49	436.13
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	48	414.75	456.23
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	49	432.76	476.04
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	50	453.05	521.01
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	51	473.09	544.06
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	52	495.16	569.44
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	53	517.49	595.11
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	54	541.59	622.82
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	55	565.68	678.82
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	56	591.81	710.17
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	57	618.19	741.83
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	58	646.35	775.62
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	59	660.30	792.36
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	60	688.46	860.58
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	61	712.81	891.02
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	62	728.79	910.99
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	63	748.83	936.04
	45127PA0140005	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	761.00	951.26

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INDIVIDUAL PORTFOLIO

Changes	Plan Name	HIOS ID		Deductible (2x Family)	Coinsurance	Out-of-Pocket Maximum	PCP	Specialist	Emergency Room	Urgent Care	IP Hospital per day, maximum of 5 days	Hi-Tech Imaging	Lab Tier 1 Tier 2	OP Surgery Tier 1 Tier 2	Small Group: Rx \$0 Individual: Rx	Small Group: Rx \$250 (brand only deductible) Individual: N/A
		Small Group: Rx \$0 Individual: Rx	Small Group: Rx \$250 (brand only deductible) Individual: N/A													
				In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network		
PLATINUM PRODUCTS																
GOLD PRODUCTS																
1 Changes	Gold PPO 2150/10/20	45127PA002001301		\$2,150	10%	\$8,550	\$20	\$45	D/300	\$75	D/10%	D/25%	25 D/75	D/10% D/10%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 0 25 75, Mail: 20 0 50 150	
2 New	Gold PPO Choice 2000/0/30	45127PA002002201		\$2,000 \$4,000	0% 30%	\$8,550 \$8,550	\$30 \$50	\$50 \$75	D/200 D/200	\$75 \$75	D D/30%	D D/30%	D D/30%	D D/30%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% D/25 D/75, Mail: 20 - D/50 D/150	
3 New	Gold Easy Blue PPO 0/0/25	45127PA002002601		\$0	0%	\$8,550	\$25	\$50	\$200	\$50	\$4,000	\$200	25 50	0 0	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4 15 45 70, Mail: 8 30 90 140	
4 New	Gold Valley Advantage EPO 2150/10/20	45127PA014000201		\$2,150	10%	\$8,550	\$20	\$45	D/300	\$75	D/10%	D/25%	D D	D/10% D/10%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 0 25 75, Mail: 20 0 50 150	
SILVER PRODUCTS																
5 Changes	Silver PPO 5950/20/40	45127PA002002100		\$5,950	20%	\$8,550	\$40	\$85	D/400	\$100	D/20%	D/35%	25 D/75	D/20% D/20%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 0 50 100, Mail: 20 0 100 200	
6 Changes	Silver PPO 6000 CSR73	45127PA002000804		\$5,500	15%	\$6,500	\$10	\$20	D/200	\$45	D/15%	D/25%	20 D/60	D/15% D/15%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 5 0 25 55, Mail: 10 0 50 110	
7 Changes	Silver PPO 6000 CSR87	45127PA002000805		\$1,500	5%	\$2,450	\$5	\$10	D/75	\$35	D/5%	D/15%	15 D/40	D/5% D/5%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 3 0 15 40, Mail: 6 0 30 80	
8 Changes	Silver PPO 6000 CSR94	45127PA002000806		\$425	0%	\$1,250	\$3	\$5	D/50	\$20	D	D/10%	10 D/20	D D	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 2 0 10 25, Mail: 4 0 20 50	
9 Changes	Silver PPO 6000/20/40	45127PA002000801		\$6,000	20%	\$8,550	\$40	\$85	D/400	\$100	D/20%	D/35%	25 D/75	D/20% D/20%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 0 50 100, Mail: 20 0 100 200	
10 New	Silver PPO Choice 3950/20/35	45127PA002002300		\$3,950 \$8,550	20% 0%	\$8,550 \$8,550	\$35 \$60	\$65 \$85	D/400 D/400	\$100 \$100	D/20% D/0%	D/20% D/0%	D/20% D/0%	D/20% D/0%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% D/50 D/100, Mail: 20 - D/100 D/200	
11 New	Silver PPO Choice 4000/20/35	45127PA002002401		\$4,000 \$8,550	20% 0%	\$8,550 \$8,550	\$35 \$60	\$65 \$85	D/400 D/400	\$100 \$100	D/20% D/0%	D/20% D/0%	D/20% D/0%	D/20% D/0%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 25% D/50 D/100, Mail: 20 - D/100 D/200	
12 New	Silver PPO Choice 4000 CSR73	45127PA002002404		\$3,800 \$6,800	15% 0%	\$6,800 \$6,800	\$25 \$60	\$50 \$85	D/200 D/200	\$45 \$45	D/15% D/0%	D/15% D/0%	D/15% D/0%	D/15% D/0%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 5 18% D/25 D/55, Mail: 10 - D/50 D/110	
13 New	Silver PPO Choice 4000 CSR87	45127PA002002405		\$1,500 \$2,850	0% 0%	\$2,850 \$2,850	\$15 \$40	\$30 \$60	D/75 D/75	\$35 \$35	D/0% D/0%	D/0% D/0%	D/0% D/0%	D/0% D/0%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 3 15% D/15 D/40, Mail: 6 - D/30 D/80	
14 New	Silver PPO Choice 4000 CSR94	45127PA002002406		\$500 \$1,000	0% 0%	\$1,000 \$1,000	\$5 \$20	\$10 \$30	D/50 D/50	\$20 \$20	D/0% D/0%	D/0% D/0%	D/0% D/0%	D/0% D/0%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 2 10% D/10 D/25, Mail: 4 - D/20 D/50	
15 New	Silver Valley Advantage EPO 5950/20/40	45127PA014000300		\$5,950	20%	\$8,550	\$40	\$85	D/400	\$100	D/20%	D/35%	D D	D/20% D/20%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 0 50 100, Mail: 20 0 100 200	
16 New	Silver Valley Advantage EPO 6000/20/40	45127PA014000401		\$6,000	20%	\$8,550	\$40	\$85	D/400	\$100	D/20%	D/35%	D D	D/20% D/20%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 10 0 50 100, Mail: 20 0 100 200	
17 New	Silver Valley Advantage EPO 6000 CSR73	45127PA014000404		\$5,500	15%	\$6,500	\$10	\$20	D/200	\$45	D/15%	D/25%	D D	D/15% D/15%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 5 0 25 55, Mail: 10 0 50 110	
18 New	Silver Valley Advantage EPO 6000 CSR87	45127PA014000405		\$1,500	5%	\$2,450	\$10	\$20	D/75	\$35	D/5%	D/15%	D D	D/5% D/5%	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 3 0 15 40, Mail: 6 0 30 80	
19 New	Silver Valley Advantage EPO 6000 CSR94	45127PA014000406		\$425	0%	\$1,250	\$3	\$5	D/50	\$20	D	D/10%	D D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? N, Retail: 2 0 10 25, Mail: 4 0 20 50	
BRONZE PRODUCTS																
20 Changes	Bronze PPO 8000/0/60	45127PA002002001		\$8,000	0%	\$8,550	\$50	\$85	D	D	D	D	25 D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: D D D D, Mail: D D D D	
21 New	Bronze PPO Choice 7100/0/50	45127PA002002501		\$7,100 \$8,550	0% 0%	\$8,550 \$8,550	\$50 D	\$85 D	D D	D D	D D	D D	D D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: D D D D, Mail: D D D D	
22 New	Bronze Valley Advantage EPO 8000/0/50	45127PA014000501		\$8,000	0%	\$8,550	\$50	\$85	D	D	D	D	D D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: D D D D, Mail: D D D D	
23 New	Catastrophic PPO 8550/0/75	45127PA002002701		\$8,550	0%	\$8,550	D/75	D	D	D	D	D	D D	D D	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: D D D D, Mail: D D D D	

1 Drug copays/costsharing listed are Preferred Generic|Non-Preferred Generic|Preferred Brand|Non-Preferred Brand
2 PPO Choice plans show costsharing for Choice 1 and Choice 2 providers, costsharing is separated by "|" "
3 Tiered Lab benefits. Independent labs | Hospital based labs
4 D = Deductible D/# = Deductible applies first then a copay
5 Plan naming convention = Metal level, Plan type, Deductible/Coinsurance/Office Visit Copay - HRA funding

Capital Advantage Assurance Company
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Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	Counties	AV		Pricing AV		Metal Level		HRA Amount		Deductible(2x Family)		Coinsurance	
							2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
1	On/Off Exchange	Existing	45127PA002001301	Gold PPO 2150/10/20	Combined w/Med	All (excluding Lancaster)	76.1%	78.7%	86.4%	88.8%	Gold	Gold	0	0	2,150	2,150	10%	10%
2	Off Exchange	Existing	45127PA002002100	Silver PPO 5950/20/40	Combined w/Med	All (excluding Lancaster)	66.9%	67.7%	74.0%	76.0%	Silver	Silver	0	0	5,950	5,950	20%	20%
3	On/Off Exchange	Existing	45127PA002000801	Silver PPO 6000/20/40	Combined w/Med	All (excluding Lancaster)	66.9%	67.7%	73.6%	75.6%	Silver	Silver	0	0	6,000	6,000	20%	20%
4	On/Off Exchange	Existing	45127PA002000804	Silver PPO 6000 CSR73	Combined w/Med	All (excluding Lancaster)	72.3%	74.0%	73.6%	75.6%	Silver	Silver	0	0	5,500	5,500	15%	15%
5	On/Off Exchange	Existing	45127PA002000805	Silver PPO 6000 CSR87	Combined w/Med	All (excluding Lancaster)	86.2%	87.9%	73.6%	75.6%	Silver	Silver	0	0	1,500	1,500	5%	5%
6	On/Off Exchange	Existing	45127PA002000806	Silver PPO 6000 CSR94	Combined w/Med	All (excluding Lancaster)	93.3%	93.4%	73.6%	75.6%	Silver	Silver	0	0	450	425	0%	0%
7	On/Off Exchange	Existing	45127PA002002001	Bronze PPO 8000/0/50	Combined w/Med	All (excluding Lancaster)	62.2%	64.5%	67.2%	69.0%	Bronze	Bronze	0	0	8,000	8,000	0%	0%
8	Off Exchange	Existing	53789PA010000800	Bronze HMO 8000/0/50	Combined w/Med	All (excluding Lancaster)	62.2%	64.5%			Bronze	Bronze	0	0	8,000	8,000	0%	0%
9	Off Exchange	Existing	82795PA014000100	Catastrophic PPO 8550/0/75	Combined w/Med	All	60.8%	61.3%			Catastrophic	Catastrophic	0	0	8,150	8,550	0%	0%
10	Off Exchange	Existing	53789PA010000400	Catastrophic HMO 8550/0/75	Combined w/Med	All	60.8%	61.3%			Catastrophic	Catastrophic	0	0	8,150	8,550	0%	0%
11	On/Off Exchange	New	45127PA002002201	Gold PPO Choice 2000/0/30	Combined w/Med	Lancaster		80.7%				Gold		0		2,000		0%
12	Off Exchange	New	45127PA002002300	Silver PPO Choice 3950/20/35	Combined w/Med	Lancaster		70.5%				Silver		0		3,950		20%
13	On/Off Exchange	New	45127PA002002401	Silver PPO Choice 4000/20/35	Combined w/Med	Lancaster		70.4%				Silver		0		4,000		20%
14	On/Off Exchange	New	45127PA002002404	Silver PPO Choice 4000 CSR73	Combined w/Med	Lancaster		73.8%				Silver		0		3,800		15%
15	On/Off Exchange	New	45127PA002002405	Silver PPO Choice 4000 CSR87	Combined w/Med	Lancaster		86.7%				Silver		0		1,500		0%
16	On/Off Exchange	New	45127PA002002406	Silver PPO Choice 4000 CSR94	Combined w/Med	Lancaster		93.4%				Silver		0		500		0%
17	On/Off Exchange	New	45127PA002002501	Bronze PPO Choice 7100/0/50	Combined w/Med	Lancaster		65.0%				Bronze		0		7,100		0%
18	On/Off Exchange	New	45127PA014000201	Gold Valley Advantage EPO 2150/10/20	Combined w/Med	Lehigh and Northampton		79.4%				Gold		0		2,150		10%
19	Off Exchange	New	45127PA014000300	Silver Valley Advantage EPO 5950/20/40	Combined w/Med	Lehigh and Northampton		67.7%				Silver		0		5,950		20%
20	On/Off Exchange	New	45127PA014000401	Silver Valley Advantage EPO 6000/20/40	Combined w/Med	Lehigh and Northampton		67.7%				Silver		0		6,000		20%
21	On/Off Exchange	New	45127PA014000404	Silver Valley Advantage EPO 6000 CSR73	Combined w/Med	Lehigh and Northampton		73.8%				Silver		0		5,500		15%
22	On/Off Exchange	New	45127PA014000405	Silver Valley Advantage EPO 6000 CSR87	Combined w/Med	Lehigh and Northampton		87.6%				Silver		0		1,500		5%
23	On/Off Exchange	New	45127PA014000406	Silver Valley Advantage EPO 6000 CSR94	Combined w/Med	Lehigh and Northampton		94.2%				Silver		0		425		0%
24	On/Off Exchange	New	45127PA014000501	Bronze Valley Advantage EPO 8000/0/50	Combined w/Med	Lehigh and Northampton		64.4%				Bronze		0		8,000		0%
25	On/Off Exchange	New	45127PA002002601	Gold Easy Blue PPO 0/0/25	Rx 0	All (excluding Lancaster)		80.2%				Gold		0		0		0%
26	On/Off Exchange	New	45127PA002002701	Catastrophic PPO 8550/0/75	Combined w/Med	All		61.3%				Catastrophic		0		8,550		0%

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Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	Counties	MOOP		ACA PCP		Non-ACA PCP		SPC		ER		UC		IP Hosp Copay Per Day		IP Hosp		High-End Imaging		Low-End Imaging	
							2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
1	On/Off Exchange	Existing	45127PA002001301	Gold PPO 2150/10/20	Combined w/Med	All (excluding Lancaster)	8,150	8,550	20	20	20	20	45	45	D/300	D/300	75	75	N/A	N/A	D/10%	D/10%	D/25%	D/25%	D/10%	D/10%
2	Off Exchange	Existing	45127PA002002100	Silver PPO 5950/20/40	Combined w/Med	All (excluding Lancaster)	8,150	8,550	40	40	40	40	85	85	D/400	D/400	100	100	N/A	N/A	D/20%	D/20%	D/35%	D/35%	D/20%	D/20%
3	On/Off Exchange	Existing	45127PA002000801	Silver PPO 6000/20/40	Combined w/Med	All (excluding Lancaster)	8,150	8,550	40	40	40	40	85	85	D/400	D/400	100	100	N/A	N/A	D/20%	D/20%	D/35%	D/35%	D/20%	D/20%
4	On/Off Exchange	Existing	45127PA002000804	Silver PPO 6000 CSR73	Combined w/Med	All (excluding Lancaster)	6,500	6,500	10	10	10	10	20	20	D/200	D/200	45	45	N/A	N/A	D/15%	D/15%	D/25%	D/25%	D/15%	D/15%
5	On/Off Exchange	Existing	45127PA002000805	Silver PPO 6000 CSR87	Combined w/Med	All (excluding Lancaster)	2,450	2,450	5	5	5	5	10	10	D/75	D/75	35	35	N/A	N/A	D/5%	D/5%	D/15%	D/15%	D/5%	D/5%
6	On/Off Exchange	Existing	45127PA002000806	Silver PPO 6000 CSR94	Combined w/Med	All (excluding Lancaster)	1,250	1,250	3	3	3	3	5	5	D/50	D/50	20	20	N/A	N/A	D	D	D/10%	D/10%	D	D
7	On/Off Exchange	Existing	45127PA002002001	Bronze PPO 8000/0/50	Combined w/Med	All (excluding Lancaster)	8,150	8,550	60	50	60	50	85	85	D	D	D	D	N/A	N/A	D	D	D	D	D	D
8	Off Exchange	Existing	53789PA010000800	Bronze HMO 8000/0/50	Combined w/Med	All (excluding Lancaster)	8,150	8,550	60	50	60	50	85	85	D	D	D	D	N/A	N/A	D	D	D	D	D	D
9	Off Exchange	Existing	82795PA014000100	Catastrophic PPO 8550/0/75	Combined w/Med	All	8,150	8,550	75	D/75	75	D/75	D	D	D	D	D	D	N/A	N/A	D	D	D	D	D	D
10	Off Exchange	Existing	53789PA010000400	Catastrophic HMO 8550/0/75	Combined w/Med	All	8,150	8,550	75	D/75	75	D/0	D	D	D	D	D	D	N/A	N/A	D	D	D	D	D	D
11	On/Off Exchange	New	45127PA002002201	Gold PPO Choice 2000/0/30	Combined w/Med	Lancaster		8,550		30		50		50		D/200		75		N/A		D		D		D
12	Off Exchange	New	45127PA002002300	Silver PPO Choice 3950/20/35	Combined w/Med	Lancaster		8,550		35		60		65		D/400		100		N/A		D/20%		D/20%		D/20%
13	On/Off Exchange	New	45127PA002002401	Silver PPO Choice 4000/20/35	Combined w/Med	Lancaster		8,550		35		60		65		D/400		100		N/A		D/20%		D/20%		D/20%
14	On/Off Exchange	New	45127PA002002404	Silver PPO Choice 4000 CSR73	Combined w/Med	Lancaster		6,800		25		60		50		D/200		45		N/A		D/15%		D/15%		D/15%
15	On/Off Exchange	New	45127PA002002405	Silver PPO Choice 4000 CSR87	Combined w/Med	Lancaster		2,850		15		40		30		D/75		35		N/A		D/0%		D/0%		D/0%
16	On/Off Exchange	New	45127PA002002406	Silver PPO Choice 4000 CSR94	Combined w/Med	Lancaster		1,000		5		20		10		D/50		20		N/A		D/0%		D/0%		D/0%
17	On/Off Exchange	New	45127PA002002501	Bronze PPO Choice 7100/0/50	Combined w/Med	Lancaster		8,550		50		0		85		D		D		N/A		D		D		D
18	On/Off Exchange	New	45127PA014000201	Gold Valley Advantage EPO 2150/10/20	Combined w/Med	Lehigh and Northampton		8,550		20		20		45		D/300		75		N/A		D/10%		D/25%		D/10%
19	Off Exchange	New	45127PA014000300	Silver Valley Advantage EPO 5950/20/40	Combined w/Med	Lehigh and Northampton		8,550		40		40		85		D/400		100		N/A		D/20%		D/35%		D/20%
20	On/Off Exchange	New	45127PA014000401	Silver Valley Advantage EPO 6000/20/40	Combined w/Med	Lehigh and Northampton		8,550		40		40		85		D/400		100		N/A		D/20%		D/35%		D/20%
21	On/Off Exchange	New	45127PA014000404	Silver Valley Advantage EPO 6000 CSR73	Combined w/Med	Lehigh and Northampton		6,500		10		10		20		D/200		45		N/A		D/15%		D/25%		D/15%
22	On/Off Exchange	New	45127PA014000405	Silver Valley Advantage EPO 6000 CSR87	Combined w/Med	Lehigh and Northampton		2,450		10		10		20		D/75		35		N/A		D/5%		D/15%		D/5%
23	On/Off Exchange	New	45127PA014000406	Silver Valley Advantage EPO 6000 CSR94	Combined w/Med	Lehigh and Northampton		1,250		3		3		5		D/50		20		N/A		D		D/10%		D
24	On/Off Exchange	New	45127PA014000501	Bronze Valley Advantage EPO 8000/0/50	Combined w/Med	Lehigh and Northampton		8,550		50		50		85		D		D		N/A		D		D		D
25	On/Off Exchange	New	45127PA002002601	Gold Easy Blue PPO 0/0/25	Rx 0	All (excluding Lancaster)		8,550		25		25		50		200		50		N/A		4,000		200		25
26	On/Off Exchange	New	45127PA002002701	Catastrophic PPO 8550/0/75	Combined w/Med	All		8,550		D/75		D/75		D		D		D		N/A		D		D		D

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Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	Counties	Lab: Tier 1		Lab: Tier 2		OP Facility: Tier 1		OP Facility: Tier 2		OP Surgery: Tier 1		OP Surgery: Tier 2	
							2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
1	On/Off Exchange	Existing	45127PA002001301	Gold PPO 2150/10/20	Combined w/Med	All (excluding Lancaster)	25	25	D/75	D/75	250	D/10%	D/10%	D/10%	D/10%	D/10%	D/10%	D/10%
2	Off Exchange	Existing	45127PA002002100	Silver PPO 5950/20/40	Combined w/Med	All (excluding Lancaster)	25	25	D/75	D/75	250	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%
3	On/Off Exchange	Existing	45127PA002000801	Silver PPO 6000/20/40	Combined w/Med	All (excluding Lancaster)	25	25	D/75	D/75	250	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%	D/20%
4	On/Off Exchange	Existing	45127PA002000804	Silver PPO 6000 CSR73	Combined w/Med	All (excluding Lancaster)	20	20	D/60	D/60	200	D/15%	D/15%	D/15%	D/15%	D/15%	D/15%	D/15%
5	On/Off Exchange	Existing	45127PA002000805	Silver PPO 6000 CSR87	Combined w/Med	All (excluding Lancaster)	15	15	D/40	D/40	100	D/5%	D/5%	D/5%	D/5%	D/5%	D/5%	D/5%
6	On/Off Exchange	Existing	45127PA002000806	Silver PPO 6000 CSR94	Combined w/Med	All (excluding Lancaster)	10	10	D/20	D/20	50	D	D	D	D	D	D	D
7	On/Off Exchange	Existing	45127PA002002001	Bronze PPO 8000/0/50	Combined w/Med	All (excluding Lancaster)	25	25	D	D	250	D	D	D	D	D	D	D
8	Off Exchange	Existing	53789PA010000800	Bronze HMO 8000/0/50	Combined w/Med	All (excluding Lancaster)	25	25	D	D	250	D	D	D	D	D	D	D
9	Off Exchange	Existing	82795PA014000100	Catastrophic PPO 8550/0/75	Combined w/Med	All	D	D	D	D	D	D	D	D	D	D	D	D
10	Off Exchange	Existing	53789PA010000400	Catastrophic HMO 8550/0/75	Combined w/Med	All	D	D	D	D	D	D	D	D	D	D	D	D
11	On/Off Exchange	New	45127PA002002201	Gold PPO Choice 2000/0/30	Combined w/Med	Lancaster		D		D		D		D/30%		D		D/30%
12	Off Exchange	New	45127PA002002300	Silver PPO Choice 3950/20/35	Combined w/Med	Lancaster		D		D		D/20%		D		D/20%		D
13	On/Off Exchange	New	45127PA002002401	Silver PPO Choice 4000/20/35	Combined w/Med	Lancaster		D		D		D/20%		D		D/20%		D
14	On/Off Exchange	New	45127PA002002404	Silver PPO Choice 4000 CSR73	Combined w/Med	Lancaster		D		D		D/15%		D		D/15%		D
15	On/Off Exchange	New	45127PA002002405	Silver PPO Choice 4000 CSR87	Combined w/Med	Lancaster		D		D		D		D		D		D
16	On/Off Exchange	New	45127PA002002406	Silver PPO Choice 4000 CSR94	Combined w/Med	Lancaster		D		D		D		D		D		D
17	On/Off Exchange	New	45127PA002002501	Bronze PPO Choice 7100/0/50	Combined w/Med	Lancaster		D		D		D		D		D		D
18	On/Off Exchange	New	45127PA014000201	Gold Valley Advantage EPO 2150/10/20	Combined w/Med	Lehigh and Northampton		D		D		D/10%		D/10%		D/10%		D/10%
19	Off Exchange	New	45127PA014000300	Silver Valley Advantage EPO 5950/20/40	Combined w/Med	Lehigh and Northampton		D		D		D/20%		D/20%		D/20%		D/20%
20	On/Off Exchange	New	45127PA014000401	Silver Valley Advantage EPO 6000/20/40	Combined w/Med	Lehigh and Northampton		D		D		D/20%		D/20%		D/20%		D/20%
21	On/Off Exchange	New	45127PA014000404	Silver Valley Advantage EPO 6000 CSR73	Combined w/Med	Lehigh and Northampton		D		D		D/15%		D/15%		D/15%		D/15%
22	On/Off Exchange	New	45127PA014000405	Silver Valley Advantage EPO 6000 CSR87	Combined w/Med	Lehigh and Northampton		D		D		D/5%		D/5%		D/5%		D/5%
23	On/Off Exchange	New	45127PA014000406	Silver Valley Advantage EPO 6000 CSR94	Combined w/Med	Lehigh and Northampton		D		D		D		D		D		D
24	On/Off Exchange	New	45127PA014000501	Bronze Valley Advantage EPO 8000/0/50	Combined w/Med	Lehigh and Northampton		D		D		D		D		D		D
25	On/Off Exchange	New	45127PA002002601	Gold Easy Blue PPO 0/0/25	Rx 0	All (excluding Lancaster)		25		50		2,000		2,000		0		0
26	On/Off Exchange	New	45127PA002002701	Catastrophic PPO 8550/0/75	Combined w/Med	All		D		D		D		D		D		D

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Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	Counties	Rx Ded		Rx Gen Pref: Ded Applies?	Rx Gen Pref: Coins		Rx Gen Pref: Retail Copay		Rx Gen Pref: Mail Copay		Rx Gen Non-Pref: Ded Applies		Rx Gen Non-Pref: Coins		Rx Gen Non-Pref: Retail Copay		Rx Gen Non-Pref: Mail Copay		Rx Brand Pref: Ded Applies?		Rx Brand Pref: Coins		
							2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
1	On/Off Exchange	Existing	45127PA002001301	Gold PPO 2150/10/20	Combined w/Med	All (excluding Lancaster)	Combined	Combined	N	N	0%	0%	10	10	20	20	N	N	25%	25%	0	0	0	0	Y	Y	0%	0%
2	Off Exchange	Existing	45127PA002002100	Silver PPO 5950/20/40	Combined w/Med	All (excluding Lancaster)	Combined	Combined	N	N	0%	0%	10	10	20	20	N	N	25%	25%	0	0	0	0	Y	Y	0%	0%
3	On/Off Exchange	Existing	45127PA002000801	Silver PPO 6000/20/40	Combined w/Med	All (excluding Lancaster)	Combined	Combined	N	N	0%	0%	10	10	20	20	N	N	25%	25%	0	0	0	0	Y	Y	0%	0%
4	On/Off Exchange	Existing	45127PA002000804	Silver PPO 6000 CSR73	Combined w/Med	All (excluding Lancaster)	Combined	Combined	N	N	0%	0%	5	5	10	10	N	N	18%	18%	0	0	0	0	Y	Y	0%	0%
5	On/Off Exchange	Existing	45127PA002000805	Silver PPO 6000 CSR87	Combined w/Med	All (excluding Lancaster)	Combined	Combined	N	N	0%	0%	3	3	6	6	N	N	15%	15%	0	0	0	0	Y	Y	0%	0%
6	On/Off Exchange	Existing	45127PA002000806	Silver PPO 6000 CSR94	Combined w/Med	All (excluding Lancaster)	Combined	Combined	N	N	0%	0%	2	2	4	4	N	N	10%	10%	0	0	0	0	Y	Y	0%	0%
7	On/Off Exchange	Existing	45127PA002002001	Bronze PPO 8000/0/50	Combined w/Med	All (excluding Lancaster)	Combined	Combined	Y	Y	0%	0%	0	0	0	0	Y	Y	0%	0%	0	0	0	0	Y	Y	0%	0%
8	Off Exchange	Existing	53789PA010000800	Bronze HMO 8000/0/50	Combined w/Med	All (excluding Lancaster)	Combined	Combined	Y	Y	0%	0%	0	0	0	0	Y	Y	0%	0%	0	0	0	0	Y	Y	0%	0%
9	Off Exchange	Existing	82795PA014000100	Catastrophic PPO 8550/0/75	Combined w/Med	All	Combined	Combined	Y	Y	0%	0%	0	0	0	0	Y	Y	0%	0%	0	0	0	0	Y	Y	0%	0%
10	Off Exchange	Existing	53789PA010000400	Catastrophic HMO 8550/0/75	Combined w/Med	All	Combined	Combined	Y	Y	0%	0%	0	0	0	0	Y	Y	0%	0%	0	0	0	0	Y	Y	0%	0%
11	On/Off Exchange	New	45127PA002002201	Gold PPO Choice 2000/0/30	Combined w/Med	Lancaster	Combined	Combined		N		0%		10	20		N		25%		0	0	0	0	Y	Y	0%	0%
12	Off Exchange	New	45127PA002002300	Silver PPO Choice 3950/20/35	Combined w/Med	Lancaster	Combined	Combined		N		0%		10	20		N		25%		0	0	0	0	Y	Y	0%	0%
13	On/Off Exchange	New	45127PA002002401	Silver PPO Choice 4000/20/35	Combined w/Med	Lancaster	Combined	Combined		N		0%		10	20		N		25%		0	0	0	0	Y	Y	0%	0%
14	On/Off Exchange	New	45127PA002002404	Silver PPO Choice 4000 CSR73	Combined w/Med	Lancaster	Combined	Combined		N		0%		5	10		N		18%		0	0	0	0	Y	Y	0%	0%
15	On/Off Exchange	New	45127PA002002405	Silver PPO Choice 4000 CSR87	Combined w/Med	Lancaster	Combined	Combined		N		0%		3	6		N		15%		0	0	0	0	Y	Y	0%	0%
16	On/Off Exchange	New	45127PA002002406	Silver PPO Choice 4000 CSR94	Combined w/Med	Lancaster	Combined	Combined		N		0%		2	4		N		10%		0	0	0	0	Y	Y	0%	0%
17	On/Off Exchange	New	45127PA002002501	Bronze PPO Choice 7100/0/50	Combined w/Med	Lancaster	Combined	Combined		Y		0%		0	0		Y		0%		0	0	0	0	Y	Y	0%	0%
18	On/Off Exchange	New	45127PA014000201	Gold Valley Advantage EPO 2150/10/20	Combined w/Med	Lehigh and Northampton	Combined	Combined		N		0%		10	20		N		25%		0	0	0	0	Y	Y	0%	0%
19	Off Exchange	New	45127PA014000300	Silver Valley Advantage EPO 5950/20/40	Combined w/Med	Lehigh and Northampton	Combined	Combined		N		0%		10	20		N		25%		0	0	0	0	Y	Y	0%	0%
20	On/Off Exchange	New	45127PA014000401	Silver Valley Advantage EPO 6000/20/40	Combined w/Med	Lehigh and Northampton	Combined	Combined		N		0%		10	20		N		25%		0	0	0	0	Y	Y	0%	0%
21	On/Off Exchange	New	45127PA014000404	Silver Valley Advantage EPO 6000 CSR73	Combined w/Med	Lehigh and Northampton	Combined	Combined		N		0%		5	10		N		18%		0	0	0	0	Y	Y	0%	0%
22	On/Off Exchange	New	45127PA014000405	Silver Valley Advantage EPO 6000 CSR87	Combined w/Med	Lehigh and Northampton	Combined	Combined		N		0%		3	6		N		15%		0	0	0	0	Y	Y	0%	0%
23	On/Off Exchange	New	45127PA014000406	Silver Valley Advantage EPO 6000 CSR94	Combined w/Med	Lehigh and Northampton	Combined	Combined		N		0%		2	4		N		10%		0	0	0	0	Y	Y	0%	0%
24	On/Off Exchange	New	45127PA014000501	Bronze Valley Advantage EPO 8000/0/50	Combined w/Med	Lehigh and Northampton	Combined	Combined		Y		0%		0	0		Y		0%		0	0	0	0	Y	Y	0%	0%
25	On/Off Exchange	New	45127PA002002601	Gold Easy Blue PPO 0/0/25	Rx 0	All (excluding Lancaster)		\$0		N		0%		4	8		N		0%		15	30	0	0	N	N	0%	0%
26	On/Off Exchange	New	45127PA002002701	Catastrophic PPO 8550/0/75	Combined w/Med	All	Combined	Combined		Y		0%		0	0		Y		0%		0	0	0	0	Y	Y	0%	0%

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Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	Counties	Rx Brand Pref: Retail Copay		Rx Brand Pref: Mail Copay		Brand Non-Pref: Ded Appld		Rx Brand Non-Pref: Coins		Brand Non-Pref: Retail Copay		Brand Non-Pref: Mail Copay		Specialty Tier 1: Ded Appld		Rx Specialty Tier 1: Coins		Rx Specialty Tier 1: Max	
							2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
1	On/Off Exchange	Existing	45127PA002001301	Gold PPO 2150/10/20	Combined w/Med	All (excluding Lancaster)	25	25	50	50	Y	Y	0%	0%	75	75	150	150	Y	Y	40%	40%	800	800
2	Off Exchange	Existing	45127PA002002100	Silver PPO 5950/20/40	Combined w/Med	All (excluding Lancaster)	50	50	100	100	Y	Y	0%	0%	100	100	200	200	Y	Y	50%	50%	800	800
3	On/Off Exchange	Existing	45127PA002000801	Silver PPO 6000/20/40	Combined w/Med	All (excluding Lancaster)	50	50	100	100	Y	Y	0%	0%	100	100	200	200	Y	Y	50%	50%	800	800
4	On/Off Exchange	Existing	45127PA002000804	Silver PPO 6000 CSR73	Combined w/Med	All (excluding Lancaster)	25	25	50	50	Y	Y	0%	0%	55	55	110	110	Y	Y	40%	40%	700	700
5	On/Off Exchange	Existing	45127PA002000805	Silver PPO 6000 CSR87	Combined w/Med	All (excluding Lancaster)	15	15	30	30	Y	Y	0%	0%	40	40	80	80	Y	Y	30%	30%	400	400
6	On/Off Exchange	Existing	45127PA002000806	Silver PPO 6000 CSR94	Combined w/Med	All (excluding Lancaster)	10	10	20	20	Y	Y	0%	0%	25	25	50	50	Y	Y	10%	10%	200	200
7	On/Off Exchange	Existing	45127PA002002001	Bronze PPO 8000/0/50	Combined w/Med	All (excluding Lancaster)	0	0	0	0	Y	Y	0%	0%	0	0	0	0	N	N	50%	50%	0	0
8	Off Exchange	Existing	53789PA010000800	Bronze HMO 8000/0/50	Combined w/Med	All (excluding Lancaster)	0	0	0	0	Y	Y	0%	0%	0	0	0	0	N	N	50%	50%	0	0
9	Off Exchange	Existing	82795PA014000100	Catastrophic PPO 8550/0/75	Combined w/Med	All	0	0	0	0	Y	Y	0%	0%	0	0	0	0	Y	Y	0%	0%	0	0
10	Off Exchange	Existing	53789PA010000400	Catastrophic HMO 8550/0/75	Combined w/Med	All	0	0	0	0	Y	Y	0%	0%	0	0	0	0	Y	Y	0%	0%	0	0
11	On/Off Exchange	New	45127PA002002201	Gold PPO Choice 2000/0/30	Combined w/Med	Lancaster		25		50		Y		0%		75		150		Y		40%		800
12	Off Exchange	New	45127PA002002300	Silver PPO Choice 3950/20/35	Combined w/Med	Lancaster		50		100		Y		0%		100		200		Y		50%		800
13	On/Off Exchange	New	45127PA002002401	Silver PPO Choice 4000/20/35	Combined w/Med	Lancaster		50		100		Y		0%		100		200		Y		50%		800
14	On/Off Exchange	New	45127PA002002404	Silver PPO Choice 4000 CSR73	Combined w/Med	Lancaster		25		50		Y		0%		55		110		Y		40%		700
15	On/Off Exchange	New	45127PA002002405	Silver PPO Choice 4000 CSR87	Combined w/Med	Lancaster		15		30		Y		0%		40		80		Y		30%		400
16	On/Off Exchange	New	45127PA002002406	Silver PPO Choice 4000 CSR94	Combined w/Med	Lancaster		10		20		Y		0%		25		50		Y		10%		200
17	On/Off Exchange	New	45127PA002002501	Bronze PPO Choice 7100/0/50	Combined w/Med	Lancaster		0		0		Y		0%		0		0		N		50%		0
18	On/Off Exchange	New	45127PA014000201	Gold Valley Advantage EPO 2150/10/20	Combined w/Med	Lehigh and Northampton		25		50		Y		0%		75		150		Y		40%		800
19	Off Exchange	New	45127PA014000300	Silver Valley Advantage EPO 5950/20/40	Combined w/Med	Lehigh and Northampton		50		100		Y		0%		100		200		Y		50%		800
20	On/Off Exchange	New	45127PA014000401	Silver Valley Advantage EPO 6000/20/40	Combined w/Med	Lehigh and Northampton		50		100		Y		0%		100		200		Y		50%		800
21	On/Off Exchange	New	45127PA014000404	Silver Valley Advantage EPO 6000 CSR73	Combined w/Med	Lehigh and Northampton		25		50		Y		0%		55		110		Y		40%		700
22	On/Off Exchange	New	45127PA014000405	Silver Valley Advantage EPO 6000 CSR87	Combined w/Med	Lehigh and Northampton		15		30		Y		0%		40		80		Y		30%		400
23	On/Off Exchange	New	45127PA014000406	Silver Valley Advantage EPO 6000 CSR94	Combined w/Med	Lehigh and Northampton		10		20		Y		0%		25		50		Y		10%		200
24	On/Off Exchange	New	45127PA014000501	Bronze Valley Advantage EPO 8000/0/50	Combined w/Med	Lehigh and Northampton		0		0		Y		0%		0		0		N		50%		0
25	On/Off Exchange	New	45127PA002002601	Gold Easy Blue PPO 0/0/25	Rx 0	All (excluding Lancaster)		45		90		N		0%		70		140		N		20%		250
26	On/Off Exchange	New	45127PA002002701	Catastrophic PPO 8550/0/75	Combined w/Med	All		0		0		Y		0%		0		0		Y		0%		0

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Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	Counties	Specialty Tier 2: Ded Appld		Rx Specialty Tier 2: Coins		Rx Specialty Tier 2: Max	
							2020	2021	2020	2021	2020	2021
1	On/Off Exchange	Existing	45127PA002001301	Gold PPO 2150/10/20	Combined w/Med	All (excluding Lancaster)	Y	Y	40%	40%	1000	1000
2	Off Exchange	Existing	45127PA002002100	Silver PPO 5950/20/40	Combined w/Med	All (excluding Lancaster)	Y	Y	50%	50%	1000	1000
3	On/Off Exchange	Existing	45127PA002000801	Silver PPO 6000/20/40	Combined w/Med	All (excluding Lancaster)	Y	Y	50%	50%	1000	1000
4	On/Off Exchange	Existing	45127PA002000804	Silver PPO 6000 CSR73	Combined w/Med	All (excluding Lancaster)	Y	Y	40%	40%	800	800
5	On/Off Exchange	Existing	45127PA002000805	Silver PPO 6000 CSR87	Combined w/Med	All (excluding Lancaster)	Y	Y	30%	30%	500	500
6	On/Off Exchange	Existing	45127PA002000806	Silver PPO 6000 CSR94	Combined w/Med	All (excluding Lancaster)	Y	Y	10%	10%	300	300
7	On/Off Exchange	Existing	45127PA002002001	Bronze PPO 8000/0/50	Combined w/Med	All (excluding Lancaster)	N	N	50%	50%	0	0
8	Off Exchange	Existing	53789PA010000800	Bronze HMO 8000/0/50	Combined w/Med	All (excluding Lancaster)	N	N	50%	50%	0	0
9	Off Exchange	Existing	82795PA014000100	Catastrophic PPO 8550/0/75	Combined w/Med	All	Y	Y	0%	0%	0	0
10	Off Exchange	Existing	53789PA010000400	Catastrophic HMO 8550/0/75	Combined w/Med	All	Y	Y	0%	0%	0	0
11	On/Off Exchange	New	45127PA002002201	Gold PPO Choice 2000/0/30	Combined w/Med	Lancaster		Y		40%		1000
12	Off Exchange	New	45127PA002002300	Silver PPO Choice 3950/20/35	Combined w/Med	Lancaster		Y		50%		1000
13	On/Off Exchange	New	45127PA002002401	Silver PPO Choice 4000/20/35	Combined w/Med	Lancaster		Y		50%		1000
14	On/Off Exchange	New	45127PA002002404	Silver PPO Choice 4000 CSR73	Combined w/Med	Lancaster		Y		40%		800
15	On/Off Exchange	New	45127PA002002405	Silver PPO Choice 4000 CSR87	Combined w/Med	Lancaster		Y		30%		500
16	On/Off Exchange	New	45127PA002002406	Silver PPO Choice 4000 CSR94	Combined w/Med	Lancaster		Y		10%		300
17	On/Off Exchange	New	45127PA002002501	Bronze PPO Choice 7100/0/50	Combined w/Med	Lancaster		N		50%		0
18	On/Off Exchange	New	45127PA014000201	Gold Valley Advantage EPO 2150/10/20	Combined w/Med	Lehigh and Northampton		Y		40%		1000
19	Off Exchange	New	45127PA014000300	Silver Valley Advantage EPO 5950/20/40	Combined w/Med	Lehigh and Northampton		Y		50%		1000
20	On/Off Exchange	New	45127PA014000401	Silver Valley Advantage EPO 6000/20/40	Combined w/Med	Lehigh and Northampton		Y		50%		1000
21	On/Off Exchange	New	45127PA014000404	Silver Valley Advantage EPO 6000 CSR73	Combined w/Med	Lehigh and Northampton		Y		40%		800
22	On/Off Exchange	New	45127PA014000405	Silver Valley Advantage EPO 6000 CSR87	Combined w/Med	Lehigh and Northampton		Y		30%		500
23	On/Off Exchange	New	45127PA014000406	Silver Valley Advantage EPO 6000 CSR94	Combined w/Med	Lehigh and Northampton		Y		10%		300
24	On/Off Exchange	New	45127PA014000501	Bronze Valley Advantage EPO 8000/0/50	Combined w/Med	Lehigh and Northampton		N		50%		0
25	On/Off Exchange	New	45127PA002002601	Gold Easy Blue PPO 0/0/25	Rx 0	All (excluding Lancaster)		N		20%		350
26	On/Off Exchange	New	45127PA002002701	Catastrophic PPO 8550/0/75	Combined w/Med	All		Y		0%		0

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Exhibit C_BeneCat

IP OP Professional	Type of Service
Inpatient	IP - CABG
Inpatient	IP - Cesarean Maternity Delivery
Inpatient	IP - Major Joint Procedures of Lower Extremity
Inpatient	IP - Maternity Non-delivery
Inpatient	IP - Medical
Inpatient	IP - Neonatal
Inpatient	IP - Newborn
Inpatient	IP - Normal maternity delivery
Inpatient	IP - Other Cardiovascular Procedures
Inpatient	IP - Other Surgical
Inpatient	IP - Psychiatric
Inpatient	IP - Substance Abuse
Inpatient	IP - Ungroupable
Outpatient	OP - Blood
Outpatient	OP - Cardiac Rehab
Outpatient	OP - Cardiovascular
Outpatient	OP - Dialysis
Outpatient	OP - Emergency Room
Outpatient	OP - Maternity Non-delivery Care
Outpatient	OP - Observation Room
Outpatient	OP - Other OP Services
Outpatient	OP - PT/OT/ST
Outpatient	OP - Pathology/Lab
Outpatient	OP - Pharmacy
Outpatient	OP - Psychiatric
Outpatient	OP - Radiology - CT/MRI/PET
Outpatient	OP - Radiology - General
Outpatient	OP - Substance Abuse
Outpatient	OP - Surgery
Outpatient	OP - Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - IP Psychiatric
Professional	IP Visits - IP Substance Abuse
Professional	IP Visits - Medical
Professional	Inpatient Surgery - Primary Surgeon
Professional	Inpatient Surgery - Anesthesia
Professional	Inpatient Surgery - Assistant Surgeon
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physical Therapy
Professional	Pathology/Lab - IP
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - IP
Professional	Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - Medical
Professional	Independent Lab
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	OP Visits - OP Psychiatric
Professional	OP Visits - OP Substance Abuse
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physical Therapy
Professional	Outpatient Surgery - Anesthesia
Professional	Outpatient Surgery - Office
Professional	Outpatient Surgery - Outpatient Facility
Professional	Pathology/Lab - OP
Professional	Pathology/Lab - Office
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - OP - CT/MRI/PET
Professional	Radiology - OP - General
Professional	Radiology - Office - CT/MRI/PET
Professional	Radiology - Office - General
Professional	Unmapped
Other Medical	Unmapped
Other Medical	OP - Ambulance
Other Medical	OP - DME
Other Medical	OP - Home Health/PDN
Other Medical	OP - Medical Surgical Supplies
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glasses/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glasses/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2021
Benefit Mix Changes

Benefit Mix Calculation

	<u>Med Manual Cost</u>	<u>Rx Manual Cost</u>	<u>Manual Cost PMPM</u>
Average in Experience Period			286.69
Average in Rating Period			281.88
Benefit Mix Adjustment			0.983

BEP Manual Cost Calculation

		286.69		522,994	<u>Projected 2021 Manual Co</u>	281.88	554,592
Company	<u>HIOS 14 Digit</u>	<u>Manual Cost PMPM</u>	<u>BEP MM</u>		<u>Mapped 2020 Plan</u>	<u>Total</u>	<u>Proj Member</u>
CAAC	45127PA0020013	323.98	191,596		45127PA0020013	323.66	121,335
CAAC	45127PA0020008	275.88	157,814		45127PA0020008	275.60	134,785
CAAC	45127PA0020020	251.97	150,470		45127PA0020020	251.72	149,526
CAAC	45127PA0020021	277.33	23,114		45127PA0020021	277.06	20,465
					45127PA0020022	328.52	32,719
					45127PA0020023	282.60	5,522
					45127PA0020024	281.11	36,345
					45127PA0020025	253.62	40,326
					45127PA0140002	323.66	3,271
					45127PA0140003	277.06	557
					45127PA0140004	275.60	3,638
					45127PA0140005	251.72	4,029
					45127PA0020026	331.75	1,185
					45127PA0020027	249.97	889

Capital Advantage Assurance Company

Individual Rates

Effective 1/1/2021

Trend

Trend by Service CategoryYear 1Year 2

<u>Category</u>	<u>Cost</u>	<u>Util</u>	<u>Induced Demand</u>	<u>Cost</u>	<u>Util</u>	<u>Induced Demand</u>	<u>Total Year 1</u>	<u>Total Year 2</u>	<u>Weights</u>	<u>Total Weights</u>
Inpatient Hospital	5.60%	0.00%	0.00%	5.90%	0.00%	0.0%	5.6%	5.9%	26.6%	23%
Outpatient Hospital	5.90%	0.00%	0.00%	6.10%	0.00%	0.0%	5.9%	6.1%	44.9%	39%
Professional	5.50%	0.00%	0.00%	5.40%	0.00%	0.0%	5.5%	5.4%	25.6%	22%
Other Medical	5.90%	0.00%	0.00%	6.10%	0.00%	0.0%	5.9%	6.1%	3.0%	3%
Capitation	3.00%	0.00%	0.00%	3.00%	0.00%	0.0%	3.0%	3.0%	0.0%	0%
Prescription Drug	9.80%	1.00%	0.00%	10.60%	1.30%	0.0%	10.9%	12.0%	100.0%	14%
Dental & Vision	1.00%	1.00%	0.00%	1.00%	1.00%	0.0%	2.0%	2.0%	100.0%	100%

Aggregate Pricing Trend Year 1

Total	6.4%
Medical	5.7%
Drug	10.9%
Agg Med + Rx Trend	6.4%
Dental and Vision	2.0%

Aggregate Pricing Trend Year 2

Total	6.7%
Medical	5.9%
Drug	12.0%
Agg Med + Rx Trend	6.7%
Dental and Vision	2.0%

Year 1 Raw Trends*

<u>URRT Categories</u>	<u>Cost</u>	<u>Utilization</u>	<u>Induced Demand</u>	<u>Composite</u>
Inpatient Hospital	4.8%	0.0%	0.0%	4.8%
Outpatient Hospital	5.1%	0.0%	0.0%	5.1%
Professional	4.7%	0.0%	0.0%	4.7%
Other Medical	5.1%	0.0%	0.0%	5.1%
Capitation	3.0%	0.0%	0.0%	3.0%
Prescription Drugs	9.0%	1.0%	0.0%	11.2%
Dental & Vision	1.0%	1.0%	0.0%	2.0%

Year 2 Raw Trends*

<u>Cost</u>	<u>Utilization</u>	<u>Composite</u>
5.1%	0.0%	5.1%
5.3%	0.0%	5.3%
4.6%	0.0%	4.6%
5.3%	0.0%	5.3%
3.0%	0.0%	3.0%
9.8%	1.3%	12.2%
1.0%	1.0%	2.0%

*From Hospital and Physician Trend Models

Adjustments to Pricing Trend

<u>Medical</u>		<u>Drug</u>	
Intensity	0.0%	Contracting	0.0%
Leveraging	0.8%	Leveraging	0.8%
Demographics	0.0%	Demographics	0.0%
Buy-Downs	0.0%	Buy-Downs	0.0%
Other	0.0%	Pipeline	0.0%
Total	0.8%	Total	0.80%

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2021
URRT

Experience Period Member Months522,994

Section II: Projections

		Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM			
Benefit Category	Experience Period Index Rate PMPM	Cost	Utilization	Cost	Utilization		Incurred	Allowed	PMPM
Inpatient Hospital	\$178.64	1.056	1.000	1.059	1.000	199.77	\$89,397,753	\$93,430,109	\$178.64
Outpatient Hospital	\$301.76	1.059	1.000	1.061	1.000	339.06	\$127,003,523	\$157,817,513	\$301.76
Professional	\$171.79	1.055	1.000	1.054	1.000	191.03	\$69,740,575	\$89,846,552	\$171.79
Other Medical	\$19.99	1.059	1.000	1.061	1.000	22.46	\$8,415,215	\$10,452,203	\$19.99
Capitation	\$-	1.030	1.000	1.030	1.000	0.00	\$-	\$-	\$-
Prescription Drug	\$109.39	1.098	1.010	1.106	1.013	135.91	\$46,644,326	\$57,210,753	\$109.39
Total	\$781.57					888.23			\$781.57

Change in Morbidity - Impact of Reinsurance Progr:	0.999
Change in Morbidity - All Other	1.010
*Other	
Change in Demographics	1.000
Change in Network	0.960
Change in Benefits	1.000
Change in Other	0.993
Projected Index Rate	854.35

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2021
Paid to Allowed Ratio Development

Medical Rate Development		
Base Experience Period:	1/1/2019-12/31/2019	
Data as of	2/29/2020	
Rating Period:	1/1/2021 - 12/31/2021	
Trend Months:	24	
Trend:	5.7%	

Drug Rate Development		
Base Experience Period:	1/1/2019-12/31/2019	
Data as of	2/29/2020	
Rating Period:	1/1/2021 - 12/31/2021	
Trend Months:	24	
Trend:	10.9%	

Pediatric Dental Rate Development		
Base Experience Period:	1/1/2019-12/31/2019	
Data as of	2/29/2020	
Rating Period:	1/1/2021 - 12/31/2021	
Trend Months:	24	
Trend:	2.0%	

Pediatric Vision Rate Development		
Base Experience Period:	1/1/2019-12/31/2019	
Data as of	2/29/2020	
Rating Period:	1/1/2021 - 12/31/2021	
Trend Months:	24	
Trend:	2.0%	

1	Medical Paid and Incurred Claims	288,105,932	1	BEP Paid and Incurred Claims**	60,786,830	1	BEP Paid and Incurred Claims	514,384	1	BEP Paid and Incurred Claims	53,549
2	Completion Factor	0.98	2	Completion Factor	1.000	2	Completion Factor	0.948	2	Completion Factor	0.947
3	BEP Completed Claims (1) / (2)	293,957,724	3	BEP Completed Claims (1) / (2)	60,808,138	3	BEP Completed Claims (1) / (2)	542,816	3	BEP Completed Claims (1) / (2)	56,527
4	BEP Member Months	522,994	4	BEP Member Months	522,994	4	BEP Member Months	522,994	4	BEP Member Months	522,994
5	BEP Completed Claim PMPM (3) / (4)	562.07	5	BEP Completed Claim PMPM (3) / (4)	116.27	5	BEP Completed Claim PMPM (3) / (4)	1.04	5	BEP Completed Claim PMPM (3) / (4)	0.11
6	Trend Factor	1.12	6	Trend Factor	1.23	6	Trend Factor	1.04	6	Trend Factor	1.04
7	Trended Claim PMPM (5) x (6)	628.18	7	Trended Claim PMPM (5) x (6)	142.99	7	Trended Claim PMPM (5) x (6)	1.08	7	Trended Claim PMPM (5) x (6)	0.11
8	Benefit Change Factor	0.98	8	Benefit Change Factor	0.98	8	Benefit Change Factor	1.00	8	Benefit Change Factor	1.00
9	Morbidity Adjustment	1.01	9	Morbidity Adjustment	1.01	9	Morbidity Adjustment	1.01	9	Morbidity Adjustment	1.01
10	Network	0.96	10	Network	0.96	10	Network	0.96	10	Network	0.96
11	Capitation	0	11	Rx Rebates	14,163,813	11			11		
12	Capitation PMPM	0.00	12	Rx Rebates PMPM	27.08	12			12		
13	Other Adjustment (Reinsurance)	0.938	13	Other Adjustment (Reinsurance)	0.938	13	Other Adjustment (Reinsurance)	0.938	13	Other Adjustment (Reinsurance)	0.938
14	Other Adjustment	1.000	14	Other Adjustment (Rx Contract Savings)	0.950	14	Other Adjustment	1.000	14	Other Adjustment	1.000
15	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (12)] x (13) x (14)	561.89	15	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) - (12)] x (13) x (14)	97.37	15	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10)] x (13) x (14)	0.98	15	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10)] x (13) x (14)	0.10

Expected Claim PMPM in Rating Period	
Medical	561.89
Drug	97.37
Pediatric Dental	0.98
Pediatric Vision	0.10
Expected Distribution of Embedded Dental Benefit	
	100%
Total Expected Incurred in Rating Period	
Total Expected Incurred in Rating Period Net RA and Reinsurance + Exchange Fee	660.35
	562.38

Projected Allowed	854.10
Paid to Allowed Ratio	0.773

Capital Advantage Assurance Company

Individual Rates

Effective 1/1/2021

Retention

	<u>Medical + Rx</u>	<u>Dental</u>	<u>Vision</u>	<u>Total</u>	<u>% of Premium</u>
Reinsurance Contribution	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Risk Adjustment Fee	\$0.25	\$0.00	\$0.00	\$0.25	0.04%
Admin PMPM	\$47.05	\$0.60	\$0.09	\$47.74	7.1%
Broker PMPM	\$3.68	\$0.00	\$0.00	\$3.68	0.5%
Placeholder1	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Placeholder2	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Placeholder3	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%
Patient-Centered Outcomes Research Trust Fund:	\$0.20	\$0.00	\$0.00	\$0.20	0.0%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%
Exchange Fee	\$18.53	\$0.00	\$0.00	\$18.53	2.8%
Federal Income Tax	0.4%	0.4%	0.4%	0.4%	0.4%
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%

Insurer Tax and Admin Fee Calc

Applied HIF to All Quarters		0.00%			
Quarter	% of Enrollees	HIF	2021 assessment	2022 assessment	
1	100%	0.00%	0	0.0%	0.0%
			3	0.0%	0.0%
			6	0.0%	0.0%
			9	0.0%	0.0%

	<u>Admin</u>	<u>Profit</u>	<u>Taxes</u>
	8.0%	2.0%	3.2%
Claims	7.1%		
Broker	0.5%		
Quality Improvement	0.4%		

Plan	Gold PPO	Silver PPO	Silver PPO	Bronze PPO	Gold PPO	Silver PPO	Silver PPO	Bronze PPO	Gold Valley	Silver Valley	Silver Valley	Bronze Valley	Gold Easy	Catastrophic
Deductible	2150/10/20	5950/20/40	6000/20/40	8000/0/50	Choice	Choice	Choice	Choice	Advantage	Advantage	Advantage	Advantage	Blue PPO	PPO
Expected Claim Cost	2150	5950	6000	8000	2000/0/30	3950/20/35	4000/20/35	7100/0/50	EPO	EPO	EPO	EPO	0/0/25	8550/0/75
Expected Premium PMPM *	695.34	552.00	720.10	486.68	584.06	465.24	610.16	402.87	618.85	491.28	640.89	433.14	723.79	318.42
	\$768.89	\$621.39	\$794.37	\$554.18	\$654.38	\$532.13	\$681.24	\$467.95	\$690.19	\$558.90	\$712.86	\$499.09	\$798.17	\$381.04
<u>Allowed Adjustments to Premium for MLR</u>														
Reinsurance Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patient-Centered Outcomes Research Trust Fund:	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Risk Adjustment Fee	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurer Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exchange Fee	18.53	18.53	18.53	18.53	18.53	18.53	18.53	18.53	18.53	18.53	18.53	18.53	18.53	18.53
Quality Improvement	3.08	2.49	3.18	2.22	2.62	2.13	2.72	1.87	2.76	2.24	2.85	2.00	3.19	1.52
Federal Income Tax**	3.23	2.61	3.34	2.33	2.75	2.23	2.86	1.97	2.90	2.35	2.99	2.10	3.35	1.60
MLR Adjusted Claims	\$698.42	\$554.49	\$723.28	\$488.89	\$586.68	\$467.37	\$612.89	\$404.74	\$621.61	\$493.52	\$643.74	\$435.14	\$726.98	\$319.94
MLR Adjusted Premium	\$746.68	\$599.80	\$772.06	\$532.87	\$632.66	\$510.91	\$659.40	\$447.00	\$668.31	\$537.58	\$690.88	\$478.02	\$775.84	\$360.46
Expected Member Distribution	21.9%	3.7%	24.3%	27.0%	5.9%	1.0%	6.6%	7.3%	0.6%	0.1%	0.7%	0.7%	0.2%	0.2%

Unadjusted Premium	\$600.64
Unadjusted Premium	\$671.45
Expected MLR Adjusted Claims	\$603.33
Expected MLR Adjusted Premium	\$649.65

MLR	92.9%
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* From Exhibit L
**21% of profit or contingency (assumed to be 2%)

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2021
Projected Index Rate

Projected Index Rate	\$854.35
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<u>Effective Date</u>	<u>Total Index Rate</u>	<u>Trend</u>	<u>Distribution of Members</u>	<u>Projected Allowed</u>	<u>Market Adjusted Index Rate</u>
January - December	\$854.35		100%	\$854.35	

Average for Projection Period	\$854.35			\$854.35	\$727.64
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* From URRT and Exhibit B

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2021
Market Adjusted Index Rate

Development of Market Adjusted Index Rate

Q1 Index Rate	854.35	Index Rate Calculated in II Rate Developer Differs slightly from URRT due to rounding
Paid to Allowed	0.77	
Q1 Projected Claims	660.54	
Net Projected ACA Reinsurace Recoveries	40.11	
Net Projected Risk Adjustments PMPM	76.38	
Exchange User Fee Adjustment	18.53	
Q1 Market-Adjusted Projected Paid EHB Claims PMPM	562.57	
Q1 Market Adjusted Index Rate	727.64	

Development of Exchange User Fee

Average Exchange Premium	\$720.70
Average Exchange Fee	\$21.62
Percentage of Membership on Exchange	86%
Exchange Fee to Add to Market Index Rate	\$18.53

Development of Risk Adjustment Projection

Projected 2020 Risk Adjustment Transfer	\$76.38
Projected 2019 Risk Adjustment	\$38,088,900
2019 MemberMonths	522,994
Projected 2019 Risk Adjustment Payment PMPM	\$72.83
Capital Advantage Assurance Company	\$38,088,900

t & Change

Show Network is Normalized															1.00
Show Induced Demand is Normalized															1.00
Rate Development by Benefit Option		On/Off Exchange	Off Exchange	On/Off Exchange	On/Off Exchange	New On/Off Exchange	Off Exchange	On/Off Exchange	On/Off Exchange	On/Off Exchange	Off Exchange	On/Off Exchange	On/Off Exchange	On/Off Exchange	On/Off Exchange
Level of Coverage		Gold	Silver	Silver	Bronze	Gold	Silver	Silver	Bronze	Gold	Silver	Silver	Bronze	Gold	Catastrophic
HIOS 16 Digit		45127PA002001301	45127PA002002100	45127PA002000801	45127PA002002001	45127PA002002201	45127PA002002300	45127PA002002401	45127PA002002501	45127PA014000201	45127PA014000300	45127PA014000401	45127PA014000501	45127PA002002601	45127PA002002701
HIOS Plan ID		45127PA0020013	45127PA0020021	45127PA0020008	45127PA0020020	45127PA0020022	45127PA0020023	45127PA0020024	45127PA0020025	45127PA0140002	45127PA0140003	45127PA0140004	45127PA0140005	45127PA0020026	45127PA0020027
Med Plan Name:		Gold PPO 2150/10/20	Silver PPO 5950/20/40	Silver PPO 6000/20/40	Bronze PPO 8000/0/50	Gold PPO Choice 2000/0/30	Silver PPO Choice 3950/20/35	Silver PPO Choice 4000/20/35	Bronze PPO Choice 7100/0/50	Gold Valley Advantage EPO 2150/10/20	Silver Valley Advantage EPO 5950/20/40	Silver Valley Advantage EPO 6000/20/40	Bronze Valley Advantage EPO 8000/0/50	Gold Easy Blue PPO 0/0/25	Catastrophic PPO 8550/0/75
Rx:		Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Combined w/Med	Rx 0	Combined
Plan Type:		PPO	PPO	PPO	PPO	PPO Choice	PPO Choice	PPO Choice	PPO Choice	EPO	EPO	EPO	EPO	PPO	PPO
HRA		N	N	N	N	N	N	N	N	N	N	N	N	N	N
Q1 Market Adjusted Index Rate		727.64	727.64	727.64	727.64	727.64	727.64	727.64	727.64	727.64	727.64	727.64	727.64	727.64	727.64
AV and Cost-Sharing Adjustment		0.89	0.76	0.76	0.69	0.90	0.78	0.77	0.70	0.89	0.76	0.76	0.69	0.91	0.69
Network		1.041	1.041	1.041	1.041	0.854	0.854	0.854	0.854	0.927	0.927	0.927	0.927	1.041	1.041
Non-Funding of CSR Adjustment		1.000	1.000	1.200	1.000	1.000	1.000	1.200	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Catastrophic Adjustment		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.660
Induced Demand		1.034	0.959	1.048	0.930	1.043	0.966	1.061	0.932	1.034	0.959	1.048	0.930	1.050	0.929
Plan Pricing Relativities:															
Pricing Relativity		1.000	0.794	1.036	0.700	0.840	0.669	0.877	0.579	0.890	0.707	0.922	0.623	1.041	0.458
Total Projected Claims MPPM + Market Level Adjustments:		695.34	552.00	720.10	486.68	584.06	465.24	610.16	402.87	618.85	491.28	640.89	433.14	723.79	318.42
Retention															
Admin MPPM		\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74	\$47.74
Broker MPPM		\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68	\$3.68
Risk Adjustment User Fee		\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25
PCORTF		\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20
Value-Based Benefits		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
BCBSA Identity Theft		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Premium Tax		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Federal Income Tax		0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Insurer Tax		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Contingency		2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement		0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Premium Neutrality		1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97
Total Premium Single Rate:		\$390.80	\$315.83	\$403.75	\$281.67	\$332.60	\$270.46	\$346.25	\$237.84	\$350.80	\$284.07	\$362.32	\$253.67	\$405.68	\$193.67
Plan Adjusted Index Rates		\$768.89	\$621.39	\$794.37	\$554.18	\$654.38	\$532.13	\$681.24	\$467.95	\$690.19	\$558.90	\$712.86	\$499.09	\$798.17	\$381.04
Expected Member Distribution		21.9%	3.7%	24.3%	27.0%	5.9%	1.0%	6.6%	7.3%	0.6%	0.1%	0.7%	0.7%	0.2%	0.2%
		\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42	\$51.42
Admin		7.1%	8.7%	6.9%	9.7%	8.3%	10.1%	7.9%	11.4%	7.9%	7.6%	7.6%	10.7%	6.8%	13.9%
Taxes		0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%

		100%	554,592	Benefit Plans														Annual Trend																				
#	Combo Description	Projected Membership	Prod MM	New or Existing	Product ID	Plan ID (14)	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Network	Induced Demand	Catastrophic	Product	Med Plan Description	Deductible	Drug Plan	Pediatric Dental	Pediatric Vision	Average Plan Adj. Index Rate	Q1 Plan Adj. Index Rate	Q2 Plan Adj. Index Rate	Q3 Plan Adj. Index Rate	Q4 Plan Adj. Index Rate	Medical & Rx Dental & Vision	Aggregate Trend	Q1 Calibrated Plan Index	Q2 Calibrated Plan Index	Q3 Calibrated Plan Index	Q4 Calibrated Plan Index	Calibrated Index from PA Exhibits % Admin % Taxes				Plan ID (14)	HIOS ID (16)	All Plan Names	Company
1	Gold PPO 2150/10/20	21.9%	121,335	Existing	45127PA002	45127PA0020013	On/Off Exchange	Gold	78.7%	88.8%	1.04	1.03	1.00	PPO	Gold PPO 2150/10/20	2150	Combined	Embedded	Embedded	\$768.89	\$768.89				6.44%	2.0%	6.44%	\$390.80					7.1%	0.5%	45127PA0020013	45127PA002001301	Gold PPO 2150/10/20	CAAC
2	Silver PPO 5950/20/40	3.7%	20,465	Existing	45127PA002	45127PA0020021	Off Exchange	Silver	67.7%	76.0%	1.04	0.96	1.00	PPO	Silver PPO 5950/20/40	5950	Combined	Embedded	Embedded	\$621.40	\$621.40				6.44%	2.0%	6.44%	\$315.83					8.7%	0.5%	45127PA0020021	45127PA002002100	Silver PPO 5950/20/40	CAAC
3	Silver PPO 6000/20/40	24.3%	134,785	Existing	45127PA002	45127PA0020008	On/Off Exchange	Silver	67.7%	75.6%	1.04	1.05	1.00	PPO	Silver PPO 6000/20/40	6000	Combined	Embedded	Embedded	\$794.37	\$794.37				6.44%	2.0%	6.44%	\$403.75					6.9%	0.5%	45127PA0020008	45127PA002000801	Silver PPO 6000/20/40	CAAC
4	Bronze PPO 8000/0/50	27.0%	149,526	Existing	45127PA002	45127PA0020020	On/Off Exchange	Bronze	64.5%	69.0%	1.04	0.93	1.00	PPO	Bronze PPO 8000/0/50	8000	Combined	Embedded	Embedded	\$554.18	\$554.18				6.44%	2.0%	6.44%	\$281.67					9.7%	0.5%	45127PA0020020	45127PA002002001	Bronze PPO 8000/0/50	CAAC
5	Gold PPO Choice 2000/0/30	5.9%	32,719	New	45127PA002	45127PA0020022	On/Off Exchange	Gold	80.7%	90.1%	0.85	1.04	1.00	PPO Choice	Gold PPO Choice 2000/0/30	2000	Combined	Embedded	Embedded	\$654.39	\$654.39				6.44%	2.0%	6.44%	\$332.60					8.3%	0.5%	45127PA0020022	45127PA002002201	Gold PPO Choice 2000/0/30	CAAC
6	Silver PPO Choice 3950/20/35	1.0%	5,522	New	45127PA002	45127PA0020023	Off Exchange	Silver	70.5%	77.5%	0.85	0.97	1.00	PPO Choice	Silver PPO Choice 3950/20/35	3950	Combined	Embedded	Embedded	\$532.12	\$532.12				6.44%	2.0%	6.44%	\$270.46					10.1%	0.5%	45127PA0020023	45127PA002002300	Silver PPO Choice 3950/20/35	CAAC
7	Silver PPO Choice 4000/20/35	6.6%	36,345	New	45127PA002	45127PA0020024	On/Off Exchange	Silver	70.4%	77.1%	0.85	1.06	1.00	PPO Choice	Silver PPO Choice 4000/20/35	4000	Combined	Embedded	Embedded	\$681.24	\$681.24				6.44%	2.0%	6.44%	\$346.25					7.9%	0.5%	45127PA0020024	45127PA002002401	Silver PPO Choice 4000/20/35	CAAC
8	Bronze PPO Choice 7100/0/50	7.3%	40,326	New	45127PA002	45127PA0020025	On/Off Exchange	Bronze	65.0%	69.6%	0.85	0.93	1.00	PPO Choice	Bronze PPO Choice 7100/0/50	7100	Combined	Embedded	Embedded	\$467.94	\$467.94				6.44%	2.0%	6.44%	\$237.83					11.4%	0.5%	45127PA0020025	45127PA002002501	Bronze PPO Choice 7100/0/50	CAAC
9	Gold Valley Advantage EPO 2150/10/20	0.6%	3,271	New	45127PA014	45127PA0140002	On/Off Exchange	Gold	79.4%	88.8%	0.93	1.03	1.00	EPO	Gold Valley Advantage EPO 2150/10/20	2150	Combined	Embedded	Embedded	\$690.19	\$690.19				6.44%	2.0%	6.44%	\$350.80					7.9%	0.5%	45127PA0140002	45127PA014000201	Valley Advantage EPO 2150/1	CAAC
10	Silver Valley Advantage EPO 5950/20/40	0.1%	557	New	45127PA014	45127PA0140003	Off Exchange	Silver	67.7%	76.0%	0.93	0.96	1.00	EPO	Silver Valley Advantage EPO 5950/20/40	5950	Combined	Embedded	Embedded	\$558.91	\$558.91				6.44%	2.0%	6.44%	\$284.08					9.6%	0.5%	45127PA0140003	45127PA014000300	Valley Advantage EPO 5950/2	CAAC
11	Silver Valley Advantage EPO 6000/20/40	0.7%	3,638	New	45127PA014	45127PA0140004	On/Off Exchange	Silver	67.7%	75.6%	0.93	1.05	1.00	EPO	Silver Valley Advantage EPO 6000/20/40	6000	Combined	Embedded	Embedded	\$712.86	\$712.86				6.44%	2.0%	6.44%	\$362.32					7.6%	0.5%	45127PA0140004	45127PA014000401	Valley Advantage EPO 6000/2	CAAC
12	Bronze Valley Advantage EPO 8000/0/50	0.7%	4,029	New	45127PA014	45127PA0140005	On/Off Exchange	Bronze	64.4%	69.0%	0.93	0.93	1.00	EPO	Bronze Valley Advantage EPO 8000/0/50	8000	Combined	Embedded	Embedded	\$499.09	\$499.09				6.44%	2.0%	6.44%	\$253.67					10.7%	0.5%	45127PA0140005	45127PA014000501	Valley Advantage EPO 8000	CAAC
13	Gold Easy Blue PPO 010/25	0.2%	1,185	New	45127PA002	45127PA0020026	On/Off Exchange	Gold	80.2%	91.0%	1.04	1.05	1.00	PPO	Gold Easy Blue PPO 010/25	0	Combined	Embedded	Embedded	\$798.17	\$798.17				6.44%	2.0%	6.44%	\$405.68					6.8%	0.5%	45127PA0020026	45127PA002002601	Gold Easy Blue PPO 010/25	CAAC
14	Catastrophic PPO 8550/0/75	0.2%	889	New	45127PA002	45127PA0020027	On/Off Exchange	Catastrophic	61.3%	68.6%	1.04	0.93	0.66	PPO	Catastrophic PPO 8550/0/75	8550	Combined	Embedded	Embedded	\$381.03	\$381.03				6.44%	2.0%	6.44%	\$193.66					13.9%	0.5%	45127PA0020027	45127PA002002701	Catastrophic PPO 8550/0/75	CAAC

Capital Advantage Assurance Company

Individual Rates

Effective 1/1/2021

Calibration

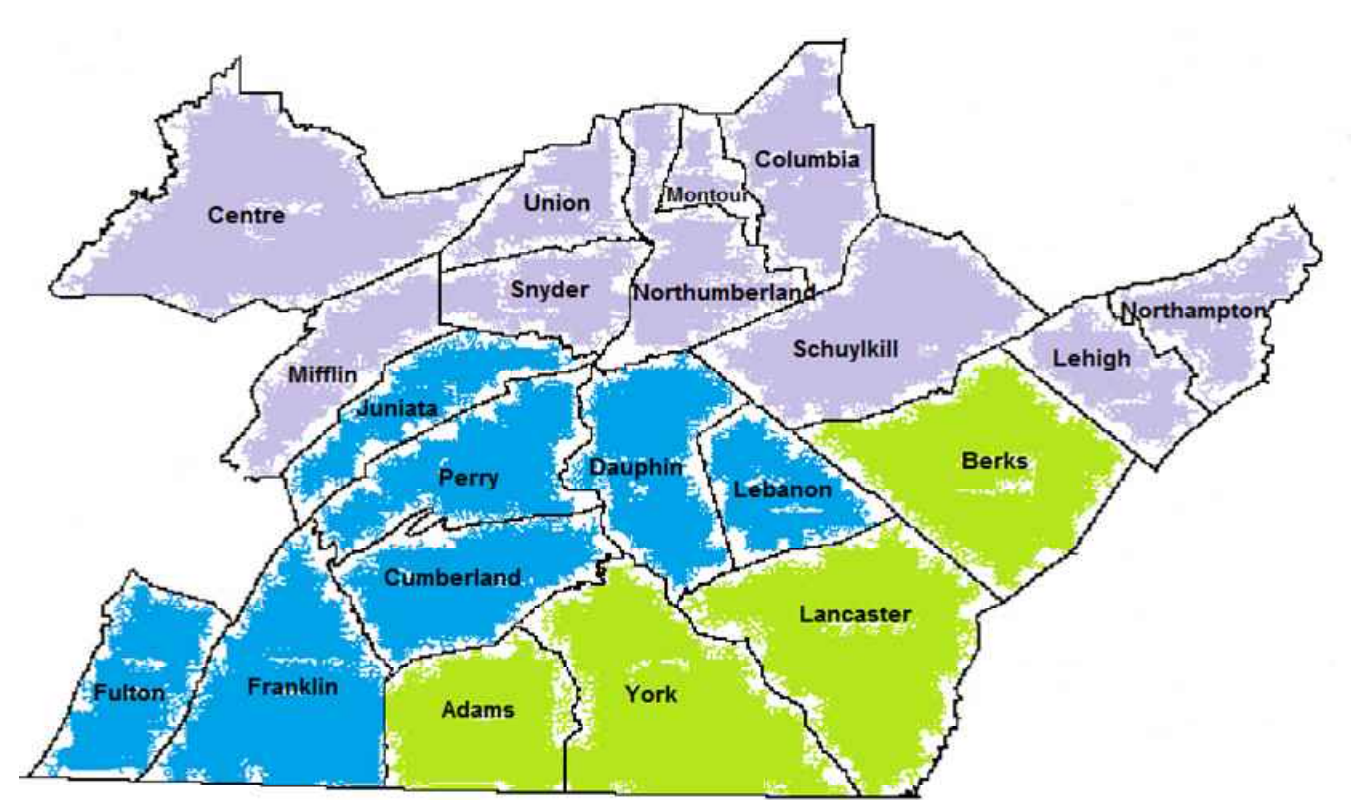
Expected Average Age Factor:	1.866
List-Billed Adjustment for Max 3 Children	1.003
Adjusted Average Age Factor	1.861
Expected Average Region Factor:	1.05
Expected Average Tobacco Factor	1.002
Cumulative Rating Factors (Premium Neutrality):	1.97

Age Factors			Region Factors			Tobacco Factors		
Age	Distribution of Population	Age Factor	Region	Distribution of Population	Factor	PPO	HMO	Final Factor
0-14	6.04%	0.765	6	44%	1.0000	1.002	1.002	1.002
15	0.49%	0.833	7	41%	1.1400			
16	0.59%	0.859	9	15%	0.9800			
17	0.55%	0.885						
18	0.63%	0.913						
19	0.99%	0.941						
20	1.09%	0.970						
21	1.14%	1.000						
22	1.00%	1.000						
23	0.88%	1.000						
24	0.76%	1.000						
25	0.81%	1.004						
26	1.44%	1.024						
27	1.38%	1.048						
28	1.29%	1.087						
29	1.39%	1.119						
30	1.35%	1.135						
31	1.30%	1.159						
32	1.37%	1.183						
33	1.25%	1.198						
34	1.26%	1.214						
35	1.40%	1.222						
36	1.37%	1.230						
37	1.43%	1.238						
38	1.34%	1.246						
39	1.37%	1.262						
40	1.51%	1.278						
41	1.34%	1.302						
42	1.53%	1.325						
43	1.31%	1.357						
44	1.56%	1.397						
45	1.59%	1.444						
46	1.66%	1.500						
47	1.62%	1.563						
48	1.89%	1.635						
49	2.01%	1.706						
50	2.00%	1.786						
51	1.97%	1.865						
52	2.14%	1.952						
53	2.33%	2.040						
54	2.41%	2.135						
55	2.59%	2.230						
56	2.83%	2.333						
57	2.91%	2.437						
58	3.19%	2.548						
59	3.45%	2.603						
60	3.60%	2.714						
61	4.28%	2.810						
62	5.25%	2.873						
63	5.93%	2.952						
64+	5.17%	3.000						

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2021
Rating Factors

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

Region



Region	Factor
6	1
7	1.14
9	0.98

Network	Factor
PPO	1.00
EPO	0.89
PPO Choice	0.82

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2021
Valley Advantage EPO Network Factor

Valley Advantage Network Factor Development

<u>Savings Over Area Hospitals</u>		% Claims	
IP		27%	23%
OP		17%	39%
Physician		8%	22%
<u>EPO Network/Non-EPO Movement</u>			
St. Luke's	75%	Assumes 75% of claims over to St. Luke's from higher costs facilities	
Other	25%		
Blended Savings	13.0%		
Medical Rating Factor	0.87		
Total Rating Factor	0.89		

*0.89 applied in rating

Aggregate Calculation to apply to URRT

<u>Category</u>	<u>Network Factor</u>	<u>PMPM</u>
Inpatient Hospital	0.870	178.64
Outpatient Hospital	0.870	301.76
Professional	0.870	171.79
Other Medical	1	19.99
Capitation	1	0.00
Prescription Drug	1	109.39
Total	0.89	781.57

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2021
PPO Choice Network Factor

PPO Choice Network Factor Development

Choice 1 over Choice 2 Facility Savings		% Claims	
IP	26%	23%	
OP	26%	39%	
Physician	19%	22%	
Utilization			
Choice 1	90%	Assumes 90% of claim dollars in Choice 1 Facility	
Choice 2	10%		
Blended Savings	21.7%		
Medical Rating Factor	78.3%		
Total Rating Factor	0.82		

*0.82 applied in rating

Aggregate Calculation to apply to URRT

Category	Network Factor	PMPM
Inpatient Hospital	0.783	178.64
Outpatient Hospital	0.783	301.76
Professional	0.783	171.79
Other Medical	1	19.99
Capitation	1	0.00
Prescription Drug	1	109.39
Total	0.82	781.57

Benefit Plans														Base Rates														
#	Combo Description	Projected Membership	Plan Mkt	New or Existing	Product ID	Plan ID	On/Off Exchange	Metd Level	Metd Value	Pricing Value	Indexed Demand	Product	Medical Plan Description	Deductible	Drop Plan Desc	Preferred Dental	Preferred Vision	Medical - Rx	Medical	1/1/2021 - 12/31/2021				Annual Trend				
																				Rx	Preferred Dental	Preferred Vision	Total	Medical & Rx	Dental & Vision			
1	Gold PPO 2150 10/20	21.9%	121,135	Existing	45127PA002	45127PA0020013	On/Off Exchange	Gold	78.7%	88.8%	1.03	PPO	Gold PPO 2150 10/20	2150	Combined	Embedded	Embedded	Embedded	\$389.88	\$319.70	\$30.18	\$0.82	\$0.10	\$390.60	6.4%	2.0%		
2	Silver PPO 3950 20/40	3.7%	20,465	Existing	45127PA002	45127PA0020021	Off Exchange	Silver	67.7%	76.0%	0.96	PPO	Silver PPO 3950 20/40	3950	Combined	Embedded	Embedded	Embedded	\$314.91	\$288.23	\$56.68	\$0.82	\$0.10	\$315.83	6.4%	2.0%		
3	Silver PPO 6000 20/40	24.3%	118,785	Existing	45127PA002	45127PA0020008	On/Off Exchange	Silver	67.7%	75.6%	1.05	PPO	Silver PPO 6000 20/40	6000	Combined	Embedded	Embedded	Embedded	\$402.83	\$330.32	\$72.51	\$0.82	\$0.10	\$403.75	6.4%	2.0%		
4	Bronze PPO 8000 0/50	27.0%	149,526	Existing	45127PA002	45127PA0020020	On/Off Exchange	Bronze	64.5%	69.0%	0.93	PPO	Bronze PPO 8000 0/50	8000	Combined	Embedded	Embedded	Embedded	\$280.75	\$230.21	\$50.54	\$0.82	\$0.10	\$281.67	6.4%	2.0%		
5	Gold PPO Choice 2000 0/30	5.9%	32,719	New	45127PA002	45127PA0020022	On/Off Exchange	Gold	80.7%	90.1%	1.04	PPO Choice	Gold PPO Choice 2000 0/30	2000	Combined	Embedded	Embedded	Embedded	\$331.68	\$271.98	\$59.70	\$0.82	\$0.10	\$332.60	6.4%	2.0%		
6	Silver PPO Choice 3950 20/35	1.0%	5,522	New	45127PA002	45127PA0020023	Off Exchange	Silver	70.5%	77.5%	0.97	PPO Choice	Silver PPO Choice 3950 20/35	3950	Combined	Embedded	Embedded	Embedded	\$269.54	\$221.02	\$48.52	\$0.82	\$0.10	\$270.46	6.4%	2.0%		
7	Silver PPO Choice 4000 20/35	6.6%	36,343	New	45127PA002	45127PA0020024	On/Off Exchange	Silver	70.4%	77.1%	1.06	PPO Choice	Silver PPO Choice 4000 20/35	4000	Combined	Embedded	Embedded	Embedded	\$345.33	\$283.17	\$62.16	\$0.82	\$0.10	\$346.25	6.4%	2.0%		
8	Bronze PPO Choice 7100 0/50	7.3%	40,326	New	45127PA002	45127PA0020025	On/Off Exchange	Bronze	65.0%	69.6%	0.93	PPO Choice	Bronze PPO Choice 7100 0/50	7100	Combined	Embedded	Embedded	Embedded	\$236.91	\$198.27	\$42.64	\$0.82	\$0.10	\$237.83	6.4%	2.0%		
9	Gold Valley Advantage EPO 2150 10/20	0.6%	3,271	New	45127PA014	45127PA0140002	On/Off Exchange	Gold	79.4%	88.8%	1.03	EPO	Gold Valley Advantage EPO 2150 10/20	2150	Combined	Embedded	Embedded	Embedded	\$349.88	\$286.90	\$62.98	\$0.82	\$0.10	\$350.80	6.4%	2.0%		
10	Silver Valley Advantage EPO 3950 20/40	0.1%	557	New	45127PA014	45127PA0140003	Off Exchange	Silver	67.7%	76.0%	0.96	EPO	Silver Valley Advantage EPO 3950 20/40	3950	Combined	Embedded	Embedded	Embedded	\$281.16	\$232.19	\$50.97	\$0.82	\$0.10	\$284.08	6.4%	2.0%		
11	Silver Valley Advantage EPO 6000 20/40	0.7%	3,638	New	45127PA014	45127PA0140004	On/Off Exchange	Silver	67.7%	75.6%	1.05	EPO	Silver Valley Advantage EPO 6000 20/40	6000	Combined	Embedded	Embedded	Embedded	\$361.40	\$296.35	\$65.05	\$0.82	\$0.10	\$362.32	6.4%	2.0%		
12	Bronze Valley Advantage EPO 8000 0/50	0.7%	4,029	New	45127PA014	45127PA0140005	On/Off Exchange	Bronze	64.4%	69.0%	0.93	EPO	Bronze Valley Advantage EPO 8000 0/50	8000	Combined	Embedded	Embedded	Embedded	\$252.75	\$207.25	\$45.50	\$0.82	\$0.10	\$253.67	6.4%	2.0%		
13	Gold Easy Blue PPO 030/25	0.2%	1,185	New	45127PA002	45127PA0020026	On/Off Exchange	Gold	80.2%	91.0%	1.05	PPO	Gold Easy Blue PPO 030/25	0	Combined	Embedded	Embedded	Embedded	\$404.76	\$331.90	\$72.86	\$0.82	\$0.10	\$405.68	6.4%	2.0%		
14	Catastrophic PPO 8550 0/75	0.2%	889	New	45127PA002	45127PA0020027	On/Off Exchange	Catastrophic	61.3%	68.6%	0.93	PPO	Catastrophic PPO 8550 0/75	8550	Combined	Embedded	Embedded	Embedded	\$192.74	\$158.05	\$34.69	\$0.82	\$0.10	\$193.66	6.4%	2.0%		

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2021
Regional Analysis

Annual Rate Change	-14.4%
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Results

<u>By Region</u>	<u>Current Month</u> <u>Members</u>	<u>Enrollment Dist</u>	<u>Projected LR w No</u> <u>Region Factor</u> <u>Change</u>	<u>Target LR</u>	<u>Target LR Change</u>	<u>Adjusted for</u> <u>Regional Costs</u>	<u>Current Factors</u>	<u>Adj Factors</u>	<u>Final Rel to Region</u> <u>6*</u>
6	15504	42%	102%	104%	0.980	-16.1%	1.000	0.980	1.000
7	16535	45%	74%	71%	1.040	-11.0%	1.070	1.113	1.140
9	5043	14%	101%	106%	0.950	-18.7%	1.010	0.960	0.980
Total	37083	100%	89%	90%	1.003	-14.2%	1.033	1.036	1.060

2021 Proj LR
89.5%

2019 Individual Data - All Companies Combined (CAAC, CAIC, KHPC)

	Total	1	538,933	37,083	\$426,554,969	\$430,107,477	\$26,269,115	\$360,870,799	\$26,549,234	-\$14,451,272	\$39,752,584	74%	0.70	1.85
Region	Group County Name	% 2019 Enrollment	MemberMonths	Current Month Members	Premium	Allowed Claims	High Claimant Allowed Claims	Incurred Claims	High Claimant Incurred Claims	Rx Rebates	RA Estimate	Loss Ratio	Avg AV	Avg PLRS
6	Lehigh	15%	80,464	5,537	\$61,016,293	\$57,223,511.03	\$2,177,957	\$57,460,886	\$2,191,722	-\$2,679,114	\$4,233,235	84%	0.703	1.758
6	Northampton	15%	80,601	5,546	\$61,282,864	\$59,981,176.83	\$5,587,489	\$59,856,229	\$5,668,640	-\$2,798,043	\$4,744,941	86%	0.704	1.787
6	Schuylkill	4%	22,124	1,522	\$18,953,773	\$15,681,320.31	\$0	\$15,748,997	\$0	-\$639,515	\$1,219,494	75%	0.715	1.949
6	Centre	2%	9,383	646	\$6,861,142	\$5,456,467.44	\$0	\$5,428,708	\$0	-\$194,586	\$123,568	75%	0.694	1.673
6	Northumberland	2%	8,996	619	\$7,862,881	\$8,296,340.33	\$0	\$8,304,553	\$0	-\$252,244	\$896,824	92%	0.713	2.086
6	Columbia	1%	6,865	472	\$5,878,978	\$6,903,621.97	\$1,058,711	\$6,952,990	\$1,072,231	-\$216,041	\$1,238,578	95%	0.715	2.279
6	Union	1%	5,616	386	\$4,429,400	\$4,947,863.40	\$924,250	\$5,035,782	\$935,501	-\$192,867	\$507,374	98%	0.703	1.959
6	Mifflin	1%	4,129	284	\$3,765,961	\$3,565,858.45	\$0	\$3,572,349	\$0	-\$135,526	\$889,560	74%	0.727	2.392
6	Snyder	1%	6,141	423	\$4,876,065	\$4,006,187.70	\$0	\$4,064,627	\$0	-\$115,979	-\$873,825	99%	0.707	1.356
6	Montour	0%	1,003	69	\$845,147	\$850,756.07	\$0	\$839,754	\$0	-\$10,366	\$149,230	83%	0.706	1.691
7	Lancaster	14%	76,875	5,290	\$58,474,884	\$58,368,887.00	\$3,425,384	\$58,267,333	\$3,462,150	-\$2,279,381	\$4,975,482	88%	0.699	1.766
7	Berks	9%	51,070	3,514	\$40,642,664	\$46,611,201.60	\$5,397,856	\$45,940,922	\$5,467,783	-\$1,730,779	\$4,296,161	98%	0.706	1.898
7	York	17%	90,165	6,204	\$73,303,201	\$79,530,430.09	\$2,699,014	\$12,136,369	\$2,718,258	-\$26,535	\$7,519,318	15%	0.711	1.889
7	Adams	4%	22,202	1,528	\$18,556,454	\$20,449,828.42	\$1,204,028	\$20,328,745	\$1,212,172	-\$709,649	\$736,576	102%	0.715	1.823
9	Dauphin	3%	17,384	1,196	\$13,264,590	\$12,110,588.17	\$0	\$11,691,360	\$0	-\$542,350	\$2,195,784	72%	0.681	1.810
9	Cumberland	4%	22,064	1,518	\$16,976,017	\$18,518,230.08	\$2,010,356	\$17,942,058	\$2,016,700	-\$829,967	\$3,071,579	85%	0.679	1.876
9	Lebanon	1%	5,068	349	\$4,181,467	\$5,910,675.64	\$1,784,071	\$5,790,725	\$1,804,077	-\$192,040	\$2,282,753	87%	0.696	2.780
9	Franklin	4%	20,905	1,438	\$18,585,916	\$16,160,119.67	\$0	\$16,096,320	\$0	-\$670,031	\$1,886,067	75%	0.709	2.000
9	Perry	1%	3,877	267	\$3,350,833	\$2,978,053.48	\$0	\$2,885,806	\$0	-\$164,435	\$90,360	79%	0.684	1.817
9	Fulton	1%	2,716	187	\$2,429,786	\$1,747,475.90	\$0	\$1,721,121	\$0	-\$56,437	-\$373,975	81%	0.723	1.486
9	Juniata	0%	1,283	88	\$1,016,654	\$808,883.41	\$0	\$805,166	\$0	-\$15,388	-\$56,498	82%	0.687	1.690
6		42%	225,323	15,504	\$175,772,504	\$166,913,104	\$9,748,406	\$167,264,875	\$9,868,095	-\$7,234,280	\$13,128,978	85%	0.71	1.82
7		45%	240,313	16,535	\$190,977,203	\$204,960,347	\$12,726,282	\$136,673,369	\$12,860,363	-\$4,746,344	\$17,527,537	63%	0.71	1.86
9		14%	73,297	5,043	\$59,805,262	\$58,234,026	\$3,794,427	\$56,932,555	\$3,820,777	-\$2,470,648	\$9,096,069	79%	0.68	1.93



June 23, 2020

[REDACTED], Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company
Individual Rates
Filing No 20-51
TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense
Filing Type: Rate**

Dear [REDACTED]:

CAAC received an objection letter from the Department dated June 16, 2020. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Risk adjustment calculation workbook
- Expanded Bronze justification workbook
- PPO Choice and EPO Network calculation workbook
- Trend leveraging calculation workbook
- Completeness and Redaction Justification Checklist
- Broker commission schedules
- Revised Rate Development workbook
- Revised PAAM Exhibits
- Revised URRT
- Revised Rates (PA and Federal Templates)
- Revised Memos – Actuarial, Cover Letter

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Additionally, below is a summary of changes:

- Question 5: Correction to Table 0 product type
- Question 6: Update to Table 2 BEP risk adjustment
- Question 10: Table 5 morbidity – added formula

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- Question 11: Change to Table 5, Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims, Projected Incurred Risk Adjustment PMPM
- Question 12: Change to projected risk adjustment
- Question 14: Change to risk adjustment fee amount
- Question 16: Change to trend
- Question 17: Change to Table 10 AV type
- Question 21: Correction to Exhibit O1 and O2 – network factors
- Question 24: Correct formula in Exhibit L to include PCORTF. This flows to Table 10, taxes and fees
- Question 26: Change to induced demand - change is to show formula only, values are the same
- Question 31: Change to projected loss ratio formula
- Question 32: Additional data added to Exhibit Q

If you have any questions regarding this filing, please call me at [REDACTED] 9 (or via email at [REDACTED]) or [REDACTED] at [REDACTED] ([REDACTED]). Thank you for your assistance in this matter.

Sincerely,

[REDACTED]

[REDACTED], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Enclosures

cc: [REDACTED], FSA, MAAA, Senior Director, Actuarial Services
[REDACTED], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[REDACTED], Corporate Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer Individual Rates Effective January 1, 2021

With this response, please find corresponding Q&A Exhibits in Ind_20-51_Initial_CAAC_PPO_Q&AExhibits1_Supporting_20200623.xlsx

Question 1. In the Rate/Rule Schedule tab, the Number of Policyholders Affected for this Program is listed as 35,965. Per the PA AM Exhibits, Table 10, cell V15, the total policyholders listed is 35,958. These numbers should be consistent, please update accordingly.

Answer 1. The Rate/Rule Schedule tab has been corrected to show 35,958.

Question 2. In the Cover Letter, the listed total for current covered lives is 35,965 but the current total policyholders listed in the PA AM Exhibits, Table 10, cell V15, is 35,958. These numbers should be consistent, please update accordingly.

Answer 2. The Cover Letter has been corrected to show 35,958 total policyholders.

Question 3. In the Cover Letter, for the Number of plans offered in 2021 and the change this represents from 2020, it mentions that for 2021 there will be 14 plans offered but does not mention the change this represents. Please update to include a statement stating that this represents the addition of 10 new plans.

Answer 3. The requested statement has been added to the Cover Letter.

Question 4. If the requested rate increase is not the same across all products and plans, provide an explanation as to why the rate changes vary by product or plan given, they are based on the same single risk pool of experience for the market. Explain how the impact of morbidity was removed from impacting the variance in rate changes across products or plans.

Answer 4. The variance in rate change across plans is driven by the required induced-demand factor formula. This is a change from 2020 approved induced demand factors. The largest difference is seen with the on-exchange Silver plan, as the induced demand formula requires that the non-funding of CSR adjustment factor of 1.2 be included, resulting in an induced demand factor higher than Gold. Secondly, benefit changes shown in Exhibit B – Benefit Changes account for slightly differences in rate change. And thirdly, variances stem from calibrations to Capital's manual cost model, which determines pricing AV. Plan-specific or member-specific experience or morbidity are not used to determine pricing AV, therefore morbidity does not impact plan-specific rate change.

Question 5. In Table 0, Company Information, cell D7: Product Type, please change the product types from just PPO to PPO & EPO.

Answer 5. Table 0 has been corrected to show PPO & EPO.

Question 6. Per Table 2: Experience Period Claims and Premiums, please update the Estimated Risk Adjustment, in cell L36, to reflect the amount provided in the Department issued RATEE filings.

Answer 6. Table 2 has been updated to reflect the risk adjustment amounts provided by the Department.

Question 7. Per the Pennsylvania Actuarial Memorandum, CAAC does not have capitation. Please explain why capitation is included in Table 2: Experience Period, Table 3: Trend, and listed as \$0.76 in the URRT.

Answer 7. Table 2 and the URRT have been corrected to show no capitation. The amounts shown in the capitation column are claim expenses and have been moved to the correct category. Trend is developed on a combined basis across CAAC and its subsidiaries, Capital Advantage Insurance Company (CAIC) and Keystone Health Plan Central (KHPC). Combined trend allows pricing for plans across CBC subsidiaries to reflect benefit differences, which results in better consumer understanding. The capitation is from KHPC.

Question 8. Regarding Trend:

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

Answer 8.

- a. The data in Table 4/4b is not utilized to develop trend.
- b. The data in Table 4/4b is raw unadjusted data.

Question 9. Please provide quantitative and qualitative support for the development of the projected membership, including the projection of an additional 10,000 individuals enrolled in the projection year, as referenced on the 'OtherData' tab.

Answer 9. CAAC lost approximately 7,000 members in 2020 due to competitor EPO plans pricing. We are assuming with the combination of lowering PPO rates in 2021 and adding EPO

plans, we will be able to grow beyond our 2019 membership, so 10,000 additional members is an attainable target.

Question 10. In Table 5, Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims, cell C16 & D16, Change in Morbidity – All Other is hard coded as 1.01. Please confirm that the individual mandate being used is 1.01. Also, change the cell to read as the following formula, Change in Morbidity – All Other = 1.01 * Issuer Specific Morbidity Assumption.

Answer 10. I confirm the individual mandate being used is 1.01. Table 5, Change in Morbidity – All Other cell has been updated to show the requested formula.

Question 11. Per Table 5: Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims, Projected Incurred Risk Adjustment PMPM, please update the amount, as necessary. Please remember to update the URRT as well.

Answer 11. All amounts have been updated as necessary.

Question 12. Please provide quantitative development of the projected incurred risk adjustment of \$70.06 PMPM included in Table 5 of the PA Rate Template. Specifically, provide the necessary quantitative and qualitative support, as well as the source and any adjustments to the source information, for each item included in the risk adjustment calculation (i.e., carrier and statewide PLRS, IDF, GCF, ARF, AV, premium).

Answer 12. The projected risk adjustment PMPM has been updated to reflect 2019 risk adjustment amounts provided by the Department as the baseline. The baseline is then adjusted for changes in risk between 2019 and May 2020. Please see IND_20-51_Initial_CAAC_PPO_RiskCalc_Supporting_CONF_20200623.xlsx for the RA calculation and assumptions including all values requested above. Please note that the 2019 amounts do not exactly match the Department's values, but are reasonably close. These will be updated once CMS releases their final report.

The Summary tab contains the final projected incurred risk adjustment PMPM, highlighted in yellow.

Question 13. Please provide quantitative and qualitative support for not applying any adjustment for a change in demographics or geography, considering the projected increase in membership.

Answer 13. We utilize the assumption that new membership will resemble existing membership, making changes to demographics or region negligible.

Question 14. Per Table 6: Retention:

- a. Please provide the proposed commission schedules for 2021.
- b. Using the proposed commission schedules, quantitatively show the development of the percent and PMPM amounts in cells C51 and D51.

- c. Using the 2019 SHCE in the Annual Statement, please quantitatively show the development of the Quality Improvements Initiatives percent and PMPM amount.
- d. Please update the risk adjustment user fee to \$0.25, per the 2021 Final Notice and Payment Parameters.

Answer 14.

- a. Please see IND_20-51_Initial_CAAC_PPO_PPMABrokerInd_Supporting_CONF_20200623 and IND_20-51_Initial_CAAC_PPO_WBEBrokerInd_Supporting_CONF_20200623 for the unredacted commission schedules.
- b. The commission amounts for 2021 are the same as 2020, so financial line of business reports are used to determine the PMPM amount. \$3.68 on Exhibit H - Retention is the actual CBC Individual broker fee paid Jan 2020-March 2020. \$3.68 is then calculated as a percent of premium using average premium PMPM calculated in Exhibit I – Projected Loss Ratio. That premium is higher than that shown in Table 6 because it includes the CSR non-funding factor of 1.2 where applicable, while Table 6 does not. This causes slight differences in the calculated retention PMPMs (broker fee is \$3.44 in Table 6).
- c. According to MLR rebate rules, 0.4% is the maximum allowable Quality Improvement (QI) amount to include in the MLR rebate calculations without providing extensive documentation. For that reason, the same amount is used in pricing. But please note the 2019 SHCE shows a QI amount greater than 0.4%.
- d. The risk adjustment fee amount has been updated to \$0.25.

Question 15. Please provide support for not including any utilization trend in the Medical trend amounts.

Answer 15. Annually, the actuarial team meets with our Chief Medical Officer to discuss utilization trends by market segment based on provider conversations and emerging trends in the medical community. Based on those conversations, her best estimate is no change in utilization from 2019 to 2021. Please note this is pre-Covid-19, as Covid-19 factors will be applied separately.

Question 16. Please provide quantitative support for the 1.0% leveraging and 0.5% intensity adjustments utilized on the 'Exhibit E_Trend' tab.

Answer 16. Please see IND_20-51_Initial_CAAC_PPO_Leveraging_Supporting_20200623.xlsx , tab: LeveragingINDAllData. In order to determine the future impact of leveraging, including the impact of increasing cost sharing due to allowed costs rising, the exhibit shows a claim probability distribution with allowed amounts by range. The data is 2019 CBC ACA single risk pool population. The average AV in the Individual market is approximately 0.75. From the data, I can infer that a deductible (applying to all services) of \$2,159 is equal to 75% AV for this population. Using that deductible amount, I can measure incurred claims and member cost-sharing trend, given an allowed trend of 6.5%. Claims are trended in a database in order to move claims into the correct buckets. You can see that the total allowed amounts are increasing at 6.5% annually (columns P

and Z). Given the deductible and allowed trend, incurred claims trend at 7.3%, member cost-share at 1.9% and leveraging is $7.3\% - 6.5\% = 0.8\%$. The leveraging factor has been updated from 1.0% to 0.8% to match the calculation.

The intensity factor of 0.5% is being revised to 0% with this submission. While intensity of OP services continues to grow, that has been offset by reductions in IP services.

Question 17. The Bronze PPO Choice 7100/0/50 choice plan is listed as having a Standard AV in Table 10 within the '2021_Indiv_CAAC_PAAMExhibits_20200519.xlsm' file, which is inconsistent with the AV Metal Values section in the actuarial memorandum. Please address.

Answer 17. This has been corrected in Table 10.

Question 18. Please provide quantitative support for the catastrophic adjustment.

Answer 18. The catastrophic adjustment is the same as that approved in 2020. No additional calculations have been made in order to keep pricing as consistent as possible from year to year.

Question 19. Please confirm that CAAC individual does not have any private reinsurance. If there is private reinsurance, please show where the private reinsurance is being accounted for in the PA AM Exhibits.

Answer 19. CAAC Individual does not have any private reinsurance.

Question 20. Please provide quantitative support for the 75%, and 90% assumptions for the attributable claims within the St. Luke's and Lancaster General Hospital network, respectively.

Answer 20. St. Luke's EPO is offered in region 6 along with PPO offerings. Individual members are able to choose between EPO or PPO depending on their care needs. Because of this individual selection, the highest cost members will choose PPO so their care will continue without interruption. Lower cost members will choose the EPO. In a multi-choice environment, it is estimated that 75% of claims will move to the lower cost facility (most severe cases staying at LVH).

PPO Choice is offered in Lancaster county without a CBC PPO offering. This limits choice in the county, so a greater percentage of claims will move to the lower cost facility (LGH). But because PPO Choice is a tiered network, some severe cases will remain at higher cost hospitals and the member will pay Choice 2 cost share. It is estimated that 90% of claims will move to the lower cost facility.

Question 21. Please provide quantitative support for the savings assumptions for the Valley Advantage EPO and PPO Choice network factor development.

Answer 21. Please see Ind_20-51_Initial_CAAC_PPO_PPOChoice-EPO_Supporting_CONF_20200623.xlsx for quantitative support of PPO Choice network factors. We relied on two method for the pricing factors:

Method 1: Risk-weighted claims. This method utilizes CBC's member attribution database to assign members to providers based on that member's utilization history. This method allows CBC to assign PPO members to their preferred provider in order to analyze cost and utilization by provider. The data here is for all attributed CBC members regardless of market segment. The focus of the study is on two facilities: Wellspan (WSG) and Lancaster General Hospital (LGH). PPO Choice is only offered in Lancaster county in the Individual market, so the vast majority of PPO Choice members will use LGH as their preferred provider. In order to evaluate the savings from a typical PPO it is reasonable to limit the analysis to two large providers in region 7: LGH (Choice 1) and WSG (Choice 2).

- Member Months (MM) are attributed members for the period 201809-201908.
- Claims are for the same period.
- Claims are by type Facility IP (FIP), Facility OP (FOP), Professional IP (PIP) and Professional OP (POP).
- Claims are normalized for risk using Medicare diagnosis-related group (DRG) risk factors for FIP and Medicare Current Procedure Terminology (CPT) risk for FOP, PIP and POP.
- LGH (Choice 1) is compared to WSG (Choice 2) on a PMPM basis.

Method 2: Medicare Benchmark Contract Pricing

Gather Medicare Contract Pricing as of 6/30/2019. CBC's Provider Contracting Unit develops Medicare Benchmark models by Facility that shows IP and OP allowed amounts as a percentage of Medicare. This model is used to compare facility pricing on a severity-adjusted basis as the Medicare benchmark normalizes for severity. PPO Choice 1 facilities are listed on tab, PPO Choice Tier1 Hospital and PPO Choice 2 facilities are listed on tab, PPO Choice Tier2 Hospital. Choice 1 versus Choice 2 costs as a percentage of Medicare are summarized on the SummaryPPOChoice tab.

Method 1 was used for professional pricing and Method 2 was used for facility pricing. Please note that both methods produced similar facility results. Exhibit O1 has been updated to match the analysis (now shows 26% discount on facility and 19% discount on professional instead of 25% across all medical categories).

For Valley Advantage EPO pricing, please see Please see Ind_20-51_Initial_CAAC_PPO_PPOChoice-EPO_Supporting_CONF_20200623.xlsx. CBC's Provider Contracting Unit develops Medicare Benchmark models by Facility that shows IP and OP allowed amounts as a percentage of Medicare. This model is used to compare facility pricing on a severity-adjusted basis as the Medicare benchmark normalizes for severity. Valley Advantage EPO is offered in region 6. The largest providers in region 6 are St. Luke's (EPO provider) and Lehigh Valley Hospital (LVH). For this analysis, CBC contracted allowed claims as a percentage of Medicare are compared between St. Luke's and LVH. Note that professional contracting is not included in the Medicare Benchmark. Professional claims are assumed equal between St. Luke's and LVH, but EPO members do have contracted savings, noted on the exhibit. The calculation is shown on SummaryEPO.

Question 22. Please provide support for not applying an induced utilization adjustment to the experience period allowed claims due to a decrease in benefit mix as noted on ‘Exhibit D_BenMix’.

Answer 22. The changes in benefit mix are small enough that we did not deem an induced demand factor necessary. We believe induced demand changes to allowed claims in this market segment are negligible. Exhibit D – Benefit Change shows the expected changes to incurred claims due to differences in cost sharing between the BEP and the projection period, which is used to develop the Paid-to-Allowed ratio in Exhibit G.

Question 23. The Federal Income Tax in “Exhibit H_Ret” is calculated as a subset of the Contingency amount (21% of the 2% Contingency). However, it is included in the rate development as an amount in addition to the 2% Contingency amount. Please provide an explanation as to why this approach is appropriate and does not double-count the impact of Federal Income Tax (i.e., 2.0% is stated as the Contingency amount in the actuarial memorandum but 2.42% is actually included into the rate development).

Answer 23. Federal income tax is estimated using 2% contingency and included as an allowable retention item. While federal income tax is tied to UW gain/loss, and that amount can only be estimated by considering contingency pricing, it is its own retention line item separate from contingency.

Question 24. Please address the discrepancy found in the Patient-Centered Outcomes Research Trust Fund row (line 17) in ‘Exhibit I_ProjLR’ tab that may be due to formula dragging. Additionally, it is expected this PMPM would equal cell G19 on the ‘Exhibit H_Ret’ tab. Also, please validate that the fee flows through to the appropriate exhibits.

Answer 24. Exhibit I – Projected Loss Ratio has been corrected to display the same PCORTF amount found in Exhibit H. PCORTF was also missing from Exhibit L – Rate Development, which feeds retention percentages to Table 10. This has been corrected.

Question 25. Per Table 5, the Projected Paid-to-Allowed Ratio is listed as 0.773. Given that the Benefit Richness and Provider Network are normalized using projected membership. Please explain the variation from Table 5’s 0.773 paid-to-allowed factor to Table 10’s projected pricing AV factor of 0.821.

Answer 25. The difference stems from the non-funding of CSR factor. It is our intent to apply the paid-to-allowed ratio without the impact of the non-funding of CSR factor, so not to double-count. Because the factor is not normalized to a 1.0, applying a paid-to-allowed value that includes the average impact of the CSR factor (1.063), followed by the application of 1.2 to on-exchange silver plans, inflates the rates.

Question 26. Per the Department’s published guidance, the Benefit Richness factors in Table 10 Column L should be developed based upon the following formula: $(\text{Plan Pricing AV in column K} * \text{CSR Defunding Adjustment in column P})^2 - (\text{Plan Pricing AV in column K} * \text{CSR Defunding Adjustment in column P}) + 1.24$. Further, the value developed by the quadratic formula must then be multiplied by a normalization constant such that the value in Cell L15 or

L16 balances back to 1.000. Please modify the cells in Column L to explicitly show the quadratic formula and normalizing constant to demonstrate compliance with our guidance.

Answer 26. The formula has been added to Table 10. The values are the same as originally filed.

Question 27. Per Table 10: Plan Rates, column R, Admin Costs, please explain why the admin percent varies throughout all plans.

Answer 27. The admin cost is a fixed PMPM amount applied to all plans. This amount varies as a percentage of premium. The percentages are calculated on Exhibit L – Rate Development.

Question 28. Per Table 10: Plan Rates, column S, Taxes & Fees, please explain why the percent for taxes and fees changes from plan to plan and why this is appropriate.

Answer 28. Taxes and Fees vary slightly by plan due to the fixed dollar PCORTF amount. This is illustrated in Exhibit L – Rate Development.

Question 29. Per Table 14. Network Factors, Valley Advantage and PPO Choice is a new network being offered this year. Has this network been approved by the Pennsylvania Department of Health? If not, when is the expected approval date? If it has been approved, please add the DOH Approval Date in Cell O28 and Cell O29.

Answer 29. The PPO Choice network has been offered to Capital's Large Group members since 2009. The network was approved in 2009, but we have not found documentation with the exact date. I have added 5/1/2009 as the approval date until we can locate the documentation.

Question 30. Is the network PPO Choice a narrow network?

Answer 30. PPO Choice is a tiered network narrow network with Choice 1 and Choice 2 providers.

Question 31. Per Exhibit I_ProjLR, Quality Improvements is being subtracted from denominator in calculating the federal Medical Loss Ratio. Per my understanding, the federal Medical Loss Ratio Equation is (Incurred Claims + Quality Improvements) / (Premiums – Taxes & Fees). Please explain why it is appropriate to subtract Quality Improvements from the denominator instead of adding it to the numerator.

Answer 31. Exhibit I – Projected Loss Ratio has been corrected to use the formula described above.

Question 32. Please update rows 18-38 of 'Exhibit Q_RegAnalysis' to also include total allowed claims, allowed claims for members with over \$500K in paid claims in 2019, paid claims for members with over \$500K in paid claims in 2019, average 2019 risk score, and average AV as used in the risk adjustment calculation (i.e., 0.60 for bronze plans, 0.70 for silver plans, etc.). This will provide us with additional detail to calculate proposed area factors as the current area factors are driven by the hard-coded adjustments in cells F8:F10.

Answer 32. Exhibit Q – Regional Analysis has been updated with the requested data. Please also refer to page 14 of the actuarial memorandum for a description of the target loss approach to changes in regional rating. This approach gradually aligns regional factors with cost, while minimizing disruption to the market.

Question 33. Please confirm that the reason for the capitation weight of 0.09% for the trend in the PA AM Exhibits is from using a combined trend weight across all Individual rate filings. Specifically, that the capitation is attributable to KHPC.

Answer 33. I confirm the above.

Question 34. Pennsylvania Actuarial Memorandum Exhibits, Reinsurance Tables: Please provide an excel exhibit showing all adjustments used to get the projected table from the experience table. Please explain the reasoning behind combining all three Capital companies when calculating the projected reinsurance impact.

Answer 34. The only adjustment applied from the experience table to the projected table is trend. Each claim is trended at 7% per year in a database so that the trended amount falls into the correct claims range. We use combined data to apply equally across all companies in order to develop rates in a market segment that differ in rate due to benefits, lessening consumer confusion. This also solves credibility issues with small issuers such as KHPC and CAIC.

Question 35. For the expanded Bronze plans, please demonstrate that the copay is less than or equal to 50% coinsurance for that category.

Answer 35. Please see IND_20-51_Initial_CAAC_PPO_ExpandedBronze_Supporting_20200623 which contains detail pertaining to all CBC expanded bronze plans in the Small Group and Individual markets.

Question 36. Please confirm that you have tested to ensure that the rates in Table 11 of the PA AM Exhibits, PA Plan Design Summary and Rates Table, Federal Rates Template, and binder are identical.

Answer 36. I confirm that the exhibits above have been tested to ensure that rates are identical.

Question 37. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2016-2019, as applicable.

Answer 37. Please see Q&A Exhibit 1 for the requested data.

Question 38. Please provide an exhibit showing the actual experience for calendar years 2015-2019 and the projection for 2020 and 2021 for the following categories: Member Months, Total Administrative Expenses, Total Incurred Claims, Total Premium, Total Actual Paid Taxes and Fees, Profit, Annual Underwriting Gain/Loss and Underwriting Gain/Loss PMPY. Also, show how the financial gains and losses reconciles with the Annual Financial Statements for those periods.

Answer 38. Please see Q&A Exhibit 2 for the requested data.

Capital Advantage Assurance Company
Individual Rates
Q&A Exhibit 1
Projected vs. Actual

Year	Paid		Risk Adjustment		Exchange User Fees		Market Adjusted Paid	
	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
2015	\$418.47	\$878.38	-\$0.08	\$183.99	\$7.76	\$3.63	\$426.31	\$698.03
2016	\$389.53	\$560.37	-\$0.21	\$35.14	\$7.25	\$8.46	\$396.99	\$533.69
2017	\$594.92	\$602.70	\$0.13	\$73.23	\$10.42	\$21.52	\$605.21	\$550.98
2018	\$733.23	\$595.73	\$28.09	\$143.04	\$22.71	\$30.46	\$727.85	\$483.15
2019	\$712.69	\$652.40	\$41.87	\$80.11	\$23.14	\$24.97	\$693.96	\$597.26

Capital Advantage Assurance Company
Individual Rates
Q&A Exhibit 2
Financial History and Projection

	Year	Member Months	Total Premium	Total Incurred	Total Admin	Total Taxes & Fees	Total Profit	Annual Underwriting gain/loss	Annual Underwriting gain/loss PMPY
	2015	116,524	\$35,782,357	\$39,619,369	\$6,417,372	-\$1,578,184	-\$8,676,200	-\$8,676,200	-\$893.50
	2016	441,483	\$206,421,719	\$198,804,077	\$22,067,974	-\$2,493,483	-\$11,956,849	-\$11,956,849	-\$325.00
	2017	608,124	\$421,792,762	\$327,512,527	\$28,757,392	\$31,112,324	\$34,410,519	\$34,410,519	\$679.02
	2018	425,822	\$448,851,011	\$252,196,416	\$20,113,710	\$63,072,775	\$113,468,110	\$113,468,110	\$3,197.62
	2019	561,282	\$466,919,777	\$352,434,088	\$27,205,397	\$34,600,111	\$52,680,181	\$52,680,181	\$1,126.28
Projected	2020	521,362	\$473,976,463	\$348,595,229	\$25,354,511	\$12,874,658	\$87,152,065	\$87,152,065	\$2,005.95
Projected	2021	554,592	\$347,902,572	\$311,167,342	\$28,082,405	\$1,694,774	\$6,958,051	\$6,958,051	\$150.56



July 20, 2020

██████████, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company
Individual Rates
Filing No 20-51
TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15L001 - Hospital/Surgical/Medical Expense
Filing Type: Rate**

Dear ██████████:

CAAC received an objection letter from the Department dated July 7, 2020. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Revised risk adjustment calculation workbook
- Revised Rate Development workbook
- Revised PAAM Exhibits
- Revised URRT
- Revised Rates (PA and Federal Templates)
- Revised Memos – Actuarial, Cover Letter
- Rate Change Summary (Attachment 1)
- Public Filing

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Additionally, below is a summary of changes:

- Question 1: The COVID Factor is applied to Table 5, cells C16 and D16, and reflects the issuer's morbidity assumption * Individual Adjustment (individual market only) * COVID factor.
- Question 2: Update to Table 2 BEP risk adjustment
- Question 3: Update to Table 5 Projected Incurred Risk Adjustment PMPM
- Question 4: Update to Table 6 Risk Adjustment User Fee
- Question 9: Correction to Table 5 Incurred Exchange User Fee PMPM

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- Question 12: Correction to URRT, Worksheet 2 Projected Reinsurance PMPM

If you have any questions regarding this filing, please call me at [REDACTED] (or via email at [REDACTED]) or [REDACTED] at [REDACTED] ([REDACTED]). Thank you for your assistance in this matter.

Sincerely,

[REDACTED]

[REDACTED], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Enclosures

cc: [REDACTED], FSA, MAAA, Senior Director, Actuarial Services
[REDACTED], ASA, MAAA, Vice President and Chief Actuary, Actuarial Services
[REDACTED], Corporate Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer Individual Rates Effective January 1, 2021

With this response, please find corresponding Q&A Exhibits in Ind_20-51_Initial_CAAC_PPO_Q&AExhibits2_Supporting_20200720.xlsx

Question 1. On July 13th, the Department will communicate our guidance based upon updated survey information from the issuers on their best estimate of the COVID-19 impact on 2021 rates. Responses to the round two questions are due on July 16th. Please be sure that all documents in SERFF, after that date, reflect the impact of COVID-19 and are consistent with the Department's July 13th guidance.

Answer 1. The documents in SERFF reflect the impact of COVID-19 and are consistent with the Department's July 13th guidance.

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

Answer 2. Table 2 BEP risk adjustment is updated to reflect the Department's calculated revised risk adjustment transfer amount sent on June 30, 2020.

Question 3. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the June 30th revisions, or the final CMS transfer amount published on or before July 16th, if it differs from the Department calculation, please provide narrative and detailed supporting data to justify the proposed changes.

Answer 3. Projected risk adjustment in Table 5 has been modified to reflect the June 30th revisions. Please see Ind_20-51_Revised_CAAC_PPO_RiskCalc_Supporting_CONF_20200720.xls. The calculation is the same as that submitted in June with changes only for the revised statewide average PLRS. Additionally, the "Comparison" tab shows the change to projected RA in comparison to the change in 2019 amounts provided by the Department. The change in projection is consistent with the change in 2019 results.

Question 4. Per Table 6. Retention, the risk adjustment user fee is as \$0.23 PMPM. Please update the risk adjustment user fee to \$0.25 PMPM, per the 2021 Final Notice and Payment Parameters.

Answer 4. Table 6, Retention, has been updated so that the risk adjustment user fee is \$0.25 PMPM.

Question 5. As a follow-up to question 12, please provide support for the following assumptions:

- a. The 0.940 adjustment to the statewide average premium
- b. The values listed as “202005 CBC Estimates”, the support for these values should include the following:
 - i. Source of data used
 - ii. The time-frame of the data used (e.g., 202001 – 202005 data)
 - iii. The development of any completion factors which were applied if a full year of data was not utilized
 - iv. Any adjustments which were applied to reflect any decrease in utilization which occurred in 2020 as a result of COVID-19
 - v. Any other adjustments which were applied to change the calculation from a 2020 estimate to a 2021 estimate

Answer 5.

- a. 0.94 is the approximate impact of reinsurance to Individual premiums in 2021, projected in II.b. Reins Table – Proj.
- b. Documentation of 202005 CBC Estimates is included on the “Documentation” tab of Ind_20-51_Revised_CAAC_PPO_RiskCalc_Supporting_CONF_20200720.xls
 - i. CBC collects and tracks member risk score information using the HHS risk model. This is referred to as Care Modeler data in the documentation.
 - ii. Timeframe used: 202001-202005
 - iii. Completion factors are developed by comparing PLRS as of 201905 to final PLRS as of 201912, but final PLRS derivation does vary by company/market. Actual PLRS as of 201905, factor applied, and notes are found on the “PLRSCompletion” tab.
 - iv. No utilization adjustments are made for COVID-19.
 - v. The only adjustment to move from 2020 to 2021 is noted in a. above – statewide average premium is adjusted for reinsurance.

Question 6. As a follow-up to question 13, please provide additional support for the assumption that projected membership distributions will resemble the experience membership distributions.

Answer 6. Please see Q&A Exhibit 1 for historical enrollment by age and region. The data is all Capital Individual ACA members enrolled between 201701 and 202006. The average age is consistent, although it does increase slightly each year. We assume enrollment growth will slow to nullify any increase in average age between 2019 and 2021. Regional distributions have moved some between 2017 and 2020. Using proposed regional rating factors, the average factor moved from 1.051 in 2017 to 1.062 in 2018 and has moved down to 1.055 in 2020. For both age and region, this slight variation from year to year provides assurance that a factor of 1.0 is reasonable.

Question 7. As a follow-up to question 21, The EPO IP savings changed from 18% to 27% with the updated filing. What drove this increase in savings from the initial filing to the updated filing?

Answer 7. The original filing utilized a pricing analysis performed in 2018 to price the Valley Advantage EPO in the group market. Upon review (due to the Department's question), updated provider contracts show that St. Luke's and neighboring Lehigh Valley Hospital IP reimbursement amounts (as a percentage of Medicare) continue to widen. The Medicare benchmark analysis is based on contracting through 2021.

Question 8. The blended savings formula in cell B16 on both the 'Exhibit O1_EPO Network' and 'Exhibit O2_PPOChoiceNetwork' tabs utilizes a distribution that implicitly applies 0% savings to non medical claims. However, the final factor in cell B17 is only applied to medical claims. As a result, the 0% savings to non-medical claims is being double-counted. Please adjust the formulas on these tabs to remove the double-counting of the 0% savings to non-medical claims (e.g., the final network factor should be what is calculated in cell B17).

Answer 8. The blended savings in B16 and B17 is the medical-only savings. This is medical contracted savings, tempered only for fact that higher severity cases will not move to the lower cost facility (i.e. the most-costly members will remain in a regular PPO product, assumptions shown in cells B13 and B14). The total rating factor in B18 is the factor to be applied to total claims (medical, Rx, and other). Here the medical-only factor is applied to medical claims and 1.0 is applied to non-medical to calculated the total factor. This factor is greater than the medical-only factor so not to overstate the total savings.

Question 9. Please explain why the Exchange User Fee PMPM remained consistent between the current filing and the initial filing considering the updated premium between the two submissions.

Answer 9. With this submission, the Exchange User Fee PMPM is being corrected to reflect the lower proposed 2021 rates.

Question 10. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rates Template are identical.

Answer 10. I confirm that I have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rates Template are identical.

Question 11. Please ensure that the 7/16/20 versions of the following items are posted in SERFF with your July 16th response to this data call:

- a. Cover letter identifying all changes made and the reason for the change. Also, show the revised rate change
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits

- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Updated Rate Change Request Summary (Attachment 1)
- i. Public filing PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits subsequent to the initial submission, in addition to all the above items).

Answer 11.

- 1. The following is included with this data call as of 7/16/2020:
 - a. Cover letter identifying all changes made, the reason for the change, and revised rate change.
 - b. PA Actuarial Memorandum
 - c. PA Actuarial Memorandum Exhibits
 - d. Department's Plan Design Summary and Rate Template Exhibits (rate template by county is populated with only numeric values – no "NA")
 - e. URRT
 - f. Federal Rate Template
 - g. Part III: Actuarial Memorandum
 - h. Updated Rate Change Request Summary (Attachment 1)
 - i. Public filing PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits subsequent to the initial submission, in addition to all the above items).

Question 12: Please update the projected reinsurance amounts in URRT Worksheet 2.

Answer 12: With this submission, URRT Worksheet 2 projected reinsurance amounts are corrected to be consistent with Table 5.

Capital Advantage Assurance Company
Q&A Exhibit 1
Age and Region Supporting Data

<u>Individual</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Age	43.0	44.8	45.3	45.8
Region Factor	1.051	1.062	1.060	1.055

<u>Small Group</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Age	37.6	37.8	38.4	38.8
Region Factor	1.039	1.039	1.037	1.034



July 23, 2020

[REDACTED], Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company
Individual Rates
Filing No 20-51
TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense
Filing Type: Rate**

Dear [REDACTED]:

CAAC received an email from the Department dated July 21, 2020 noting one outstanding issue related to network factor development. We have reviewed the issue and are correcting with this submission. CAAC is providing the following in response to the email:

- Revised Rate Development workbook
- Revised PAAM Exhibits
- Revised URRT
- Revised Rates (PA and Federal Templates)
- Revised Memos – Actuarial, Cover Letter
- Revised Rate Change Summary (Attachment 1)
- Revised Public Filing

All changes are related to the change in network factor and are listed below:

- Exhibit O1: Correction to formula in cell B15
- Exhibit O2: Correction to formula in cell B15
- Exhibit O: Correction to Valley Advantage EPO and PPO Choice network factors
- Table 14: Correction to Valley Advantage EPO and PPO Choice proposed network factors
- Table 10: Correction to normalized provider network factor for Valley Advantage EPO and PPO Choice

If you have any questions regarding this filing, please call me at [REDACTED] (or via email at [REDACTED]) or [REDACTED] at [REDACTED]. Thank you for your assistance in this matter.

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Sincerely,

[REDACTED]

[REDACTED], ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Enclosures

cc:

[REDACTED]



July 31, 2020

[REDACTED], Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company
Individual Rates
Filing No 20-51
TOI Code: H15I Individual Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15I.001 - Hospital/Surgical/Medical Expense
Filing Type: Rate**

Dear [REDACTED]:

CAAC received an email from the Department dated July 30, 2020 noting one outstanding issue in PAAM Exhibits Table 10. Plans to be offered both on and off the exchange are listed as on exchange only. We have reviewed the issue and are correcting with this submission. CAAC is providing the following in response to the email:

- Revised Rate Development workbook
- Revised PAAM Exhibits
- Revised Public Filing

The only change made with this submission is to Table 10, column J (Exchange On/Off or Off).

If you have any questions regarding this filing, please call me at 717-541-7269 (or via email at Stephanie.Gray@capbluecross.com) or Mark Spitler at 717-541-6613 (Mark.Spitler@capbluecross.com). Thank you for your assistance in this matter.

Sincerely,

[REDACTED]

[REDACTED] ASA, MAAA
Manager, Actuarial Services
Capital BlueCross

Harrisburg, PA 17177 | capbluecross.com

Enclosures

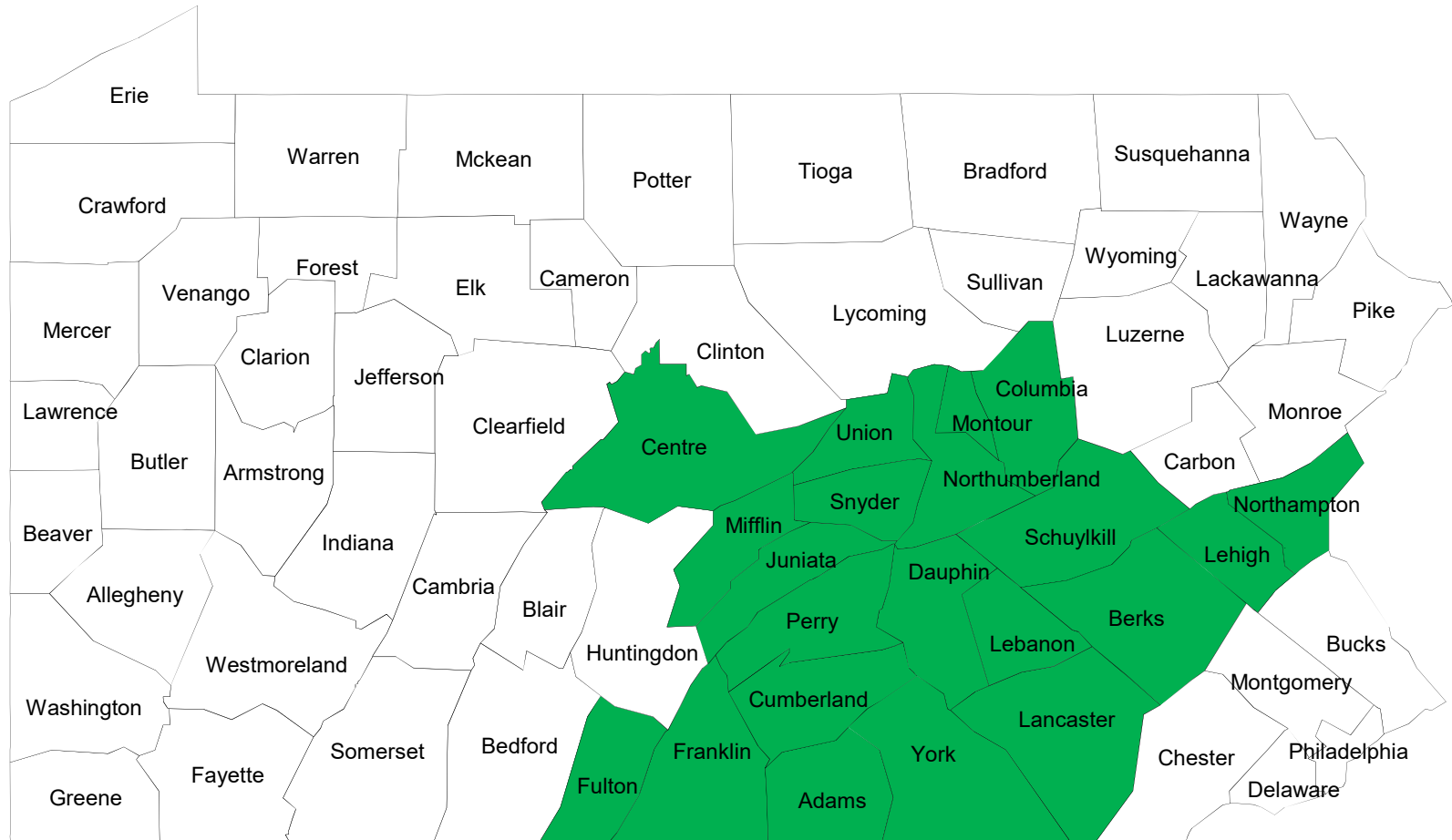
cc:

[REDACTED]


2020 Service Area


Issuer: 45127

Market: Individual



Key (*modify as needed*)

 : 2020 on-exchange service area

 : 2020 off-exchange only service area


2021 Service Area


Issuer: 45127

Market: Individual



Key *(modify as needed)*

 : 2021 on-exchange service area

 : 2021 off-exchange only service area