PA Rate Template Part I
Data Relevant to the Rate Filing

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of Feb. 1, 2016)	Projected Rating Period
Total	81,297	6,314	208,428
<18	13,158	520	17,165
18-24	6,480	436	14,393
25-29	8,576	449	14,822
30-34	8,755	453	14954
35-39	6,545	404	13336
40-44	7,105	474	15647
45-49	7,650	628	20731
50-54	7,551	777	25649
55-59	6,949	950	31359
60-63	6,468	928	30634
64+	2,060	295	9736

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 26,205,451.58	$ 23,288,408.31	$ 24,113,896.60	81,297	$ 4,363,372.99	$ 29,870,663.99	$ -	$ (466,344.42)	$ 996,420.15	$ -	$ 862,601.00	$ 1,789,404.53
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 373.95**
Loss Ratio											**84.43%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Composite	Weight*
Inpatient Hospital	4.79%	-0.36%	4.41%	19.34%
Outpatient Hospital	3.58%	6.53%	10.34%	38.52%
Professional	3.78%	0.31%	4.10%	24.58%
Other Medical	0.00%	0.00%	0.00%	0.00%
Capitation			5.00%	3.11%
Prescription Drugs	5.95%	4.26%	10.46%	14.46%
Total Annual Trend			7.51%	100.00%
2 Year Trend Projection Factor			1.156	

<- Annualized Trend Factors on URRT

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

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-13		$ 1,628,988.05	1.0000	$ 1,628,988.05	8,691	$ 187.43		$ (7,275.30)	$ 2,091,501.06	$ 240.65
Feb-13		$ 1,660,137.17	1.0000	$ 1,660,137.17	8,807	$ 188.50		$ (7,785.63)	$ 2,082,737.85	$ 236.49
Mar-13		$ 1,712,035.88	1.0000	$ 1,712,035.88	8,976	$ 190.73		$ (7,320.54)	$ 2,156,904.73	$ 240.30
Apr-13		$ 2,006,793.32	1.0000	$ 2,006,793.32	9,196	$ 218.22		$ (9,123.14)	$ 2,544,469.12	$ 276.69
May-13		$ 1,883,574.26	1.0000	$ 1,883,574.26	9,365	$ 201.13		$ (10,631.73)	$ 2,366,600.00	$ 252.71
Jun-13		$ 1,627,941.53	1.0000	$ 1,627,941.53	9,544	$ 170.57		$ (7,704.76)	$ 2,066,931.82	$ 216.57
Jul-13		$ 1,688,734.43	1.0000	$ 1,688,734.43	9,536	$ 177.09		$ (7,913.23)	$ 2,125,484.66	$ 222.89
Aug-13		$ 1,845,234.93	1.0000	$ 1,845,234.93	9,615	$ 191.91		$ (7,284.57)	$ 2,279,119.48	$ 237.04
Sep-13		$ 2,039,757.70	1.0000	$ 2,039,757.70	9,581	$ 212.90		$ (6,540.76)	$ 2,463,508.39	$ 257.12
Oct-13		$ 2,028,814.56	1.0000	$ 2,028,814.56	9,595	$ 211.44		$ (8,151.75)	$ 2,506,498.45	$ 261.23
Nov-13		$ 1,769,229.97	1.0000	$ 1,769,229.97	9,480	$ 186.63		$ (7,932.21)	$ 2,202,039.51	$ 232.28
Dec-13	$ 25,943,796.12	$ 1,399,030.23	1.0000	$ 1,399,030.23	9,499	$ 147.28	$ 5,416,252.57	$ (7,797.07)	$ 1,820,729.53	$ 191.68
Jan-14		$ 1,747,841.96	1.0000	$ 1,747,841.96	9,475	$ 184.47		$ (12,794.19)	$ 2,223,527.61	$ 234.67
Feb-14		$ 2,028,803.83	1.0000	$ 2,028,803.83	9,394	$ 215.97		$ (13,041.34)	$ 2,427,248.05	$ 258.38
Mar-14		$ 2,390,548.88	1.0000	$ 2,390,548.88	9,447	$ 253.05		$ (16,730.28)	$ 2,852,072.55	$ 301.90
Apr-14		$ 2,470,151.17	1.0000	$ 2,470,151.17	9,630	$ 256.51		$ (23,296.16)	$ 2,982,870.78	$ 309.75
May-14		$ 2,920,716.81	1.0000	$ 2,920,716.81	9,880	$ 295.62		$ (27,021.06)	$ 3,439,403.19	$ 348.12
Jun-14		$ 3,210,446.37	1.0000	$ 3,210,446.37	9,818	$ 327.00		$ (29,808.04)	$ 3,667,123.79	$ 373.51
Jul-14		$ 2,970,965.66	1.0000	$ 2,970,965.66	9,819	$ 302.57		$ (31,502.63)	$ 3,462,597.68	$ 352.64
Aug-14		$ 2,864,935.40	1.0000	$ 2,864,935.40	9,797	$ 292.43		$ (29,356.25)	$ 3,292,357.59	$ 336.06
Sep-14		$ 3,085,138.19	1.0000	$ 3,085,138.19	9,759	$ 316.13		$ (32,264.23)	$ 3,530,519.69	$ 361.77
Oct-14		$ 4,052,907.62	1.0000	$ 4,052,907.62	9,678	$ 418.78		$ (40,007.40)	$ 4,502,585.70	$ 465.24
Nov-14		$ 2,919,245.31	1.0000	$ 2,919,245.31	9,600	$ 304.09		$ (34,899.76)	$ 3,306,068.38	$ 344.38
Dec-14	$ 33,029,826.72	$ 2,705,233.13	1.0000	$ 2,705,233.13	9,319	$ 290.29	$ 5,436,453.10	$ (46,528.78)	$ 3,117,012.42	$ 334.48
Jan-15		$ 2,352,030.74	1.0000	$ 2,352,030.74	7,815	$ 300.96		$ (45,812.20)	$ 2,872,202.68	$ 367.52
Feb-15		$ 1,923,767.71	0.9893	$ 1,944,513.57	7,437	$ 261.46		$ (45,713.16)	$ 2,360,293.80	$ 317.37
Mar-15		$ 2,403,185.73	0.9946	$ 2,416,300.88	7,207	$ 335.27		$ (40,914.97)	$ 2,873,579.22	$ 398.72
Apr-15		$ 2,119,415.95	0.9348	$ 2,267,282.47	7,048	$ 321.69		$ (40,324.61)	$ 2,712,870.75	$ 384.91
May-15		$ 2,100,952.11	0.9975	$ 2,106,148.86	6,936	$ 303.65		$ (46,392.48)	$ 2,500,229.95	$ 360.47
Jun-15		$ 1,870,234.00	0.9954	$ 1,878,911.85	6,804	$ 276.15		$ (38,494.93)	$ 2,234,527.12	$ 328.41
Jul-15		$ 2,049,712.56	0.9939	$ 2,062,228.48	6,697	$ 307.93		$ (34,514.91)	$ 2,387,260.86	$ 356.47
Aug-15		$ 2,070,106.52	0.9898	$ 2,091,459.56	6,596	$ 317.08		$ (35,579.67)	$ 2,411,781.60	$ 365.64
Sep-15		$ 1,997,899.47	0.9828	$ 2,032,827.44	6,467	$ 314.34		$ (32,409.96)	$ 2,320,401.89	$ 358.81
Oct-15		$ 2,035,523.03	0.9714	$ 2,095,368.95	6,337	$ 330.66		$ (39,077.35)	$ 2,399,385.58	$ 378.63
Nov-15		$ 1,694,060.42	0.8992	$ 1,884,013.68	6,046	$ 311.61		$ (35,826.33)	$ 2,148,632.29	$ 355.38
Dec-15	$ 27,068,052.58	$ 1,598,570.05	0.8370	$ 1,909,860.10	5,907	$ 323.32	$ 4,363,372.99	$ (31,283.85)	$ 2,183,153.83	$ 369.59

** Express Completion Factor as a percentage*

***Express Prescription Drug Rebates as a negative number*

Table 2b. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months
$ 98,975,394.81	$ 115,966,692.84	$ 119,712,885.66	275,313
2015 Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription dru			
Loss Ratio			

**Express Prescription Drug Rebates as a negative number*

Table 3b. Trend Components

Service Category	Cost*	Utilization*
Inpatient Hospital		
Outpatient Hospital		
Professional		
Other Medical		
Capitation		
Prescription Drugs		
Total Annual Trend		
2 Year Trend Projection Factor		

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

Table 4b. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*
Jan-13		$ 22,695,090.54	1.0000

Feb-13		$ 21,433,439.46	1.0000
Mar-13		$ 21,616,966.63	1.0000
Apr-13		$ 24,320,389.95	1.0000
May-13		$ 24,024,938.01	1.0000
Jun-13		$ 22,438,275.16	1.0000
Jul-13		$ 24,993,952.69	1.0000
Aug-13		$ 23,553,520.75	1.0000
Sep-13		$ 21,406,514.22	1.0000
Oct-13		$ 25,044,176.57	1.0000
Nov-13		$ 23,269,234.30	1.0000
Dec-13	$ 347,278,424.87	$ 22,925,776.02	1.0000
Jan-14		$ 20,773,948.84	1.0000
Feb-14		$ 20,115,144.84	1.0000
Mar-14		$ 20,850,982.61	1.0000
Apr-14		$ 20,732,511.05	1.0000
May-14		$ 22,156,047.67	1.0000
Jun-14		$ 19,887,271.92	1.0000
Jul-14		$ 20,111,613.96	1.0000
Aug-14		$ 20,420,802.25	1.0000
Sep-14		$ 20,448,422.38	1.0000
Oct-14		$ 21,476,580.20	1.0000
Nov-14		$ 19,072,183.03	1.0000
Dec-14	$ 304,370,946.80	$ 19,670,307.24	1.0000
Jan-15		$ 21,011,568.28	1.0000
Feb-15		$ 18,638,013.08	0.9856
Mar-15		$ 22,100,568.99	0.9967
Apr-15		$ 21,025,725.14	0.9986
May-15		$ 20,680,484.99	0.9981
Jun-15		$ 19,568,714.54	0.9974
Jul-15		$ 20,642,044.69	0.9925
Aug-15		$ 18,065,207.49	0.9680
Sep-15		$ 19,634,354.18	0.9868
Oct-15		$ 21,127,439.81	0.9597
Nov-15		$ 18,998,026.84	0.9413
Dec-15	$ 297,453,018.63	$ 19,617,113.35	0.8997

** Express Completion Factor as a percentage*

***Express Prescription Drug Rebates as a negative number*

Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation
$ 17,450,668.19	$ 148,197,439.61	$ -	$ (2,378,776.76)	$ 1,803,657.72

ug rebates)

Composite	Weight*
0.00%	
0.00%	
0.00%	
0.00%	
0.00%	
0.00%	0.00%
1.000	

<- Annualized Trend Factors on URRT

Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**
$ 22,695,090.54	80,447	$ 282.11		$ (344,111.66)

$ 21,433,439.46	80,937	$ 264.82		$ (307,300.57)
$ 21,616,966.63	80,241	$ 269.40		$ (328,134.86)
$ 24,320,389.95	80,438	$ 302.35		$ (338,809.77)
$ 24,024,938.01	80,305	$ 299.17		$ (330,733.24)
$ 22,438,275.16	80,447	$ 278.92		$ (316,718.82)
$ 24,993,952.69	78,469	$ 318.52		$ (322,246.09)
$ 23,553,520.75	76,741	$ 306.92		$ (321,453.09)
$ 21,406,514.22	76,967	$ 278.13		$ (306,013.15)
$ 25,044,176.57	77,482	$ 323.23		$ (340,443.34)
$ 23,269,234.30	77,101	$ 301.80		$ (326,153.81)
$ 22,925,776.02	76,028	$ 301.54	$ 48,462,901.42	$ (320,618.93)
$ 20,773,948.84	68,741	$ 302.21		$ (386,466.08)
$ 20,115,144.84	67,935	$ 296.09		$ (356,694.37)
$ 20,850,982.61	68,243	$ 305.54		$ (380,405.16)
$ 20,732,511.05	66,874	$ 310.02		$ (406,450.63)
$ 22,156,047.67	66,683	$ 332.26		$ (407,856.77)
$ 19,887,271.92	65,662	$ 302.87		$ (342,614.07)
$ 20,111,613.96	63,870	$ 314.88		$ (387,801.84)
$ 20,420,802.25	64,580	$ 316.21		$ (389,459.72)
$ 20,448,422.38	63,385	$ 322.61		$ (385,320.40)
$ 21,476,580.20	63,333	$ 339.11		$ (414,920.44)
$ 19,072,183.03	63,372	$ 300.96		$ (376,446.80)
$ 19,670,307.24	63,098	$ 311.74	$ 40,189,410.48	$ (408,268.78)
$ 21,011,628.02	61,836	$ 339.80		$ (441,565.51)
$ 18,909,978.30	62,630	$ 301.93		$ (419,662.60)
$ 22,172,977.14	61,974	$ 357.78		$ (445,494.80)
$ 21,055,913.04	61,331	$ 343.32		$ (450,196.70)
$ 20,719,008.53	60,676	$ 341.47		$ (458,539.22)
$ 19,619,772.54	59,632	$ 329.01		$ (471,805.54)
$ 20,798,317.92	58,878	$ 353.24		$ (481,611.88)
$ 18,662,681.01	58,991	$ 316.36		$ (489,064.13)
$ 19,897,521.98	59,978	$ 331.75		$ (475,144.33)
$ 22,013,595.61	60,674	$ 362.82		$ (513,340.61)
$ 20,183,174.16	60,275	$ 334.85		$ (485,115.68)
$ 21,803,230.42	60,104	$ 362.76	$ 39,444,473.36	$ (505,495.80)

Table 2c. Experience Per

Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ -	$ 11,596,083.00	$ 11,319,647.53
		$ 536.20
		97.51%

Earned Premium	Paid Claims
2015 Total Allowed EHB Claims ·	
Loss Ratio	

**Express Prescription Drug Rebates*

Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
$ 27,329,418.28	$ 339.72

$ 25,610,981.08	$ 316.43
$ 25,813,823.75	$ 321.70
$ 28,591,885.62	$ 355.45
$ 28,281,869.53	$ 352.18
$ 26,165,823.10	$ 325.26
$ 29,164,107.73	$ 371.66
$ 27,389,286.01	$ 356.91
$ 25,253,942.36	$ 328.11
$ 29,269,393.97	$ 377.76
$ 26,868,330.12	$ 348.48
$ 26,446,314.17	$ 347.85
$ 24,794,428.17	$ 360.69
$ 23,561,738.38	$ 346.83
$ 24,543,630.55	$ 359.65
$ 24,344,419.49	$ 364.03
$ 25,532,696.36	$ 382.90
$ 23,095,343.03	$ 351.73
$ 23,353,858.02	$ 365.65
$ 23,545,469.10	$ 364.59
$ 23,581,573.59	$ 372.04
$ 24,948,072.81	$ 393.92
$ 21,891,462.55	$ 345.44
$ 22,712,534.42	$ 359.96
$ 24,685,050.78	$ 399.20
$ 22,361,019.86	$ 357.03
$ 25,818,385.23	$ 416.60
$ 24,461,780.94	$ 398.85
$ 23,870,462.00	$ 393.41
$ 22,789,195.63	$ 382.16
$ 23,930,034.86	$ 406.43
$ 21,668,501.11	$ 367.32
$ 22,992,636.88	$ 383.35
$ 25,341,520.90	$ 417.67
$ 23,249,923.98	$ 385.73
$ 25,123,759.86	$ 418.00

·iod Claims and Premiums

Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*

+ EHB Capitation PMPM (net of prescription drug rebates)

as a negative number

Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
			#DIV/0!
			#DIV/0!

PA Rate Template Part II
Rate Development and Change

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

2015 Total Allowed EHB Claims PMPM + EHB Capitation PMPM (net of prescription drug rebates)	$ 546.62	<- Index Rate of Experience Period on URRT
2 Year Trend Projection Factor	1.157	
Unadjusted Projected Allowed EHB Claims PMPM	$ 632.36	
Single Risk Pool Adjustment Factors		
Change in Morbidity	1.000	<- Adj't. from Experience to Projection Period - Pop'l risk Morbidity on URRT
Change in Other	1.010	<- Adj't. from Experience to Projection Period - Other on URRT
Change in Demographics	1.000	
Change in Network	1.000	
Change in Benefits	1.010	
Change in Other	1.000	
Adjusted Projected Allowed EHB Claims PMPM	$ 638.70	<- Index Rate for Projection Period on URRT - Individual (Small Group 1rst Qtr)
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	$ -	<- Index Rate for Projection Period on URRT - Small Group
Projected Paid to Allowed Ratio	0.767	<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	489.8828165	
Market-wide Adjustments		
Projected Paid Net Risk Adjustment PMPM	$ 0.15	
Projected Paid Exchange User Fees PMPM	$ 20.97	
Market-Adjusted Projected Paid EHB Claims PMPM	$ 511.00	
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 666.24	<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	$ -	
Market-Adjusted Projected Paid Total Claims PMPM	$ 511.00	
Market-Adjusted Projected Allowed Total Claims PMPM	$ 666.24	

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

	January	April	July	October	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Percent of Members Months Renewing in Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Base Allowed Claims	$ 638.70	$ 638.70	$ 638.70	$ 638.70	$ 638.70
Months of Trend	-	3	6	9	#DIV/0!
Annual Trend	7.51%	7.51%	7.51%	7.51%	7.51%
Single Risk Pool Projected Allowed Claims	$ 638.70	$ 650.37	$ 662.26	$ 674.37	$ -

Table 6. Retention

Retention Items - *Express in percentages*	
Administrative Expenses	6%
General and Claims	4.08%
Agent/Broker Fees and Commissions	0.26%
Quality Improvement Initiatives	2.02%
Taxes and Fees	3.36%
PCORI Fees (Enter $ amount here: $_____)	0.03%
Pa Premium Tax (if applicable)	0.00%
Federal Income Tax	3.33%
Health Insurance Providers Fee (only for small group market, prorated for coverage in 2018)	0.00%
Profit/Contingency	5%
Total Retention	15%
Projected Required Revenue PMPM	$ 599.21 <- Single Pool Gross Premium Avg. Rate, PMPM on URRT

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2016	2017
Average Age Factor	1.633	1.776
Average Geographic Factor	0.977	0.951
Average Tobacco Factor	1.011	1.010
Average Benefit Richness (induced demand)	0.841	0.797
Average Network Factor	1.000	1.002
Market-Adjusted Projected Allowed Total Claims PMPM	$ 611.69	$ 666.24
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 450.92	$ 489.05

Table 8. Components of Rate Change

Rate Components	2016	2017	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	263.0518166	370.0622739	$107.01	40.7%
B. Base period allowed claims before normalization	$ 558.92	$ 546.62	-$12.30	-5%
C. Normalization factor component of change	$ (146.90)	-145.3703905	$1.53	$0.01
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 412.02	$ 401.25	$ (10.77)	-4%
D2. URRT Trend	$ 60.73	$ 62.57	$ 1.83	1%
D3. URRT Morbidity	$ -	$ -	$ -	0%
D4. URRT Other	$ -	$ 4.65	$ 4.65	2%
D5. Normalized URRT RA/RI on an allowed basis	$ (37.90)	$ 0.14	$ 38.04	14%
D6. Normalized Exchange User Fee on an allowed basis	$ 12.35	$ 20.07	$ 7.72	3%
D7. Subtotal - Sum(D1:D6)	$ 447.20	$ 488.68	$ 41.48	16%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ (13.86)	2.142745561	$ 16.01	6%
E2. Pricing AV	$ (94.04)	$ (99.43)	$ (5.40)	-2%
E3. Benefit Richness	$ (51.57)	$ (77.04)	$ (25.47)	-10%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0%
E5. Subtotal - Sum(E1:E4)	$ (159.47)	$ (174.33)	$ (14.86)	-6%
F. Change in Retention Components				
F1. Administrative Expenses	$ 22.68	$ 23.54	$ 0.86	0%
F2. Taxes and Fees	$ 16.57	$ 12.43	$ (4.14)	-2%
F3. Profit and/or Contingency	$ (52.08)	$ 18.50	$ 70.59	27%
F4. Subtotal - Sum(F1:F3)	$ (12.84)	$ 54.47	$ 67.31	26%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 274.89	$ 368.82	$ 93.93	36%

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

	2016	2017	
Paid-to-Allowed	0.751	0.767	
URRT Trend (2-Year Trend Factor)	1.1474	1.16	<- URRT W1, S2
URRT Morbidity	1	1.000	<- URRT W1, S2
URRT "Other"	1	1.010	<- URRT W1, S2
Risk Adjustment	$ (23.52)	$ 0.15	<- URRT W1, S3
Reinsurance	$ (15.09)	$ -	<- URRT W1, S3
Exchange User Fee	$ 12.58	$ 20.97	<- URRT W1, S3
Capitation	$ 21.29	$ 12.26	<- URRT W1, S2
Network	0.969	1.00438476	
Pricing AV	0.783	0.797415017	
Benefit Richness	0.848	0.80316006	
Catastrophic Eligibility	1.000	1	
Administrative Expenses	8.62%	6.36%	
Taxes and Fees	6.30%	3.36%	
Profit and/or Contingency	-19.80%	5.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Geisinger Quality C
Plan Type(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2017
Market Adjusted Index Rate	$ 666.24

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity,
Totals		
Plan 1	75729PA0012596	PPO
Plan 2	75729PA0012603	PPO
Plan 3	75729PA0012611	PPO
Plan 4	75729PA0012612	PPO
Plan 5	75729PA0012613	PPO
Plan 6	75729PA0012614	PPO
Plan 7	75729PA0012615	PPO
Plan 8	75729PA0012616	PPO
Plan 9	75729PA0012620	PPO
Plan 10	75729PA0012621	PPO
Plan 11	75729PA0012622	PPO
Plan 12	75729PA0012623	PPO
Plan 13	75729PA0012624	PPO
Plan 14	75729PA0012625	PPO
Plan 15	75729PA0012626	PPO
Plan 16	75729PA0012627	PPO
Plan 17	75729PA0012628	PPO
Plan 18	75729PA0012629	PPO
Plan 19	75729PA0012630	PPO
Plan 20	75729PA0012631	PPO
Plan 21	75729PA0012632	PPO
Plan 22	75729PA0012633	PPO
Plan 23	75729PA0012634	PPO
Plan 24	75729PA0012635	PPO
Plan 25	75729PA0012636	PPO
Plan 26	75729PA0012637	PPO
Plan 27	75729PA0012638	PPO
Plan 28	75729PA0012639	PPO

Plan 29		
Plan 30		
Plan 31		
Plan 32		
Plan 33		
Plan 34		
Plan 35		
Plan 36		
Plan 37		
Plan 38		
Plan 39		
Plan 40		
Plan 41		
Plan 42		
Plan 43		
Plan 44		
Plan 45		
Plan 46		
Plan 47		
Plan 48		
Plan 49		
Plan 50		
Plan 51		
Plan 52		
Plan 53		
Plan 54		
Plan 55		
Plan 56		
Plan 57		
Plan 58		
Plan 59		
Plan 60		
Plan 61		
Plan 62		
Plan 63		
Plan 64		
Plan 65		
Plan 66		
Plan 67		
Plan 68		
Plan 69		
Plan 70		
Plan 71		
Plan 72		
Plan 73		
Plan 74		
Plan 75		

Plan 76		
Plan 77		
Plan 78		
Plan 79		
Plan 80		
Plan 81		
Plan 82		
Plan 83		
Plan 84		
Plan 85		
Plan 86		
Plan 87		
Plan 88		
Plan 89		
Plan 90		
Plan 91		
Plan 92		
Plan 93		
Plan 94		
Plan 95		
Plan 96		
Plan 97		
Plan 98		
Plan 99		
Plan 100		

)ptions

1/1/16 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2017
Geisinger Choice Markeptlace PPO 25/50/1000	Modified
Geisinger Choice Marketplace PPO 30/50/5000	Modified
Geisinger Choice Markeptlace PPO 25/50/1000	Modified
Geisinger Choice Marketplace PPO 30/50/5000	Modified
Geisinger Choice Markeptlace PPO 25/50/1000	Modified
Geisinger Choice Marketplace PPO 30/50/5000	Modified
Geisinger Choice Markeptlace PPO 25/50/1000	Modified
Geisinger Choice Marketplace PPO 30/50/5000	Modified
	New
	New
	New
	New
	New
	New
	New
	New
	New
	New
	New
	New
	New
	New
	New
	New
	New
	New
	New
	New
	New

1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)
		0.746	
Geisinger Marketplace PPO 25/50/1000	Gold	0.8175	Approach (1)
Geisinger Marketplace PPO 30/50/5000	Silver	0.7196	Approach (1)
Geisinger Marketplace PPO 25/50/1000	Gold	0.8175	Approach (1)
Geisinger Marketplace PPO 30/50/5000	Silver	0.7196	Approach (1)
Geisinger Marketplace PPO 25/50/1000	Gold	0.8175	Approach (1)
Geisinger Marketplace PPO 30/50/5000	Silver	0.7196	Approach (1)
Geisinger Marketplace PPO 25/50/1000	Gold	0.8175	Approach (1)
Geisinger Marketplace PPO 30/50/5000	Silver	0.7196	Approach (1)
Geisinger Marketplace PPO Extra 10/50/500	Gold	0.804	Approach (1)
Geisinger Marketplace PPO Extra 10/50/500	Gold	0.804	Approach (1)
Geisinger Marketplace PPO Extra 10/50/3500	Silver	0.7165	Approach (1)
Geisinger Marketplace PPO Extra 10/50/3500	Silver	0.7165	Approach (1)
Geisinger Marketplace PPO Select 30/50/5000	Silver	0.7196	Approach (1)
Geisinger Marketplace PPO Select 25/50/1000	Gold	0.8175	Approach (1)
Geisinger Marketplace PPO 25/50/1000 w/PD	Gold	0.8175	Approach (1)
Geisinger Marketplace PPO 25/50/1000 w/PD	Gold	0.8175	Approach (1)
Geisinger Marketplace PPO 25/50/1000 w/PD	Gold	0.8175	Approach (1)
Geisinger Marketplace PPO 25/50/1000 w/PD	Gold	0.8175	Approach (1)
Geisinger Marketplace PPO 30/50/5000 w/PD	Silver	0.7196	Approach (1)
Geisinger Marketplace PPO 30/50/5000 w/PD	Silver	0.7196	Approach (1)
Geisinger Marketplace PPO 30/50/5000 w/PD	Silver	0.7196	Approach (1)
Geisinger Marketplace PPO 30/50/5000 w/PD	Silver	0.7196	Approach (1)
Geisinger Marketplace PPO Extra 10/50/500 w/PD	Gold	0.804	Approach (1)
Geisinger Marketplace PPO Extra 10/50/500 w/PD	Gold	0.804	Approach (1)
Geisinger Marketplace PPO Extra 10/50/3500 w/PD	Silver	0.7165	Approach (1)
Geisinger Marketplace PPO Extra 10/50/3500 w/PD	Silver	0.7165	Approach (1)
Geisinger Marketplace PPO Select 30/50/5000 w/PD	Silver	0.7196	Approach (1)
Geisinger Marketplace PPO Select 25/50/1000 w/PD	Gold	0.8175	Approach (1)

				45 CFR Part 156.8 (d) (2) Allowable F		
Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Tobacco Surcharge Adjustment
	0.797	1.008	1.000	1.002	1.000	0.990
On/Off	0.871	1.106	1.000	1.002	1.000	0.990
On/Off	0.771	0.972	1.000	1.002	1.000	0.990
On/Off	0.871	1.106	1.000	1.002	1.000	0.990
On/Off	0.771	0.972	1.000	1.002	1.000	0.990
On/Off	0.871	1.106	1.000	1.002	1.000	0.990
On/Off	0.771	0.972	1.000	1.002	1.000	0.990
On/Off	0.871	1.106	1.000	1.002	1.000	0.990
On/Off	0.771	0.972	1.000	1.002	1.000	0.990
On/Off	0.814	1.106	1.000	1.002	1.000	0.990
On/Off	0.814	1.106	1.000	1.002	1.000	0.990
On/Off	0.729	0.972	1.000	1.002	1.000	0.990
On/Off	0.729	0.972	1.000	1.002	1.000	0.990
On/Off	0.771	0.972	1.000	0.952	1.000	0.990
On/Off	0.871	1.106	1.000	0.952	1.000	0.990
Off	0.878	1.106	1.000	1.002	1.000	0.990
Off	0.878	1.106	1.000	1.002	1.000	0.990
Off	0.878	1.106	1.000	1.002	1.000	0.990
Off	0.878	1.106	1.000	1.002	1.000	0.990
Off	0.774	0.972	1.000	1.002	1.000	0.990
Off	0.774	0.972	1.000	1.002	1.000	0.990
Off	0.774	0.972	1.000	1.002	1.000	0.990
Off	0.774	0.972	1.000	1.002	1.000	0.990
Off	0.817	1.106	1.000	1.002	1.000	0.990
Off	0.817	1.106	1.000	1.002	1.000	0.990
Off	0.732	0.972	1.000	1.002	1.000	0.990
Off	0.732	0.972	1.000	1.002	1.000	0.990
Off	0.735	0.972	1.000	0.952	1.000	0.990
Off	0.834	1.106	1.000	0.952	1.000	0.990

Calibration	
Age Calibration Factor	1.776
Geographic Calibration Factor	0.951
Aggregate Calibration Factor	1.689

actors

Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives @ 2/1/2016
$ 533.02	**6.4%**	**3.4%**	**5.0%**	**6,314**
$637.05	6.4%	3.4%	5.0%	1,081
$495.22	6.4%	3.4%	5.0%	2,802
$637.05	6.4%	3.4%	5.0%	185
$495.22	6.4%	3.4%	5.0%	780
$637.05	6.4%	3.4%	5.0%	271
$495.22	6.4%	3.4%	5.0%	889
$637.05	6.4%	3.4%	5.0%	146
$495.22	6.4%	3.4%	5.0%	160
$595.20	6.4%	3.4%	5.0%	-
$595.20	6.4%	3.4%	5.0%	-
$468.43	6.4%	3.4%	5.0%	-
$468.43	6.4%	3.4%	5.0%	-
$470.46	6.4%	3.4%	5.0%	-
$605.20	6.4%	3.4%	5.0%	-
$642.25	6.4%	3.4%	5.0%	-
$642.25	6.4%	3.4%	5.0%	-
$642.25	6.4%	3.4%	5.0%	-
$642.25	6.4%	3.4%	5.0%	-
$497.23	6.4%	3.4%	5.0%	-
$497.23	6.4%	3.4%	5.0%	-
$497.23	6.4%	3.4%	5.0%	-
$497.23	6.4%	3.4%	5.0%	-
$597.63	6.4%	3.4%	5.0%	-
$597.63	6.4%	3.4%	5.0%	-
$470.34	6.4%	3.4%	5.0%	-
$470.34	6.4%	3.4%	5.0%	-
$448.75	6.4%	3.4%	5.0%	-
$579.63	6.4%	3.4%	5.0%	-

$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-

$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-
$0.00				-

Total Policyholders @ 2/1/2016	2016 Calibrated Plan Adjusted Index Rate PMPM	2017 Calibrated Plan Adjusted Index Rate PMPM	Change Compared to Prior 12 months
4,380	**$ 263.05**	**$ 370.06**	**40.68%**
673	$ 314.42	$442.28	40.7%
1,968	$ 254.61	$343.82	35.0%
132	$ 255.62	$442.28	73.0%
601	$ 207.84	$343.82	65.4%
173	$ 314.42	$442.28	40.7%
604	$ 254.61	$343.82	35.0%
99	$ 314.42	$442.28	40.7%
130	$ 254.61	$343.82	35.0%
-	$ -	$413.23	#DIV/0!
-	$ -	$413.23	#DIV/0!
-	$ -	$325.22	#DIV/0!
-	$ -	$325.22	#DIV/0!
-	$ -	$326.62	#DIV/0!
-	$ -	$420.17	#DIV/0!
-	$ -	$445.90	#DIV/0!
-	$ -	$445.90	#DIV/0!
-	$ -	$445.90	#DIV/0!
-	$ -	$445.90	#DIV/0!
-	$ -	$345.22	#DIV/0!
-	$ -	$345.22	#DIV/0!
-	$ -	$345.22	#DIV/0!
-	$ -	$345.22	#DIV/0!
-	$ -	$414.91	#DIV/0!
-	$ -	$414.91	#DIV/0!
-	$ -	$326.54	#DIV/0!
-	$ -	$326.54	#DIV/0!
-	$ -	$311.56	#DIV/0!
-	$ -	$402.42	#DIV/0!

		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!

		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!
		$0.00	#DIV/0!

% of Total Covered Lives
17.1%
44.4%
2.9%
12.4%
4.3%
14.1%
2.3%
2.5%
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%
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%
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%
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%
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%
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%
0.0%
0.0%
0.0%
0.0%
0.0%
0.0%
0.0%
0.0%

PA Rate Template Part IV

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

Carrier Name:	Geisinger Quality Options
Plan Type(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2017

Plan Number	HIOS Plan ID (Standard Component)	1/1/16 Plan Marketing Name
Totals		**These cells a**
Plan 1	75729PA0012596	Geisinger Choice Markeptlace PPO 25/50/1000
Plan 2	75729PA0012603	Geisinger Choice Marketplace PPO 30/50/5000
Plan 3	75729PA0012611	Geisinger Choice Markeptlace PPO 25/50/1000
Plan 4	75729PA0012612	Geisinger Choice Marketplace PPO 30/50/5000
Plan 5	75729PA0012613	Geisinger Choice Markeptlace PPO 25/50/1000
Plan 6	75729PA0012614	Geisinger Choice Marketplace PPO 30/50/5000
Plan 7	75729PA0012615	Geisinger Choice Markeptlace PPO 25/50/1000
Plan 8	75729PA0012616	Geisinger Choice Marketplace PPO 30/50/5000
Plan 9	75729PA0012620	0
Plan 10	75729PA0012621	0
Plan 11	75729PA0012622	0
Plan 12	75729PA0012623	0
Plan 13	75729PA0012624	0
Plan 14	75729PA0012625	0
Plan 15	75729PA0012626	0
Plan 16	75729PA0012627	0
Plan 17	75729PA0012628	0
Plan 18	75729PA0012629	0
Plan 19	75729PA0012630	0
Plan 20	75729PA0012631	0
Plan 21	75729PA0012632	0
Plan 22	75729PA0012633	0
Plan 23	75729PA0012634	0
Plan 24	75729PA0012635	0
Plan 25	75729PA0012636	0
Plan 26	75729PA0012637	0
Plan 27	75729PA0012638	0

Plan 28	75729PA0012639	0
Plan 29	0	0
Plan 30	0	0
Plan 31	0	0
Plan 32	0	0
Plan 33	0	0
Plan 34	0	0
Plan 35	0	0
Plan 36	0	0
Plan 37	0	0
Plan 38	0	0
Plan 39	0	0
Plan 40	0	0
Plan 41	0	0
Plan 42	0	0
Plan 43	0	0
Plan 44	0	0
Plan 45	0	0
Plan 46	0	0
Plan 47	0	0
Plan 48	0	0
Plan 49	0	0
Plan 50	0	0
Plan 51	0	0
Plan 52	0	0
Plan 53	0	0
Plan 54	0	0
Plan 55	0	0
Plan 56	0	0
Plan 57	0	0
Plan 58	0	0
Plan 59	0	0
Plan 60	0	0
Plan 61	0	0
Plan 62	0	0
Plan 63	0	0
Plan 64	0	0
Plan 65	0	0
Plan 66	0	0
Plan 67	0	0
Plan 68	0	0
Plan 69	0	0
Plan 70	0	0
Plan 71	0	0
Plan 72	0	0
Plan 73	0	0
Plan 74	0	0

Plan 75	0	0
Plan 76	0	0
Plan 77	0	0
Plan 78	0	0
Plan 79	0	0
Plan 80	0	0
Plan 81	0	0
Plan 82	0	0
Plan 83	0	0
Plan 84	0	0
Plan 85	0	0
Plan 86	0	0
Plan 87	0	0
Plan 88	0	0
Plan 89	0	0
Plan 90	0	0
Plan 91	0	0
Plan 92	0	0
Plan 93	0	0
Plan 94	0	0
Plan 95	0	0
Plan 96	0	0
Plan 97	0	0
Plan 98	0	0
Plan 99	0	0
Plan 100	0	0

o User

Discontinued, New, Modified, Existing (D,N,M,E) for 2017	1/1/17 Plan Marketing Name (If 1/1/16 Plan Discontinued)	Metallic Tier	Exchange On/Off or Off
uto-fill using the data entered in Table 9.			
Modified	Geisinger Marketplace PPO 25/50/1000	Gold	On/Off
Modified	Geisinger Marketplace PPO 30/50/5000	Silver	On/Off
Modified	Geisinger Marketplace PPO 25/50/1000	Gold	On/Off
Modified	Geisinger Marketplace PPO 30/50/5000	Silver	On/Off
Modified	Geisinger Marketplace PPO 25/50/1000	Gold	On/Off
Modified	Geisinger Marketplace PPO 30/50/5000	Silver	On/Off
Modified	Geisinger Marketplace PPO 25/50/1000	Gold	On/Off
Modified	Geisinger Marketplace PPO 30/50/5000	Silver	On/Off
New	Geisinger Marketplace PPO Extra 10/50/500	Gold	On/Off
New	Geisinger Marketplace PPO Extra 10/50/500	Gold	On/Off
New	Geisinger Marketplace PPO Extra 10/50/3500	Silver	On/Off
New	Geisinger Marketplace PPO Extra 10/50/3500	Silver	On/Off
New	Geisinger Marketplace PPO Select 30/50/5000	Silver	On/Off
New	Geisinger Marketplace PPO Select 25/50/1000	Gold	On/Off
New	Geisinger Marketplace PPO 25/50/1000 w/PD	Gold	Off
New	Geisinger Marketplace PPO 25/50/1000 w/PD	Gold	Off
New	Geisinger Marketplace PPO 25/50/1000 w/PD	Gold	Off
New	Geisinger Marketplace PPO 25/50/1000 w/PD	Gold	Off
New	Geisinger Marketplace PPO 30/50/5000 w/PD	Silver	Off
New	Geisinger Marketplace PPO 30/50/5000 w/PD	Silver	Off
New	Geisinger Marketplace PPO 30/50/5000 w/PD	Silver	Off
New	Geisinger Marketplace PPO 30/50/5000 w/PD	Silver	Off
New	Geisinger Marketplace PPO Extra 10/50/500 w/PD	Gold	Off
New	Geisinger Marketplace PPO Extra 10/50/500 w/PD	Gold	Off
New	Geisinger Marketplace PPO Extra 10/50/3500 w/PD	Silver	Off
New	Geisinger Marketplace PPO Extra 10/50/3500 w/PD	Silver	Off
New	Geisinger Marketplace PPO Select 30/50/5000 w/PD	Silver	Off

New	Geisinger Marketplace PPO Select 25/50/1000 w/PD	Gold	Off
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
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
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
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
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
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
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
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
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
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
0	0	0	0
0	0	0	0
0	0	0	0

2/1/16 Number of Covered Lives									
1	2	3	4	5	6	7	8	9	Total
-	17	2,265	-	171	2,590	271	-	1,000	**6,314**
	11	586		65	419	-		-	1,081
	6	1,679		106	1,011	-		-	2,802
	-	-		-	-	-		185	185
	-	-		-	-	-		780	780
	-	-		-	271	-		-	271
	-	-		-	889	-		-	889
	-	-		-	-	138		8	146
	-	-		-	-	133		27	160
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-
	-	-		-	-	-		-	-

	-	-		-	-	-		-	-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-

									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-

2016 21-year-old Non-Tobacco Premium PMPM

(in small group market, average monthly premium weighted for q

1	2	3	4	5	6	7
$ -	$ 261.05	$ 258.20	$ -	$ 252.38	$ 259.45	$ 331.25
$ -	$ 279.83	$ 300.59	$ -	$ 286.12	$ 301.53	$ -
$ -	$ 226.60	$ 243.41	$ -	$ 231.70	$ 244.17	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ 301.53	$ -
$ -	$ -	$ -	$ -	$ -	$ 244.17	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ 365.36
$ -	$ -	$ -	$ -	$ -	$ -	$ 295.86
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -

$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -

$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -	$ -	$ -	$ -

uarterly trend)		
8	9	Average (weighted by enrollment by rating area)
$ -	$ 215.95	**$ 255.01**
$ -	$ -	$ 299.87
$ -	$ -	$ 243.20
$ -	$ 252.30	$ 252.30
$ -	$ 205.14	$ 205.14
$ -	$ -	$ 301.53
$ -	$ -	$ 244.17
$ -	$ 310.33	$ 362.34
$ -	$ 251.30	$ 288.34
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -

2017 21- *(in small group market, a*			
1	2	3	4
$ -	$ 362.70	$ 353.04	$ -
$ -	$ 393.63	$ 422.82	$ -
$ -	$ 306.00	$ 328.69	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -

$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -

$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -

$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -
$ -	$ -	$ -

$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -
$ -	$ -	$ -	$ -

year-old Non-Tobacco Premium PMPM

verage monthly premium weighted for quarterly trend)

5	6	7	8	9	Average (weighted by enrollment by rating area)	1
$ 346.93	$ 354.88	$ 457.78	$ -	$ 314.56	**$ 352.06**	0.0%
$ 402.48	$ 424.15	$ -	$ -	$ -	$ 421.82	0.0%
$ 312.87	$ 329.72	$ -	$ -	$ -	$ 328.41	0.0%
$ -	$ -	$ -	$ -	$ 383.46	$ 383.46	0.0%
$ -	$ -	$ -	$ -	$ 298.09	$ 298.09	0.0%
$ -	$ 424.15	$ -	$ -	$ -	$ 424.15	0.0%
$ -	$ 329.72	$ -	$ -	$ -	$ 329.72	0.0%
$ -	$ -	$ 513.93	$ -	$ 383.46	$ 506.79	0.0%
$ -	$ -	$ 399.51	$ -	$ 298.09	$ 382.40	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%
$ -	$ -	$ -	$ -	$ -	$ -	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%
$ -	$ -	$ -	$ -	$ -	$ -	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%
$ -	$ -	$ -	$ -	$ -	$ -	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%
$ -	$ -	$ -	$ -	$ -	$ -	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%
$ -	$ -	$ -	$ -	$ -	$ -	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%
$ -	$ -	$ -	$ -	$ -	$ -	0.0%
$ -	$ -	$ -	$ -	$ -	$ -	0.0%
$ -	$ -	$ -	$ -	$ -	$ -	0.0%
$ -	$ -	$ -	$ -	$ -	$ -	0.0%
$ -	$ -	$ -	$ -	$ -	$ -	0.0%
$ -	$ -	$ -	$ -	$ -	$ -	0.0%
$ -	$ -	$ -	$ -	$ -	$ -	0.0%
$ -	$ -	$ -	$ -	$ -	$ -	0.0%
$ -	$ -	$ -	$ -	$ -	$ -	0.0%
$ -	$ -	$ -	$ -	$ -	$ -	0.0%

Change in 21-year-old Non-Tobacco Premium PMPM								
2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
38.7%	36.5%	0.0%	37.2%	36.5%	37.9%	0.0%	45.7%	**38.1%**
40.7%	40.7%	0.0%	40.7%	40.7%	0.0%	0.0%	0.0%	40.7%
35.0%	35.0%	0.0%	35.0%	35.0%	0.0%	0.0%	0.0%	35.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	52.0%	52.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	45.3%	45.3%
0.0%	0.0%	0.0%	0.0%	40.7%	0.0%	0.0%	0.0%	40.7%
0.0%	0.0%	0.0%	0.0%	35.0%	0.0%	0.0%	0.0%	35.0%
0.0%	0.0%	0.0%	0.0%	0.0%	40.7%	0.0%	23.6%	39.9%
0.0%	0.0%	0.0%	0.0%	0.0%	35.0%	0.0%	18.6%	32.6%
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%	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%	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%	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%	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%	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%	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%	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%	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%
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%	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%	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%	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%	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%	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%	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%	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%	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%
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%	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%	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%	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%	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%	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%	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%	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%	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%
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%	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%	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%	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%	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%	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%	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%	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%	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%
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%	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%	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%	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%	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%	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%	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%	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%	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%

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%	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%	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%	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%	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%	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%	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%	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%	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%
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%	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%	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%	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%	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%	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%	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%	0.0%

PA Rate Template Part V
Consumer Factors

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1		0.000	0.000
Rating Area 2	Cameron, Potter	0.890	0.890
Rating Area 3	Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.956	0.956
Rating Area 4		0.000	0.000
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Blair, Huntingdon	0.910	0.910
Rating Area 6	Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	0.959	0.959
Rating Area 7	Adams, York, Lancaster, Berks	1.162	1.162
Rating Area 8		0.000	0.000
Rating Area 9	Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon	0.987	0.867

Table 14. Network Factors

2017 Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
Geisinger Marketplace PPO	2,3,5,6,7,9	1.000	1.00238	8/15/2013
Geisinger Marketplace Select	3,5,6,9	NA	0.952	4/21/2016